

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

England & Wales · Charity number 1077566

Details

Status Registered

Legal form Charitable company

Company number [03844929](#)

Registered 1999-09-27

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

Contact

Address Citizens Advice Bureau
Suite 4
Syer House
Stafford Park 1
Telford
Shropshi

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Email Louisecross@telfordcab.co.uk

Website www.telfordcab.co.uk

Activities

Objects: THE PROMOTION OF ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE COMMUNITY IN THE AREA OF TELFORD AND THE WREKIN COUNCIL BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION OF HEALTH AND THE RELIEF OF POVERTY SICKNESS AND DISTRESS

Activities: Advice, support on all problems affecting the general public

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** TELFORD
- Telford & Wrekin

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£983,143	£983,994	£948,435	32
2024-03-31	£1,131,662	£879,098	£949,286	29
2023-03-31	£791,519	£746,684	£696,722	29
2022-03-31	£643,695	£724,316	£651,887	27
2021-03-31	£779,178	£827,230	£732,508	29

Trustees

Name	Role	Appointed
David John Charles Shelmerdine	Chair	2018-01-31
Dipak Kothari		2021-08-18
Julia Bennett		2024-01-29
Julie Anne Twynholm		2019-10-30
Samuel Thomas Chilvers		2019-06-06
Sherrel Fikeis		2021-08-18
Timothy Elliott		2021-08-18

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1077566

Accounts



**TELFORD AND THE WREKIN
CITIZENS ADVICE BUREAUX**

[Trading as Citizens Advice Telford & The Wrekin]

(a company limited by guarantee)

**Charity No. 1077566
Company No. 03844929**

**REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2025**

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

LEGAL & ADMINISTRATIVE INFORMATION

Charity number: 1077566

Company number: 03844929

Authorised & regulated by the Financial Conduct Authority; FRN: 617769

Registered Office: Suite 4 Syer House
Stafford Park
Telford
TF3 3BD

Trustees/Directors

David Shelmerdine	(Chair)
Timothy Elliott	(Vice- Chair and Treasurer)
Thomas Longmore	(Treasurer) Resigned 12 February 2025
Julia Bennett	
Samuel Chilvers	
Sherrel Fikeis	
Dipak Kothari OBE	
Julie Twynholm	
Stephen Moruzzi	Appointed on 2 April 2025
Cllr Gemma Offland	Resigned 27 September 2024

Key Personnel:	Louise Cross	Chief Executive Officer
	Kay Benting	Finance Manager
	Richard Tonks	Advice Services and Quality Manager

Accountants: James Holyoak & Parker Ltd
1 Knights Court,
Archers Way
Battlefield,
Shrewsbury,
SY1 3GA

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

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TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2025

The Trustees (who are also directors of the charity for the purposes of the Companies Act) are pleased to present their annual report and audited financial statements for the year ending 31 March 2025. The financial statements comply with requirements of the Statement of Recommended Practice 2019, the Companies Act 2006 and Financial Reporting Standards.

1. OBJECTIVES AND ACTIVITIES

1.1 Charitable Objectives

The objectives of the company are:

"The promotion of any charitable purpose for the benefit of the community in the area of Telford and Wrekin Council by the advancement of education, the protection of health and the relief of poverty, sickness and distress."

The activities of the charity are:

"Advice and support on all problems affecting the general public".

Telford and Wrekin Citizens Advice Bureaux aims:

"To provide the advice people need for the problems they face".

And equally:

"To improve the policies and practices that affect people's lives".

Telford and Wrekin Citizens Advice Bureaux is known as Citizens Advice Telford and the Wrekin (CAT&W), following a re-branding of the whole national service some years ago.

CAT&W aims to provide a regular and accessible holistic advice service for the people of Telford and Wrekin local authority area. The advice service is free, confidential, impartial and independent. The charity provides information and advice on individual's rights and responsibilities, empowering those who can, to help themselves to resolve issues and supporting those who need more help.

It also aims to identify local need for specialist advice services and to meet this need by providing these services directly or working with and in support of other agencies. CAT&W also aims to use its knowledge of local issues to work proactively with local and regional agencies to prevent problems arising for their clients in the first place.

The Trustees consider that they have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission in reviewing the CAT&W Trustees Report and Financial Statements for the year ended 31 March 2025, its activities and in planning its future priorities.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2025

1.2 Strategic Priorities 2025/26

Advice

We will:

- i. Improve access to our advice services.
- ii. Maintain the number of clients we help.
- iii. Maximise our reach and accessibility within places and communities that need us the most.

People

We will:

- i. Be a great place to work and volunteer.

Sustainability

We will:

- i. Have a sustainable funding strategy.
- ii. Retain our current grants and contracts but plan and generate new income to grow the service or mitigate the loss of contracts.
- iii. Maintain our high-quality advice.

Advocacy and Communications

We will:

- i. Make sure the people who need us most are aware of our service and help them to access our services.
- ii. Share the unique work that we do and the impact we make with our staff/volunteers, funders, and stakeholders.

Culture

We will:

- i. Be a great partner to collaborate with.
- ii. Embed equality, diversity, and inclusivity in everything that we do.
- iii. Continuously reduce our environmental impact.

1.3 Staff and Volunteers

The charity is grateful for the huge contribution of its volunteers who are involved in service provision and support roles. During the year a total of 30 active volunteers contributed around 8,060 hours with an estimated value of £289,000 (2024: £196,109) using the updated National Citizens Advice tool. They worked in a range of roles including Trustees, advisors, receptionists, telephonists, form fillers, administrators and much more.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2025

1.4 Provision of Services

The advice services are open to all members of the public and are free of charge.

The following services and projects were provided during the year:

- General advice for residents of Telford & Wrekin. This was provided through initial telephone registration or contact via email, letter, referral, or the online 'Contact Us' form, followed by a holistic advice appointment. Signposting and information was also provided by our First Point of Contact Team and from our website.
- Debt advice and casework, especially for vulnerable people, through the Money Advice Service Project. This service continues to provide community outreach sessions to reach more people and improve accessibility.
- Help to Claim. Assisting people to make claims for Universal Credit and personal budgeting.
- Energy advice with the Energy Outreach Project and Energy Advice Programme to support clients with energy advice and help income maximisation. This included the provision of fuel vouchers for individuals and groups.
- General advice through paid for outreach sessions funded by Newport, Stirchley and Brookside, and Hadley and Leegomery Parish Councils.
- Our Cost-of-Living outreach services continued throughout the year in response to the ongoing crisis. The outreach provision is delivered in 19 wards where demand for our services are highest. A list of the outreaches can be accessed [here](#).
- Dedicated advice for families with children with severe and multiple needs working with Telford and Wrekin Council's Strengthening Families Team.
- Dedicated 'Better off in Work' and benefits advice as part of the Enable contract administered by Shropshire Citizens Advice.
- The NET. This is a National Lottery Community Fund project which provides support services. It is delivered in partnership with Stay, a local housing and support services provider and MIND which provides mental health support.
- Baby Steps. This is an advice project supporting new parents, primarily focussing on finances.
- The Carers & Work Visa Project - funding was granted to support care workers whose sponsors have lost their licence.
- Additional resources in year allowed us to participate in and deliver a number of Cost-of-Living events, drop-in outreach sessions, and to run awareness days across the Borough.
- The Cost-of-Living was the public campaign we focused on again this year.
- Our Impact video for 2024 – 2025 can be viewed here – [Impact Video](#)

2. ACHIEVEMENTS AND PERFORMANCE

General Position of the Organisation:

The financial year 2024-2025 was a stable and productive year for the organisation with a focus on maintaining the number of clients supported whilst achieving financial sustainability.

Previous decisions made by the Board of Trustees to refocus resources on front line delivery and to increase advisor capacity meant we were in a relatively strong position to continue to meet the demands generated by the Cost-of-Living crisis and maintain our extended outreach offer.

We now deliver advice and drop in services in 21 communities across the Borough.

Our Core Business Objectives Remain:

Our business strategy for the 12-month period was to maintain the number of clients supported along with maintaining our quality standards and ability to help clients with multiple and complex issues. The charity increased the number of clients advised by 5% compared to the previous year. We also saw an increase of 6% in the total number of issues. Our advice quality rating remained green reflecting the high standards of advice and support we give to our clients.

Retaining Skilled Staff and Building Capacity

Our current business objectives are to retain our skilled front line adviser staff. We continue to have a flexible approach to working, encouraging staff to work in a way that best suits their needs. Our staff turnover has been relatively low and our annual People Survey reflected a positive and supportive working environment.

Volunteers

We saw an overall increase in new volunteer enquiries following the pandemic and this has resulted in a small but effective team of volunteer form fillers responding to the high level of demands from our clients for this service.

2.1 Working with Clients

Between April 2024 and March 2025, the Service Supported 12,155 People with 53,644 issues.

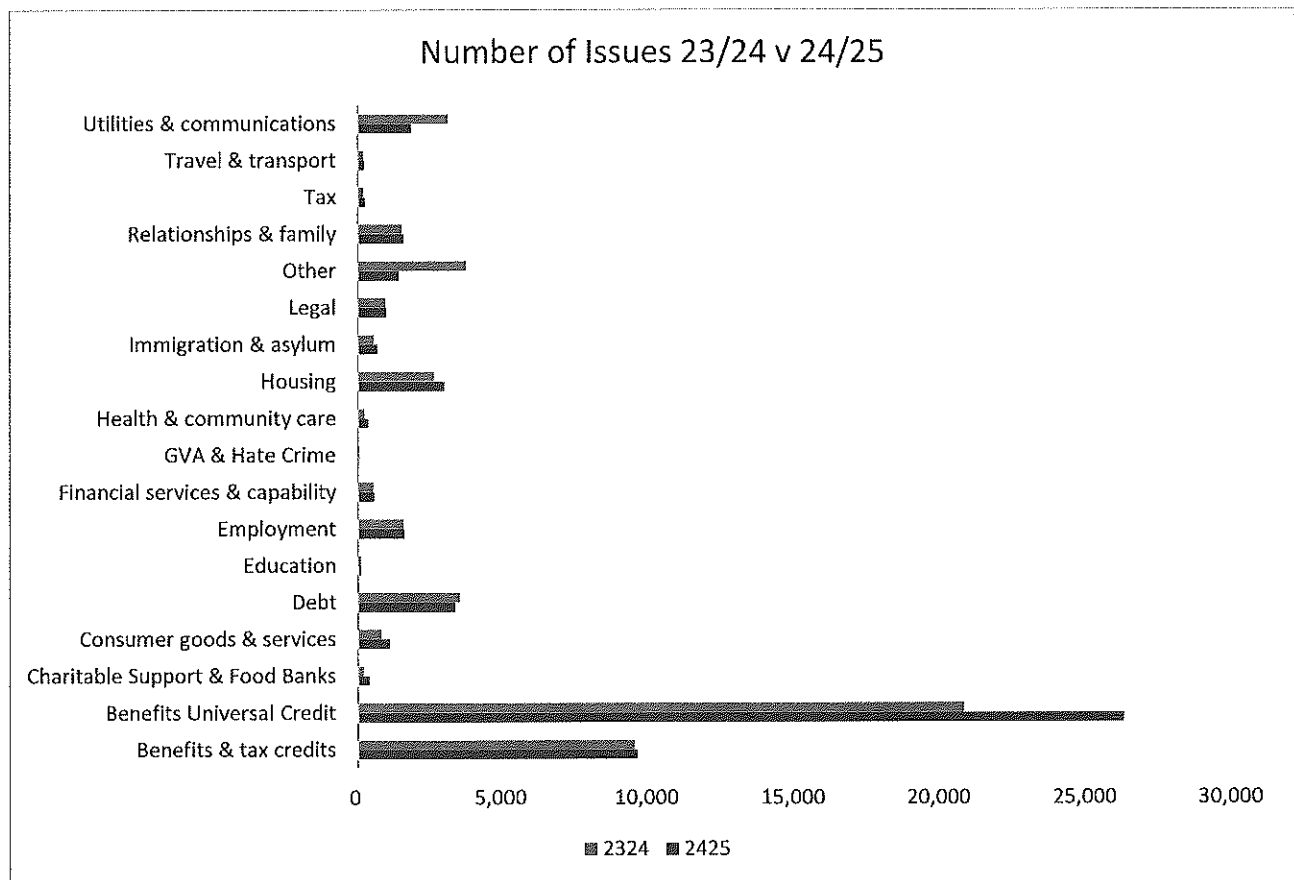


TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2025

2.1 Working with Clients (continued)



How the service was delivered (2023/24 in brackets):

53% (41%) Telephone, 21% (18%) Face to Face, 19% (27%) Email, 6% (7%) Web Chat, 1% (1%) Letter

Telford & The Wrekin (member)	In person	1,365	33%
	Telephone	1,322	32%
	Web chat	676	16%
	Adviceline Phone	534	13%
	Other	193	5%
	Email	36	1%
Grand Total		4,126	100%

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2025

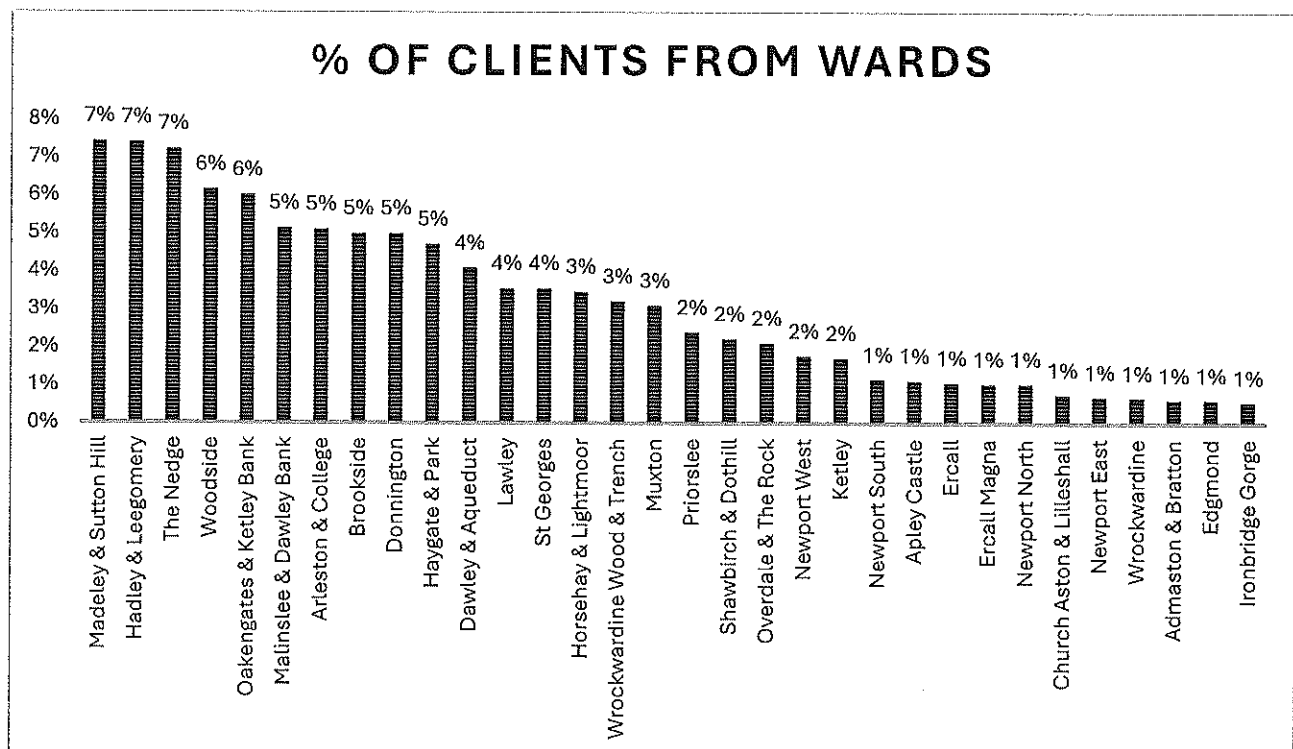
2.1 Working with Clients (continued)

The use of social media this year changed with a reduced amount of posts, but more targeted towards campaigns and relevant information for local residents:

7,118 people saw the posts (impressions) and 21 links were clicked where further information was provided. The reason behind the dramatic drop was the loss of Facebook for a quarter, and moving away from X/Twitter. The reason for the loss of Facebook was due to an error with their automated system, where it believed we were impersonating Telford & the Wrekin Citizens Advice.

The income gained for our clients (mostly in benefits income) was £7.7m (2023/24 £6.3m).

Percentage of Clients by Ward



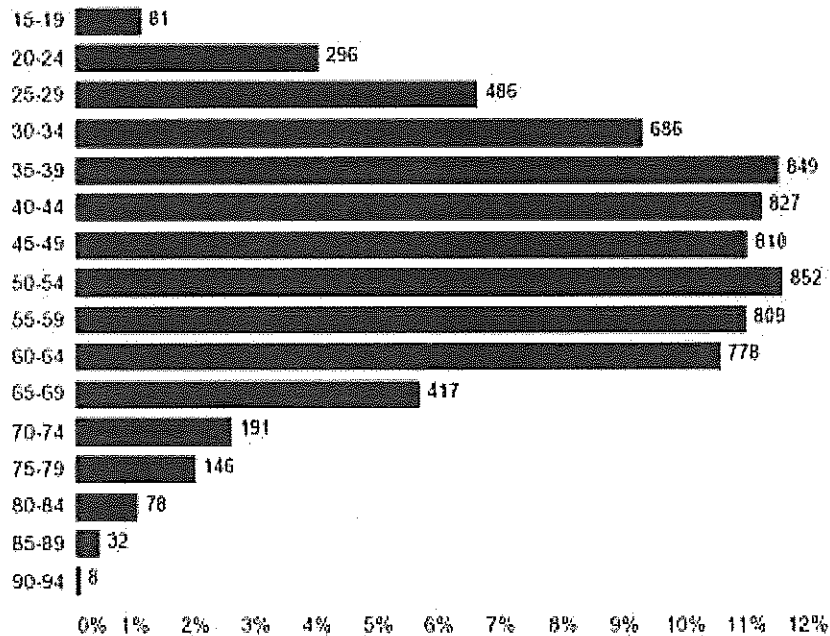
TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

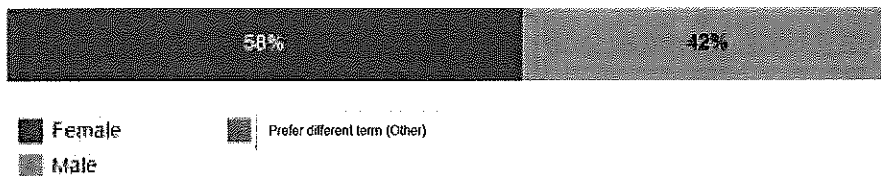
For the year ended 31 March 2025

Client Profile

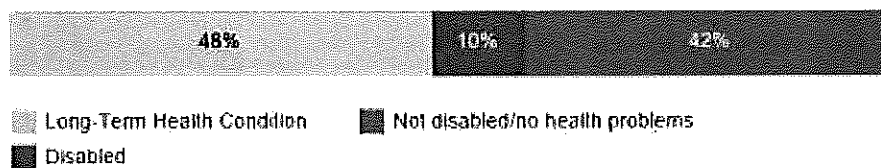
Age

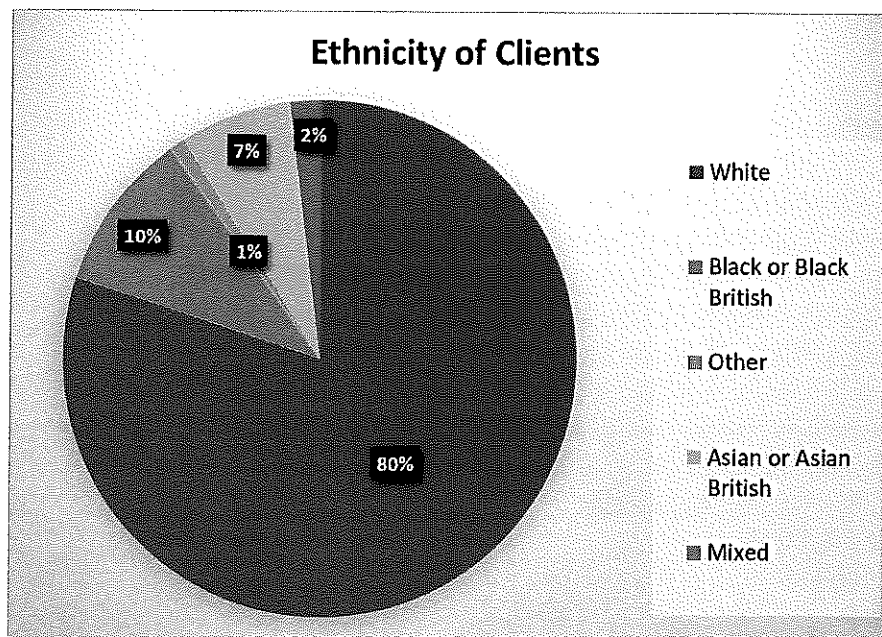


Gender



Disability / Long-term health





2.2 Staffing

We are a comparatively small charitable organisation. We run our core-services and associated projects with a group of staff who work flexibly across areas of work and on different projects as funding allows. We are committed to those staff and their care and welfare. The majority of our work is provided under grant agreements against which we have to deliver to a range of targets and key performance indicators (KPIs).

2.3 Quality Monitoring

We have done well this year across all areas of our Performance Quality Framework which is monitored by Citizens Advice nationally. These are scored against a Red, Amber, Yellow, Green (RAYG) system, where Green is the top score. As of 31 March 2025, our scores were as follows:

- Our *Client Experience* scores this year were 78% for client ease of access, Yellow for the client finding a way forward/client recommending the service and Green for the client's problem being solved. When compared to national statistics, when looking at the positive responses, CATW is 3% higher than the national average (77% compared to 74%). This is similar across the other three areas, where we outperform the national average of positive responses.
- This year our financial health was Green. We continue to receive a grant from Telford & Wrekin Council which enables us to leverage other income streams and manage our delivery year-on-year. Along with this our prudent operational and financial planning helped us achieve these scores.
- Our annual leadership self assessment scored Green. This indicates that we have good governance, management, and leadership systems in place.
- Our *Quality of Advice* rating was Green across the board. It is based on rolling 12-month data for both client outcomes and case administration key performance indicators. This includes monthly internal self-assessment and consistency reviews reporting to the national Citizens Advice Quality of Advice Assessments (QAA) Team. This work is led by our Advice Services and Quality Manager and a Quality Officer. We also undertake a risk-based approach and record independent file reviews for individuals undertaking casework. Our Green rating confirms that clients of CAT&W can have confidence that the advice they receive is of a consistently high quality.
- The *People Management* survey maintained a Green rating for 2024/25.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2025

3. FINANCIAL REVIEW

3.1 The Financial Position

The Trustees consider that the state of the charity's affairs is satisfactory. The Trustees do not expect any significant long-term change to the charity's core business.

Income in the year was £983,143 (2024: £1,131,662) of which £742,269 related to restricted projects and activities. Total expenditure was £983,994 (2024: £879,098). The year-end outcome was therefore a small deficit of £851 (2024: £252,564 Surplus).

The charity has many projects with restricted funding and the charity will sometimes have to commence projects using unrestricted funds before specific funding is received. This means that some of the restricted funds may be in deficit at the year-end. This represents the timing of the funding only. Any completed projects which are in deficit have an amount transferred from unrestricted reserves to the fund.

At the year-end we held unrestricted and undesignated reserves of £946,605 (2024: £948,510). See the Reserves Policy (at Section 3.3 below).

3.2. Principal Funding Sources

The Trustees of CAT&W would like to thank all of those who have given funding or donated to CAT&W across the last financial year. Our principal funders have been:

Telford & Wrekin Council

- Corporate Grant
- Strengthening Families
- Family Hubs
- International Care Workers

National Citizens Advice

- Money Advice Services
- Help to Claim
- Big Energy Saving Network
- Energy Advice Programme
- Innovation

The National Lottery Community Fund

- The Net

Parish Council Outreach Services

- Hadley and Leegomery
- Newport
- Stirchley & Brookside

Other Supporters/Funders

- Enable
- Wrekin Housing Trust
- Lloyds Bank Foundation
- The Good things Foundation
- The Marches Energy Group
- The Big Lottery Brookside

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2025

3.3 Reserves Policy

The Trustees believe that the charity should hold financial reserves in order to ensure that it can continue to operate and meet the needs of clients in the event of unforeseen and potentially damaging circumstances arising. This policy is monitored quarterly and reviewed annually by the Trustees. The policy was last reviewed in August 2025.

Following the move to Syer House (the charity's new premises in Telford), the Trustees have decided to retain designated funds:

- Continuity Reserve
- IT Replacement
- Premises Repair
- Staffing Reserve
- Development
- Premises Liability (three years)
- Syer House Reinstatement Liability
- Money and Pension Service Business Continuity

The Trustees believe it to be prudent to increase the Continuity Reserve in 2024-25 from three to six months. Six months budgeted operating costs for 2024-25 was £474,000.

As and when such costs are incurred, they will be charged against the fund. In this way the charity will be able to meet any foreseeable costs for which the reserves policy has been formulated. See Note 19 for further information and a breakdown of Unrestricted Funds.

3.4 Investment Policy

The charity has the power, in furtherance of its objects, to invest monies not immediately required for working capital. This investment policy is agreed by the Trustees, who in doing so aim to get the maximum return whilst seeking to minimise any financial risks. It meets this objective by primarily holding investments in cash, diversified across a range of leading banks after evaluating their credit worthiness. Following a review of the organisation's investments, the Trustees have revised the placement of funds in accounts with varying notice periods, to achieve better returns whilst ensuring adequate cashflow.

3.5 Risk Management

The Trustees have considered all the major risks to which the charity is exposed and maintain a risk register and take action to mitigate those risks. A quarterly report is received by the Board on existing and emerging significant risks.

The key significant risks identified are:

- Reliance on a small number of income streams
- Significant increase in client demand
- Loss of trained staff and volunteers

Policies and procedures are in place to manage organisational processes such as financial management and partnership working to minimise risk in these areas. There are annual reviews of our financial and other management systems to ensure we are congruent with best practice in the sector.

4. PLANS FOR THE FURTUE PERIODS

4.1 Strategic Priorities

Our Strategic Aims 2022-25

A. Advice

We will improve access to our advice services

- Deliver a flexible advice model with a mix of remote and local advisers delivering across a range of channels and locations.
- Protect our face-to-face advice service capacity.
- Maximise our reach and accessibility by improving our telephone service and call management/call waiting.
- Further improve access to services with a blend of digital channels, out of hours and community-based access/advice points.
- Incorporate service user perspectives into our planning and decision-making processes. We will put our clients at the heart of our service.
- Our communications will better help our clients to understand how they can get the advice or support they need.
- Ensure our services are accessible to all by talking and listening to our users.
- Improve engagement by delivering partnerships with specialist groups.

We will increase the number of clients that we help

- Maintain the number of clients helped.
- Ensure the clients that need our help the most are aware of our services and can access them easily.

We will maximise our reach and accessibility within places and communities that need us the most

- Codesign our delivery model with, and in our communities.
- Create a more equitable First Point of Contact walk in service for the Borough.

Leading to:

Our advice services will be accessible and relevant to all our diverse clients whose experiences and outcomes will be more positive.

Our technology will respond to user needs and will improve access to our services, including face to face.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2025

B. People

We will be a great place to work and volunteer

- Retain our current high-quality workforce by always being a great employer – providing the best flexible working options, well managed, trained, supported staff, helping with their wellbeing and mental health, and planned protected learning/wellbeing time.
- Staff and volunteers receive the training they need to meet client needs and provide quality advice, meet governance and legislative requirements.
- Development opportunities are in place for all staff and volunteers.
- Use performance management to help us continuously improve the way we work and the advice we give.
- Encourage staff to be flexible and agile about where and how they work.
- Continue to use highly valued and skilled volunteers to provide advice and optimise volunteers in other roles e.g. Personal Independence Payment (PIP) forms, and First Point of Contact.
- Develop a Volunteer Strategy and capacity to provide high quality support to our volunteers.

Leading to:

A culture that will be more inclusive and that will continue to make our whole service more diverse with better equality of opportunity for all.

C. Sustainability

We will have a sustainable funding strategy

- Telford & Wrekin Council – ensuring we deliver against our KPIs and Council strategies and the work we do is better communicated. Community delivery is a key driver.
- National Citizens Advice contracts – Money and Pension Service (MaPS), Help to Claim (HTC) and Energy – deliver high quality advice, meet, or exceed targets and participate in pilots and leadership groups.
- Partner projects – The Net, Enable, Strengthening Families.

We will retain our current grants and contracts but plan to generate new income to grow the service to mitigate the loss of contracts.

- Increase new income streams to diversify the funding mix, seeking opportunities with existing and new partners.

We will maintain our high advice quality

- Giving high quality and assured advice means we offer a better service to our clients; able to compete for national contracts and this supports our ambitions and unique selling point (USP) locally.

Leading to:

In terms of sustainability, our services will be designed and costed, taking account of the needs of those facing disadvantage, detriment or harm.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2025

D. Advocacy and Communications

We will make sure the people who need us most are aware of our service and help them to understand their customer journey better.

- Ensure our stakeholders and funders understand the crucial value of the work that we do and the impact we have on individuals, families, and communities.

We will share the unique work that we do and the impact we make with our staff/volunteers, funders, and stakeholders

- Build awareness of our USP (high quality, assured advice, free, impartial) to distinguish our service from other providers locally and nationally.
- Celebrate success internally with staff and volunteers and externally with stakeholders and partners.
- Deliver the Help to Claim KPIs by working with partner organisations across the Job Centre Plus (JCP) Merca District.
- Plan and deliver an internal two-way comms plan for staff and volunteers that means they feel listened to, and their views are valued.
- We will use our data and knowledge to deliver campaigns that will make the most difference and reflect our local issues and needs.

Leading to:

Our advocacy services will speak up for those who face intense disadvantage, detriment, or harm to their wellbeing, and we will improve how we identify and consider those needs.

E. Culture

We will be a great partner to collaborate with. Equity, diversity, inclusion, and environmental sustainability will not be an add on but integral to our service and embedded into everything that we do.

- We will be a great partner and an active player in local third sector networks, using our knowledge to influence policy and issues and to work collaboratively to seek solutions. Our partners will be clear about the work that we do.

We will embed equality, diversity, and inclusivity in everything that we do.

- We will continue to build a culture that is collaborative and innovative and that adapts to the changing needs of our clients.
- We will strive to achieve greater diversity and equality of opportunity across the organisation.
- Attract new funding to train local advisers who help us to represent the communities we serve.
- We will listen to clients to find out how we can improve our service so that no one feels it is not for them.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2025

We will continuously reduce our environmental impact.

- We will aim to reduce our environmental impact by embedding sustainability into all our decisions and plans.

Leading to:

A culture that will be more inclusive and that will continue to make our whole service more diverse with better equality of opportunity for all.

The Trustees recognise this is an ambitious plan for a relatively small organisation, but progress will be made on these strategic priorities over the three-year period.

4.2 Going Concern

The charity's contract funding has continued, and together with our reserves and expenditure control, the Trustees do not consider there will be any going concern issues for the next 12 months. Therefore, at the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

5. INFORMATION ON FUNDRAISING PRACTICES

5.1 Fundraising Code of Practice

CAT&W is a registered Telford and Wrekin-based charity and, as such, accepts and invites donations from members of the public, local businesses and other supporters. The charity has an income generation plan which is agreed by the Trustees and a systematic approach to diversifying its income streams in order to minimise risks to the organisation.

Where it undertakes fundraising with the public, it adheres to the Code of Fundraising Practice (2019) in how it goes about raising money.

In 2024-2025 CAT&W did not work with any professional fundraisers or commercial organisations. In future, if we were to do so, we would contract with individuals or organisations so that they are also bound by the provisions of the Code of Fundraising Practice.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2025

6. STRUCTURE, GOVERNANCE AND MANAGEMENT

6.1 Governing Document

The charity (which has the working name of 'Citizens Advice Telford & The Wrekin') was formed as a company limited by guarantee on 20 September 1999 (Company Number: 03844929). The full name of the charity is 'Telford and The Wrekin Citizens Advice Bureaux' and was registered with the Charity Commission on 27 September 1999 (Charity Number: 1077566). It is governed by its Articles of Association, as last updated on 23 October 2024.

6.2 Organisational Structure

CAT&W is governed by its Trustee Board which is responsible for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet quarterly as a minimum and delegate the day-to-day operation of the charity to the CEO and Senior Management Team. The Trustee Board is independent of the management team. A register of the Trustee's interests is kept at the registered office and is available to the public. Induction and training are provided through training courses, mentoring and e-learning.

CAT&W is a member of Citizens Advice (the operating name of the National Association of Citizens Advice Bureaux) and complies with its national standards of advice and casework.

6.3 Trustee Induction and Training

Trustee induction is structured and includes information and guidance from the Charity Commission, online mandatory training, governing documents, sight of previous Trustee meetings and minutes, site visits to our offices to meet key personnel, a briefing from the CEO and Learning Lead, and invitations to attend operational meetings and volunteer days. Training is then ongoing.

6.4 Pay and Remuneration of Senior Staff

The CEO is supported by two senior managers, the Advice & Quality Advice Manager and the Finance Manager, and a wider management team. The salary levels for the CEO and Senior Managers are set based on both national comparators (other local Citizens Advice offices in the network) and to reflect the local labour market.

6.5 Related Parties

We have no subsidiary undertakings delivered by related parties.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2025

7. STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of CAT&W 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.

Company law applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that year.

In preparing these accounts, the Trustees are required to:

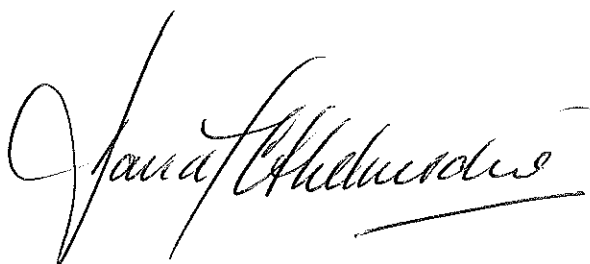
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

Disclosure of information to accountants. Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- So far as that Trustee is aware, there is no relevant information of which the charitable company's accountants are unaware.
- The Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charitable company's accountants are aware of that information.

The Trustee's report was approved by the Board of Trustees, on 24/9/25



David J C Shelmerdine
Trustee (Chair)

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX CHARITABLE COMPANY

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the charity trustees on my examination of the accounts of the company for the year ended 31st March 2025 which are set out on pages 22 to 39.

Responsibilities and basis of report

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

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

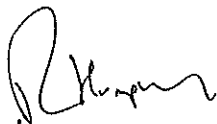
Independent examiner's statement

Since the T&WCAB's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of 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 that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the Companies Act 2006.
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 Companies Act 2006 other than any requirement that the financial statements 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 in order to enable a proper understanding of the financial statements to be reached.

Signed: 

Date: 8 August 2025

Robert Humphreys BEng FCA
For and on behalf of James, Holyoak & Parker Limited
Chartered Accountants

1 Knights Court,
Archers Way
Battlefield Enterprise Park
Shrewsbury, SY1 3GA

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

STATEMENT OF FINANCIAL ACTIVITIES

(Including income and expenditure account)

For the year ended 31 March 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Income from:							
Donations and Legacies	2	280	-	280	791	-	791
Charitable activities	3	203,000	742,269	945,269	232,342	722,415	954,757
Activities for generating funds	4	-	-	-	1,985	-	1,985
Investments	5	37,594	-	37,594	14,129	-	14,129
Profit on sale of fixed asset		-	-	-	160,000	-	160,000
Total income		240,874	742,269	983,143	409,247	722,415	1,131,662
Expenditure on:							
Charitable activities	6,7	197,946	786,048	983,994	126,749	752,349	879,098
Total expenditure		197,946	786,048	983,994	126,749	752,349	879,098
Net income/(expenditure) before transfer		42,928	(43,779)	(851)	282,498	(29,934)	252,564
Transfers between funds		(44,833)	44,833	-	(29,321)	29,321	-
Net movement in funds		(1,905)	1,054	(851)	253,177	(613)	252,564
Reconciliation of funds:							
Total funds brought forward at 1 April 2024		948,510	776	949,286	695,333	1,389	696,722
Total funds carried forward at 31 March 2025		946,605	1,830	948,435	948,510	776	949,286

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

The notes on pages 25 to 39 form part of these financial statements.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

BALANCE SHEET

As at 31 March 2025

		2025	2024
	Note	£	£
Fixed assets			
Tangible assets	13	75,637	-
Investments	14	766,770	-
Current assets			
Debtors	15	37,445	36,920
Cash at bank and in hand		172,704	991,466
		<u>210,149</u>	<u>1,028,386</u>
Current liabilities			
Creditors: amounts falling due within one year	16	(104,121)	(79,100)
		<u></u>	<u></u>
Net current assets		106,028	949,286
		<u></u>	<u></u>
Total net assets		948,435	949,286
		<u></u>	<u></u>
Funds of the charity			
Unrestricted funds	19	122,794	95,230
Designated funds	19	823,811	853,280
Restricted funds	20	1,830	776
		<u></u>	<u></u>
Total charity funds	22	948,435	949,286
		<u></u>	<u></u>

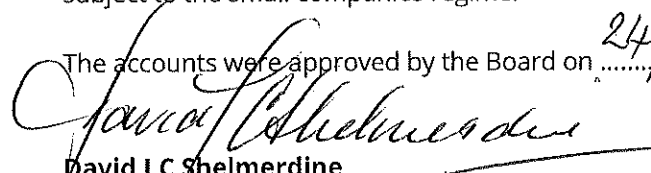
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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.

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

The accounts were approved by the Board on 24/9/25 and signed on its behalf by:


David J C Shelmerdine
 Trustee (Chair)

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

CASH FLOW STATEMENT

For the year ended 31 March 2025

	Note	2025 £	2024 £
Cash flows from operating activities:			
Net cash provided by operating activities	25	4,960	22,907
Cash flows from investing activities:			
Proceeds of disposal of tangible fixed assets		-	450,000
Purchase of fixed assets	13	(94,546)	-
Interest income	5	37,594	14,129
Purchase of Investments	14	(766,770)	-
Net cash provided by investing activities		(823,722)	464,129
Increase / (decrease) in cash and cash equivalents in the reporting period		(818,762)	487,036
Cash and cash equivalents at the beginning of the reporting period		991,466	504,430
Cash and cash equivalents at the end of the reporting period		172,704	991,466

The notes on pages 25 to 39 form part of these financial statements.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

Charitable Company Information

Telford and the Wrekin Citizens Advice Bureaux is a private limited charitable company, limited by guarantee, by not having share capital incorporated and domiciled in England & Wales. The registered office is Suite 4, Syer House, Stafford Park, TF3 3BD and the company registration number is: 03844929.

1 Accounting Policies

1.1 Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 10 September 2024) - (Charities SORP (FRS 102)), and the Companies Act 2006.

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in Sterling and rounded to the nearest £1.

The charity has availed itself of Paragraph 3 (2) of Schedule 4 of the Companies Act and adapted the Companies Act formats to reflect the special nature of the charity's activities.

1.2 Fund accounting

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

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company 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.

1.3 Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

1 Accounting Policies (continued)

1.4 Interest receivable

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

1.5 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes VAT which is not recoverable, and is reported as part of the expenditure to which it relates. Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs include all those overhead costs of the office, accommodation, utility services, and other services and costs, which are in support of the activity. They also include costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the levels of income per project.

1.6 Operating leases

The charity classifies the lease of property and printing and telecommunications equipment as operating leases. Rental charges are charged on a straight-line basis over the term of the lease.

1.7 Taxation

The charity is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or Section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No provision for taxation has therefore been made in these accounts.

1.8 Tangible fixed assets, depreciation and impairment

Individual fixed assets (excluding IT equipment) costing £1,000 or more, and IT equipment of £1,500 or more are capitalised at cost and depreciated over their useful economic lives on the following basis:

Computers, Furniture & Equipment - 33% on cost (straight line method)
Property Improvement - 20% on cost (straight line method)

At each reporting date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

1 Accounting Policies (continued)

1.9 Debtors

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

1.10 Cash at bank and in hand

Cash at bank and in hand includes cash in hand, deposits held at call with banks and other short term liquid investments with original maturity of three months or less from the date of acquisition or opening of the deposit or similar account. Any bank overdrafts are shown within borrowings in current liabilities.

1.11 Fixed Asset Investment

Fixed Asset Investments which principally are held in cash with different maturities but which are expected to be held as a long term basis for greater than 12 months, are initially measured at transaction price excluding transaction costs and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.12 Creditors and provisions

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

1.13 Pensions and retirement benefits

The charity operates a defined contribution scheme. The amount charged to the statement of financial activities in respect of pension costs and other post-retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments in the balance sheet.

1.14 Financial instruments

The charity only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable, loans from banks and other third parties and loans to related parties.

Debt instruments (other than those wholly repayable or receivable within one year), including loans and other accounts receivable and payable, are initially measured at present value of the future cash flows and subsequently at amortised cost using the effective interest method.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

1 Accounting Policies (continued)

1.15 Agency arrangements

Income received as part of a joint contract with other charitable organisations is held by this charity as agents for the partner charities and is not accounted for as income or expenditure of the charity.

1.16 Judgements in applying accounting policies and key sources of estimation uncertainty

In preparing the Financial Statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, liabilities and disclosure of contingent assets and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

Judgements are made in respect of whether to classify assets held in fixed term deposit and term notice accounts, as cash and cash equivalents or as long term investments. Where the charity expects to hold them for longer than 12 months without being utilised, it classifies them as investments as per note 14. Where it holds cash on deposit to support the general running of the charity to be utilised within the next 12 months, it classifies them as cash and cash equivalents.

The directors consider that there are no significant areas of key judgement or estimation uncertainty other than those identified in the accounting policies above.

1.17 Going concern

The charity's funding has continued, and together with its reserves and expenditure control, the Trustees do not consider there to be a going concern issue for the next 12 months. Therefore, at the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the going concern basis of accounting in the preparing the financial statements.

2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Voluntary donations & gifts	280	-	280	791
	<u>280</u>	<u>-</u>	<u>280</u>	<u>791</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

3 Income from charitable activities

Grants and contract income receivable for charitable activity	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Core Advice:				
Telford & Wrekin Council: Corporate	203,000	-	203,000	232,000
Energy projects	-	50,521	50,521	39,401
Big Lottery – The Net	-	47,921	47,921	47,463
Lottery – Community Cost of Living	-	-	-	41,376
Innovation	-	13,125	13,125	39,375
Cost of Living	-	-	-	15,000
Wrekin Housing Trust – Resilience Fund	-	-	-	4,500
Other grants	-	24,400	24,400	2,000
	<u>203,000</u>	<u>135,967</u>	<u>338,967</u>	<u>421,115</u>
Debt & Benefits:				
Money Advice & Pensions Service: Debt Advice	-	169,959	169,959	171,831
Help to Claim (Universal Support)	-	358,366	358,366	276,425
Telford & Wrekin Council: Children Centre Services	-	10,000	10,000	10,000
HMRC - Good Things Foundation	-	13,338	13,338	9,000
Thrive	-	-	-	10,794
Telford & Wrekin: Family support	-	15,000	15,000	25,000
Other Grants	-	-	-	342
	<u>-</u>	<u>566,663</u>	<u>566,663</u>	<u>503,392</u>
Social Care & Support:				
Enable	-	9,000	9,000	9,000
	<u>-</u>	<u>9,000</u>	<u>9,000</u>	<u>9,000</u>
Outreach & Engagement:				
Outreaches	-	30,639	30,639	21,250
	<u>-</u>	<u>30,639</u>	<u>30,639</u>	<u>21,250</u>
Total income from charitable activities	<u>203,000</u>	<u>742,269</u>	<u>945,269</u>	<u>954,757</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

4 Activities for generating funds

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Room hire	-	-	-	1,805
Other	-	-	-	180
	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,985</u>

5 Investments

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Interest received	37,594	-	37,594	14,129
	<u>37,594</u>	<u>-</u>	<u>37,594</u>	<u>14,129</u>

6 Expenditure on charitable activities by fund

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Core Advice	197,946	157,125	355,071	330,889
Debt & Benefits	-	585,342	585,342	517,599
Social Care & Support	-	10,487	10,487	9,995
Outreach & Engagement	-	33,094	33,094	20,615
	<u>197,946</u>	<u>786,048</u>	<u>983,994</u>	<u>879,098</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

7 Analysis of expenditure on charitable activities

	Core Advice £	Debt & Benefits £	Social Care & Support £	Outreach & Engagement £	Total 2025 £	Total 2024 £
Direct costs:						
Salaries and wages	226,617	429,732	7,931	24,294	688,574	634,394
Staff and volunteers	3,740	966	-	-	4,706	5,059
Office and IT costs	2,093	12,061	-	-	14,154	20,967
Other costs	4,291	270	-	1,461	6,022	4,367
	<u>236,741</u>	<u>443,029</u>	<u>7,931</u>	<u>25,755</u>	<u>713,456</u>	<u>664,787</u>
Support costs:						
Staff costs	58,286	83,216	1,497	4,280	147,279	132,265
Office and IT costs	10,708	15,218	276	760	26,962	23,662
Premises costs	35,959	23,994	440	1,130	61,523	39,666
Governance and legal	13,376	19,885	344	1,169	34,774	18,718
	<u>118,329</u>	<u>142,313</u>	<u>2,557</u>	<u>7,339</u>	<u>270,538</u>	<u>214,311</u>
Total expenditure	<u>355,070</u>	<u>585,342</u>	<u>10,488</u>	<u>33,094</u>	<u>983,994</u>	<u>879,098</u>

8 Net incoming resources for the year

	2025 £	2024 £
This is stated after charging		
Operating leases - other	22,431	1,142
Auditor's remuneration:		
- Independent Examination	2,940	2,880
Depreciation	18,909	-
	<u>44,280</u>	<u>4,022</u>

9 Trustees

During the current or previous year no remuneration or benefits for services as a director/Trustee have been paid or were payable, directly or indirectly, out of the funds of the charity to any Trustee or to any person known to be connected with them.

Reimbursement of training, travel and incidental expenses to the Trustees came to £nil during the year to 31 March 2025 (2024: £nil).

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

10	Employees	2025 FTE Number	2024 FTE Number	2025 Head Count	2024 Head Count
	Number of employees				
	The average number of employees, analysed by function was:				
	Advice workers and support staff	23	22	29	26
	Key management personnel	3	3	3	3
		26	25	32	29
				2025	2024
				£	£
	Employment costs				
	Wages and salaries			743,454	718,952
	Social security costs			63,383	59,189
	Pension costs			17,393	17,675
				824,230	795,816

No employee received remuneration amounting to more than £60,000 in the period (2023/24: nil).

The key management personnel of the charity comprise of the Chief Executive Officer, Advice Services and Quality Manager and the Finance Manager, with the total employee benefits of this key management personnel of the charity being £118,564 (2024: £116,390).

11 Pensions

There is a defined contribution pension scheme for employees. The basis for allocating the employer expense between activities is based on the salary cost of staff working on that activity. The charity automatically enrolls eligible jobholders into a qualifying scheme in accordance with pensions legislation. The assets of the scheme are held separately from those of the company in an independently administered fund. The fund is a Group Personal Pension Scheme with Scottish Widows. The pension cost charge for the year represents contributions payable by the charitable company to the fund and amounted to £17,393 (2024: £17,675). The cost of the pension is allocated to each individual project within which an employee works. At the year-end £3,459 was owed to the pension scheme (2024: £3,112).

12 Volunteers

The charity is grateful for the huge contribution of its volunteers who are involved in service provision and support roles. During the year a total of 30 active volunteers contributed around 8,060 hours with an estimated value of £289,000 (2024: £196,000) using the updated National Citizens Advice tool. They worked in a range of roles including Trustees, advisors, receptionists, telephonists, form fillers, administrators and much more.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

13 Fixed Assets	Property improvements	Computers, furniture & equipment	Total
	£	£	£
Cost			
At 1 April 2024	-	27,320	27,320
Additions	94,546	-	94,546
At 31 March 2025	<u>94,546</u>	<u>27,320</u>	<u>121,866</u>
Depreciation			
At 1 April 2024	-	27,320	27,320
Depreciation in the year	18,909	-	18,909
At 31 March 2025	<u>18,909</u>	<u>27,320</u>	<u>46,229</u>
Net book value			
At 31 March 2025	<u>75,637</u>	<u>-</u>	<u>75,637</u>
At 31 March 2024	<u>-</u>	<u>-</u>	<u>-</u>
14 Fixed Asset Investments			Cash in Portfolio
			£
Cost			
At 1 April 2024			-
Additions			766,770
At 31 March 2025			<u>766,770</u>
Carrying amount			
At 31 March 2025			<u>766,770</u>
At 31 March 2024			<u>-</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

15 Debtors		2025	2024
		£	£
Trade debtors		8,000	20,841
Accrued income		22,037	10,268
Prepayments		7,408	5,811
		37,445	36,920
16 Creditors: amounts falling due within one year		2025	2024
	Note	£	£
Trade creditors		6,035	6,002
PAYE/NI		15,474	12,565
Pensions		3,459	3,112
Accruals		48,804	15,652
Deferred income	17	21,600	30,000
Other creditors		8,749	11,769
		104,121	79,100

17 Deferred income

Deferred income comprises of income received for the following projects for which performance is expected in the following year; totalling £21,600 in the year (2024: £30,000):

	Syer House Fit out	International Recruitment	Total
	£	£	£
Balance as at 1 April 2024	27,000	3,000	30,000
Amount released	(5,400)	(3,000)	(8,400)
Amount deferred	-	-	-
Balance as at 31 March 2025	21,600	-	21,600

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

18	Financial instruments	2025 £	2024 £	
	Financial assets			
	Financial assets measured at fair value through profit & loss:			
	- Cash at bank and in hand	172,704	991,466	
	- Investments	766,770	-	
	- Fixed assets	75,637	-	
	Financial assets that are debt instruments measured at amortised cost:			
	- Trade debtors	8,000	20,841	
	- Accrued income	22,037	10,268	
		1,045,148	1,022,575	
	Financial liabilities			
	Financial liabilities measured at amortised cost:			
	- Trade creditors	6,035	6,002	
	- PAYE/NI	15,474	12,565	
	- Pensions	3,459	3,112	
	- Accruals	48,804	15,652	
	- Other creditors	8,749	11,769	
		82,521	49,100	
19	Unrestricted funds			
		Balance 01 April 2024 £	Movement Between Funds £	Balance at 31 March 2025 £
	Unrestricted funds: Free reserves	95,230	27,564	122,794
	Designated funds: Continuity reserve	474,000	-	474,000
	Designated funds: IT replacement	10,000	-	10,000
	Designated funds: Premises repairs	50,000	(18,909)	31,091
	Designated funds: Staffing reserve	63,000	19,200	82,200
	Designated funds: Development costs	50,000	-	50,000
	Designated funds: Premises Liability	89,280	(29,760)	59,520
	Designated funds: Premises Reinstatement Liability	75,000	-	75,000
	Designated funds: MaPS Business Continuity	42,000	-	42,000
	Total Unrestricted funds	948,510	(1,905)	946,605

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

20 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of grants received for specific purposes:

	Balance at 01 April 2024 £	Incoming resources £	Resources expended £	Transfers Between Funds £	Balance at 31 March 2025 £
Core Advice:					
Energy Projects	78	50,521	(52,812)	2,213	-
Big Lottery – The Net	-	47,921	(52,532)	4,611	-
Innovation	-	13,125	(13,189)	64	-
International recruitment	-	12,000	(13,256)	1,256	-
Money Matters	-	4,000	(2,170)	-	1,830
Syer House	-	5,400	(18,909)	13,509	-
Other Grants	-	3,000	(4,257)	1,257	-
	<u>78</u>	<u>135,967</u>	<u>(157,125)</u>	<u>22,910</u>	<u>1,830</u>
Debt & Benefits:					
MaPS: Debt Advice	-	169,959	(178,383)	8,424	-
Help to Claim (Universal Support)	-	358,366	(363,617)	5,251	-
T&W Council: Children Centre Services	-	10,000	(10,946)	946	-
HMRC - Good Things Foundation	-	13,338	(14,649)	1,311	-
Family Support	<u>63</u>	<u>15,000</u>	<u>(17,747)</u>	<u>2,684</u>	<u>-</u>
	63	566,663	(585,342)	18,616	-
Social Care & Support:					
Enable	<u>-</u>	<u>9,000</u>	<u>(10,487)</u>	<u>1,487</u>	<u>-</u>
	-	9,000	(10,487)	1,487	-
Outreach & Engagement:					
Outreach	635	30,639	(33,094)	1,820	-
Total	<u>776</u>	<u>742,269</u>	<u>(786,048)</u>	<u>44,833</u>	<u>1,830</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

21 Purpose of funds (material funds only)

Unrestricted Funds

General reserves	The general reserves represent accumulated income received which are free to be used within the objectives of the charity. These funds are available for the future needs and working capital of CAT&W, at the absolute discretion of the Trustees.
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Designated Reserves

Continuity Reserve	As agreed and set out in the Reserves Policy in the Trustees' Report, Section 3.3 if the funding sources ceased for the charity or for certain projects which is an on-going risk;
IT replacement	A fund set up to provide for the replacement of the IT system and equipment expected to be expended within the next two years;
Premises repairs	A fund to set aside for the fit out costs relating to its leasehold property
Staffing reserve	A fund to cover the costs of staff redundancy if the funding sources ceased for the charity or for certain projects which are an on-going risk;
Development costs	A fund to cover the costs of consultancy for management development work expected to be expended within the next 12 months;
Premises Liability	A fund for the lease term of its leasehold property based on a three year period.
Reinstatement Liability	A fund for the potential costs of reinstatement of its leasehold property following the expiry of the lease term expected to be expended in three years.
MaPS Business Continuity	A fund consisting of three months staffing costs for the money and Pensions Service Project.

Restricted Funds over £30k in annual income

Help to Claim	This is a project funded by DWP through the national Citizens Advice, to provide support to people claiming Universal Credit.
Debt Advice	This is funding from the Money Advice and Pensions Service through National Citizens Advice, to offer debts advice and casework.
The Net	The Net is a partnership between CATW, Stay and Telford Mind providing money, housing and crisis support services for local people unable to access or engage with existing services.
Outreach Energy Projects	Funded by local parishes to provide our services in the community This project is funded by a variety of companies including Marches Energy Services and funding through National Citizens Advice to give 1:1 support and provide talks on energy issues.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

22 Analysis of net assets between funds

(a) Current year		Unrestricted funds	Restricted funds	Total
		£	£	£
Fund balances at 31 March 2025 are represented by:				
Net current assets		946,605	1,830	948,435
(b) Prior year		Unrestricted funds	Restricted funds	Total
		£	£	£
Fund balances at 31 March 2024 are represented by:				
Net current assets		948,510	776	949,286

23 Commitments under operating leases

As at 31 March 2025, commitments under non-cancellable operating leases as follows:

	2025	2024
	£	£
Operating leases which expire:		
Within one year	-	-
Between one and five years	97,672	115,800
Over five years	-	-

24 Related parties

There have been no related party transactions in the year nor reimbursement of Trustee expenses in 2025. See Note 9 (2024: Nil).

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

25	Reconciliation of cash flows from operating activities	2025 £	2024 £
	Net income / (expenditure) for the reporting period	(851)	257,521
	Less: Investment income	(37,594)	(14,129)
	Gain on disposal of tangible fixed assets	-	(160,000)
	Depreciation	18,909	-
	(Increase) / decrease in debtors	(526)	(20,113)
	Increase / (decrease) in creditors	25,022	(40,372)
	Net cash provided by operating activities	4,960	22,907

26	Analysis of cash and cash equivalents	2025 £	2024 £
	Cash at bank and in hand	172,704	991,466
	Total cash and cash equivalents	172,704	991,466

27 Government grants

Income from government grants comprises grants made by local authorities to fund the charity's objectives.

See Note 3 for more information and to the amount and source of these grants.

28 Working in partnership with other charitable organisations

During the year the charity has collaborated with a number of other local charities to make joint tenders to supply support to people living in the Telford and Wrekin area.

29 Members liability

The charity (which has the working name of 'Citizens Advice Telford & The Wrekin') was formed as a company limited by guarantee on 20 September 1999 (Company Number: 03844929). The full name of the charity is Telford and the Wrekin Citizens Advice Bureaux and was registered with the Charity Commission on 27 September 1999 (Charity Number: 1077566).

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of winding up.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

DETAILED INCOME & EXPENDITURE ACCOUNTS (MANAGEMENT INFORMATION ONLY)

For the year ended 31 March 2025

	2025 £	2024 £
INCOME		
Grants for charitable activities	945,269	954,757
Donations	280	791
Bank interest	37,594	14,129
Other income	-	161,985
TOTAL INCOME	983,143	1,131,662
EXPENDITURE		
Staff & volunteer costs		
Salaries, NI & pension	817,864	766,657
Recruitment & training	2,086	1,027
Travel & subsistence	1,618	2,678
Volunteer expenses	1,427	898
Other	17,566	457
	840,561	771,717
Office & IT costs		
CitA insurance	2,305	2,393
Computer & telephone costs	20,673	26,383
Office equipment	1,847	40
Postage, stationery & shredding	9,540	9,697
Reference materials & memberships	4,529	5,012
	38,894	43,525
Premises costs		
Fire maintenance, cleaning & repairs	4,133	21,328
Heat, light & water	2,200	14,123
Rent, service charge	31,560	-
Depreciation	18,909	-
Insurance	4,720	4,215
	61,522	39,666
Governance & Other costs		
Audit & other accounting	2,940	2,880
Legal & professional	31,834	15,838
Bank charges	1,583	794
Other	6,660	4,678
	43,017	24,190
TOTAL EXPENDITURE	983,994	879,098
NET INCOME/(EXPENDITURE)	(851)	252,564

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1077566

Accounts



**TELFORD AND THE WREKIN
CITIZENS ADVICE BUREAUX**

[Trading as Citizens Advice Telford & The Wrekin]

(a company limited by guarantee)

**Charity No. 1077566
Company No. 03844929**

**REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2024**

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

LEGAL & ADMINISTRATIVE INFORMATION

Charity number: 1077566

Company number: 03844929

Authorised & regulated by the Financial Conduct Authority; FRN: 617769

Registered Office: Suite 4 Syer House
Stafford Park
Telford
TF3 3BD

Trustees/Directors

David Shelmerdine	(Chair)
Paul Clifford	(Vice-Chair) Resigned 12 Jan 2024
Julia Bennett	Co-opted 29 January 2024
Cllr Andrew Burford	Resigned 8 June 2023
Samuel Chilvers	
Timothy Elliott	
Sherrel Fikeis	
Dipak Kothari OBE	
Cllr Gemma Offland	
Rebecca Tindall	Resigned 4 July 2023
Julie Twynholm	
Thomas Longmore	Appointed on 1 May 2024

Key Personnel:	Louise Cross	Chief Executive Officer
	Kay Benting	Finance Manager
	Richard Tonks	Advice Services and Quality Manager

Accountants: James Holyoak & Parker Ltd
1 Knights Court,
Archers Way
Battlefield,
Shrewsbury,
SY1 3GA

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

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TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2024

The Trustees (who are also directors of the charity for the purposes of the Companies Act) are pleased to present their annual report and audited financial statements for the year ending 31 March 2024. The financial statements comply with requirements of the Statement of Recommended Practice 2019, the Companies Act 2006 and Financial Reporting Standards.

1. OBJECTIVES AND ACTIVITIES

1.1 Charitable Objectives

The objectives of the company are:

"The promotion of any charitable purpose for the benefit of the community in the area of Telford and Wrekin Council by the advancement of education, the protection of health and the relief of poverty, sickness and distress."

The activities of the charity are:

"Advice and support on all problems affecting the general public".

Telford and Wrekin Citizens Advice Bureaux aims:

To provide the advice people need for the problems they face.

And equally:

To improve the policies and practices that affect people's lives.

Telford and Wrekin Citizens Advice Bureaux is known as Citizens Advice Telford and the Wrekin (CAT&W), following a re-branding of the whole national service some years ago.

CAT&W aims to provide a regular and accessible holistic advice service for the people of Telford and Wrekin local authority area. The advice service is free, confidential, impartial and independent. The charity provides information and advice on individual's rights and responsibilities, empowering those who can to help themselves to resolve issues and supporting those who need more help.

It also aims to identify local need for specialist advice services and to meet this need by providing these services directly or working with and in support of other agencies. CAT&W also aims to use its knowledge of local issues to work proactively with local and regional agencies to prevent problems arising for their clients in the first place.

The Trustees consider that they have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to the **public benefit** guidance published by the Charity Commission in reviewing the CAT&W Trustees Report and Financial Statements for the year ended 31 March 2024, its activities and in planning its future priorities.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2024

1.2 Strategic Priorities 2024/25

Advice

We will:

- i. Improve access to our advice services.
- ii. Increase the number of clients we help.
- iii. Maximise our reach and accessibility within places and communities that need us the most.

People

We will:

- i. Be a great place to work and volunteer

Sustainability

We will:

- i. Have a sustainable funding strategy.
- ii. Retain our current grants and contracts but plan and generate new income to grow the service or mitigate the loss of contracts.
- iii. Maintain our high-quality advice.

Advocacy and Communications

We will:

- i. Make sure the people who need us most are aware of our service and help them to access our services.
- ii. Share the unique work that we do and the impact we make with our staff/volunteers, funders, and stakeholders.

Culture

We will:

- i. Be a great partner to collaborate with.
- ii. Embed equity, diversity, and inclusivity in everything that we do.
- iii. Continuously reduce our environmental impact.

1.3 Staff and Volunteers

The charity is grateful for the huge contribution of its volunteers who are involved in service provision and support roles. During the year a total of 21 active volunteers contributed around 5,356 hours with an estimated value of £196,109 (2023: £142,000) using the updated National Citizens Advice tool. They worked in a range of roles including Trustees, advisors, receptionists, telephonists, form fillers, administrators and much more.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2024

1.4 Provision of Services

The advice services are open to all members of the public and are free of charge.

The following services and projects were provided during the year:

- General advice for residents of Telford & Wrekin. This was provided through initial telephone registration or contact via email, letter, referral, or the online 'Contact Us' form, followed by a holistic advice appointment. Signposting and information was also provided by our First Point of Contact Team and from our website.
- Debt advice and casework, especially for vulnerable people, through the Money Advice Service Project. This service continues to provide community outreach sessions so as to reach more people and improve accessibility.
- Help to Claim. Assisting people to make claims for Universal Credit and personal budgeting.
- Energy advice with the Energy Outreach Project and Energy Advice Programme to support clients with energy advice and help income maximisation. This included the provision of fuel vouchers for individuals and groups.
- General advice through paid for outreach sessions funded by Newport, Stirchley and Brookside, and Hadley and Leegomery Parish Councils.
- Our Cost-of-Living outreach services, which began in 2022, continued throughout the year in response to the ongoing crisis. The outreach provision is delivered in 19 wards where demand for our services are highest. A list of the outreaches can be accessed [here](#).
- Dedicated advice for families with children with severe and multiple needs working with Telford and Wrekin Council's Strengthening Families Team
- Dedicated 'Better off in Work' and benefits advice as part of the Enable contract administered by Shropshire Citizens Advice.
- The NET. This is a National Lottery Community Fund project which provides support services. It is delivered in partnership with Stay, a local housing and support services provider and MIND which provides mental health support.
- Baby Steps. This is an advice project supporting new parents, primarily focussing on finances.
- Delivering advice in health settings. This project is funded by National Citizens Advice Cost-of-Living funding for 12 months.
- The Carers & Work Visa Project. Working in partnership with Shropshire Citizens Advice and Telford & Wrekin Council funding to support care workers whose sponsors have lost their licence.
- Additional resources in year allowed us to participate in and deliver a number of Cost-of-Living events, drop-in outreach sessions, and to run awareness days across the Borough. We were also able to run an event in Newport funded by Newport District Running Club.
- The Cost-of-Living was the public campaign we focused on again this year. As a network we were particularly pleased with the decision to raise benefits in line with inflation.
- Our Impact video for 2023 – 2024 can be viewed here – [Impact Video](#)

2. ACHIEVEMENTS AND PERFORMANCE

General Position of the Organisation:

The financial year 2023-24 was a positive year for the charity despite the increased demand and challenges presented by the Cost-of-Living crisis. Income generated during the year, mostly related to the crisis, improved our financial performance. However, the majority of this additional funding was both one off and time limited.

Previous decisions made the Board of Trustees to refocus resources on front line delivery and to increase advisor capacity meant we were in a relatively strong position to meet the demands generated by the Cost-of-Living crisis and maintain our extended outreach offer. In January 2024 we had our busiest ever month.

Our Core Business Objectives Remain:

Our business strategy for the 12-month period was to increase the number of clients supported along with maintaining our quality standards and ability to help clients with multiple and complex issues. The charity increased the number of unique clients supported by 4% compared to the previous year. However, it is worth noting that the number of total issues dealt with has increased from 35,707 to 50,418. This is an average increase from five issues per client to seven per client and a 41% increase overall.

There has been strong progress against the strategic business plan targets set against the backdrop of the Cost-of-Living crisis.

Retaining Skilled Staff and Building Capacity

Our current business objectives are to retain our skilled front line adviser staff. We continue to have a flexible approach to working, encouraging staff to work in a way that best suits their needs.

Main Office - Relocation

The sale of our Tan Bank office and relocation to Syer House serviced offices was a major milestone and achievement in year. The offices, following fit out, will provide a high quality and central offer which we anticipate will benefit clients, staff and volunteers. The fit out works, which will create a secure public reception and six interview rooms, is progressing well with completion anticipated by Autumn 2024.

Leadership Self Assessment (LSA)

The three-year National Citizens Advice LSA site visit in August 2023 was a robust test of all of our systems, governance, quality assurance and controls. The assessor who visited was extremely complementary about the work we do and the quality of the advice we give. We received Advice Quality Standard (AQS) accreditation for a further three years and casework accreditation.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2024

2.1 Working with Clients

Between April 2023 and March 2024, the Service Supported 12,119 People.

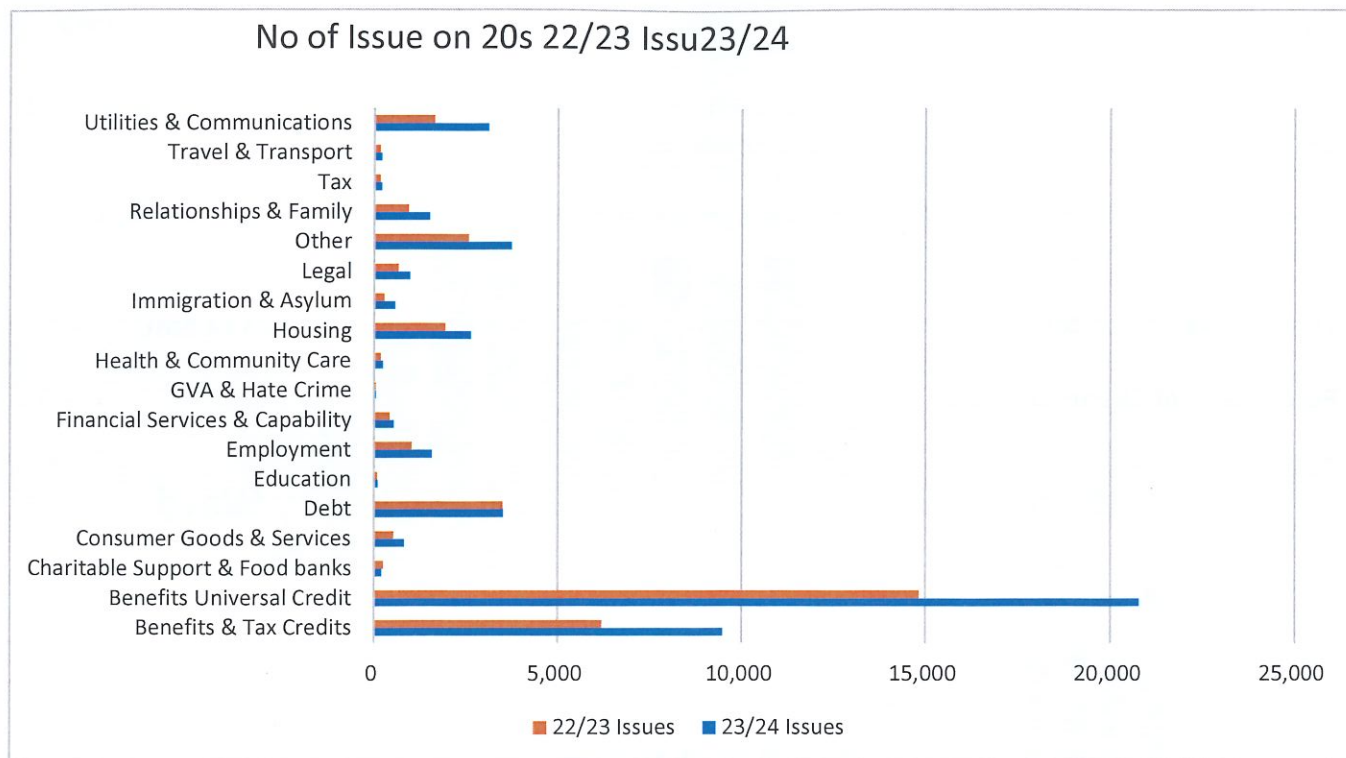
We provided full advice to 7,667 clients with 50,418 issues. The biggest areas of work were Benefits and Universal Credit with 20,780 issues (4,110 clients), Benefits and Tax Credits with 9,485 issues (2,529 clients) and Debt with 3,517 issues (912 clients).



TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2024



How the Service was Delivered (2022/23 in brackets):

41% (48%) Telephone, 18% (11%) Face to Face, 27% (23%) Email, 7% (12%) Web Chat, 6% (4%) Adviceline Phone, 1% (1%) Letter

"4,453 Quick Contacts"

Provided with information, signposting or a referral

38% Enquiry Line / Local Phone

17% Webchat/ Email/ Other

45% Drop-in

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2024

2.1 Working with Clients (continued.)

The use of social media this last year changed with a reduced amount of posts, but more targeted towards campaigns and relevant information for local residents:

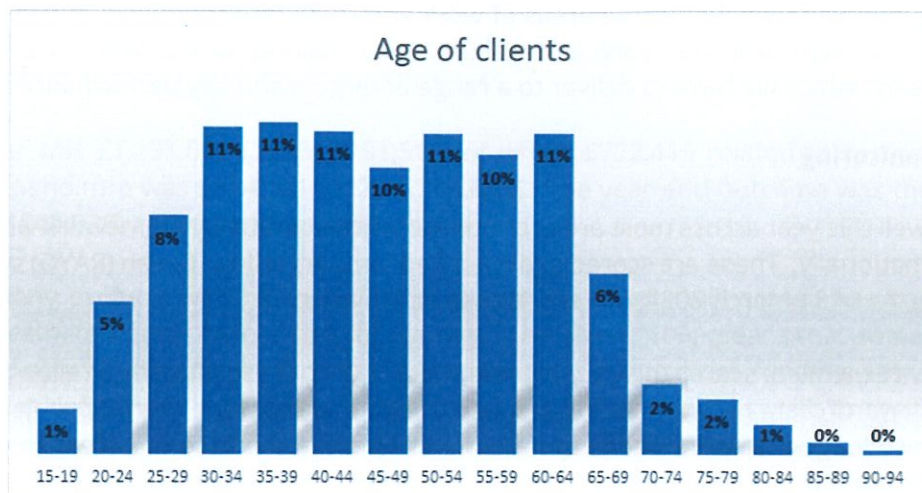
Across 1,175 posts, 94,297 people saw the posts (impressions) and 416 links were clicked where further information was provided.

The income gained for our clients (mostly in benefits income) was £6.29m (2022/23 £4.9m).

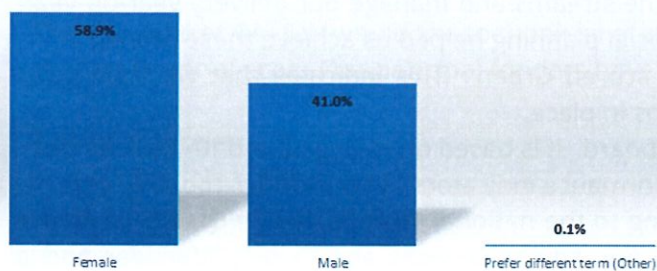
Percentage of Clients by Ward



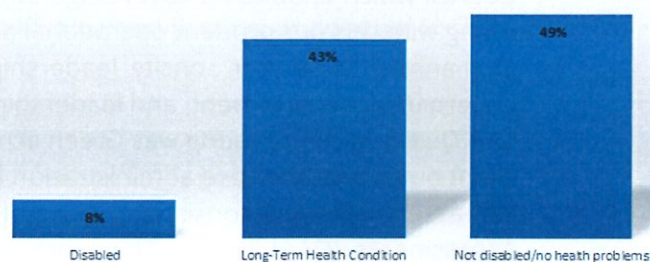
Client Profile



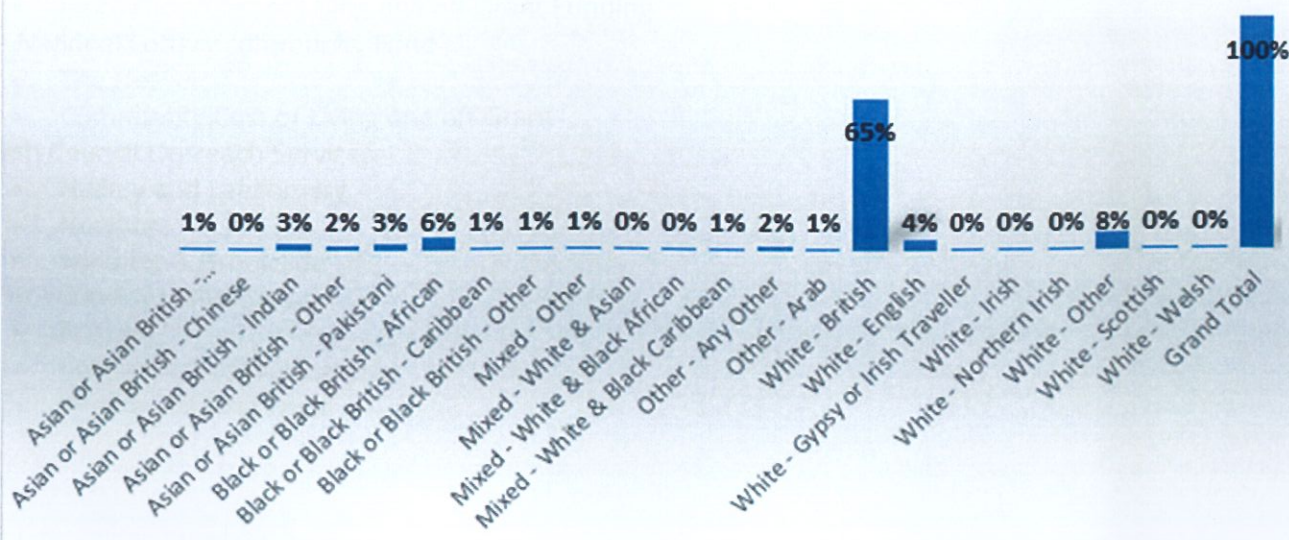
Gender of clients



Health of clients



Ethnicity of clients



2.2 Staffing

We are a comparatively small charitable organisation. We run our core-services and associated projects with a group of staff who work flexibly across areas of work and on different projects as funding allows. We are committed to those staff and their care and welfare. The majority of our work is provided under grant agreements against which we have to deliver to a range of targets and key performance indicators (KPIs).

2.3 Quality Monitoring

We have done well this year across most areas of our Performance Quality Framework which is monitored by Citizens Advice nationally. These are scored against a Red, Amber, Yellow, Green (RAYG) system, where Green is the top score. As of 31 March 2024, our scores were as follows:

- Our *Client Experience* scores this year were Amber for Client Ease of Access, Yellow for the client finding a way forward/client recommending the service and Green for the client's problem being solved. We acknowledge that work needs to be done to improve the Ease of Access to our services. When compared to national statistics, we are still 2% higher when looking at the positive responses (75% v 73%). This is similar across the other three areas, where we outperform the national average of positive responses.
- This year our financial health was Green. We continue to receive a grant from Telford & Wrekin Council which enables us to leverage other income streams and manage our delivery year-on-year. Along with this our prudent operational and financial planning helped us achieve these scores.
- Our annual three-year onsite leadership audit scored Green. This indicates that we have good governance, management, and leadership systems in place.
- Our *Quality of Advice* rating was Green across the board. It is based on rolling 12-month data for both client outcomes and case administration key performance indicators. This includes monthly internal self-assessment and consistency reviews reporting to the national Citizens Advice *Quality of Advice Assessments* (QAA) Team. This work is led by our Advice Services and Quality Manager and a dedicated Quality Officer. We also undertake a risk-based approach and record independent file reviews for individuals undertaking casework. Our Green rating confirms that clients of CAT&W can have confidence that the advice they receive is of a consistently high quality.
- The *People Management* survey improved again this year with an overall rating of Green.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2024

3. FINANCIAL REVIEW

3.1 The Financial Position

The Trustees consider that the state of the charity's affairs is satisfactory. The Trustees do not expect any significant long-term change to the charity's core business.

Income in the year was £1,131,662 (2023: £791,519) of which £722,415 related to restricted projects and activities. Total expenditure was £874,141 (2023: £746,684). The year-end outcome was therefore a surplus of £257,521 (2023: £44,835) against a balanced budgeted.

The charity has many projects with restricted funding and the charity will sometimes have to commence projects using unrestricted funds before specific funding is received. This means that some of the restricted funds may be in deficit at the year-end. This represents the timing of the funding only. Any completed projects which are in deficit have an amount transferred from unrestricted reserves to the fund.

At the year-end we held unrestricted and undesignated reserves of £953,467 (2023: £695,333). See the Reserves Policy (at Section 3.3 below).

3.2. Principal Funding Sources

The Trustees of CAT&W would like to thank all of those who have given funding or donated to CAT&W across the last financial year. Our principal funders have been:

Telford & Wrekin

- Corporate Grant
- Strengthening Families
- Family Hubs
- International Care Workers

National Citizens Advice

- Money Advice Services
- Help to Claim
- Big Energy Saving Network
- Energy Advice Programme
- Innovation/Cost of Living one off Grant Funding

The National Lottery community Fund

- The Net
- Community Cost of Living one off Grant

Parish Council Outreach Services

- Hadley and Leegomery
- Newport
- Stirchley & Brookside

Other Supporters/Funders

- Enable
- Rotary Club of Wellington
- Wrekin Housing Trust

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2024

3.3 Reserves Policy

The Trustees believe that the charity should hold financial reserves in order to ensure that it can continue to operate and meet the needs of clients in the event of unforeseen and potentially damaging circumstances arising. This policy is monitored quarterly and reviewed annually by the Trustees. The policy was reviewed and amended in April 2024.

Following the move to Syer House the Trustees have decided to retain designated funds:

- Continuity Reserve (previously known as Reserves Policy)
- IT Replacement
- Premises Repair
- Staffing Reserve
- Development
- Premises Liability (three years)
- Syer House Reinstatement Liability
- Money and Pension Service Business Continuity

The Trustees believe it to be prudent to increase the Continuity Reserve in 2024-25 from three to six months. The previous three months' budgeted operating costs for 2023-24 was £223,5000 and based on the budgeted operating costs (2022: £184,000).

As and when such costs are incurred, they will be charged against the fund. In this way the charity will be able to meet any foreseeable costs for which the reserves policy has been formulated.

Please see Note 18 on page 34 for further information and a breakdown of Unrestricted Funds.

3.4 Investment Policy

The charity has the power, in furtherance of its objects, to invest monies not immediately required for working capital. This investment policy is agreed by the Trustees, who in doing so aim to get the maximum return balanced against any financial risks. Following a review of the organisation's investments, the Trustees have revised the placement of funds in accounts with varying notice periods, to achieve better returns whilst ensuring adequate cashflow.

3.5 Risk Management

The Trustees have considered all the major risks to which the charity is exposed and maintain a risk register and take action to mitigate those risks. A quarterly report is received by the Board on existing and emerging significant risks.

The key significant risks identified are:

- Reliance on a small number of income streams
- Significant increase in client demand
- Loss of trained staff and volunteers

Policies and procedures are in place to manage organisational processes such as financial management and partnership working to minimise risk in these areas. There are annual reviews of our management systems against Charity Commission guidance to ensure we are congruent with best practice in the sector.

4. PLANS FOR FUTURE PERIODS

4.1 Strategic Priorities

In May 2022, the Trustee Board agreed an updated Strategic Plan for the period 2022-2025.

Our Strategic Aims 2022-25

A. Advice

We will improve access to our advice services

- Deliver a flexible advice model with a mix of remote and local advisers delivering across a range of channels and locations.
- Protect our face-to-face advice service capacity and extend this further into our high priority communities (based on Client Needs Assessment).
- Maximise our reach and accessibility by improving our telephone service and call management/call waiting.
- Further improve access to services with a blend of digital channels, out of hours and community-based access/advice points.
- Incorporate service user perspectives into our planning and decision-making processes. We will put our clients at the heart of our service.
- Our communications will better help our clients to understand how they can get the advice or support they need.
- Ensure our services are accessible to all by talking and listening to our users.
- Improve engagement by delivering partnerships with specialist groups.

We will increase the number of clients that we help

- Maximise the number of clients helped by increasing our adviser capacity and look at efficiencies through technology.
- Ensure the clients that need our help the most are aware of our services and can access them easily.

We will maximise our reach and accessibility within places and communities that need us the most

- Codesign our delivery model with, and in our communities.
- Create a more equitable First Point of Contact walk in service for the Borough.

Leading to:

Our advice services will be accessible and relevant to all our diverse clients whose experiences and outcomes will be more positive.

Our technology will respond to user needs and will improve access to our services, including face to face.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2024

B. People

We will be a great place to work and volunteer

- Retain our current high-quality workforce by always being a great employer – providing the best flexible working options, well managed, trained, supported staff, helping with their wellbeing and mental health, and planned protected learning/wellbeing time.
- Review our pay structure and introduce a formal evaluation process along with career bands to allow staff to progress.
- Staff and volunteers receive the training they need to meet client needs and provide quality advice, meet governance and legislative requirements.
- Development opportunities are in place for all staff and volunteers.
- Use performance management to help us continuously improve the way we work and the advice we give.
- Encourage staff to be flexible and agile about where and how they work.
- Continue to use highly valued and skilled volunteers to provide advice and optimise volunteers in other roles eg Personal Independence Payment(PIP) forms, First Point of Contact.
- Develop a Volunteer Strategy and capacity to provide high quality support to our volunteers.

Leading to:

A culture that will be more inclusive and that will continue to make our whole service more diverse with better equality of opportunity for all.

C. Sustainability

We will have a sustainable funding strategy

- Telford & Wrekin Council – ensuring we deliver against our KPIs and Council strategies and the work we do is better communicated. Community delivery is a key driver.
- National Citizens Advice contracts – Money and Pension Service (MaPS), Help to Claim (HTC) and Energy – deliver high quality advice, meet, or exceed targets and participate in pilots and leadership groups.
- Partner projects – The Net, Thrive, Enable, Strengthening Families – new work in partnership with Stay and Mind. Deliver and exceed expectations.
- Ongoing review of MaPS recommissioning. Plan to retain expertise and delivery of debt advice if contract lost.

We will retain our current grants and contracts but plan and generate new income to grow the service to mitigate the loss of contracts.

- Increase new income streams to diversify the funding mix, seeking opportunities with existing and new partners.

We will maintain our high advice quality

- Giving high quality and assured advice means we offer a better service to our clients; able to compete for national contracts and this supports our ambitions and unique selling point (USP) locally.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2024

Leading to:

In terms of sustainability, our services will be designed and costed, taking account of the needs of those facing disadvantage, detriment or harm.

D. Advocacy and Communications

We will make sure the people who need us most are aware of our service and help them to understand their customer journey better.

- Ensure our stakeholders and funders understand the crucial value of the work that we do and the impact we have on individuals, families, and communities.

We will share the unique work that we do and the impact we make with our staff/volunteers, funders, and stakeholders

- Build awareness of our USP (high quality, assured advice, free, impartial) to distinguish our service from other providers locally and nationally.
- Celebrate success internally with staff and volunteers and externally with stakeholders and partners.
- Deliver the Help to Claim KPIs by working with partner organisations across the Job Centre Plus (JCP) Merca District.
- Plan and deliver an internal two-way comms plan for staff and volunteers that means they feel listened to, and their views are valued.
- We will use our data and knowledge to deliver campaigns that will make the most difference and reflect our local issues and needs.

Leading to:

Our advocacy services will speak up for those who face intense disadvantage, detriment, or harm to their wellbeing, and we will improve how we identify and consider those needs.

E. Culture

We will be a great partner to collaborate with. Equity, diversity, inclusion, and environmental sustainability will not be an add on but integral to our service and embedded into everything that we do.

- We will be a great partner and an active player in local third sector networks, using our knowledge to influence policy and issues and to work collaboratively to seek solutions. (Year 1 Cost of Living). Our partners will be clear about the work that we do.

We will embed equity, diversity, and inclusivity in everything that we do.

- We will continue to build a culture that is collaborative and innovative and that adapts to the changing needs of our clients.
- We will strive to achieve greater diversity and equality of opportunity across the organisation.
- Attract new funding to train local advisers who help us to represent the communities we serve.
- We will listen to clients to find out how we can improve our service so that no one feels it's not for them.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2024

We will continuously reduce our environmental impact.

- We will aim to reduce our environmental impact by embedding sustainability into all our decisions and plans.

Leading to:

A culture that will be more inclusive and that will continue to make our whole service more diverse with better equality of opportunity for all.

The Trustees recognise this is an ambitious plan for a relatively small organisation, but progress will be made on these strategic priorities over the three-year period.

4.2 Going Concern

The charity's contract funding has continued and, together with our reserves and expenditure control, the Trustees do not consider there will be any 'going concern' issues for the next 12 months. Therefore, at the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the 'going concern' basis of accounting in preparing the financial statements.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2024

5. INFORMATION ON FUNDRAISING PRACTICES

5.1 Fundraising Code of Practice

CAT&W is a registered Telford and Wrekin-based charity and, as such, accepts and invites donations from members of the public, local businesses and other supporters. The charity has an income generation plan which is agreed by Trustees and a systematic approach to diversifying its income streams in order to minimise risks to the organisation.

Where it undertakes fundraising with the public, it adheres to the Code of Fundraising Practice (2019) in how it goes about raising money.

In 2023-24 CAT&W did not work with any professional fundraisers or commercial organisations. In future, if we were to do so, we would contract with individuals or organisations so that they are also bound by the provisions of the Code of Fundraising Practice.

6. STRUCTURE, GOVERNANCE AND MANAGEMENT

6.1 Governing Document

The charity (which has the working name of 'Citizens Advice Telford & The Wrekin') was formed as a company limited by guarantee on 20 September 1999 (Company Number: 03844929). The full name of the charity is 'Telford and The Wrekin Citizens Advice Bureaux' and was registered with the Charity Commission on 27 September 1999 (Charity Number: 1077566). It is governed by its Memorandum and Articles of Association, as last updated on 10 February 2003.

6.2 Organisational Structure

CAT&W is governed by its Trustee Board which is responsible for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet quarterly as a minimum and delegate the day-to-day operation of the charity to the CEO and Senior Management Team. The Trustee Board is independent of the management team. A register of the Trustee's interests is kept at the registered office and is available to the public. Trustees are elected at the Annual General Meeting. Induction and training are provided through training courses, mentoring and e-learning.

CAT&W is a member of Citizens Advice (the operating name of the National Association of Citizens Advice Bureaux) and complies with its national standards of advice and casework.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2024

6.3 Trustee Induction and Training

Trustee induction is structured and includes information and guidance from the Charity Commission, online mandatory training, governing documents, sight of previous Trustee meetings and minutes, site visits to our offices to meet key personnel, a briefing from the CEO and Learning Lead, and invitations to attend operational meetings and volunteer days. Training is then ongoing.

6.4 Pay and Remuneration of Senior Staff

The CEO is supported by two senior managers, the Advice & Quality Advice Manager and the Finance Manager, and a wider management team. The salary levels for the CEO and Senior Managers are set based on both national comparators (other local Citizens Advice offices in the network) and to reflect the local labour market.

6.5 Related Parties

We have no subsidiary undertakings delivered by related parties.

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2024

7. STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of CAT&W 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 applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that year.

In preparing these accounts, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

Disclosure of information to accountants. Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- So far as that Trustee is aware, there is no relevant information of which the charitable company's accountants are unaware
- The Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charitable company's accountants are aware of that information.

The Trustee's report was approved by the Board of Trustees, on 23 October 2024



David J C Shelmerdine
Trustee (Chair)

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX CHARITABLE COMPANY

8. INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the charity trustees on my examination of the accounts of the company for the year ended 31st March 2024 which are set out on pages 23 to 40.

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the company are not required to be audited under due to a dispensation under audit regulation 31(f) given by the charities commission on 26th June 2024 and therefore are eligible for independent examination instead, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I confirm that I am qualified to undertake the examination because I am a member of 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 that in any material respect:

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

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

Signed:



Date:

1 November 2024

Robert Humphreys BEng FCA (senior Statutory Auditor)
For and on behalf of James, Holyoak & Parker Limited

Chartered Accountants and Statutory Auditors

1 Knights Court,
Archers Way
Battlefield Enterprise Park
Shrewsbury, SY1 3GA

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

STATEMENT OF FINANCIAL ACTIVITIES

(Including income and expenditure account)

For the year ended 31 March 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £
Income from:							
Donations and Legacies	2	791	-	791	383	-	383
Charitable activities	3	232,342	722,415	954,757	232,630	543,413	776,043
Activities for generating funds	4	1,985	-	1,985	10,729	-	10,729
Investments	5	14,129	-	14,129	4,364	-	4,364
Profit on sale of fixed asset		160,000	-	160,000	-	-	-
Total income		409,247	722,415	1,131,662	248,106	543,413	791,519
Expenditure on:							
Charitable activities	6,7	126,749	752,349	879,098	184,482	562,202	746,684
Total expenditure		126,749	752,349	879,098	184,482	562,202	746,684
Net income/(expenditure) before transfer		282,498	(29,934)	252,564	63,624	(18,789)	44,835
Transfers between funds		(29,321)	29,321	-	(19,270)	19,270	-
Net movement in funds		253,177	(613)	252,564	44,354	481	44,835
Reconciliation of funds:							
Total funds brought forward at 1 April 2023		695,333	1,389	696,722	650,979	908	651,887
Total funds carried forward at 31 March 2024		948,510	776	949,286	695,333	1,389	696,722

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

The notes on pages 26 to 41 form part of these financial statements.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

BALANCE SHEET

As at 31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	13	-	290,000
Current assets			
Debtors	14	36,920	16,807
Cash at bank and in hand		991,466	504,430
		1,028,386	521,237
Current liabilities			
Creditors: amounts falling due within one year	15	(79,100)	(114,515)
Net current assets		949,286	406,722
Total net assets		949,286	696,722
Funds of the charity			
Unrestricted funds	18	95,230	65,303
Designated funds	18	853,280	630,030
Restricted funds	19	776	1,389
Total charity funds	21	949,286	696,722

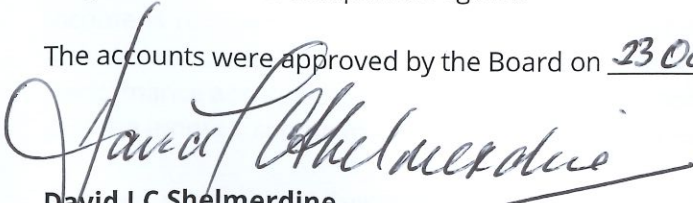
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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.

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

The accounts were approved by the Board on 23 October 2024 and signed on its behalf by,


David J C Shelmerdine
Trustee (Chair)

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

CASH FLOW STATEMENT

For the year ended 31 March 2024

	Note	2024 £	2023 £
Cash flows from operating activities:			
Net cash provided by operating activities	24	22,907	111,115
Cash flows from investing activities:			
Proceeds of disposal of tangible fixed assets	5	450,000	-
Interest income		14,129	4,364
Net cash provided by investing activities		464,129	4,364
Increase / (decrease) in cash and cash equivalents in the reporting period		487,036	115,479
Cash and cash equivalents at the beginning of the reporting period		504,430	388,951
Cash and cash equivalents at the end of the reporting period	25	991,466	504,430

The notes on pages 26 to 41 form part of these financial statements.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

Charitable Company Information

Telford and the Wrekin Citizens Advice Bureaux is a private limited charitable company, limited by guarantee, by not having share capital incorporated and domiciled in England & Wales. The registered office is Syer House (Unit 4), Stafford Park, TF3 3BD and the company registration number is: 03844929.

1 Accounting Policies

1.1 Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in Sterling and rounded to the nearest £1.

The Charity has availed itself of Paragraph 3 (2) of Schedule 4 of the Companies Act and adapted the Companies Act formats to reflect the special nature of the charity's activities.

1.2 Fund accounting

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

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company 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.

1.3 Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

1 Accounting Policies (continued)

1.4 Interest receivable

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

1.5 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes VAT which is not recoverable, and is reported as part of the expenditure to which it relates. Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs include all those overhead costs of the office, accommodation, utility services, and other services and costs, which are in support of the activity. They also include costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the levels of income per project.

1.6 Operating leases

The charity classifies the lease of property and printing and telecommunications equipment as operating leases. Rental charges are charged on a straight-line basis over the term of the lease.

1.7 Taxation

The charity is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or Section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No provision for taxation has therefore been made in these accounts.

1.8 Tangible fixed assets, depreciation and impairment

Individual fixed assets (excluding IT equipment) costing £1,000 or more, and IT equipment of £1,500 or more are capitalised at cost and depreciated over their useful economic lives on the following basis:

Computers, Furniture & Equipment - 33% on cost (straight line method)

The Trustees consider that freehold properties are maintained in such a state of repair that their residual value is at least equal to their net book value. As a result, the corresponding depreciation would not be material and therefore, is not charged in the statement of activities. The Trustees perform annual impairment reviews in accordance with UK Generally Accepted Accounting Practice to ensure that the carrying value is not higher than the recoverable amount.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

1 Accounting Policies (continued)

1.8 Tangible fixed assets, depreciation and impairment (cont.)

At each reporting date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Debtors

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

1.10 Cash at bank and in hand

Cash at bank and in hand includes cash in hand, deposits held at call with banks and other short term liquid investments with original maturity of three months or less from the date of acquisition or opening of the deposit or similar account. Any bank overdrafts are shown within borrowings in current liabilities.

1.11 Creditors and provisions

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

1.12 Pensions and retirement benefits

The charity operates a defined contribution scheme. The amount charged to the statement of financial activities in respect of pension costs and other post-retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments in the balance sheet.

1.13 Financial instruments

The charity only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable, loans from banks and other third parties and loans to related parties.

Debt instruments (other than those wholly repayable or receivable within one year), including loans and other accounts receivable and payable, are initially measured at present value of the future cash flows and subsequently at amortised cost using the effective interest method.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

1 Accounting Policies (continued)

1.14 Agency arrangements

Income received as part of a joint contract with other charitable organisations is held by this charity as agents for the partner charities and is not accounted for as income or expenditure of the charity.

1.15 Judgements in applying accounting policies and key sources of estimation uncertainty

In preparing the Financial Statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, liabilities and disclosure of contingent assets and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

The directors consider that there are no significant areas of key judgement or estimation uncertainty other than those identified in the accounting policies above.

1.16 Going concern

The charity's funding has continued and, together with our reserves and expenditure control, the Trustees do not consider there to be a going concern issue for the next 12 months. Therefore, at the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the going concern basis of accounting in the preparing the financial statements.

2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Voluntary donations & gifts	791	-	791	383
	<u>791</u>	<u>-</u>	<u>791</u>	<u>383</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

3 Income from charitable activities

Grants and contract income receivable for charitable activity	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Core Advice:				
Telford & Wrekin Council: Corporate	232,000	-	232,000	232,000
Energy projects	-	39,401	39,401	38,446
Big Lottery – The Net	-	47,463	47,463	47,091
Lottery – Community Cost of Living	-	41,376	41,376	-
Innovation	-	39,375	39,375	-
Cost of Living	-	15,000	15,000	-
Wrekin Housing Trust – Resilience Fund	-	4,500	4,500	-
Other grants	-	2,000	2,000	1,650
	232,000	189,115	421,115	319,187
Debt & Benefits:				
Money Advice & Pensions Service: Debt Advice	-	171,831	171,831	162,699
Help to Claim (Universal Support)	-	276,425	276,425	225,691
Telford & Wrekin Council: Children Centre Services	-	10,000	10,000	10,000
HMRC - Good Things Foundation	-	9,000	9,000	8,000
Thrive	-	10,794	10,794	10,795
Telford & Wrekin: Family support	-	25,000	25,000	-
Other Grants	342	-	342	5,630
	342	503,050	503,392	422,815
Social Care & Support:				
Domestic and Emotional Abuse project	-	-	-	861
Enable	-	9,000	9,000	9,000
Other Grants	-	-	-	2,930
	-	9,000	9,000	12,791
Outreach & Engagement:				
Outreaches	-	21,250	21,250	21,250
	-	21,250	21,250	21,250
Total income from charitable activities	232,342	722,415	954,757	776,043

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

4 Activities for generating funds

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Room Hire	1,805	-	1,805	3,140
Employment incentives	-	-	-	7,589
Other	180	-	180	-
	<u>1,985</u>	<u>-</u>	<u>1,985</u>	<u>10,729</u>

5 Investments

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Interest received	14,129	-	14,129	4,364
	<u>14,129</u>	<u>-</u>	<u>14,129</u>	<u>4,364</u>

6 Expenditure on charitable activities by fund

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Core Advice	126,749	204,140	330,889	272,329
Debt & Benefits	-	517,599	517,599	439,439
Social Care & Support	-	9,995	9,995	13,425
Outreach & Engagement	-	20,615	20,615	21,491
	<u>126,749</u>	<u>752,349</u>	<u>879,098</u>	<u>746,684</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

7 Analysis of expenditure on charitable activities

	Core Advice £	Debt & Benefits £	Social Care & Support £	Outreach & Engagement £	Total 2024 £	Total 2023 £
Direct costs:						
Salaries and wages	232,794	378,661	7,689	15,250	634,394	534,700
Staff and volunteers	2,999	1,998	14	48	5,059	5,152
Office & IT costs	3,452	17,515	-	-	20,967	11,325
Other costs	3,589	485	-	293	4,367	5,981
	<u>242,834</u>	<u>398,659</u>	<u>7,703</u>	<u>15,591</u>	<u>664,787</u>	<u>557,158</u>
Support costs:						
Staff costs	53,814	74,009	1,442	3,000	132,265	136,182
Office & IT costs	9,610	13,247	255	550	23,662	20,498
Premises costs	16,030	22,180	417	1,039	39,666	19,449
Governance and legal	8,601	9,504	178	435	18,718	13,397
	<u>88,055</u>	<u>118,940</u>	<u>2,292</u>	<u>5,024</u>	<u>214,311</u>	<u>189,526</u>
Total expenditure	<u>330,889</u>	<u>517,599</u>	<u>9,995</u>	<u>20,615</u>	<u>879,098</u>	<u>746,684</u>

8 Net incoming resources for the year

	2024 £	2023 £
This is stated after charging		
Operating leases - other	1,142	1,142
Auditor's remuneration:		
- Independent Examination	2,880	3,000
	<u>4,022</u>	<u>4,142</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

9 Trustees

During the current or previous year no remuneration or benefits for services as a director/Trustee have been paid or were payable, directly or indirectly, out of the funds of the charity to any Trustee or to any person known to be connected with them.

Reimbursement of training, travel and incidental expenses to the Trustees came to £nil during the year to 31 March 2024, (2023: nil).

10 Employees

Number of employees

The average number of employees, analysed by function was:

Advice workers and support staff
 Key management personnel

	2024 FTE Number	2023 FTE Number	2024 Head Count	2023 Head Count
	22	18	26	26
	3	3	3	3
	25	21	29	29
			2024 £	2023 £
Employment costs			718,952	607,738
Wages and salaries			59,189	50,654
Social security costs			17,675	14,014
Pension costs				
			795,816	672,406

No employee received remuneration amounting to more than £60,000 in the period (2022/23: nil)

The key management personnel of the Charity comprise of the Chief Executive Officer, Operations Manager and the Finance Manager. The total employee benefits of the key management personnel of the Charity were £116,390(2023: £97,910) - covering three key management personnel.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

11 Pensions

There is a defined contribution pension scheme for employees. The basis for allocating the employer expense between activities is based on the salary cost of staff working on that activity. The Charity automatically enrolls eligible jobholders into a qualifying scheme in accordance with pensions legislation. The assets of the scheme are held separately from those of the company in an independently administered fund. The fund is a Group Personal Pension Scheme with Scottish Widows. The pension cost charge for the year represents contributions payable by the charitable company to the fund and amounted to £17,675 (2023: £14,014). The cost of the pension is allocated to each individual project within which an employee works. At the year-end £3,112 was owed to the pension scheme (2023: £21,966).

12 Volunteers

The charity is grateful for the huge contribution of its volunteers who are involved in service provision and support roles. During the year a total of 21 active volunteers contributed around 5,356 hours with an estimated value of almost £196,000 (2023: £144,200). They worked in a range of roles including Trustees, advisers, hub receptionists, telephonists, form-fillers, administrators and much more.

13 Fixed Assets

	Freehold property	Computers, furniture & equipment	Total
	£	£	£
Cost			
At 1 April 2023	290,000	27,320	317,320
Disposal of asset	(290,000)	-	-
At 31 March 2024	-	27,320	317,320
Depreciation			
At 1 April 2023	-	27,320	27,320
At 31 March 2024	-	27,320	27,320
Net book value			
At 31 March 2024	-	-	-
At 31 March 2023	290,000	-	290,000

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

14 Debtors		2024	2023
		£	£
Trade debtors		20,841	-
Accrued income		10,268	9,117
Prepayments		5,811	7,690
		36,920	16,807
15 Creditors: amounts falling due within one year		2024	2023
	Note	£	£
Trade creditors		6,002	10,758
PAYE/NI		12,565	12,718
Pensions		3,112	21,966
Accruals		15,652	27,081
Deferred income	16	30,000	25,000
Other creditors		11,769	16,992
		79,100	114,515

16 Deferred income

Deferred income comprises of income received for the following projects for which performance is expected in the following year; totalling £41,316 in the year (2023: £25,000):

	COL & Family Support	Seyer House Fit out	International Recruitment	Total
	£	£	£	£
Balance as at 1 April 2023	25,000	-	-	25,000
Amount released	(25,000)	-	-	(25,000)
Amount deferred	-	27,000	3,000	30,000
Balance as at 31 March 2024	-	27,000	3,000	30,000

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

17	Financial instruments	2024 £	2023 £
	Financial assets		
	Financial assets measured at fair value through profit & loss:		
	- Cash at bank and in hand	991,466	504,430
	Financial assets that are debt instruments measured at amortised cost:		
	- Trade debtors	20,841	-
	- Accrued income	10,268	9,118
		1,022,575	513,548
	Financial liabilities		
	Financial liabilities measured at amortised cost:		
	- Trade creditors	6,002	10,758
	- PAYE/NI	12,565	12,718
	- Pensions	3,112	21,966
	- Accruals	15,652	27,081
	- Other creditors	11,769	16,992
		49,100	89,515
18	Unrestricted funds		
		Balance 01 April 2023 £	Movement Between Funds £
			Balance at 31 March 2024 £
	General funds: Free reserves	19,333	75,897
	Designated funds: Continuity reserve	223,500	250,500
	Designated funds: Freehold property	290,000	(290,000)
	Designated funds: IT replacement	10,000	-
	Designated funds: Premises repairs	50,000	-
	Designated funds: Staffing reserve	52,500	10,500
	Designated funds: Development costs	50,000	-
	Premises Liability	-	89,280
	Premises Reinstatement Liability	-	75,000
	MaPS Business Continuity	-	42,000
	Total Unrestricted funds	695,333	253,177
			948,510

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

18 Unrestricted funds (continued)

A designated fund is held of £nil for freehold property (2023: £290,000). Movement in year consists of incoming resources of £409,248, less outgoing resources of £126,748, less transfers to restricted funds of £29,321 (note 19).

19 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of grants received for specific purposes:

	Balance at 01 April 2023 £	Incoming resources £	Resources expended £	Transfers Between Funds £	Balance at 31 March 2024 £
Core Advice:					
Energy Projects	-	39,401	(39,323)	-	78
Big Lottery - The Net	41	47,463	(51,216)	3,712	-
Cost of Living	-	15,000	(15,573)	573	-
Innovation	-	39,375	(40,306)	931	-
Community Cost of Living	-	41,376	(49,216)	7,840	-
Wrekin Trust - Resilience Fund	-	4,500	(4,900)	400	-
International recruitment	-	2,000	(2,210)	210	-
Other Grants	1,348	-	(1,396)	48	-
	<u>1,389</u>	<u>189,115</u>	<u>(204,140)</u>	<u>13,714</u>	<u>78</u>
Debt & Benefits:					
MaPS: Debt Advice	-	171,831	(171,880)	49	-
Help to Claim (Universal Support)	-	276,425	(289,697)	13,272	-
T&W Council: Children Centre Services	-	10,000	(10,612)	612	-
HMRC - Good Things Foundation	-	9,000	(9,494)	494	-
Thrive	-	10,794	(10,979)	185	-
Family Support	-	<u>25,000</u>	<u>(24,937)</u>	-	<u>63</u>
	-	503,050	(517,599)	14,612	63
Social Care & Support:					
Enable	-	<u>9,000</u>	<u>(9,995)</u>	<u>995</u>	-
	-	9,000	(9,995)	995	-
Outreach & Engagement:					
Outreach	-	21,250	(20,615)	-	635
Total	<u>1,389</u>	<u>722,415</u>	<u>(752,349)</u>	<u>29,321</u>	<u>776</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

20 Purpose of funds (material funds only)

Unrestricted Funds

General reserves - The general reserves represent accumulated income received which are free to be used within the objectives of the charity. These funds are available for the future needs and working capital of CAT&W, at the absolute discretion of the Trustees.

Designated Reserves

Reserves policy - As agreed and set out in the Reserves policy in the Trustees' report, point 3.3 if the funding sources ceased for the charity or for certain projects which is an on-going risk;

IT replacement - A fund set up to provide for the replacement of the IT system and equipment expected to be expended within the next two years;

Premises repairs - A fund to set aside for the fit out costs relating to Syer House.

Staffing reserve - A fund to cover the costs of staff redundancy if the funding sources ceased for the charity or for certain projects which are an on-going risk;

Development costs - A fund to cover the costs of consultancy for management development work expected to be expended within the next 12 months;

Premises Liability - A fund for the lease term of Syer House expected to be expended in three years.

Syer House

Reinstatement Liability- A fund for the potential costs of reinstatement of Syer House following the lease terms expected to be expended in three years.

Money and Pensions

Service Business

Continuity - A fund consisting of three months staffing costs for the money and Pensions Service Project.

Restricted Funds over £30k in annual income

Help to Claim - This is a project funded by DWP through the national Citizens Advice, to provide support to people claiming Universal Credit.

Debt Advice - This is funding from the Money Advice and Pensions Service through national Citizens Advice, to offer debts advice and casework.

The Net - The Net is a partnership between CATW, Stay and Telford Mind providing money, housing and crisis support services for local people unable to access or engage with existing services.

Innovation - This is funding through national citizens advice to find initiative ways to support clients through the cost-of-living crisis. This is a one-off grant.

The Lottery Community cost of living

-This is a funding due to the increased demand on the service from the costs-of-living crisis. This is a one-off grant to cover costs from July 2023 to March 2024.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

21 Analysis of net assets between funds

(a) Current year	Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 March 2024 are represented by:			
Net current assets	948,510	776	949,286
(b) Prior year	Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 March 2023 are represented by:			
Tangible fixed assets	290,000	-	290,000
Net current assets	405,333	1,389	406,722
	695,333	1,389	696,722

22 Commitments under operating leases

As at 31 March 2024, commitments under non-cancellable operating leases as follows:

	2024 £	2023 £
Operating leases which expire:		
Within one year	-	-
Between two and five years	115,800	2,850
Over five years	-	-

23 Related parties

There have been no related party transactions in the year. There was no reimbursement of Trustee expenses in 2023, see note 9. (2023: There have been no related party transactions in the year, or reimbursement of the Trustees expenses as disclosed in note 9).

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

24	Reconciliation of cash flows from operating activities	2024 £	2023 £
	Net income / (expenditure) for the reporting period	257,521	44,835
	Less: Investment income	(14,129)	(4,364)
	Gain on disposal of tangible fixed assets	(160,000)	-
	(Increase) / decrease in debtors	(20,113)	3,311
	Increase / (decrease) in creditors	(40,372)	67,333
	Net cash provided by operating activities	22,907	111,115

25	Analysis of cash and cash equivalents	2024 £	2023 £
	Cash at bank and in hand	991,466	504,430
	Total cash and cash equivalents	991,466	504,430

26 Government grants

Income from government grants comprises grants made by local authorities to fund the charity's objectives.

See note 3 for more information and to the amount and source of these grants.

27 Working in partnership with other charitable organisations

During the year the charity has collaborated with a number of other local charities to make joint tenders to supply support to people living in the Telford and Wrekin area.

28 Members liability

The Charity (which has the working name of 'Citizens Advice Telford & The Wrekin') was formed as a company limited by guarantee on 20 September 1999 (Company Number: 038444929). The full name of the charity is Telford and the Wrekin Citizens Advice Bureaux and was registered with the Charity Commission on 27 September 1999 (Charity Number: 1077566).

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of winding up.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

DETAILED INCOME & EXPENDITURE ACCOUNTS (MANAGEMENT INFORMATION ONLY)

For the year ended 31 March 2024

	2024 £	2023 £
INCOME	954,757	776,043
Grants for charitable activities	791	383
Donations	14,129	4,364
Bank interest	161,985	10,729
Other income		
TOTAL INCOME	1,131,662	791,519
EXPENDITURE		
Staff & volunteer costs	766,657	670,882
Salaries, NI & pension	1,027	2,526
Recruitment & training	2,678	850
Travel & Subsistence	898	1,057
Volunteer expenses	457	717
Other	771,717	676,032
Office & IT costs	2,393	2,280
CitA insurance	26,383	16,420
Computer & telephone costs	40	82
Office equipment	9,697	6,754
Postage, stationery & shredding	5,012	5,417
Reference materials & memberships	43,525	30,953
Premises costs	21,328	7,192
Fire maintenance, Cleaning & repairs	14,123	8,255
Heat, light & water	4,215	4,003
Insurance – general	39,666	19,450
Governance & Other costs	2,880	3,000
Audit & other accounting	15,838	10,397
Legal & professional	794	632
Bank charges	4,678	6,220
Other	24,190	20,249
TOTAL EXPENDITURE	879,098	746,684
NET INCOME/(EXPENDITURE)	252,564	44,835

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1077566

Accounts



**TELFORD AND THE WREKIN
CITIZENS ADVICE BUREAUX**

[Trading as Citizens Advice Telford & The Wrekin]

(a company limited by guarantee)

**Charity No. 1077566
Company No. 03844929**

**REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2023**

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

LEGAL & ADMINISTRATIVE INFORMATION

Charity number: 1077566

Company number: 03844929

Authorised & regulated by the Financial Conduct Authority; FRN: 617769

Registered Office: 40 Tan Bank
Wellington
Telford
TF1 1HW

Trustees/Directors (at 31 March 2023)

David Shelmerdine	(Chair)
Paul Clifford	(Vice-Chair & Treasurer)
Cllr Andrew Burford	
Samuel Chilvers	
Timothy Elliott	
Sherrel Fikeis	
Dipak Kothari OBE	
Cllr Gemma Offland	
Julie Twynholm	
Rebecca Tindall	(appointed 31 st December 2022)

Key Personnel:	Louise Cross	Chief Executive Officer
	Alison Richards	Finance Manager
	Richard Tonks	Advice Services and Quality Manager

Accountants: James Holyoak & Parker Ltd
1 Knights Court,
Archers Way
Battlefield,
Shrewsbury,
SY1 3GA

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

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TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2023

The Trustees (who are also directors of the charity for the purposes of the Companies Act) are pleased to present their annual report and audited financial statements for the year ending 31 March 2023. The financial statements comply with requirements of the Statement of Recommended Practice 2015, the Companies Act 2006 and Financial Reporting Standards.

1. OBJECTIVES AND ACTIVITIES

1.1 Charitable Objectives

The objectives of the company are:

"The promotion of any charitable purpose for the benefit of the community in the area of Telford and Wrekin Council by the advancement of education, the protection of health and the relief of poverty, sickness and distress."

The activities of the charity are:

"Advice and support on all problems affecting the general public".

Telford and Wrekin Citizens Advice Bureaux aims:

To provide the advice people need for the problems they face.

And equally:

To improve the policies and practices that affect people's lives.

Telford and Wrekin Citizens Advice Bureaux is known as Citizens Advice Telford and the Wrekin (CAT&W), following a re-branding of the whole national service some years ago.

CAT&W aims to provide a regular and accessible holistic advice service for the people of Telford and Wrekin local authority area. The advice service is free, confidential, impartial and independent. The charity provides information and advice on individual's rights and responsibilities, empowering those who can to help themselves to resolve issues and supporting those who need more help.

It also aims to identify local need for specialist advice services and to meet this need by providing these services directly or working with and in support of other agencies. CAT&W also aims to use its knowledge of local issues to work proactively with local and regional agencies to prevent problems arising for their clients in the first place.

The Trustees consider that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the **public benefit** guidance published by the Charity Commission in reviewing the CAT&W Trustees Report and Financial Statements for the year ended 31 March 2023, its activities and in planning its future priorities.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2023

1.2 Strategic Priorities 2023/24

Advice

We will:

- i. Improve access to our advice services.
- ii. Increase the number of clients we help.
- iii. Maximise our reach and accessibility within places and communities that need us the most.

People

We will:

- i. Be a great place to work and volunteer.

Sustainability

We will:

- i. Have a sustainable funding strategy.
- ii. Retain our current grants and contracts but plan and generate new income to grow the service or mitigate the loss of contracts.
- iii. Maintain our high-quality advice.

Advocacy and Communications

We will:

- i. Make sure the people who need us most are aware of our service and help them to access our services.
- ii. Share the unique work that we do and the impact we make with our staff/volunteers, funders, and stakeholders.

Culture

We will:

- i. Be a great partner to collaborate with.
- ii. Embed equity, diversity, and inclusivity in everything that we do.
- iii. Continuously reduce our environmental impact.

1.3 Staff and Volunteers

The charity is grateful for the huge contribution of its volunteers who are involved in service provision and support roles. During the year a total of 26 active volunteers contributed around 2,592 hours with an estimated value of £142,000 (2022: £120,000) using the national value of Themes, Outcomes and Measures (TOMs) standard proxy measure. They worked in a range of roles including Trustees, advisors, receptionists, telephonists, form fillers, administrators and much more.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2023

1.4 Provision of Services

The advice services are open to all members of the public and are free of charge.

The following services and projects were provided during the year:

- General advice for residents of Telford & Wrekin through initial telephone registration or contact by email/letter/referral followed by a holistic advice appointment. Signposting and information was also provided by our First Point of Contact Team and from our website.
- Debt advice and casework, especially for vulnerable people, through the Money Advice Service project. This service began to provide more community outreach sessions during the year to reach more people.
- Help to Claim. Assisting people to make claims for Universal Credit and personal budgeting.
- Energy advice with the Big Energy Saving Network and Energy Advice Programme to support clients with energy advice and income maximisation. This included the provision of CO₂ awareness/monitors and fuel vouchers for individuals and groups.
- General advice through paid for outreach sessions funded by Newport, Stirchley, Brookside, and Hadley and Leegomery Parish Councils. Following feedback in October 2022 from our core funders Telford & Wrekin Council, and in response to the Cost of Living Crisis, we expanded our community/outreach service to 16 key communities.
- Dedicated advice for families with children with severe and multiple needs – working with Telford and Wrekin Council's Strengthening Families Team
- Dedicated 'Better off in Work' and benefits advice as part of the Enable contract administered by Shropshire Citizens Advice.
- Pro Bono Immigration advice through a local solicitor.
- At the end of the financial year, we were awarded funding as part of the Family Hub Programme. The funding was for set up costs to enable us to provide financial advice for parents/carers of newborns in the Borough. These set up costs were ahead of a further two-year grant agreement to run the project.
- Additional resources in year allowed us to participate in and deliver a number of Cost of Living events, drop in outreach sessions, and to run awareness days across the Borough.
- The Cost of Living was the campaign we focused on during the year. As a network we were particularly pleased with the changes to rules around pre-payment meters.
- With funding from three local Rotary clubs we were able to organise advice events for Ukrainian refugees.

2. ACHIEVEMENTS AND PERFORMANCE

General Position of the Organisation:

The financial year 2022-2023 was a positive year for the charity despite the increased demand and challenges presented by the Cost of Living crisis. Following the pandemic and changes to staffing structures during the previous year, this financial year was more stable. With the ongoing support of our core funder, Telford & Wrekin Council, and the continuation of our main funded contracts, we could deliver against our strategic ambitions and help more clients.

Previous decisions made the Board of Trustees to refocus resources on front line delivery and to increase advisor capacity meant we were in a relatively strong position to meet the demands generated by the Cost of Living crisis and extend our outreach offer.

Our Core Business Objectives Remain:

These are to continue to increase the number of clients we help, along with maintaining our quality standards and ability to help clients with multiple and complex issues.

There has been strong progress against the strategic and one-year business plan targets set against the backdrop of the Cost of Living crisis.

Retaining Skilled Staff and Building Capacity

Our current business objectives are to retain our skilled front line adviser staff. We have made a small one-off unconsolidated staff bonus payment in year and a pay award of 3% for 2023/24. We continue to have a flexible approach to working encouraging staff to work in a way that best suits their needs.

First Point of Contact

Our aim is to provide a range of access channels through which residents can contact us to receive simple advice, referral or signposting or book for an advice appointment. We have reviewed our First Point of Contact (FPOC) model and have been working and implementing a revised approach with the aim of improving access and the number of clients helped. Further work on efficiencies will be put into place during 2023/24.

The telephone is likely to remain our main contact channel. To provide an out of hours option we have designed a new online advice enquiry online form. This is proving to be very popular and allows us to better assess advice needs and more efficiently help the clients.

See: <https://www.citizensadvice.telfordandthewrekin.org.uk/contact-us>

Main Office - Tan Bank

The Trustees decided to put our main office in Tan Bank, Wellington onto the open market. This decision was based on a number of factors but included underuse of the building due to remote working and a condition survey revealing high maintenance costs the next five-year period.

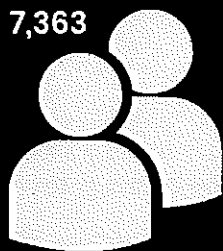
2.1 Working with Clients

Between April 2022 and March 2023, the Service Supported 11,649 People.

We provided full advice to 7,363 clients with 35,705 issues. The biggest areas of work were Benefits and Universal Credit with 14,839 issues (3,901 clients), Benefits and Tax Credits with 6,197 issues (1,788 clients) and Debt with 3,517 issues (1,057 clients).

Our Year in Numbers 2022-2023

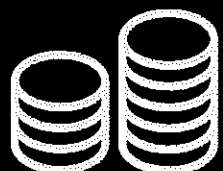
We helped
11,649 clients
and provided
full advice too
7,363



Compared with
last year we saw
an increase of **90%**
in clients helped .
We also provided
full advice to

64%

more clients when
compared with last
year.



Income gain for
our clients was
£4.9 Million
Pounds.

Most notable increases

VS LAST YEAR

Debt Clients Helped  **19%**

Utilities & Communications  **49%**

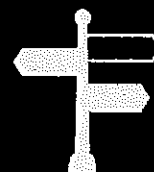
Fuel Debt Clients  **87%**

Income gain  **58%**

Fuel Vouchers given to
clients  **540%**

citizens
advice

Telford &
the Wrekin

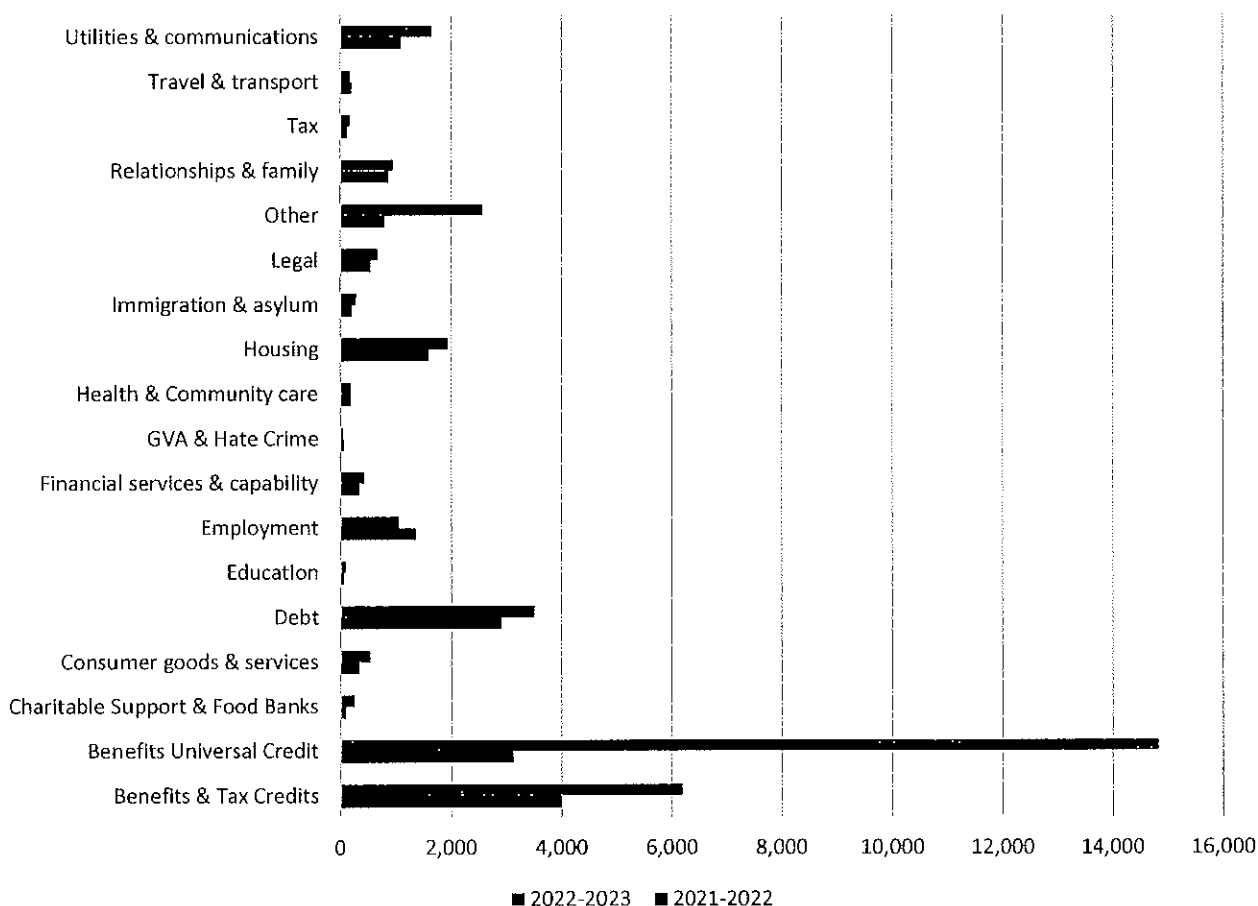


TELFORD AND THE WREKIN CITIZENS ADVICE BUREAU

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2023

Number of issues in 2022-2023 compared with 2021-2022



How the Service was Delivered:

48% Telephone, 11% Face to Face, 23% Email, 12% Web Chat, 4% Adviceline Phone, 1% Letter, 1% Other and Video Call.

"4,286 Quick Contacts"

Provided with information, signposting or a referral

A 27% Increase on 'Quick Contacts'

1,309 Enquiry Line / Local Phone

1,275 Webchat/ Email/ Other

1,072 Drop-in

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2023

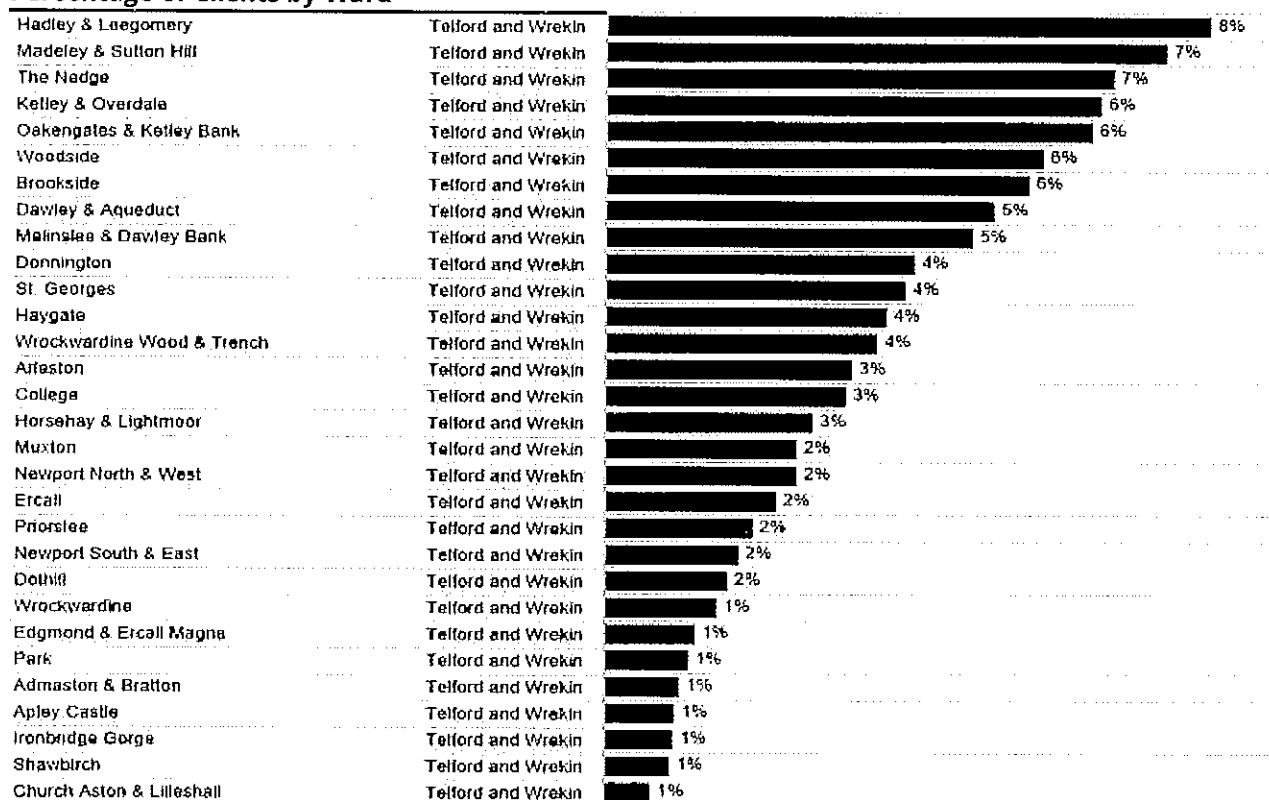
2.1 Working with Clients (continued.)

The use of social media this last year changed with a reduced amount of posts, more targeted towards campaigns and relevant information to local residents:

Across 1,700 posts, 58,000 saw the post (impressions) and 248 links were clicked where further information was provided.

The income Gained for our Clients was £4.9 Million (mostly in benefit income).

Percentage of Clients by Ward



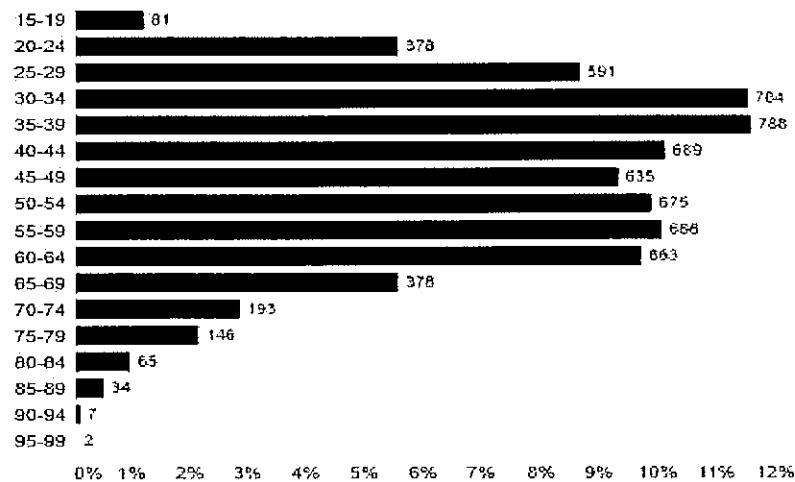
TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2023

Client Profile

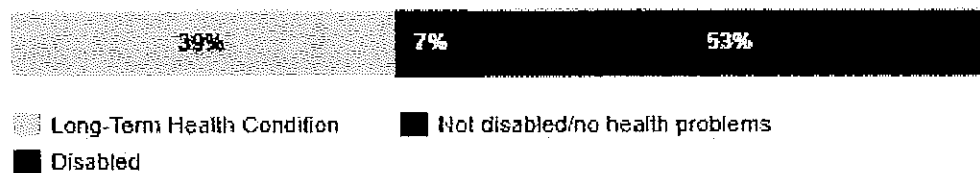
Age



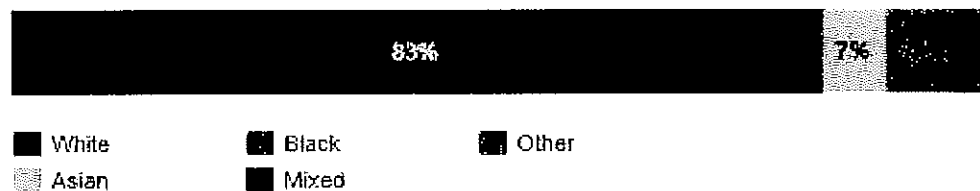
Gender



Disability / Long-term health



Ethnicity



TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2023

2.2 Staffing

We are a comparatively small charitable organisation. We run our core-services and associated projects with a group of staff who work flexibly across areas of work and on different projects as funding allows. We are committed to those staff and their care and welfare. The majority of our work is provided under contract against which we have to deliver to a range of targets and key performance indicators (KPIs).

2.3 Quality Monitoring

We have done well this year across most areas of our Performance Quality Framework which is monitored by Citizens Advice nationally. These are scored against a Red, Amber, Yellow, Green (RAYG) system, where Green is the top score. As of 31 March 2023, our scores were as follows:

- Our *Client Experience* scores this year improved to Yellow and Green scores compared with last year. The Yellow ratings were scored on ease of access, finding a way forward and client recommending. The Green score was for client problems solved.
- We scored Green on our *Financial Health*. This is due to the support of our funders and the longer-term agreements that some have offered us. This has enabled us to leverage other income streams and manage our delivery year-on-year. Along with this our prudent operational and financial planning helped us achieve these scores.
- Our annual *Leadership* audit scored Green and Yellow for the leadership and for our equalities leadership. This indicates that we have good governance, management, and leadership systems in place, but we acknowledge we can still make improvements.
- Our *Quality of Advice* rating was Green across the board. It is based on rolling 12-month data for both client outcomes and case administration key performance indicators. This includes monthly internal self-assessment and consistency reviews with the national Citizens Advice Quality of Advice Assessments (QAA) Team, led by our Advice Services and Quality Manager and a dedicated Quality Officer. We also undertake a risk-based approach and record independent file reviews for individuals undertaking casework. Our Green rating confirms that clients of CAT&W can have confidence that the advice they receive is of a consistently high quality.
- The *People Management* survey improved again this year to an overall rating of Yellow. Analysis of the results was carried out and plans to improve the overall score will be implemented.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2023

3. FINANCIAL REVIEW

3.1 The Financial Position

The Trustees consider that the state of the charity's affairs is satisfactory. The Trustees do not expect any significant long-term change to the charity's core business.

Income in the year was £795,519 (£643,695 in 2021/22) of which £543,413 related to restricted projects and activities. Total expenditure was £746,684 (£724,316 in 2021/22). The year-end outcome was therefore a surplus of £44,835 against a balanced budgeted. The increase in the surplus against budget was due to the delayed recruitment to new posts. The surplus will be used for ongoing funding of the new outreach adviser post in 2023-24.

The charity has many projects with restricted funding and the charity will sometimes have to commence projects using unrestricted funds before specific funding is received. This means that some of the restricted funds may be in deficit at the year-end. This represents the timing of the funding only. Any completed projects which are in deficit have an amount transferred from unrestricted reserves to the fund.

At the year-end we held unrestricted and undesignated reserves of £19,333 (2022: £20,949). See the reserves policy at Section 3.3 below.

3.2. Principal Funding Sources

The Trustees of CAT&W would like to thank all of those who have given funding or donated to CAT&W across the last financial year. Our principal funders have been:

Telford & Wrekin Council

- Corporate Grant
- Strengthening Families
- Family Hubs

National Citizens Advice

- Money Advice Services
- Help to Claim
- Big Energy Saving Network
- Energy Advice Programme

Parish Council Outreach Services

- Hadley & Leegomery
- Newport
- Stirchley & Brookside

Other Supporters/Funders

- Millie's Watch
- Enable
- Rotary Clubs of Ironbridge, The Wrekin and Wellington

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2023

3.3 Reserves Policy

The Trustees believe that the charity should hold financial reserves in order to ensure that it can continue to operate and meet the needs of clients in the event of unforeseen and potentially damaging circumstances arising. This policy is monitored quarterly and reviewed annually by the Trustees. The policy was reviewed and amended in August 2022.

The Trustees have decided to retain designated funds:

- Continuity Reserve (previously known as Reserves Policy)
- Freehold Property
- IT Replacement
- Premises Repair
- Staffing Reserve
- Development

The Trustees believe it to be prudent to have in reserves three months' budgeted operating costs which at the year-end totalled £223,5000 based on 2023-24 budgeted operating costs (2022: £184,000).

As and when such costs are incurred, they will be charged against the fund. In this way the charity will be able to meet any foreseeable costs for which the reserves policy has been formulated.

Please see Note 18 on page 34 for further information and a breakdown of Unrestricted Funds.

3.4 Investment Policy

The charity has the power, in furtherance of its objects, to invest monies not immediately required for working capital. This investment policy is agreed by the Trustees, who in doing so aim to get the maximum return balanced against any financial risks. Following a review of the organisation's Investments, the Trustees have revised the placement of funds in accounts with varying notice periods, to achieve better returns whilst ensuring adequate cashflow.

3.5 Risk Management

The Trustees have considered all the major risks to which the charity is exposed and maintain a risk register and take action to mitigate those risks. A quarterly report is received by the Board on existing and emerging significant risks.

The key significant risks identified are:

- Reliance on a small number of income streams
- Significant increase in client demand
- Loss of trained staff and volunteers
- Significant expenditure required on Tan Bank offices

Policies and procedures are in place to manage organisational processes such as financial management and partnership working to minimise risk in these areas. There are annual reviews of our management systems against Charity Commission guidance to ensure we are congruent with best practice in the sector.

4. PLANS FOR FUTURE PERIODS

4.1 Strategic Priorities

In May 2022, the Trustee Board agreed an updated Strategic Plan for the period 2022-2025.

Our Strategic Aims 2022-25

A. Advice

We will improve access to our advice services

- Deliver a flexible advice model with a mix of remote and local advisers delivering across a range of channels and locations.
- Protect our face-to-face advice service capacity and extend this further into our high priority communities (based on Client Needs Assessment).
- Maximise our reach and accessibility by improving our telephone service and call management/call waiting.
- Further improve access to services with a blend of digital channels, out of hours and community-based access/advice points.
- Incorporate service user perspectives into our planning and decision-making processes. We will put our clients at the heart of our service.
- Our communications will better help our clients to understand how they can get the advice or support they need.
- Ensure our services are accessible to all by talking and listening to our users.
- Improve engagement by delivering partnerships with specialist groups.

We will increase the number of clients that we help

- Maximise the number of clients helped by increasing our adviser capacity and look at efficiencies through technology.
- Ensure the clients that need our help the most are aware of our services and can access them easily.

We will maximise our reach and accessibility within places and communities that need us the most

- Codesign our delivery model with, and in our communities.
- Create a more equitable First Point of Contact walk in service for the Borough.

Leading to:

Our advice services will be accessible and relevant to all our diverse clients whose experiences and outcomes will be more positive.

Our technology will respond to user needs and will improve access to our services, including face to face.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2023

B. People

We will be a great place to work and volunteer

- Retain our current high-quality workforce by always being a great employer – providing the best flexible working options, well managed, trained, supported staff, helping with their wellbeing and mental health, and planned protected learning/wellbeing time.
- Review our pay structure and introduce a formal evaluation process along with career bands to allow staff to progress.
- Staff and volunteers receive the training they need to meet client needs and provide quality advice, meet governance and legislative requirements.
- Development opportunities are in place for all staff and volunteers.
- Use performance management to help us continuously improve the way we work and the advice we give.
- Encourage staff to be flexible and agile about where and how they work.
- Continue to use highly valued and skilled volunteers to provide advice and optimise volunteers in other roles eg Personal Independence Payment(PIP) forms, First Point of Contact.
- Develop a Volunteer Strategy and capacity to provide high quality support to our volunteers.

Leading to:

A culture that will be more inclusive and that will continue to make our whole service more diverse with better equality of opportunity for all.

C. Sustainability

We will have a sustainable funding strategy

- Telford & Wrekin Council – ensuring we deliver against our KPIs and Council strategies and the work we do is better communicated. Community delivery is a key driver.
- National Citizens Advice contracts – Money and Pension Service (MaPS), Help to Claim (HTC) and Energy – deliver high quality advice, meet, or exceed targets and participate in pilots and leadership groups.
- Partner projects – The Net, Thrive, Enable, Strengthening Families – new work in partnership with Stay and Mind. Deliver and exceed expectations.
- Assess our accommodation needs as we establish hybrid working and community delivery as the new normal and review options for Tan Bank.
- Manage a balanced budget in the upcoming year (2022/23) but plan for the loss of contracts in Years 2 & 3.
- Ongoing review of MaPS recommissioning in 2022/23. Plan to retain expertise and delivery of debt advice if contract lost.

We will retain our current grants and contracts but plan and generate new income to grow the service to mitigate the loss of contracts.

- Increase new income streams to diversify the funding mix, seeking opportunities with existing and new partners and actively engaging with the new Integrated Care Partnership.

We will maintain our high advice quality

- Giving high quality and assured advice means we offer a better service to our clients; able to compete for national contracts and this supports our ambitions and unique selling point (USP) locally.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2023

Leading to:

In terms of sustainability, our services will be designed and costed, taking account of the needs of those facing disadvantage, detriment or harm.

D. Advocacy and Communications

We will make sure the people who need us most are aware of our service and help them to understand their customer journey better.

- Ensure our stakeholders and funders understand the crucial value of the work that we do and the impact we have on individuals, families, and communities.

We will share the unique work that we do and the impact we make with our staff/volunteers, funders, and stakeholders

- Build awareness of our USP (high quality, assured advice, free, impartial) to distinguish our service from other providers locally and nationally.
- Celebrate success internally with staff and volunteers and externally with stakeholders and partners.
- Deliver the Help to Claim KPIs by working with partner organisations across the Job Centre Plus (JCP) Merca District.
- Plan and deliver an internal two-way comms plan for staff and volunteers that means they feel listened to, and their views are valued.
- We will use our data and knowledge to deliver campaigns that will make the most difference and reflect our local issues and needs.

Leading to:

Our advocacy services will speak up for those who face intense disadvantage, detriment, or harm to their wellbeing, and we will improve how we identify and consider those needs.

E. Culture

We will be a great partner to collaborate with. Equity, diversity, inclusion, and environmental sustainability will not be an add on but integral to our service and embedded into everything that we do.

- We will be a great partner and an active player in local third sector networks, using our knowledge to influence policy and issues and to work collaboratively to seek solutions. (Year 1 Cost of Living). Our partners will be clear about the work that we do.

We will embed equity, diversity, and inclusivity in everything that we do.

- We will continue to build a culture that is collaborative and innovative and that adapts to the changing needs of our clients.
- We will strive to achieve greater diversity and equality of opportunity across the organisation.
- Attract new funding to train local advisers who help us to represent the communities we serve.
- We will listen to clients to find out how we can improve our service so that no one feels it's not for them.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2023

We will continuously reduce our environmental impact.

- We will aim to reduce our environmental impact by embedding sustainability into all our decisions and plans.

Leading to:

A culture that will be more inclusive and that will continue to make our whole service more diverse with better equality of opportunity for all.

The Trustees recognise this is an ambitious plan for a relatively small organisation, but progress will be made on these strategic priorities over the three-year period.

4.2 Going Concern

The charity's contract funding has continued and, together with our reserves and expenditure control, the trustees do not consider there will be any 'going concern' issues for the next 12 months. Therefore, at the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the 'going concern' basis of accounting in preparing the financial statements.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2023

5. INFORMATION ON FUNDRAISING PRACTICES

5.1 Fundraising Code of Practice

CAT&W is a registered Telford and Wrekin-based charity and, as such, accepts and invites donations from members of the public, local businesses and other supporters. The charity has an income generation plan which is agreed by Trustees and a systematic approach to diversifying its income streams in order to minimise risks to the organisation.

Where it undertakes fundraising with the public, it adheres to the Code of Fundraising Practice (2016) in how it goes about raising money.

In 2022-23 CAT&W did not work with any professional fundraisers or commercial organisations. In future, if we were to do so, we would contract with individuals or organisations so that they are also bound by the provisions of the Code of Fundraising Practice.

6. STRUCTURE, GOVERNANCE AND MANAGEMENT

6.1 Governing Document

The charity (which has the working name of 'Citizens Advice Telford & The Wrekin') was formed as a company limited by guarantee on 20 September 1999 (Company Number: 03844929). The full name of the charity is 'Telford and The Wrekin Citizens Advice Bureaux' and was registered with the Charity Commission on 27 September 1999 (Charity Number: 1077566). It is governed by its Memorandum and Articles of Association, as last updated on 10 February 2003.

6.2 Organisational Structure

CAT&W is governed by its Trustee Board which is responsible for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet quarterly as a minimum and delegate the day-to-day operation of the charity to the CEO and Senior Management Team. The Trustee Board is independent of the management team. A register of the Trustee's interests is kept at the registered office and is available to the public. Trustees are elected at the Annual General Meeting. Induction and training are provided through training courses, mentoring and e-learning.

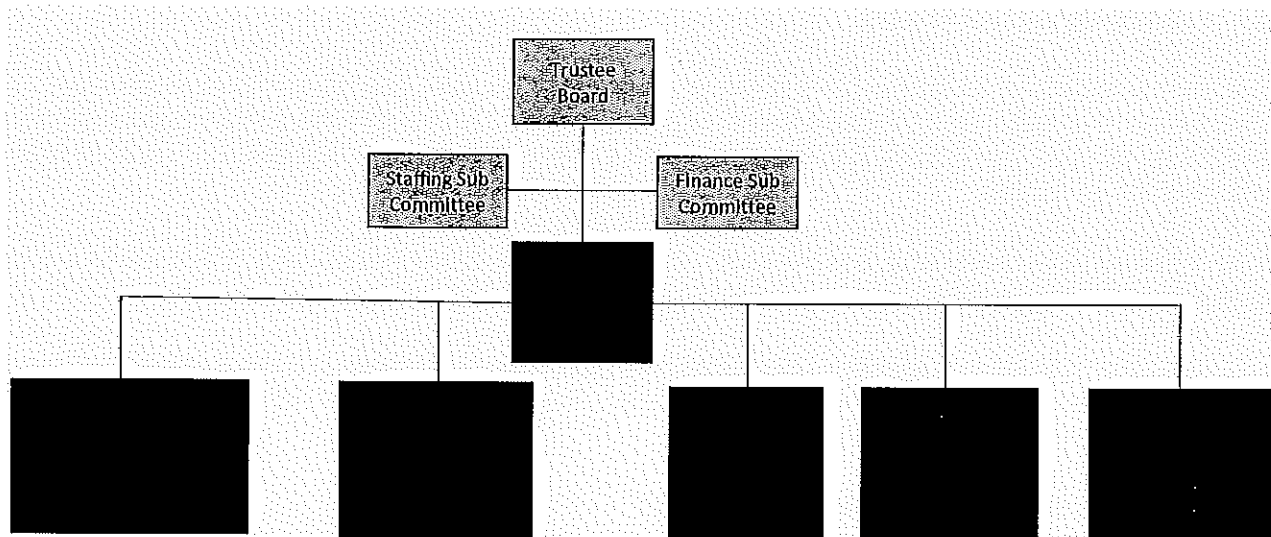
CAT&W is a member of Citizens Advice (the operating name of the National Association of Citizens Advice Bureaux) and complies with its national standards of advice and casework.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2023

Structure Chart – Management Team (including the Senior Management Team)



6.3 Trustee Induction and Training

Trustee induction is structured and includes information and guidance from the Charity Commission, online mandatory training, governing documents, sight of previous Trustee meetings and minutes, site visits to our offices to meet key personnel, a briefing from the CEO and Learning Lead, and invitations to attend operational meetings and volunteer days. Training is then ongoing.

6.4 Pay and Remuneration of Senior Staff

The CEO is supported by two senior managers.

The salary levels for the CEO and SMT are set based on both national comparators (other local Citizens Advice offices in the network) and to reflect the local labour market.

6.5 Related Parties

We have no subsidiary undertakings delivered by related parties.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2023

7. STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of CAT&W 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 applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that year.

In preparing these accounts, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

Disclosure of information to accountants. Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- So far as that Trustee is aware, there is no relevant information of which the charitable company's accountants are unaware
- The Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charitable company's accountants are aware of that information.

The Trustee's report was approved by the Board of Trustees, on 9 August 2023.



David J C Shelmerdine
Trustee (Chair)

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX CHARITABLE COMPANY

8. INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the charity trustees on my examination of the accounts of the company for the year ended 31st March 2023 which are set out on pages 23 to 40.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Signed:



Date:

28 September 2023

Robert Humphreys BEng FCA (senior Statutory Auditor)
For and on behalf of James, Holyoak & Parker Limited

Chartered Accountants and Statutory Auditors

1 Knights Court,
Archers Way
Battlefield Enterprise Park
Shrewsbury, SY1 3GA

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

STATEMENT OF FINANCIAL ACTIVITIES

(Including income and expenditure account)

For the year ended 31 March 2023

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £
Income from:							
Donations and Legacies	2	383	-	383	316	-	316
Charitable activities	3	232,630	543,413	776,043	236,206	401,330	637,536
Activities for generating funds	4	10,729	-	10,729	3,140	-	3,140
Investments	5	4,364	-	4,364	2,703	-	2,703
Total income		248,106	543,413	791,519	242,365	401,330	643,695
Expenditure on:							
Charitable activities	6,7	184,482	562,202	746,684	294,802	429,514	724,316
Total expenditure		184,482	562,202	746,684	294,802	29,514	724,316
Net income/(expenditure) before transfer		63,624	(18,789)	44,835	(52,437)	(28,184)	(80,621)
Transfers between funds		(19,270)	19,270	-	(23,550)	23,550	-
Net movement in funds		44,354	481	44,835	(75,987)	(4,634)	(80,621)
Reconciliation of funds:							
Total funds brought forward at 1 April 2022		650,979	908	651,887	726,966	5,542	732,508
Total funds carried forward at 31 March 2023		695,333	1,389	696,722	650,979	908	651,887

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

The notes on pages 24 to 40 form part of these financial statements.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

BALANCE SHEET

As at 31 March 2023

		2023	2022
	Note	£	£
Fixed assets			
Tangible assets	13	290,000	290,000
Current assets			
Debtors	14	16,807	20,118
Cash at bank and in hand		504,430	388,951
		521,237	409,069
Current liabilities			
Creditors: amounts falling due within one year	15	(114,515)	(47,182)
Net current assets		406,722	361,887
Total net assets		696,722	651,887
Funds of the charity			
Unrestricted funds	18	65,303	20,949
Designated funds	18	630,030	630,030
Restricted funds	19	1,389	908
Total charity funds	21	696,722	651,887

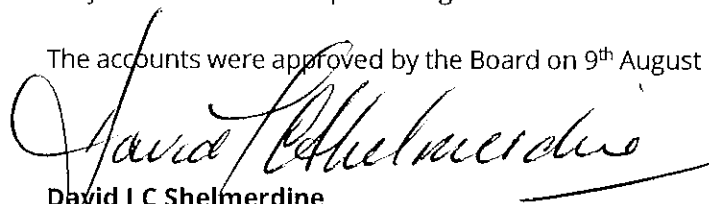
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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.

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

The accounts were approved by the Board on 9th August 2023, and signed on its behalf by,


David J C Shelmerdine
 Trustee (Chair)

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

CASH FLOW STATEMENT

For the year ended 31 March 2023

	Note	2023 £	2022 £
Cash flows from operating activities:			
Net cash provided by operating activities	24	111,115	(97,216)
Cash flows from investing activities:			
Interest income	5	4,364	2,703
Net cash provided by investing activities		4,364	2,703
Increase / (decrease) in cash and cash equivalents in the reporting period		115,479	(94,513)
Cash and cash equivalents at the beginning of the reporting period		388,951	483,464
Cash and cash equivalents at the end of the reporting period	25	504,430	388,951

The notes on pages 24 to 40 form part of these financial statements.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

Charitable Company Information

Telford and the Wrekin Citizens Advice Bureaux is a private limited charitable company, limited by guarantee, by not having share capital incorporated and domiciled in England & Wales. The registered office is 40 Tan Bank, Wellington, Telford, TF1 1HW and the company registration number is: 03844929.

1 Accounting Policies

1.1 Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in Sterling and rounded to the nearest £1.

The Charity has availed itself of Paragraph 3 (2) of Schedule 4 of the Companies Act and adapted the Companies Act formats to reflect the special nature of the charity's activities.

1.2 Fund accounting

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

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company 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.

1.3 Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

1 Accounting Policies (continued)

1.4 Interest receivable

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

1.5 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes VAT which is not recoverable, and is reported as part of the expenditure to which it relates. Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs include all those overhead costs of the office, accommodation, utility services, and other services and costs, which are in support of the activity. They also include costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the levels of income per project.

1.6 Operating leases

The charity classifies the lease of property and printing and telecommunications equipment as operating leases. Rental charges are charged on a straight-line basis over the term of the lease.

1.7 Taxation

The charity is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or Section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No provision for taxation has therefore been made in these accounts.

1.8 Tangible fixed assets, depreciation and impairment

Individual fixed assets (excluding IT equipment) costing £1,000 or more, and IT equipment of £1,500 or more are capitalised at cost and depreciated over their useful economic lives on the following basis:

Freehold property	- No depreciation
Computers, Furniture & Equipment	- 33% on cost (straight line method)

The Trustees consider that freehold properties are maintained in such a state of repair that their residual value is at least equal to their net book value. As a result, the corresponding depreciation would not be material and therefore, is not charged in the statement of activities. The Trustees perform annual impairment reviews in accordance with UK Generally Accepted Accounting Practice to ensure that the carrying value is not higher than the recoverable amount.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

1 Accounting Policies (continued)

1.8 Tangible fixed assets, depreciation and impairment (cont.)

At each reporting date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Debtors

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

1.10 Cash at bank and in hand

Cash at bank and in hand includes cash in hand, deposits held at call with banks and other short term liquid investments with original maturity of three months or less from the date of acquisition or opening of the deposit or similar account. Any bank overdrafts are shown within borrowings in current liabilities.

1.11 Creditors and provisions

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

1.12 Pensions and retirement benefits

The charity operates a defined contribution scheme. The amount charged to the statement of financial activities in respect of pension costs and other post-retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments in the balance sheet.

1.13 Financial Instruments

The charity only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable, loans from banks and other third parties and loans to related parties.

Debt instruments (other than those wholly repayable or receivable within one year), including loans and other accounts receivable and payable, are initially measured at present value of the future cash flows and subsequently at amortised cost using the effective interest method.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

1 Accounting Policies (continued)

1.14 Agency arrangements

Income received as part of a joint contract with other charitable organisations is held by this charity as agents for the partner charities and is not accounted for as income or expenditure of the charity.

1.15 Judgements in applying accounting policies and key sources of estimation uncertainty

In preparing the Financial Statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, liabilities and disclosure of contingent assets and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

Freehold properties - The Trustees estimate that the building value has not materially changed from the estimation performed in the prior year.

The directors consider that there are no significant areas of key judgement or estimation uncertainty other than those identified in the accounting policies above.

1.16 Going concern

The charity's funding has continued and, together with our reserves and expenditure control, the Trustees do not consider there to be a going concern issue for the next 12 months. Therefore, at the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the going concern basis of accounting in the preparing the financial statements.

2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Voluntary donations & gifts	383	-	383	316
	383	-	383	316

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

3 Income from charitable activities

Grants and contract income receivable for charitable activity	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Core Advice:				
Telford & Wrekin Council: Corporate	232,000	-	232,000	232,000
Energy projects	-	38,446	38,446	33,731
Big Lottery – The Net	-	47,091	47,091	6,276
Other grants	-	1,650	1,650	
	232,000	87,187	319,187	272,007
Debt & Benefits:				
Money Advice & Pensions Service: Debt Advice	-	162,699	162,699	153,577
Help to Claim (Universal Support)	-	225,691	225,691	112,008
Big Lottery Fund: Helping Hands	-	-	-	24,574
Telford & Wrekin Council: Children Centre Services	-	10,000	10,000	10,000
HMRC - Good Things Foundation	-	8,000	8,000	6,400
Thrive	-	10,795	10,795	-
Other Grants	630	5,00	5,630	-
	630	422,185	422,815	306,559
Social Care & Support:				
Domestic and Emotional Abuse project	-	861	861	9,470
Enable	-	9,000	9,000	9,000
Other Grants	-	2,930	2,930	-
	-	12,791	12,791	18,470
Outreach & Engagement:				
Outreaches	-	21,250	21,250	40,500
	-	21,250	21,250	40,500
Total Income from charitable activities	232,630	543,413	776,043	637,536

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

4 Activities for generating funds

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Room Hire	3,140	-	3,140	3,140
Employment incentives	7,589	-	7,589	
	<u>10,729</u>	<u>-</u>	<u>10,729</u>	<u>3,140</u>

5 Investments

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Interest received	4,364	-	4,364	2,703
	<u>4,364</u>	<u>-</u>	<u>4,364</u>	<u>2,703</u>

6 Expenditure on charitable activities by fund

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Core Advice	184,482	87,847	272,329	335,136
Debt & Benefits	-	439,439	439,439	323,447
Social Care & Support	-	13,425	13,425	20,825
Outreach & Engagement	-	21,491	21,491	44,908
	<u>184,482</u>	<u>562,202</u>	<u>746,684</u>	<u>724,316</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

7 Analysis of expenditure on charitable activities

	Core Advice £	Debt & Benefits £	Social Care & Support £	Outreach & Engagement £	Total 2023 £	Total 2022 £
Direct costs:						
Salaries and wages	185,399	321,913	11,030	16,358	534,700	395,358
Staff and volunteers	2,657	2,371	19	105	5,152	2,559
Office & IT costs	4,223	7,087	-	15	11,325	5,412
Other costs	4,971	1,010	-	-	5,981	18,041
	<u>197,250</u>	<u>332,381</u>	<u>11,049</u>	<u>16,478</u>	<u>557,158</u>	<u>421,370</u>
Support costs:						
Staff costs	54,233	76,629	1,709	3,611	136,182	177,071
Office & IT costs	8,267	11,425	270	536	20,498	24,508
Premises costs	7,318	11,347	254	530	19,449	21,547
Governance and legal	5,262	7,658	142	335	13,397	79,820
	<u>75,080</u>	<u>107,059</u>	<u>2,375</u>	<u>5,012</u>	<u>189,526</u>	<u>302,946</u>
Total expenditure	<u>272,330</u>	<u>439,440</u>	<u>13,424</u>	<u>21,490</u>	<u>746,684</u>	<u>724,316</u>

8 Net incoming resources for the year

	2023 £	2022 £
This is stated after charging		
Operating leases - other	1,142	1,142
Auditor's remuneration:		
- Independent Examination	3,000	2,940
	<u>4,142</u>	<u>4,082</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

9 Trustees

During the current or previous year no remuneration or benefits for services as a director/Trustee have been paid or were payable, directly or indirectly, out of the funds of the charity to any Trustee or to any person known to be connected with them.

Reimbursement of training, travel and incidental expenses to the Trustees came to £nil during the year to 31 March 2023, (2021/22: nil).

10 Employees

	2023 FTE Number	2022 FTE Number	2023 Head Count	2022 Head Count
Number of employees				
The average number of employees, analysed by function was:				
Advice workers and support staff	18	18	26	24
Key management personnel	3	3	3	3
	<u>21</u>	<u>21</u>	<u>29</u>	<u>27</u>
Employment costs			2023 £	2022 £
Wages and salaries			607,738	578,079
Social security costs			50,654	41,100
Pension costs			14,014	10,568
			<u>672,406</u>	<u>629,747</u>

No employee received remuneration amounting to more than £60,000 in the period (2021/22: nil)

The key management personnel of the Charity comprise of the Chief Executive Officer, Operations Manager and the Development Manager. The total employee benefits of the key management personnel of the Charity were £97,910 (2021/22: £113,365) - covering three key management personnel.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

11 Pensions

There is a defined contribution pension scheme for employees. The basis for allocating the employer expense between activities is based on the salary cost of staff working on that activity. The Charity automatically enrolls eligible jobholders into a qualifying scheme in accordance with pensions legislation. The assets of the scheme are held separately from those of the company in an independently administered fund. The fund is a Group Personal Pension Scheme with Scottish Widows. The pension cost charge for the year represents contributions payable by the charitable company to the fund and amounted to £14,014 (2022: £10,568). The cost of the pension is allocated to each individual project within which an employee works. At the year-end £21,966 was owed to the pension scheme (2022: £1,816).

12 Volunteers

The charity is grateful for the huge contribution of its volunteers who are involved in service provision and support roles. During the year a total of 26 active volunteers contributed around 3,588 hours with an estimated value of almost £144,200 (2022: £120,000) (using TOMs standard proxy measure). They worked in a range of roles including Trustees, advisers, hub receptionists, telephonists, form-fillers, administrators and much more.

13 Fixed Assets

	Freehold property	Computers, furniture & equipment	Total
	£	£	£
Cost			
At 1 April 2022	290,000	27,320	317,320
At 31 March 2023	290,000	27,320	317,320
Depreciation			
At 1 April 2022	-	27,320	27,320
At 31 March 2023	-	27,320	27,320
Net book value			
At 31 March 2023	290,000	-	290,000
At 31 March 2022	290,000	-	290,000

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

14 Debtors		2023	2022
		£	£
Trade debtors		-	7,882
Accrued income		9,117	9,813
Prepayments		7,690	2,423
		16,807	20,118

15 Creditors: amounts falling due within one year		2023	2022
Note		£	£
Trade creditors		10,758	2,881
PAYE/Ni		12,718	7,881
Pensions		21,966	1,816
Accruals		27,081	24,313
Deferred income	16	25,000	10,291
Other creditors		16,992	-
		114,515	47,182

16 Deferred income

Deferred income comprises of income received for the following projects for which performance is expected in the following year; totalling £25,000 in 2022/23 (2021/22: £10,291):

	CoL	Loan Sharks	Domestic Abuse
	£	£	£
Balance as at 01 April 2022	-	2,930	7,361
Amount released to income earned	-	2,930	7,361
Amount deferred in year	25,000	-	-
Balance as at 31 March 2023	25,000	-	-

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

17 Financial instruments	2023	2022
	£	£
Financial assets		
Financial assets measured at fair value through profit & loss:		
- Cash at bank and in hand	504,430	388,951
Financial assets that are debt instruments measured at amortised cost:		
- Trade debtors	-	7,882
- Prepayments	7,689	2,423
- Accrued income	9,118	9,813
	521,237	409,069
Financial liabilities		
Financial liabilities measured at amortised cost:		
- Trade creditors	10,758	2,881
- PAYE/NI	12,718	7,881
- Pensions	21,966	1,816
- Accruals	27,081	24,313
	72,523	36,891

18 Unrestricted funds	Balance	Movement	Balance at
	01 April	Between	31 March
	2022	Funds	2023
	£	£	£
General funds: Free reserves	20,949	(1,616)	19,333
Designated funds: Reserves policy	184,000	39,500	223,500
Designated funds: Freehold property	290,000	-	290,000
Designated funds: IT Replacement	10,000	-	10,000
Designated funds: Premises repairs	50,000	-	50,000
Designated funds: Staffing reserve	46,030	6,470	52,500
Designated funds: Development costs	50,000	-	50,000
Total Unrestricted funds	650,979	44,354	695,333

A designated fund is held of £290,000 for freehold property (2022: £290,000) as this amount is not readily available to spend on the charitable objects of the Charity.

Movement in year consists of incoming resources of £248,106, less outgoing resources of £184,482, less transfers to restricted funds of £19,269 (note 19).

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

19 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of grants received for specific purposes:

	Balance at 01 April 2022 £	Incoming resources £	Resources expended £	Transfers Between Funds £	Balance at 31 March 2023 £
Core Advice:					
Telford & Wrekin Council: First Point	-	38,446	(39,745)	1,299	-
Big Lottery – The Net	-	47,091	(47,050)	-	41
Other Grants	908	1,650	(1,051)	(159)	1,348
	<u>908</u>	<u>87,187</u>	<u>(87,846)</u>	<u>1,140</u>	<u>1,389</u>
Debt & Benefits:					
MAPS: Debt Advice	-	162,699	(165,060)	2,361	-
Help to Claim (Universal Support)	-	225,691	(238,469)	12,778	-
T&W Council: Children Centre Services	-	10,000	(10,588)	558	-
HMRC - Good Things Foundation	-	8,000	(8,102)	102	-
Thrive	-	10,795	(11,961)	1,166	-
Other Grants	-	<u>5,000</u>	<u>(5,260)</u>	<u>260</u>	-
	-	422,185	(439,440)	17,255	-
Social Care & Support:					
Domestic and Emotional Abuse project	-	861	(1,268)	407	-
Enable	-	9,000	9,227	227	-
Other Grants	-	<u>2,930</u>	<u>(2,930)</u>	-	-
	-	12,791	(13,425)	634	-
Outreach & Engagement:					
Outreach	-	21,250	(21,490)	240	-
Total	<u>908</u>	<u>534,413</u>	<u>(562,202)</u>	<u>19,269</u>	<u>1,389</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

20 Purpose of funds (material funds only)

Unrestricted Funds

General reserves - The general reserves represent accumulated income received which are free to be used within the objectives of the charity. These funds are available for the future needs and working capital of CAT&W, at the absolute discretion of the Trustees.

Designated Reserves

Reserves policy - As agreed and set out in the Reserves policy in the Trustees' report, point 3.3 if the funding sources ceased for the charity or for certain projects which is an on-going risk;

Freehold property - This amount is not readily available to spend on the charity's activities as it is an operating office in use by the charity;

IT replacement - A fund set up to provide for the replacement of the IT system and equipment expected to be expended within the next two years;

Premises repairs - A fund to set aside an amount for potential property repairs expected to be expended within the next two years;

Staffing reserve - A fund to cover the costs of staff redundancy if the funding sources ceased for the charity or for certain projects which is an on-going risk;

Development costs - A fund to cover the costs of consultancy for management development work expected to be expended within the next 12 months;

Restricted Funds over £30k in annual income

Outreach - - This is an outreach service to provide the generalist service of citizens advice to residents of the parish council that has funded the project.

Help to Claim - This is a project funded by DWP through the national Citizens Advice, to provide support to people claiming Universal Credit.

Debt Advice - This is funding from the Money Advice and Pensions Service through national Citizens Advice, to offer debts advice and casework.

The Net - The Net is a partnership between CATW, Stay and Telford Mind providing money, housing and crisis support services for local people unable to access or engage with existing services.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

21 Analysis of net assets between funds

(a) Current year		Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 March 2023 are represented by:				
Tangible fixed assets		290,000	-	290,000
Net current assets		405,333	1,389	406,722
		695,333	1,389	696,722
(b) Prior year		Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 March 2022 are represented by:				
Tangible fixed assets		290,000	-	290,000
Net current assets		360,979	908	361,887
		650,979	908	651,887

22 Commitments under operating leases

As at 31 March 2023, commitments under non-cancellable operating leases as follows:

	2023 £	2022 £
Operating leases which expire:		
Within one year	-	-
Between one and two years	-	-
Over two years	2,850	3,500

23 Related parties

There have been no related party transactions in the year. There was no reimbursement of Trustee expenses in 2023, see note 9. (2022: There have been no related party transactions in the year, or reimbursement of the Trustees expenses as disclosed in note 9).

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

24	Reconciliation of cash flows from operating activities	2023 £	2022 £
	Net income / (expenditure) for the reporting period	44,835	(80,621)
	Less: Investment income	(4,364)	(2,703)
	(Increase) / decrease in debtors	3,311	(4,207)
	Increase / (decrease) in creditors	67,333	(9,685)
	Net cash provided by operating activities	111,115	(97,216)

25	Analysis of cash and cash equivalents	2023 £	2022 £
	Cash at bank and in hand	504,430	388,951
	Total cash and cash equivalents	504,430	388,951

26 Government grants

Income from government grants comprises grants made by local authorities to fund the charity's objectives.

See note 3 for more information and to the amount and source of these grants.

27 Working in partnership with other charitable organisations

During the year the charity has collaborated with a number of other local charities to make joint tenders to supply support to people living in the Telford and Wrekin area.

The charity has acted as lead partner on one contract during this year. The nature of its role is as agent for the other charities. Income is received as agent for the other charities and paid on to them. A total of £nil (2021/22: £15,542) was received and paid on.

28 Members liability

The Charity (which has the working name of 'Citizens Advice Telford & The Wrekin') was formed as a company limited by guarantee on 20 September 1999 (Company Number: 03844929). The full name of the charity is Telford and the Wrekin Citizens Advice Bureaux and was registered with the Charity Commission on 27 September 1999 (Charity Number: 1077566).

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of winding up.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

DETAILED INCOME & EXPENDITURE ACCOUNTS (MANAGEMENT INFORMATION ONLY)

For the year ended 31 March 2023

	2023 £	2022 £
INCOME		
Grants for charitable activities	776,043	637,536
Donations	383	316
Bank interest	4,364	2,703
Other income	10,729	3,140
TOTAL INCOME	791,519	643,695
EXPENDITURE		
Staff & volunteer costs		
Salaries, NI & pension		
Recruitment & training	670,882	571,110
Travel & Subsistence	2,526	1,736
Volunteer expenses	850	1,637
Other	1,057	-
	<u>717</u>	<u>505</u>
Office & IT costs	676,032	574,988
CitA insurance		
Computer & telephone costs	2,280	2,280
Office equipment	16,420	13,561
Postage, stationery & shredding	82	1,756
Reference materials & memberships	6,754	5,007
Security	5,417	2,704
Other	-	-
	<u>-</u>	<u>-</u>
Premises costs	30,953	25,308
Fire maintenance, Cleaning & repairs		
Heat, light & water	7,192	8,030
Insurance – general	8,255	9,833
	<u>4,003</u>	<u>3,684</u>
Governance & Other costs	19,450	21,547
Audit & other accounting		
Legal & professional	3,000	5,963
Bank charges	10,397	77,540
Other	632	745
	<u>6,220</u>	<u>18,225</u>
	20,249	102,473
TOTAL EXPENDITURE	746,684	724,316
NET INCOME/(EXPENDITURE)	44,835	(80,621)

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1077566

Accounts



**TELFORD AND THE WREKIN
CITIZENS ADVICE BUREAUX**

[Trading as Citizens Advice Telford & The Wrekin]

(a company limited by guarantee)

**Charity No. 1077566
Company No. 03844929**

**REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022**

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
LEGAL & ADMINISTRATIVE INFORMATION

Charity number: 1077566

Company number: 03844929

Authorised & regulated by the Financial Conduct Authority; FRN: 617769

Registered Office: 40 Tan Bank
Wellington
Telford
TF1 1HW

Trustees/Directors

David Shelmerdine	(Chair)
Paul Clifford	(Vice-Chair & Treasurer)
Cllr Andrew Burford	
Samuel Chilvers	
Timothy Elliott	
Sherrel Fikels	
Dipak Kothari OBE	
Cllr Raj Metha	
Cllr Gemma Offland	
Julie Twynholm	

Key Personnel:	Louise Cross	Chief Executive Officer (appointed Jun 2021)
	Alison Richards	Finance Manager
	Richard Tonks	Advice Services and Quality Manager

Accountants: James Holyoak & Parker Ltd
1 Knights Court,
Archers Way
Battlefield,
Shrewsbury,
SY1 3GA

Bankers: Unity Trust Bank
9 Brindley Place
Birmingham
B1 2HB

Solicitors: MFG Solicitors
Padmore House
Hall Court
Hall Park Way
Telford
TF3 4LX

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2022

The Trustees (who are also directors of the charity for the purposes of the Companies Act) are pleased to present their annual report and audited financial statements for the year ending 31 March 2022. The financial statements comply with requirements of the Statement of Recommended Practice 2015, the Companies Act 2006 and Financial Reporting Standards.

1. OBJECTIVES AND ACTIVITIES

1.1 Charitable Objects

The objectives of the company are:

"The promotion of any charitable purpose for the benefit of the community in the area of Telford and Wrekin Council by the advancement of education, the protection of health and the relief of poverty, sickness and distress."

The activities of the charity are:

"Advice and support on all problems affecting the general public".

Telford and Wrekin Citizens Advice Bureaux aims:

To provide the advice people need for the problems they face.

And equally:

To improve the policies and practices that affect people's lives.

Telford and Wrekin Citizens Advice Bureaux is known as Citizens Advice Telford and the Wrekin (CAT&W), following a re-branding of the whole national service some years ago.

CAT&W aims to provide a regular and accessible holistic advice service for the people of Telford and Wrekin local authority area. The advice service is free, confidential, impartial and independent. The charity provides information and advice on individual's rights and responsibilities, empowering those who can to help themselves to resolve issues and supporting those who need more help.

It also aims to identify local need for specialist advice services and to meet this need by providing these services directly or working with and in support of other agencies. CAT&W also aims to use its knowledge of local issues to work proactively with local and regional agencies to prevent problems arising for their clients in the first place.

The trustees consider that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the **public benefit** guidance published by the Charity Commission in reviewing the CAT&W Trustees Report and Financial Statements for the year ended 31 March 2022, its activities and in planning its future priorities.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

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TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2022

1.3 Staff and volunteers

The charity is grateful for the huge contribution of its volunteers who are involved in service provision and support roles. During the year a total of 26 active volunteers contributed around 2,592 hours with an estimated value of £120,000 (2021: £100,000) using TOMs standard proxy measure. The lifting of Covid restrictions in the year saw a return of volunteers to roles and consequently an increased contribution value on the prior year to the organisation. They worked in a range of roles including Trustees, advisors, receptionists, telephonists, form fillers, administrators and much more.

As of 31 March 2022, there were 27 staff in post. Due to fundamental changes in the key funding contracts (discussed in more detail below), a staffing restructure during period October to December 2021 looked at management and non-advice posts and a revised management and support structure was introduced in January 2022. Following staff consultations 4 posts were no longer required. The changes to posts supported the aim to have a balanced budget position by 2022 to 2023 and to support more advice capacity.

1.4 Provision of services

The following services and projects were provided during the year:

- General advice for residents of Telford & Wrekin through initial telephone registration or contact by email/letter/referral followed by an holistic advice appointment. Signposting and information was also provided by our First Point of Contact Team and from our website.
- Help and advice for people with vulnerabilities in acute financial crisis through the Helping Hands Project which was delivered in partnership with Mind, STAY, Telford Crisis Support and evaluation consultants RHCS. The project ended in June 2021.
- Debt advice and casework, especially for vulnerable people, through the Money Advice Service project
- Help to Claim, assisting people to make claims for Universal Credit and personal budgeting
- Energy advice – Big Energy Saving Network and Energy Advice Programme to support clients with energy advice and income maximisation, which included provision of CO2 awareness/monitors and fuel vouchers for individuals and groups (October 2021 to March 2022)
- General advice through outreaches in Newport, Madeley, Stirchley, Brookside, Sutton Hill, Woodside and Hadley and Leegomery.
- Dedicated advice for families with children with severe and multiple needs – working with Telford and Wrekin Council's Strengthening Families Team
- The Domestic and Emotional Abuse project raising awareness within the community of issues around domestic and emotional abuse.
- Immigration advice through a local solicitor
- Stop Loan Sharks Awareness Project

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2022

1.2 Strategic priorities

For 2021-2022 (see attached priorities adopted by the Board July 2020)

- **Theme one:** We will develop the ways in which we help people to find a way forward

Ensure that people get the help they need; we will offer a range of channels for people to contact us and by 2022 we will have increased the number of people we serve by 25%.

Increase outreach services, especially for disadvantaged communities; by 2021 we will be serving all of the most disadvantaged communities. All our projects will offer services in the community.

Develop our research and campaigns activities. From 2020 we will ensure that our campaigning is in support of and supported by our service and project delivery.

- **Theme two:** We will develop CAT&W as an organisation that makes a difference to people

REVISED: Improve volunteering offer and numbers; by 2022 we will have increased the number of people actively volunteering with us as advisers by 60% and in other roles by 50%. Volunteers will be undertaking a range of satisfying roles in support of our service delivery.

Ensure that we prioritise equalities & valuing diversity; we will ensure accessibility remains a top priority, look at our volunteer offering and ensure our trustee, staff and volunteer make-up reflects the local community.

NEW: Provide a great place to develop our people so that they feel good about the service we offer and how it changes lives; we will ensure that everyone feels respected and valued for what they do. Also, that they feel listened to, supported in their role and informed about the progress of the organisation.

Develop a sustainable financial position. We will ensure that we manage our income, expenditure and reserves such that by 2022 we are in a break-even position. We will undertake a review of the services we offer in support of this, if necessary.

- **Theme Three:** We will enhance the understanding of external stakeholders of the breadth of our services and of the unique impact we make.

Improve our communications across all stakeholders. From 2020 we will ensure that we are undertaking well-planned and coordinated communications, with clear messages to identified stakeholders. We will demonstrate increased numbers of people contacted year-on-year and be able to track the success of calls-to-action.

Build and maintain VCSE & cross-sector partnerships which are effective, well-managed and which add value to our work. By 2022 we will have a range of partnerships with clearly defined aims and outcomes.

Improve how we use evidence to inform and influence and demonstrate clearly our value. We will continue to use data to demonstrate local need and how we address it. By mid-2020 we will be using measures to clearly show the value to local services of the work we do.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
TRUSTEES'/DIRECTORS' REPORT
For the year ended 31 March 2022

2. ACHIEVEMENTS AND PERFORMANCE

There were a number of significant changes to the organisation during this financial year. Alongside staffing changes and a new Chief Executive Officer, three co-opted trustees and a new Telford & Wrekin Council nominated trustee were appointed as elected trustees at the Annual Public Meeting in September 2021. Another potential trustee asked to defer joining the Board but was subsequently co-opted in May 2022. The Board now has a strong and varied skill set and working alongside the new Senior Management Team is well placed to deliver against CAT&W's ambitious new Business Strategy and in turn to increase our advice capacity and support more people.

2021 to 2022 was a year of 'reset' based on the 'lessons learnt' and the 'new normal' following the Covid 19 pandemic. The channel shift to more telephone-based advice, experienced in the previous year, and the success of 'hybrid' working for many of our staff and volunteers provided an opportunity to consolidate our service offer and to renew our three-year strategic plan.

The charity faced a number of challenges during the year including the recommissioning of the Money Advice Service contract and the Help to Claim service. The potential loss of these contracts posed a significant financial threat. In response to these financial risks and to underpin the emerging strategic objectives to provide more advice to clients and to develop a flexible and responsive service, the trustees approved a management and support services staff restructure. The frontline Advice Teams and First Point of Contact Staff were unaffected directly but the changes were unsettling for a short period of time.

At short notice, the Money Advice Service took the unprecedented decision to stop the recommissioning of the local debt advice service. This meant we could retain our local debt team and continue with the service until February 2023. We were also successful in a competitive bid to continue to deliver the Help to Claim service in 2022 to 2023 with an increase in the size and value of this contract. However, both contracts are short term but do allow us time to continue to build the charity's capacity and to help more clients.

The number of clients supported with advice increased slightly compared to the previous year and we anticipate this number will increase further in 2022 to 2023 as we added further advice capacity in late March 2022. We also improved our 'walk in/triage' service by reopening a reception area in Tan Bank and client drops ins' remain an essential part of our service.

We were awarded additional funding to support energy and carbon monoxide advice in year and our successful delivery of targets has put us in a strong position for future energy activity which will be crucial to support our clients as they face the 'Cost of Living Crisis'.

The Helping Hands project came to the end of its funding in June 2021 and we are partners in the delivery of its successor 'The Net' project which began on 1 April 2022, which again with Lottery funding, will enable the partners to provide wrap around support to the most vulnerable members of our community over 3 years.

Our face-to-face outreach offer remained limited due to the ongoing Covid 19 restrictions, although advisers did return to face to face advice in response to local requests and virtual access remains in community buildings. A grant from Veolia allowed us to create a priority outreach service at Brookside Community Centre.

Our campaigning work was supported by a grant from 'Stop Loan Sharks' which resulted in a creative project involving local schools and a local artist with the end result of a high-profile local campaign to raise awareness to residents of the risks of using loan sharks. Other campaign work focused on raising awareness of Domestic Abuse and 'the Universal Credit cut of £20'.

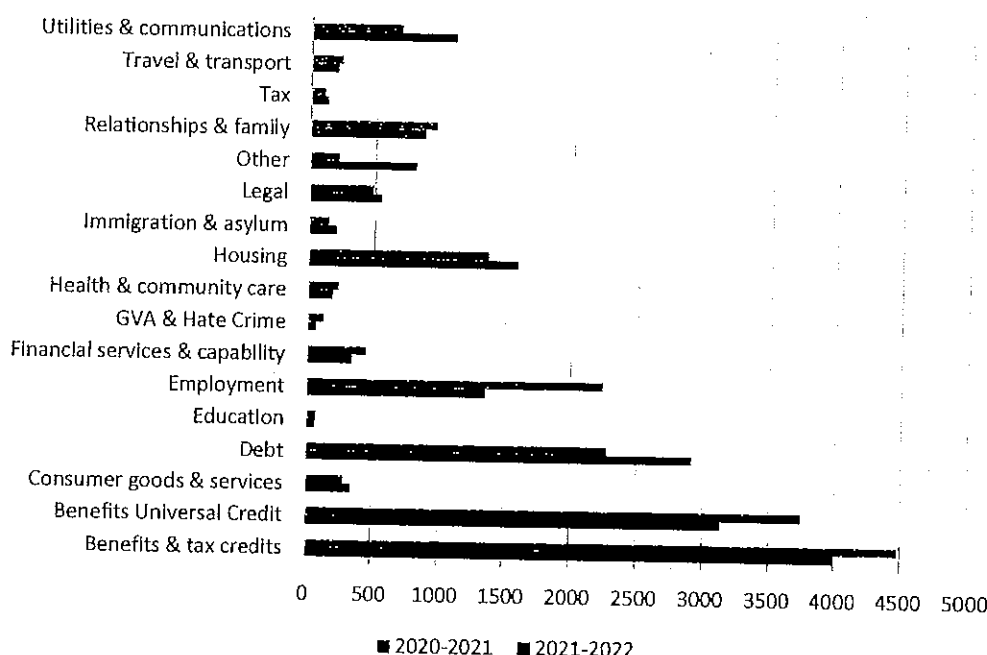
TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
TRUSTEES'/DIRECTORS' REPORT
For the year ended 31 March 2022

2.1 Working with clients

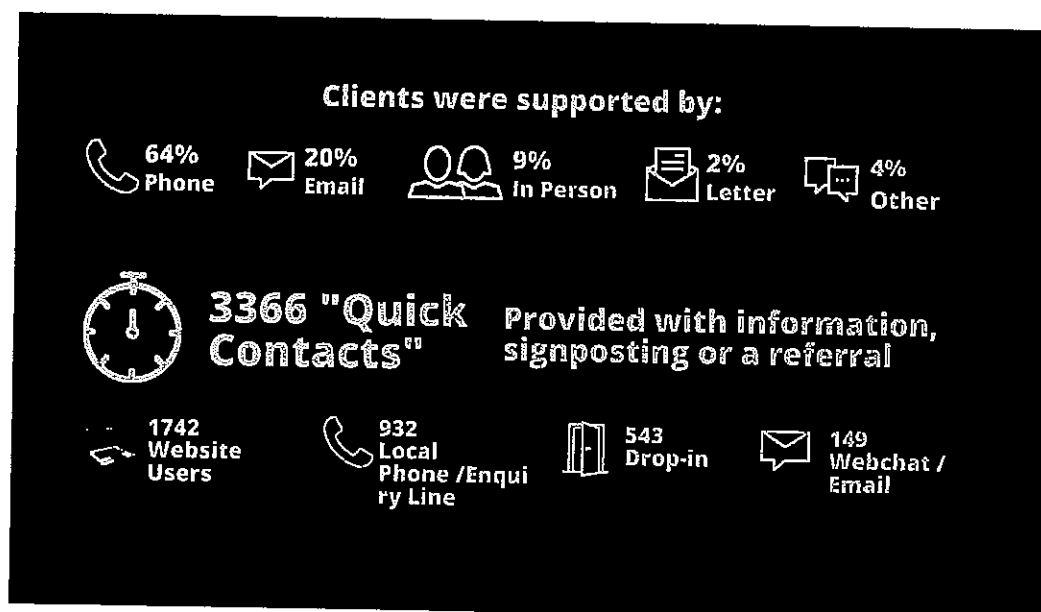
Between April 2021 and March 2022, the service supported 7,866 people.

We provided full advice to 4,500 clients with 17,917 issues. The biggest areas of work were benefits; 3,997 issues (1,257 clients) dealt with, plus a further 3,134 issues (1,222 clients) on Universal Credit and 2,917 issues (885 clients) with debt.

of Issues 2020-2021 compared with 2021-2022



We achieved the following:

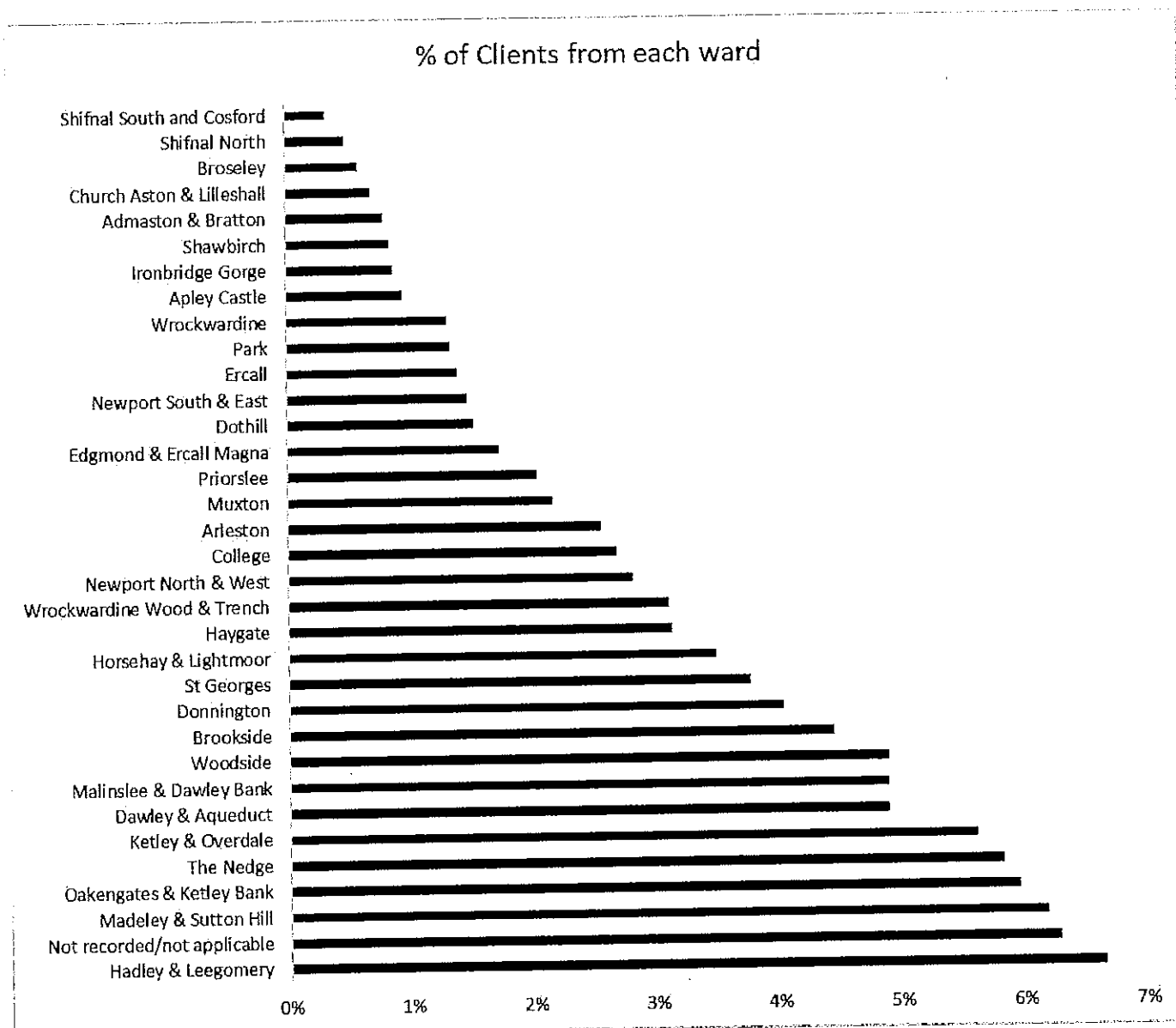


TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
TRUSTEES'/DIRECTORS' REPORT
For the year ended 31 March 2022

2.1 Working with clients (continued..)

The use of social media is growing year upon year. Across our Facebook and Twitter platforms, we had **199,000 impressions/views**, and **488 link clicks across 4,100 posts**.

The income gained for local people was **£3,113,759** mostly in benefit income.



TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2022

2.2 Staffing

We are a comparatively small charitable organisation. We run our core-services and associated projects with a group of staff who often work flexibly across areas of work and on different projects as funding allows. We are committed to those staff and their care and welfare. The majority of our work is provided under contract and we have to deliver to a range of targets and key performance indicators (KPIs).

2.3 Quality monitoring

We have done well this year across most areas of our Performance Quality Framework which is monitored by Citizens Advice nationally. These are scored against a Red, Amber, Yellow, Green (RAYG) system, where Green is the top score. As of 31 March 2022, our scores were as follows:

- Our *Client Experience* scores were all Yellow or Amber with 90% of our clients saying they found a solution/way forward with their issue. 40% of clients said the service was easy to access and 80% said their problem had been resolved. We have identified service access as a key issue in our new business plan and will be focusing on this as a high priority.
- We scored Green and Yellow on our *Financial Health*. This is due to the support of our funders and the longer-term agreements that some have offered us, which has enabled us to leverage other income streams and manage our delivery year-on-year. Along with this our prudent operational and financial planning helped us achieve these scores.
- Our annual *Leadership* audit scored Green and Yellow for the *Leadership* rating and for our Equalities Leadership. This indicates that we have good governance, management, and leadership systems in place, but we acknowledge we can make improvements.
- Our *Quality of Advice* rating is based on local rolling 12-month data for both Client Outcome and Case Administration key performance indicators. This includes monthly internal self-assessment and consistency reviews with the national Citizens Advice QAA Team, led by our Advice Services and Quality Manager and a dedicated Quality Officer. We also undertake a risk-based approach and record independent file reviews for individuals undertaking casework. Our green rating confirms that clients of CAT&W can have confidence that the advice they receive is of a consistently high quality.
- *People Management* has improved but again we have identified that there is room for improvement in some areas.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2022

3. FINANCIAL REVIEW

3.1 The financial position

The trustees consider that the state of the charity's affairs is satisfactory. The trustees do not expect any significant long-term change to the charity's core business.

Income in the year was £643,695 (£779,178 in 2020/21) of which £401,330 related to restricted projects and activities. Total expenditure was £724,316 (£827,230 in 2020/21). The year-end outcome was therefore a deficit of £80,621 against a budgeted deficit of £19,024. The increase in the deficit against budget was due to the costs of the exercise.

The charity has many projects with restricted funding and the charity will sometimes have to commence projects using unrestricted funds before specific funding is received. This means that some of the restricted funds may be in deficit at the year-end. This represents the timing of the funding only. Any completed projects which are in deficit have an amount transferred from unrestricted reserves to the fund.

At the yearend we held unrestricted and undesignated reserves of £20,949 (2021: £49,707). See the reserves policy (at 3.3 below).

3.2. Principal Funding Sources

The Trustees of CAT&W would like to thank all of those who have given funding or donated to CAT&W across the last financial year. Our principal funders have been:

Telford & Wrekin Council

- Corporate Grant
- Strengthening families
- Domestic Abuse

Citizens Advice

- Money Advice Services
- Help to Claim
- Big Energy Saving Network
- Energy Advice Programme

Parish Councils/Outreach Services

- Hadley Leegomery
- Madeley
- Newport
- Stirchley
- Sutton Hill
- Woodside

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
TRUSTEES'/DIRECTORS' REPORT
For the year ended 31 March 2022

Other Supporters/Funders

- Big Lottery
- Enable
- The Good Things Foundation
- Veolia
- Western Power Distribution
- Birmingham City Council – Stop Loan Sharks
- Rotary Wellington

3.3 Reserves Policy

The trustees believe that the charity should hold financial reserves in order to ensure that it can continue to operate and meet the needs of clients in the event of unforeseen and potentially damaging circumstances arising. This policy is monitored quarterly and reviewed annually by the Trustees. The policy was reviewed and amended in August 2022.

The trustees have decided to retain designated funds:

- Continuity Reserve (previously known as Reserves Policy)
- Freehold Property
- IT Replacement
- Premises Repair
- Staffing Reserve
- Development

The trustees believe it to be prudent to have in reserves three months' budgeted operating costs which at the year-end totalled £184,000 based on 2022-23 budgeted operating costs (2021: £207,053). The trustees were comfortable reducing the provision for three months given the presence of the separate Staffing reserve which is also to support any costs around business continuity. This has enabled enhancement of the Development Reserve to support work on the organisation's future operating model to ensure it remains fit for purpose and thus in turn strengthening business continuity.

As and when such costs are incurred, they will be charged against the fund. In this way the charity will be able to meet any foreseeable costs for which the reserves policy has been formulated.

Please see note 18 on page 34 for further information and a breakdown of unrestricted funds.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
TRUSTEES'/DIRECTORS' REPORT
For the year ended 31 March 2022

3.4 Investment Policy

The charity has the power, in furtherance of its objects, to invest monies not immediately required for working capital. This investment policy is agreed by the trustees, who in doing so aim to get the maximum return balanced against any financial risks. Post Covid-19 and following a review of the organisation's investments, the trustees have revised the placement of funds in accounts with varying notice periods, to achieve better returns whilst ensuring adequate cashflow.

3.5 Risk Management

The trustees have considered all the major risks to which the charity is exposed and regularly review the risk management strategy and take action to mitigate those risks. A new Risk Management Strategy was adopted in October 2018 and is reviewed annually. A report is received quarterly by the Board on existing and emerging significant risks.

The key significant risks identified are:

- Loss of income through changes in funding and income streams ceasing
- Changes in the political and policy environment at national, regional and local levels
- The potential for a serious problem with the premises at Tan Bank which we own

Policies and procedures are in place to manage organisational processes such as financial management and partnership working to minimise risk in these areas. There are annual reviews of our management systems against Charity Commission guidance to ensure we are congruent with best practice in the sector.

4. PLANS FOR FUTURE PERIODS

4.1 Strategic priorities

In May 2022, the Trustee Board agreed an updated Strategic Plan for the period 2022-2025.

Our Strategic Aims 2022 to 2025:

A. Advice

We will improve access to our advice services

- Deliver a flexible advice model with a mix of remote and local advisers delivering across a range of channels and locations.
- Protect our face-to-face advice service capacity and extend this further into our high priority communities (based on Client Needs Assessment).
- Maximise our reach and accessibility by improving our telephone service and call management/call waiting.
- Further improve access to services with a blend of digital channels, out of hours and community-based access/advice points.
- Incorporate service user perspectives into our planning and decision-making processes. We will put our clients at the heart of our service.
- Our communications will better help our clients to understand how they can get the advice or support they need.
- Ensure our services are accessible to all by talking and listening to our users.
- Improve engagement by delivering partnerships with specialist groups.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2022

We will increase the number of clients that we help

- Maximise the number of clients helped by increasing our adviser capacity and look at efficiencies through technology
- Ensure the clients that need our help the most are aware of our services and can access them easily

We will maximise our reach and accessibility within places and communities that need us the most

- Codesign our delivery model with, and in our communities.
- Create a more equitable First Point of Contact walk in service for the Borough.

Leading to:

Our advice services will be accessible and relevant to all our diverse clients whose experiences and outcomes will be more positive.

Our technology will respond to user needs and will improve access to our services, including face to face.

B. People

We will be a great place to work and volunteer

- Retain our current high-quality workforce by always being a great employer – providing the best flexible working options, well managed, trained, supported staff, helping with their wellbeing and mental health, and planned protected learning/wellbeing time.
- Review our pay structure and introduce a formal evaluation process along with career bands to allow staff to progress.
- Staff and volunteers receive the training they need to meet client needs and provide quality advice, meet governance and legislative requirements.
- Development opportunities are in place for all staff and volunteers.
- Use performance management to help us continuously improve the way we work and the advice we give.
- Encourage staff to be flexible and agile about where and how they work.
- Continue to use highly valued and skilled volunteers to provide advice and optimise volunteers in other roles e.g., PIP forms, First Point of Contact.
- Develop a Volunteer Strategy and capacity to provide high quality support to our volunteers.

Leading to:

A culture that will be more inclusive and that will continue to make our whole service more diverse with better equality of opportunity for all.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2022

C. Sustainability

We will have a sustainable funding strategy

- Telford & Wrekin Council – ensuring we deliver against our KPIs and Council strategies and the work we do is better communicated. Community delivery is a key driver.
- CitA contracts – MaPS, Help to Claim and Energy – deliver high quality advice, meet, or exceed targets and participate in pilots and leadership groups.
- Partner projects – The Net, Thrive, Enable, Strengthening Families – new work in partnership with Stay and Mind. Deliver and exceed expectations.
- Assess our accommodation needs as we establish hybrid working and community delivery as the new normal and review options for Tan Bank.
- Manage a balanced budget the upcoming year (2022/23) but plan for the loss of contracts in years 2 & 3.
- Ongoing review of MaPS recommissioning in 2022/23. Plan to retain expertise and delivery of debt advice if contract lost.

We will retain our current grants and contracts but plan and generate new income to grow the service to mitigate the loss of contracts.

- Increase new income streams to diversify the funding mix, seeking opportunities with existing and new partners and actively engaging with the new Integrated Care Partnership.

We will maintain our high advice quality

- Giving high quality and assured advice means we offer a better service to our clients; able to compete for national contracts and this supports our ambitions and USP locally.

Leading to:

In terms of sustainability, our services will be designed and costed, taking account of the needs of those facing disadvantage, detriment or harm.

D. Advocacy and Communications

We will make sure the people who need us most are aware of our service and help them to understand their customer journey better.

- Ensure our stakeholders and funders understand the crucial value of the work that we do and the impact we have on individuals, families, and communities.

We will share the unique work that we do and the impact we make with our staff/volunteers, funders, and stakeholders

- Build awareness of our USP (high quality, assured advice, free, impartial) to distinguish our service from other providers locally and nationally.
- Celebrate success internally with staff and volunteers and externally with stakeholders and partners.
- Deliver the FSO KPIs by working with partner organisations across the Job Centre Plus (JCP) Mercla District.
- Plan and deliver an internal two-way comms plan for staff and volunteers that means they feel listened to, and their views are valued.
- We will use our data and knowledge to deliver campaigns that will make the most difference and reflect our local issues and needs.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2022

Leading to:

Our advocacy services will speak up for those who face intense disadvantage, detriment, or harm to their wellbeing, and we will improve how we identify and consider those needs

E. Culture

We will be a great partner to collaborate with. Equity, diversity, inclusion, and environmental sustainability will not be an add on but integral to our service and embedded into everything that we do.

- We will be a great partner and an active player in local third sector networks, using our knowledge to influence policy and issues and to work collaboratively to seek solutions. (Year 1 Cost of Living). Our partners will be clear about the work that we do.

We will embed equity, diversity, and inclusivity in everything that we do.

- We will continue to build a culture that is collaborative and innovative and that adapts to the changing needs of our clients.
- We will strive to achieve greater diversity and equality of opportunity across the organisation.
- Attract new funding to train local advisers who help us to represent the communities we serve.
- We will listen to clients to find out how we can improve our service so that no one feels it's not for them.

We will continuously reduce our environmental impact.

- We will aim to reduce our environmental impact by embedding sustainability into all our decisions and plans.

Leading to:

A culture that will be more inclusive and that will continue to make our whole service more diverse with better equality of opportunity for all.

The trustees recognise this is an ambitious plan for a relatively small organisation, but progress will be made on these strategic priorities over the three-year period.

4.2 Going Concern

The charity's contract funding has continued and, together with our reserves and expenditure control, the trustees do not consider there will be any 'going concern' issues for the next 12 months. Therefore, at the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the 'going concern' basis of accounting in preparing the financial statements.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2022

5. INFORMATION ON FUNDRAISING PRACTICES

5.1 Fundraising code of practice

CAT&W is a registered Telford and Wrekin-based charity and, as such, accepts and invites donations from members of the public, local businesses and other supporters. The charity has an income generation plan which is agreed by trustees and a systematic approach to diversifying its income streams in order to minimise risks to the organisation.

Where it undertakes fundraising with the public, it adheres to the Code of Fundraising Practice (2016) in how it goes about raising money.

In 2021-2022 CAT&W did not work with any professional fundraisers or commercial organisations. If it were to do so, it would contract with individuals or organisations so that they are also bound by the provisions of the Code of Fundraising Practice.

6. STRUCTURE, GOVERNANCE AND MANAGEMENT

6.1 Governing Document

The charity (which has the working name of 'Citizens Advice Telford & The Wrekin') was formed as a company limited by guarantee on 20 September 1999 (Company Number: 03844929). The full name of the charity is 'Telford and The Wrekin Citizens Advice Bureaux' and was registered with the Charity Commission on 27 September 1999 (Charity Number: 1077566). It is governed by its Memorandum and Articles of Association, as last updated on 10 February 2003.

6.2 Organisational Structure

CAT&W is governed by its trustee board which is responsible for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet quarterly as a minimum and delegate the day-to-day operation of the charity to the CEO and Senior Management Team. The trustee board is independent of the management team. A register of the trustee's interests is kept at the registered office and is available to the public. Trustees are elected from the local community at the Annual Public Meeting. Induction and training are provided through training courses, mentoring and e-learning.

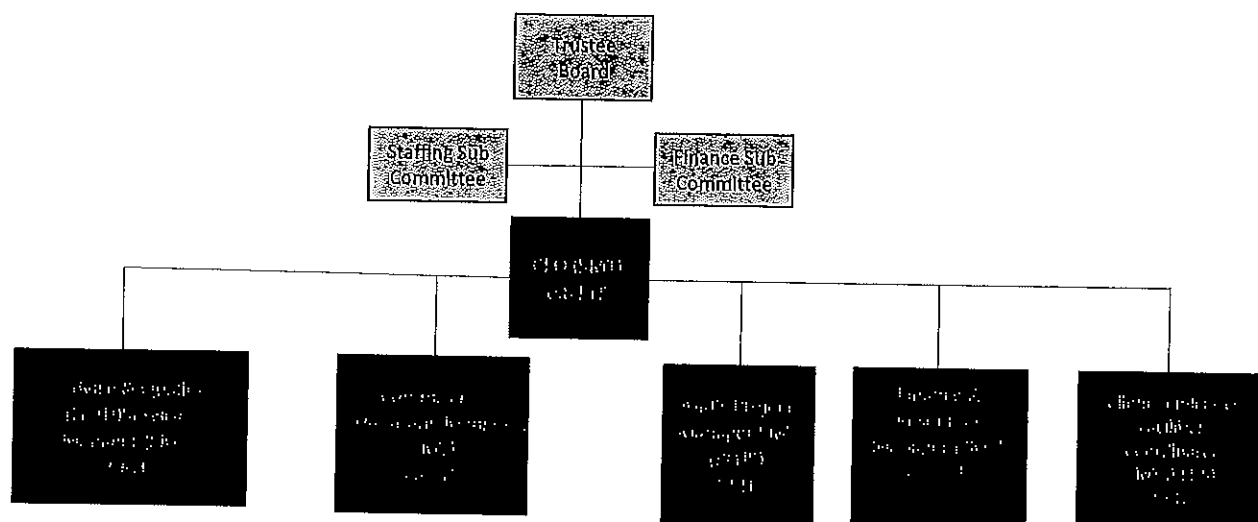
CAT&W is a member of Citizens Advice (the operating name of the National Association of Citizens Advice Bureaux) and complies with its national standards of advice and casework.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2022

Structure Chart – Management Team Including Senior Management Team



6.3 Trustee induction and training

Trustee induction is structured and includes information and guidance from the Charity Commission, online mandatory training, governing documents, sight of previous trustee meetings and minutes, site visits to our offices to meet key personnel, briefing from the CEO and Learning Lead and invitations to attend operational meetings and volunteer days. Training is then ongoing.

6.4 Pay and remuneration of senior staff

A new CEO joined the organisation in June 2021 and is supported by two senior managers to form the Senior Management Team (SMT). The salary levels for the CEO and SMT are set based on both national comparators (other local Citizens Advice offices in the network) and to reflect the local labour market.

6.5 Related parties

The trustees confirm that CAT&W works in partnership with several other charities and organisations to fulfil some of its charitable aims. Helping Hands was delivered in partnership with organisations including Mind, Stay, Telford Crisis Support Foodbank and the RHCS Consultancy. We are the lead organisation for the contract and have clear agreement on how funds will be disbursed to partners. We have data-sharing agreements where required.

We have no other subsidiary undertakings delivered by related parties.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2022

7. STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of CAT&W 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 applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that year.

In preparing these accounts, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

Disclosure of Information to accountants - Each of the persons who are trustees at the time when this Trustees' Report is approved has confirmed that:

- So far as that Trustee is aware, there is no relevant information of which the charitable company's accountants are unaware
- The Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charitable company's accountants are aware of that information.

The Trustee's report was approved by the Board of Trustees, on 17 Aug 2022


David J C Shelmerdine
Trustee (Chair)

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX CHARITABLE COMPANY

8. INDEPENDENT EXAMINER'S REPORT to the TRUSTEES

I report to the charity trustees on my examination of the accounts of the company for the year ended 31st March 2022 which are set out on pages 21 to 38

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Signed:



Date: 26 August 2022

Robert Humphreys BEng FCA (senior Statutory Auditor)
For and on behalf of James, Holyoak & Parker Limited

Chartered Accountants and Statutory Auditors

1 Knights Court,
Archers Way
Battlefield Enterprise Park
Shrewsbury, SY1 3GA

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

STATEMENT OF FINANCIAL ACTIVITIES

(Including income and expenditure account)

For the year ended 31 March 2022

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £
Income from:							
Donations and Legacies	2	316	-	316	2,909	1,750	4,659
Charitable activities	3	236,206	401,330	637,536	196,501	575,037	771,538
Activities for generating funds	4	3,140	-	3,140	-	-	-
Investments	5	2,703	-	2,703	2,981	-	2,981
Total income		242,365	401,330	643,695	202,391	576,787	779,178
Expenditure on:							
Charitable activities	6,7	294,802	429,514	724,316	200,721	626,509	827,230
Total expenditure		294,802	429,514	724,316	200,721	626,509	827,230
Net Income/(expenditure) before transfer		(52,437)	(28,184)	(80,621)	1,670	(49,722)	(48,052)
Transfers between funds		(23,550)	23,550	-	(52,546)	52,546	-
Net movement in funds		(75,987)		(80,621)	(50,876)	2,824	(48,052)
		(4,634)					
Reconciliation of funds:							
Total funds brought forward at 1 April 2021		726,966	5,542	732,508	777,842	2,718	780,560
Total funds carried forward at 31 March 2022		650,979	908	651,887	726,966	5,542	732,508

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

The notes on pages 24 to 38 form part of these financial statements.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

BALANCE SHEET

As at 31 March 2022

		2022	2021
	Note	£	£
Fixed assets			
Tangible assets	13	290,000	290,000
Current assets			
Debtors	14	20,118	15,911
Cash at bank and in hand		388,951	483,464
		409,069	499,375
Current liabilities			
Creditors: amounts falling due within one year	15	(47,182)	(56,867)
Net current assets		361,887	442,508
Total net assets		651,887	732,508
Funds of the charity			
Unrestricted funds	18	20,949	49,707
Designated funds	18	630,030	677,259
Restricted funds	19	908	5,542
Total charity funds	21	651,887	732,508

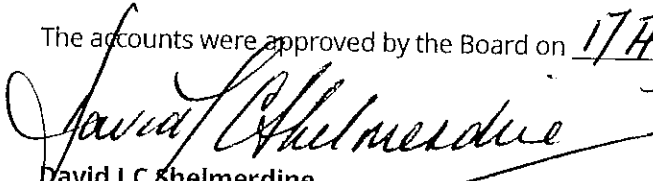
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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.

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

The accounts were approved by the Board on 17 Aug 2022, and signed on its behalf by,


David J C Shelmerdine
 Trustee (Chair)

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
CASH FLOW STATEMENT
For the year ended 31 March 2022

	Note	2022 £	2021 £
Cash flows from operating activities:			
Net cash provided by operating activities	24	(97,216)	(55,922)
Cash flows from investing activities:			
Interest income	5	2,703	2,981
Net cash provided by investing activities		2,703	2,981
Increase / (decrease) in cash and cash equivalents in the reporting period		(94,513)	(52,941)
Cash and cash equivalents at the beginning of the reporting period		483,464	536,405
Cash and cash equivalents at the end of the reporting period	25	388,951	483,464

The notes on pages 24 to 38 form part of these financial statements.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

Charitable Company Information

Telford and the Wrekin Citizens Advice Bureaux is a private limited charitable company, limited by guarantee, by not having share capital incorporated and domiciled in England & Wales. The registered office is 40 Tan Bank, Wellington, Telford, TF1 1HW and the company registration number is: 03844929.

1 Accounting Policies

1.1 Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in Sterling and rounded to the nearest £1.

The Charity has availed itself of Paragraph 3 (2) of Schedule 4 of the Companies Act and adapted the Companies Act formats to reflect the special nature of the charity's activities.

1.2 Fund accounting

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

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company 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.

1.3 Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

1 Accounting Policies (continued)

1.4 Interest receivable

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

1.5 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes VAT which is not recoverable, and is reported as part of the expenditure to which it relates. Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs include all those overhead costs of the office, accommodation, utility services, and other services and costs, which are in support of the activity. They also include costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the levels of income per project.

1.6 Operating leases

The charity classifies the lease of property and printing and telecommunications equipment as operating leases. Rental charges are charged on a straight-line basis over the term of the lease.

1.7 Taxation

The charity is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or Section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No provision for taxation has therefore been made in these accounts.

1.8 Tangible fixed assets, depreciation and impairment

Individual fixed assets (excluding IT equipment) costing £1,000 or more, and IT equipment of £1,500 or more are capitalised at cost and depreciated over their useful economic lives on the following basis:

Freehold property	- No depreciation
Computers, Furniture & Equipment	- 33% on cost (straight line method)

The Trustees consider that freehold properties are maintained in such a state of repair that their residual value is at least equal to their net book value. As a result, the corresponding depreciation would not be material and therefore, is not charged in the statement of activities. The Trustees perform annual impairment reviews in accordance with UK Generally Accepted Accounting Practice to ensure that the carrying value is not higher than the recoverable amount.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

1 Accounting Policies (continued)

1.8 Tangible fixed assets, depreciation and impairment (cont.)

At each reporting date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Debtors

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

1.10 Cash at bank and in hand

Cash at bank and in hand includes cash in hand, deposits held at call with banks and other short term liquid investments with original maturity of three months or less from the date of acquisition or opening of the deposit or similar account. Any bank overdrafts are shown within borrowings in current liabilities.

1.11 Creditors and provisions

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

1.12 Pensions and retirement benefits

The charity operates a defined contribution scheme. The amount charged to the statement of financial activities in respect of pension costs and other post-retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments in the balance sheet.

1.13 Financial instruments

The charity only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable, loans from banks and other third parties and loans to related parties.

Debt instruments (other than those wholly repayable or receivable within one year), including loans and other accounts receivable and payable, are initially measured at present value of the future cash flows and subsequently at amortised cost using the effective interest method.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

1 Accounting Policies (continued)

1.14 Agency arrangements

Income received as part of a joint contract with other charitable organisations is held by this charity as agents for the partner charities and is not accounted for as income or expenditure of the charity.

1.15 Judgements in applying accounting policies and key sources of estimation uncertainty

In preparing the Financial Statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, liabilities and disclosure of contingent assets and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

Freehold properties - The Trustees estimate that the building value has not materially changed from the estimation performed in the prior year.

The directors consider that there are no significant areas of key judgement or estimation uncertainty other than those identified in the accounting policies above.

1.16 Going concern

The charity's funding has continued and, together with our reserves and expenditure control, the Trustees do not consider there to be a going concern issue for the next 12 months. Therefore, at the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the going concern basis of accounting in the preparing the financial statements.

2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Voluntary donations & gifts	316	-	316	4,659
	<u>316</u>	<u>-</u>	<u>316</u>	<u>4,659</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

3 Income from charitable activities

Grants and contract income receivable for charitable activity	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Core Advice:				
Telford & Wrekin Council: Corporate	232,000	-	232,000	232,000
Energy projects	-	33,731	33,731	17,640
Other grants	4,206	2,070	6,276	16,345
	<u>236,206</u>	<u>35,801</u>	<u>272,007</u>	<u>265,985</u>
Debt & Benefits:				
Money Advice & Pensions Service: Debt Advice	-	153,577	153,577	125,591
Help to Claim (Universal Support)	-	112,008	112,008	111,664
Big Lottery Fund: Helping Hands	-	24,574	24,574	189,529
Telford & Wrekin Council: Children Centre Services	-	10,000	10,000	10,000
HMRC - Good Things Foundation	-	6,400	6,400	8,505
	<u>-</u>	<u>306,559</u>	<u>306,559</u>	<u>445,289</u>
Social Care & Support:				
Telford & Wrekin Council: Armed Forces Covenant	-	-	-	6,319
FDI	-	-	-	3,125
Domestic and Emotional Abuse project	-	9,470	9,470	9,976
Enable	-	9,000	9,000	5,250
Other Grants	-	-	-	344
	<u>-</u>	<u>18,470</u>	<u>18,470</u>	<u>25,014</u>
Outreach & Engagement:				
Outreaches	-	40,500	40,500	35,250
	<u>-</u>	<u>40,500</u>	<u>40,500</u>	<u>35,250</u>
Total income from charitable activities	<u>236,206</u>	<u>401,330</u>	<u>637,536</u>	<u>771,538</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

4 Activities for generating funds

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Training & other	3,140	-	3,140	-
	<u>3,140</u>	<u>-</u>	<u>3,140</u>	<u>-</u>

5 Investments

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Interest received	2,703	-	2,703	2,981
	<u>2,703</u>	<u>-</u>	<u>2,703</u>	<u>2,981</u>

6 Expenditure on charitable activities by fund

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Core Advice	294,802	40,334	335,136	262,341
Debt & Benefits	-	323,447	323,447	478,703
Social Care & Support	-	20,825	20,825	31,119
Outreach & Engagement	-	44,908	44,908	55,067
	<u>294,802</u>	<u>429,514</u>	<u>724,316</u>	<u>827,230</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

7 Analysis of expenditure on charitable activities

	Core Advice £	Debt & Benefits £	Social Care & Support £	Outreach & Engagement £	Total 2022 £	Total 2021 £
Direct costs:						
Salaries and wages	167,639	189,185	12,840	25,694	395,358	438,188
Staff and volunteers	1,747	712	-	100	2,559	2,903
Office & IT costs	3,178	2,234	-	-	5,412	16,181
Other costs	2,499	15,542	-	-	18,041	108,358
	<u>175,063</u>	<u>207,673</u>	<u>12,840</u>	<u>25,794</u>	<u>421,370</u>	<u>565,630</u>
Support costs:						
Staff costs	74,151	83,065	5,792	14,063	177,071	167,593
Office & IT costs	9,242	12,634	800	1,832	24,508	46,563
Premises costs	9,480	9,617	699	1,751	21,547	17,664
Governance and legal	67,200	10,458	694	1,468	79,820	29,780
	<u>160,073</u>	<u>115,774</u>	<u>7,985</u>	<u>19,114</u>	<u>302,946</u>	<u>261,600</u>
Total expenditure	<u>335,136</u>	<u>323,447</u>	<u>20,825</u>	<u>44,908</u>	<u>724,316</u>	<u>827,230</u>

Within governance and legal is £64,390 of restructure costs.

8 Net incoming resources for the year

	2022 £	2021 £
This is stated after charging		
Operating leases - other	1,142	1,543
Auditor's remuneration:		
- Independent Examination	2,940	3,000
	<u> </u>	<u> </u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

9 Trustees

During the current or previous year no remuneration or benefits for services as a director/Trustee have been paid or were payable, directly or indirectly, out of the funds of the charity to any Trustee or to any person known to be connected with them.

Reimbursement of training, travel and incidental expenses to the Trustees came to £nil during the year to 31 March 2022, (2020/21: nil).

10 Employees	2022 FTE Number	2021 FTE Number	2022 Head Count	2021 Head Count
Number of employees				
The average number of employees, analysed by function was:				
Advice workers and support staff	18	19	24	26
Key management personnel	3	3	3	3
	21	22	27	29
			2022 £	2021 £
Employment costs				
Wages and salaries			578,079	551,570
Social security costs			41,100	38,034
Pension costs			10,568	12,836
			629,747	602,440

No employee received remuneration amounting to more than £60,000 in the period (2020/21: nil)

The key management personnel of the Charity comprise of the Chief Executive Officer, Operations Manager and the Development Manager. The total employee benefits of the key management personnel of the Charity were £113,365 (2020/21: £108,686) - covering three key management personnel.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

11 Pensions

There is a defined contribution pension scheme for employees. The basis for allocating the employer expense between activities is based on the salary cost of staff working on that activity. The Charity automatically enrolls eligible jobholders into a qualifying scheme in accordance with pensions legislation. The assets of the scheme are held separately from those of the company in an independently administered fund. The fund is a Group Personal Pension Scheme with Scottish Widows. The pension cost charge for the year represents contributions payable by the charitable company to the fund and amounted to £10,568 (2021: £12,836). The cost of the pension is allocated to each individual project within which an employee works. At the year-end £1,816 was owed to the pension scheme (2021: £4,167).

12 Volunteers

The charity is grateful for the huge contribution of its volunteers who are involved in service provision and support roles. During the year a total of 26 active volunteers contributed around 2,594 hours with an estimated value of almost £120,000 (2021: £100,000) (using TOMs standard proxy measure). They worked in a range of roles including Trustees, advisers, hub receptionists, telephonists, form-fillers, administrators and much more.

13 Fixed Assets

	Freehold property	Computers, furniture & equipment	Total
	£	£	£
Cost			
At 1 April 2021	290,000	27,320	317,320
At 31 March 2022	290,000	27,320	317,320
Depreciation			
At 1 April 2021	-	27,320	27,320
At 31 March 2022	-	27,320	27,320
Net book value			
At 31 March 2022	290,000	-	290,000
At 31 March 2021	290,000	-	290,000

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

14	Debtors	2022 £	2021 £
	Trade debtors	7,882	-
	Accrued income	9,813	14,292
	Prepayments	2,423	1,619
		<u>20,118</u>	<u>15,911</u>
15	Creditors: amounts falling due within one year	2022 £	2021 £
	Note		
	Trade creditors	2,881	8,434
	PAYE/NI	7,881	10,228
	Pensions	1,816	4,167
	Accruals	24,313	26,333
	Deferred income	10,291	7,705
		<u>47,182</u>	<u>56,867</u>

16 Deferred Income

Deferred income comprises of income received for the following projects for which performance is expected in the following year; totalling £10,291 in 2021/22 (2020/21: £7,705):

	Loan Sharks £	Domestic Abuse £	Others £
Balance as at 01 April 2021	-	6,205	1,500
Amount released to income earned	-	-	(1,500)
Amount deferred in year	2,930	1,156	-
Balance as at 31 March 2022	<u>2,930</u>	<u>7,361</u>	<u>-</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

17 Financial instruments		2022	2021
		£	£
Financial assets			
Financial assets measured at fair value through profit & loss:			
- Cash at bank and in hand		388,951	483,464
Financial assets that are debt instruments measured at amortised cost:			
- Trade debtors		7,882	-
- Accrued income		9,813	14,292
		409,069	499,375
Financial liabilities			
Financial liabilities measured at amortised cost:			
- Trade creditors		2,881	10,108
- PAYE/NI		7,881	10,228
- Pensions		1,816	4,167
- Accruals		24,313	24,659
		47,182	56,867
18 Unrestricted funds			
	Balance	Movement	Balance at
	01 April	Between	31 March
	2021	Funds	2022
	£	£	£
General funds: Free reserves	49,707	(28,758)	20,949
Designated funds: Reserves policy	207,053	(23,053)	184,000
Designated funds: Freehold property	290,000	-	290,000
Designated funds: IT Replacement	30,807	(20,807)	10,000
Designated funds: Premises repairs	50,000	-	50,000
Designated funds: Staffing reserve	76,914	(30,884)	46,030
Designated funds: Development costs	3,473	46,527	50,000
Designated funds: Planned deficits	19,012	(19,012)	-
Total Unrestricted funds	726,966	(75,987)	650,979

A designated fund is held of £290,000 for freehold property (2021: £290,000) as this amount is not readily available to spend on the charitable objects of the Charity.

Movement in year consists of incoming resources of £242,365, less outgoing resources of £294,802, less transfers to restricted funds of £23,550 (note 19).

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

19 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of grants received for specific purposes:

	Balance at 01 April 2021 £	Incoming resources £	Resources expended £	Transfers Between Funds £	Balance at 31 March 2022 £
Core Advice:					
Telford & Wrekin Council: First Point	-	33,731	(33,797)	66	-
Other Grants	5,375	2,070	(6,537)	-	908
	<u>5,375</u>	<u>35,801</u>	<u>(40,334)</u>	<u>66</u>	<u>908</u>
Debt & Benefits:					
MAPS: Debt Advice	-	153,577	(161,319)	7,742	-
Help to Claim (Universal Support)	-	112,007	(114,813)	2,806	-
Big Lottery Fund: Helping Hands	-	24,575	(27,587)	3,012	-
T&W Council: Children Centre Services	-	10,000	(13,035)	3,035	-
HMRC - Good Things Foundation	-	6,400	(6,693)	293	-
	-	306,559	(323,447)	16,888	-
Social Care & Support:					
Domestic and Emotional Abuse project	167	9,470	(11,825)	2,188	-
Enable	-	9,000	(9,000)	-	-
	<u>167</u>	<u>18,470</u>	<u>(20,825)</u>	<u>2,188</u>	<u>-</u>
Outreach & Engagement:					
Outreach	-	40,500	(44,908)	4,408	-
Total	<u>5,542</u>	<u>401,330</u>	<u>(429,514)</u>	<u>23,550</u>	<u>908</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

20 Purpose of funds (material funds only)

Unrestricted Funds

General reserves - The general reserves represent accumulated income received which are free to be used within the objectives of the charity. These funds are available for the future needs and working capital of CAT&W, at the absolute discretion of the Trustees.

Designated Reserves

Reserves policy - As agreed and set out in the Reserves policy in the Trustees' report, point 3.3 if the funding sources ceased for the charity or for certain projects which is an on-going risk;

Freehold property - This amount is not readily available to spend on the charity's activities as it is an operating office in use by the charity;

IT replacement - A fund set up to provide for the replacement of the IT system and equipment expected to be expended within the next two years;

Premises repairs - A fund to set aside an amount for potential property repairs expected to be expended within the next two years;

Staffing reserve - A fund to cover the costs of staff redundancy if the funding sources ceased for the charity or for certain projects which is an on-going risk;

Development costs - A fund to cover the costs of consultancy for management development work expected to be expended within the next 12 months;

Restricted Funds over £30k in annual income

Outreach - This is an outreach service to provide the generalist service of citizens advice to residents of the parish council that has funded the project.

Help to Claim - This is a project funded by DWP through the national Citizens Advice, to provide support to people claiming Universal Credit.

Debt Advice - This is funding from the Money Advice and Pensions Service through national Citizens Advice, to offer debts advice and casework.

Energy - We deliver BESN and EAP to support clients with holistic energy advice and awareness/monitors and fuel vouchers.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

21 Analysis of net assets between funds

(a) Current year	Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 March 2022 are represented by:			
Tangible fixed assets	290,000	-	290,000
Net current assets	360,979	908	361,887
	<u>650,979</u>	<u>908</u>	<u>651,887</u>
(b) Prior year	Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 March 2021 are represented by:			
Tangible fixed assets	290,000	-	290,000
Net current assets	436,967	5,541	442,508
	<u>726,967</u>	<u>5,541</u>	<u>732,508</u>

22 Commitments under operating leases

As at 31 March 2022, commitments under non-cancellable operating leases as follows:

	2022 £	2021 £
Operating leases which expire:		
Within one year	-	-
Between one and two years	-	3,297
Over two years	<u>3,500</u>	<u>-</u>

23 Related parties

There have been no related party transactions in the year. There was no reimbursement of Trustee expenses in 2022, see note 9. (2021: There have been no related party transactions in the year, or reimbursement of the Trustees expenses as disclosed in note 9).

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

24	Reconciliation of cash flows from operating activities	2022	2021
		£	£
	Net income / (expenditure) for the reporting period	(80,621)	(48,052)
	Less: Investment Income	(2,703)	(2,981)
	(Increase) / decrease in debtors	(4,207)	21,339
	Increase / (decrease) in creditors	(9,685)	(26,288)
	Net cash provided by operating activities	(97,216)	(55,922)
25	Analysis of cash and cash equivalents	2022	2021
		£	£
	Cash at bank and in hand	388,951	483,464
	Total cash and cash equivalents	388,951	483,464

26 Government grants

Income from government grants comprises grants made by local authorities to fund the charity's objectives.

See note 3 for more information and to the amount and source of these grants.

27 Working in partnership with other charitable organisations

During the year the charity has collaborated with a number of other local charities to make joint tenders to supply support to people living in the Telford and Wrekin area.

The charity has acted as lead partner on one contacts during this year. The nature of its role is as agent for the other charities. Income is received as agent for the other charities and paid on to them. A total of £15,542 (2020/21: £103,194) was received and paid on. At the year-end £Nil was held on behalf of other charities (2021: £Nil).

28 Members liability

The Charity (which has the working name of 'Citizens Advice Telford & The Wrekin') was formed as a company limited by guarantee on 20 September 1999 (Company Number: 03844929). The full name of the charity is Telford and the Wrekin Citizens Advice Bureaux and was registered with the Charity Commission on 27 September 1999 (Charity Number: 1077566).

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of winding up.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

DETAILED INCOME & EXPENDITURE ACCOUNTS (MANAGEMENT INFORMATION ONLY)

For the year ended 31 March 2022

	2022 £	2021 £
INCOME		
Grants for charitable activities	637,536	771,538
Donations	316	4,659
Bank interest	2,703	2,981
Other income	3,140	-
TOTAL INCOME	643,695	779,178
EXPENDITURE		
Staff & volunteer costs		
Salaries, NI & pension	571,110	605,784
Recruitment & training	1,736	2,050
Travel & Subsistence	1,637	371
Volunteer expenses	-	248
Other	505	231
	574,988	608,684
Office & IT costs		
CitA insurance	2,280	2,280
Computer & telephone costs	13,561	30,313
Office equipment	1,756	3,992
Postage, stationery & shredding	5,007	3,019
Reference materials & memberships	5,704	2,689
Security	-	684
Other	-	1,543
	25,308	44,520
Premises costs		
Fire maintenance, Cleaning & repairs	8,030	4,588
Heat, light & water	9,833	9,766
Insurance - general	3,684	3,310
	21,547	17,664
Governance & Other costs		
Audit & other accounting	5,963	6,926
Legal & professional	77,540	35,720
Bank charges	745	620
Other	18,225	113,096
	102,473	156,362
TOTAL EXPENDITURE	724,316	827,230
NET INCOME/(EXPENDITURE)	(80,621)	(48,052)

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1077566

Accounts



**TELFORD AND THE WREKIN
CITIZENS ADVICE BUREAUX**

[Trading as Citizens Advice Telford & The Wrekin]

(a company limited by guarantee)

**Charity No. 1077566
Company No. 03844929**

**REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021**

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

LEGAL & ADMINISTRATIVE INFORMATION

For the year ended 31 March 2021

Charity number: 1077566

Company number: 03844929

Authorised & regulated by the Financial Conduct Authority; FRN: 617769

Registered office:
40 Tan Bank
Wellington
Telford
TF1 1HW

***Length of
service***

Trustees/Directors:	David Shelmerdine (Chair)	3 years
	Paul Clifford (Treasurer)	3 years
	Cllr Andrew Burford	5 years
	Sam Chilvers	1 year
	Cllr Raj Mehta	1 year
	Julie Twynholme	1 year
	June Slaven	(resigned March 2021)
	Terry Yarnell (Vice Chair)	(resigned February 2021)

Key Personnel:	Caro Hart	- Chief Executive Officer	(left October 2020)
	Nigel Jackson	- Operations Manager/Joint Interim CEO	
	Valerie Graham	- Development Manager/Joint Interim CEO	

Accountants:
James Holyoak & Parker Ltd
1 Knights Court, Archers Way
Battlefield,
Shrewsbury,
SY1 3GA

Bankers:
Unity Trust Bank
9 Brindley Place
Birmingham
B1 2HB

Solicitors:
MFG Solicitors
Padmore House
Hall Court
Hall Park Way
Telford
TF3 4LX

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

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TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2021

The Trustees (who are also directors of the charity for the purposes of the Companies Act) are pleased to present their annual report and audited financial statements for the year ending 31 March 2021. The financial statements comply with requirements of the Statement of Recommended Practice 2015, the Companies Act 2006 and Financial Reporting Standards.

1. OBJECTIVES AND ACTIVITIES

1.1 Charitable Objects

The objectives of the company are:

"The promotion of any charitable purpose for the benefit of the community in the area of Telford and Wrekin Council by the advancement of education, the protection of health and the relief of poverty, sickness and distress."

The activities of the Charity are:

"Advice and support on all problems affecting the general public".

Telford and Wrekin Citizens Advice Bureaux aims:

To provide the advice people need for the problems they face.

And equally:

To improve the policies and practices that affect people's lives.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. The Trustees consider the objectives and activities of the charity are of a public benefit.

Telford and Wrekin Citizens Advice Bureaux is known as Citizens Advice Telford and the Wrekin (CAT&W), following a re-branding of the whole national service some years ago.

CAT&W aim to provide a regular and accessible holistic advice service for the people of Telford and Wrekin local authority area. The advice service is free, confidential, impartial and independent. The charity provides information and advice on individual's rights and responsibilities, empowering those who can to help themselves to resolve issues and supporting those who need more help.

It also aims to identify local need for specialist advice services and to meet this need by providing these services directly or working with and in support of other agencies. CAT&W also aim to use their knowledge of local issues to work proactively with local and regional agencies to prevent problems arising for their clients in the first place.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2021

1.2 Strategic priorities

For 2020-21 we had eight strategic priorities, due to covid these weren't updated from previous year but will be revisited early in 2021/22 to take account of covid impacts:

- ✚ **Ensure that people get the help they need;** we will offer a range of channels for people to contact us and by 2022 we will have increased the number of people we serve by 25%
- ✚ **Increase outreach services, especially for disadvantaged communities;** by 2022 we will be serving all of the most disadvantaged communities, especially in South Telford, with drop-in and appointment services. All our projects will offer services in the community.
- ✚ **Improve volunteering offer and numbers;** by 2022 we will have increased the number of people actively volunteering with us by 100% and they will be undertaking a wider range of roles.
- ✚ **Improve our visibility;** by 2022 we want to ensure that more people know what services we offer, that we are seeking volunteers and about our outreaches.
- ✚ **Build stronger partnerships;** by 2022 we will be actively working in funded partnerships with twice the number of local Voluntary, Community and Social Enterprise sector (VCSE) organisations
- ✚ **Ensure that we prioritise equalities and value diversity;** we will ensure accessibility remains a top priority, look at our volunteer offering and ensure our Trustee, staff and volunteer make-up reflects the local community
- ✚ **Improve the quality of our monitoring and evaluation;** from 2019 we will ensure that every contact is counted and that we can see the clients' journeys through the services we offer.
- ✚ **Have sustainable income for the next few years;** by 2022 we will have generated additional income to the value of our corporate grant each year. By 2022 we will have secured income which pays for our core services and key outreaches until at least 2025.

1.3 Staff and volunteers

CAT&W are working to achieve their aims through the use of both volunteer and paid staff, and through obtaining funding from a wide range of different sources. During the year a total of 75 volunteers were available, of which 23 contributed around 2,092 hours with an estimated value of almost £100,000 (using TOMs standard proxy measure). Due to the adjusted working practices for Covid-19 the use of volunteers was hampered, once restrictions have been lifted there will be a focus on the return of volunteers to continue their work in roles including Trustees, advisers, hub receptionists, telephonists, form-fillers, administrators and much more.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2021

1.3 Staff and volunteers (cont.)

During the year CAT&W had around 26 members of part- and full-time staff working on the generalist services, outreaches and projects and in support of these. As at 31st March 2021 we had just over 22 FTE staff as follows:

- New CEO appointed Feb 2021 with start date of June 2021
- Senior Management Team 2 full time (FTE) posts
- Co-ordinators Team (training, projects, quality of advice and customer services) 3 FTE posts.
- Infrastructure posts (HR, finance, ICT and including Business Administrator) 2.5 FTE posts
- Advice Session Supervisors Team 0.6 FTE posts
- Outreach sessions 2.4 FTE posts
- Projects 11 posts FTE (Helping Hands 4 FTE, Money Advice 4 FTE, Help to Claim 3 FTE, Strengthening Families 0.3 FTE, Domestic and Emotional Abuse Project 0.3 FTE) including one full-time apprentice
- We also have one part-time cleaner

1.4 Provision of services

The following services and projects were provided during the year, open-door, project and outreach services were delivered by telephone and email due to the government guidelines during the coronavirus world pandemic. Face-to-face appointments were maintained for vulnerable clients.

- General advice for residents of Telford & Wrekin through initial telephone assessment followed by a call-back with specific advice
- Help and advice for people with vulnerabilities in acute financial crisis through the Helping Hands Project which is delivered in partnership with Mind, STAY, Telford Crisis Support and evaluation consultants RHCS
- Debts advice and casework, especially for vulnerable people, through the Money Advice Service project
- Help to Claim, to help for people to make claims for Universal Credit and personal budgeting
- Energy advice for individuals and groups including help to find the best tariff and information on how to switch (October to March)
- General advice through outreaches in Newport, Madeley, Stirchley, Oakengates, Dawley, Woodside and Hadley and Leegomery
- Dedicated advice for families with children who have severe and multiple needs – working with Telford and Wrekin Council's Strengthening families Team
- The Armed Forces Covenant Project piloting information and signposting for people who are serving in the armed forces, who have served, and their families
- The Domestic and Emotional Abuse project raising awareness within the community of issues around domestic and emotional abuse
- Word 360 Interpreting Service was hosted to work with people from the deaf community
- We also had a rota of local solicitors doing free sessions on immigration, employment, family matters and housing

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
TRUSTEES'/DIRECTORS' REPORT
For the year ended 31 March 2021

2. ACHIEVEMENTS AND PERFORMANCE

The Trustees believe that CAT&W is a service at the heart of the community in Telford and Wrekin, and one that has continued to help people throughout the covid pandemic by rapidly adapting work practices, so people were not disadvantaged by not being able to access advice when required. The future of the organisation is in stronger links within local neighbourhoods and with other voluntary sector partners. Much of our work in this year, therefore, was to raise greater awareness of what we do and how we help people so that we can attract more volunteers, help more clients appropriately and develop a sustainable funding base.

2.1 Working with clients

Between April 2020 and March 2021, we advised 4,182 clients with 18,172 issues. The biggest areas of work as usual were benefits; 4,484 issues dealt with, plus a further 3,750 issues just on Universal Credit and 2275 debts.

Compared to 2019-2020 the number of clients who were supported this year is reduced due to a changed methodology of data analysis/collection. The new methodology will be used going forward for comparison.

We achieved the following:

- Throughout the Pandemic, we adapted our services to ensure our clients were still able to contact us. We supported 73% of our clients via Telephone, 16% via email, 8% face to face and 3% via letter. Compared to the previous year 76% face to face, 15% telephone and 9% email.
- In addition to clients receiving advice 1,861 people were helped over the phone with general information and signposting.
- More than 1,996 people were helped by our projects with financial crises, claiming benefits and much more (this is not comparable to last year, as the nature and number of projects is different)

The income gained for local people was £3,754,234 mostly in benefit income.

2.2 Staffing

We are a comparatively small charitable organisation. We run our core-services and associated projects with a group of staff who often work flexibly across areas of work and on different projects as funding allows. We are committed to those staff and their care and welfare. The majority of our work is provided under contract and we have to deliver to a range of targets and key performance indicators (KPIs).

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2021

2.3 Quality monitoring

We have done well this year across most areas of our Performance Quality Framework which is monitored by Citizens Advice nationally. These are scored against a Red, Amber, Yellow, Green (RAYG) system, where Green is the top score. As at 31 March 2021 our scores were as follows:

- Our *Client Experience* scores were all Green or Yellow with 88.6% of our clients saying they would recommend us to someone else. 78.2% of clients said the service was easy to access and 74.7% said their problem had been resolved.
- We scored Green on our *Financial Health*. This is due to the support of our funders and the longer-term agreements they have offered us, which has enabled us to leverage other income streams and manage our delivery year-on-year.
- Our *Quality of Advice* rating is based on local rolling 12-month data for both Client Outcome and Case Administration key performance indicators. This includes monthly internal self-assessment and consistency reviews with the Citizens Advice national QAA Team. A Green rating confirms that clients of Citizens Advice Telford and The Wrekin can have confidence that the advice they receive is of a consistently high quality.
- Our annual *Leadership* audit scored Green for the Leadership rating and Green for our Equalities Leadership. This indicates that we have good governance, management and leadership systems in place.
- *People Management* have improved considerably with 86% of staff clear on their role and 88% understanding their contribution to the organisation. Areas for improvement include staff feeling informed about research and campaigns and staff feeling their views are listened to and informed.

3. FINANCIAL REVIEW

3.1 The financial position

The Trustees consider that the state of the charity's affairs is satisfactory. It has taken into account the current and future effects of the Covid-19 Pandemic (see 4.2 below). However, the Trustees do not expect any significant long-term change in the type or volume of the charity's core business.

Income in the year was £779,178 (£672,728 in 2019/20) of which £576,787 related to restricted projects and activities. Total expenditure was £827,230 (£704,973 in 2019/20). The overall performance was therefore a deficit of £48,052 against a budgeted deficit of £35,372.

The charity has many projects with restricted funding and the charity will sometimes have to commence projects using unrestricted funds before specific funding is received. This means that some of the restricted funds may be in deficit at the year-end. This represents the timing of the funding only. Any completed projects which are in deficit have an amount transferred from unrestricted reserves to the fund.

At the year-end we held unrestricted and undesignated reserves of £49,707 (2020: £49,478). See the reserves policy (at 3.3 below).

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2021

3.2. Principal Funding Sources

The Trustees of CAT&W would like to thank all of those who have given funding or donated to CAT&W across the last financial year. Our principal funders have been:

- Telford and Wrekin Council
- The Money Advice Service
- The Big Lottery
- The Department of Works and Pensions (DWP)
- Town and Parish councils including Newport Town Council, Madeley Town Council, Greater Dawley Parish Council, Stirchley and Brookside Parish Council, Oakengates Town Council and Hadley and Leegomery Parish Council
- The Good Things Foundation
- The Rotary Club of The Wrekin
- The Rotary Club of Wellington
- Staffordshire Community Foundation
- Wynn Foundation

3.3 Reserves Policy

The Trustees believe that the Charity should hold financial reserves in order to ensure that it can continue to operate and meet the needs of clients in the event of unforeseen and potentially damaging circumstances arising. This policy is monitored quarterly and reviewed annually by the Trustees. The policy was reviewed in August 2021.

The Trustees believe it to be prudent to have in reserves four months' budgeted operating costs which at the year-end totalled £207,053 based on 2021-22 budgeted operating costs (2020: £224,720). This amount has been set aside as designated at the year-end in order that the Trustees are able to see a figure of general reserves which reflects the true amount left over to make strategic decisions with about future spending. Four months operating costs is the period set by the trustees as they do not believe they would continue to run projects for which funding finished beyond the three months for which most posts have a maximum notice period for.

£76,914 was set aside as Staffing reserve for redundancies (2020: £76,914) and £290,000 (2020: £290,000) for Freehold property which is not readily available for use in the short term as free funds as it is an operating hub of the Charity.

The Trustees have also designated funds for planned expenditure over the next two years by the Charity of: £30,807 for ICT spend (2020: £30,807), £3,473 for development costs (2020: £3,473), £50,000 as provision for a significant spend in the building which could threaten delivery (2020: £50,000) and £19,012 for a managed use of balances from expected deficit in 21-22 to help the organisation to achieve a break-even budget by 2022-23.

These levels are reviewed annually or where there is material change and the Trustees constantly seek to bring the reserves into alignment with its policy. Please see note 18 on page 28 for further information and a breakdown of unrestricted funds.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2021

3.4 Investment Policy

The company has the power, in furtherance of its objects, to invest monies not immediately required for working capital. In doing so the Trustees aim to get the maximum return balanced against the risks. Pre Covid-19 and following a review of the organisation's investments, the Trustees have revised the placement of funds in accounts with varying notice periods, to achieve better returns.

3.5 Risk Management

The Trustees have considered all the major risks to which the charity is exposed and regularly review the risk management strategy and take action to mitigate those risks. A new Risk Management Strategy was adopted in October 2018 and is reviewed annually. A report is received quarterly by the Trustee Board on major and emerging risks.

The most major risks identified are:

- Loss of income through changes in funding and income streams ceasing
- Changes in the political and policy environment at national, regional and local levels
- The potential for a serious problem with the premises at Tan Bank which we own
- Impact of Covid on service delivery, staff, volunteer and clients' safety and welfare

Policies and procedures are in place to manage organisational processes such as financial management and partnership working to obviate risk in these areas. There are Annual reviews of our management systems against Charity Commission guidance to ensure we are congruent with best practice in the sector.

4. PLANS FOR FUTURE PERIODS

4.1 Strategic priorities

In January 2020, the Trustee Board agreed an updated Strategic Plan for the period to 2019-2022. These ambitions have been identified by collective discussion involving staff, Trustees and volunteers. Both this and the accompanying 2020-21 Operations Plan are available upon request.

This will bring a number of developments and changes to the services we deliver and where and how we deliver them. The Trustees recognise that an equal priority in managing any changes is the welfare of the staff and volunteers.

4.2 COVID-19 & Going Concern

Year ending 31 March 2021 was affected by Covid-19..... the recent worldwide outbreak and the virus control measures has resulted in the change of service delivery. We are still providing telephone and email support to those needing our support/advice and have trebled our capacity to deliver services in this way. Tan Bank doors were still open for vulnerable people and those in crisis.

Once the current restrictions are lifted, all activities and income generation will be reviewed on a case-by-case basis. The Trustees anticipate an increased demand on grant funding as a consequence of Covid-19, not least because of new opportunities which will be presented going forward.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2021

4.2 Covid 19 & Going Concern (contd.)

The charity's funding has continued and, together with our reserves and expenditure control, the Trustees do not consider there to be a going concern issue for the next 12 months. Therefore, at the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the going concern basis of accounting in the preparing the financial statements.

5. INFORMATION ON FUNDRAISING PRACTICES

5.1 Fundraising code of practice

CAT&W is a registered Telford and Wrekin-based charity and, as such, accepts and invites donations from members of the public, local businesses and other supporters. The Charity has an income generation plan which is agreed by Trustees and a systematic approach to diversifying its income streams in order to minimise risk to the organisation.

Where it undertakes fundraising with the public, it adheres to the Code of Fundraising Practice (2016) in how it goes about raising money.

In 2020-21 CAT&W did not work with any professional fundraisers or commercial organisations. If it were to do so, it would contract with individuals or organisations so that they are also bound by the provisions of the Code of Fundraising Practice.

6. STRUCTURE, GOVERNANCE AND MANAGEMENT

6.1 Governing Document

The Charity (which has the working name of 'Citizens Advice Telford & The Wrekin') was formed as a company limited by guarantee on 20 September 1999 (Company Number: 03844929). The full name of the charity is 'Telford and The Wrekin Citizens Advice Bureaux' and was registered with the Charity Commission on 27 September 1999 (Charity Number: 1077566). It is governed by its Memorandum and Articles of Association, as last updated on 10 February 2003. The registered office is 40 Tan Bank, Wellington, Telford, TF1 1HW.

6.2 Organisational Structure

CAT&W is governed by its Trustee Board which is responsible for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet quarterly as a minimum and delegate the day-to-day operation of the charity to the CEO and Senior Management Team. The Trustee Board is independent of the management team. A register of Trustee Board members' interests is kept at the registered office and is available to the public.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2021

Trustees/Directors:	David Shelmerdine	(Chair)	3 years
	Paul Clifford	(Treasurer)	3 years
	Cllr Andrew Burford		5 years
	Sam Chilvers		1 year
	Cllr Raj Mehta		1 year
	Julie Twynholme		1 year
	June Slaven	(resigned March 2021)	
	Terry Yarnell	(Vice Chair)	(resigned February 2021)

CAT&W is a member of Citizens Advice (the operating name of the National Association of Citizens Advice Bureaux) and complies with its national standards of advice and casework.

6.3 Recruitment and appointment of trustees

Trustees are recruited and selected for their ability to make an effective contribution to the Board through their skills, knowledge, and experience, as well as having a proven interest in the work of the charity. Trustees are elected from the local community at the Annual General Meeting.

6.4 Trustee induction and training

Induction and training are provided through training courses, mentoring and e-learning. In 2020-21 the way in which new Trustees undergo induction was again refreshed and updated and includes information on the Charity Governance Code, Charity Commission leaflet "The Essential Trustee" and information on the responsibilities of charity governance.

6.5 Pay and remuneration of senior staff

In this year the CEO left the organisation in October 2020 and the Operations Manager and Development Manager, were appointed by the Board Trustees as joint interim CEO's. A new CEO was appointed in February 2021 with a start date in June 2021.

6.6 Related parties

The Trustees confirm that CAT&W works in partnership with several other charities and organisations to fulfil some of its charitable aims. Helping Hands was delivered in partnership with organisations including Mind, Stay, Telford Crisis Support Foodbank and RHCS. We are the lead organisation on the contract and have clear agreement on how funds will be disbursed to partners. We have data-sharing agreements where required.

We have no other subsidiary undertakings delivered by related parties.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2021

7. STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Citizens Advice Telford and the Wrekin for the purposes of company law) are responsible for preparing the Trustees Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that year.

In preparing these accounts, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

Disclosure of information to accountants - Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- So far as that Trustee is aware, there is no relevant information of which the charitable company's accountants are unaware
- The Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charitable company's accountants are aware of that information.

The Trustees report was approved by the Board of Trustees, on 18th August 2021:



David J C Shelmerdine
Trustee (Chair)

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX CHARITABLE COMPANY

8. INDEPENDENT EXAMINER'S REPORT to the TRUSTEES

I report to the charity trustees on my examination of the accounts of the company for the year ended 31st March 2021 which are set out on pages 15 to 33

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Signed:



Date: 24 August 2021

Robert Humphreys BEng FCA

For and on behalf of James, Holyoak & Parker Limited

Chartered Accountants

1 Knights Court,
Archers Way
Battlefield Enterprise Park
Shrewsbury, SY1 3GA

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

STATEMENT OF FINANCIAL ACTIVITIES

(Including income and expenditure account)

For the year ended 31 March 2021

	Note	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £
Income from:							
Donations and legacies	2	2,909	1,750	4,659	1,304	1,000	2,304
Charitable activities	3	196,501	575,037	771,538	195,333	463,548	658,881
Activities for generating funds	4	-	-	-	2,694	-	2,694
Investments	5	2,981	-	2,981	8,849	-	8,849
Total income		202,391	576,787	779,178	208,180	464,548	672,728
Expenditure on:							
Charitable activities	6,7	200,721	626,509	827,230	241,143	463,830	704,973
Total expenditure		200,721	626,509	827,230	241,143	463,830	704,973
Net income/(expenditure) before transfer		1,670	(49,722)	(48,052)	(32,963)	718	(32,245)
Transfers between funds		(52,546)	52,546	-	-	-	-
Net movement in funds		(50,876)	2,824	(48,052)	(32,963)	718	(32,245)
Reconciliation of funds:							
Total funds brought forward at 01 April 2020		777,842	2,718	780,560	810,805	2,000	812,805
Total funds carried forward at 31 March 2021		726,966	5,542	732,508	777,842	2,718	780,560

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

The notes on pages 19 to 33 form part of these financial statements.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

BALANCE SHEET

As at 31 March 2021

		2021	2020
	Note	£	£
Fixed assets			
Tangible assets	13	290,000	290,000
Current assets			
Debtors	14	15,911	37,310
Cash at bank and in hand		483,464	536,405
		<u>499,375</u>	<u>573,715</u>
Current liabilities			
Creditors: amounts falling due within one year	15	(56,867)	(83,155)
		<u></u>	<u></u>
Net current assets		442,508	490,560
		<u></u>	<u></u>
Total net assets		732,508	780,560
		<u></u>	<u></u>
Funds of the charity			
Unrestricted funds	18	49,707	49,478
Designated funds	18	677,259	728,364
Restricted funds	19	5,542	2,718
		<u></u>	<u></u>
Total charity funds	21	732,508	780,560
		<u></u>	<u></u>

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime under Companies Act 2006 and in accordance with Accounting and Reporting by Charities SORP (FRS 102).

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

Directors' responsibilities:

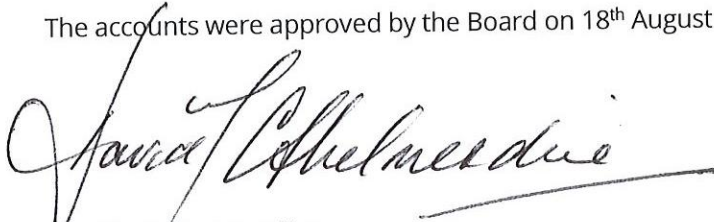
- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

BALANCE SHEET Continued

For the year ended 31 March 2021

The accounts were approved by the Board on 18th August 2021, and signed on its behalf by,

A handwritten signature in black ink, appearing to read 'David J C Shelmerdine', with a long horizontal flourish extending to the right.

David J C Shelmerdine
Trustee (Chair)

The notes on pages 19 to 33 form part of these financial statements.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

CASH FLOW STATEMENT

For the year ended 31 March 2021

	Note	2021 £	2020 £
Cash flows from operating activities:			
Net cash provided by operating activities	24	(55,922)	(33,505)
Cash flows from investing activities:			
Interest income	5	2,981	8,849
Net cash provided by investing activities		2,981	8,849
Increase / (decrease) in cash and cash equivalents in the reporting period		(52,941)	(24,656)
Cash and cash equivalents at the beginning of the reporting period		536,405	561,061
Cash and cash equivalents at the end of the reporting period	25	483,464	536,405

The notes on pages 19 to 33 form part of these financial statements.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2021

Charitable Company Information

Telford and the Wrekin Citizens Advice Bureaux is a private limited charitable company, limited by guarantee, by not having share capital incorporated and domiciled in England & Wales. The registered office is 40 Tan Bank, Wellington, Telford, TF1 1HW and the company registration number is: 03844929.

1 Accounting Policies

1.1 Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in Sterling and rounded to the nearest £1.

The Charity has availed itself of Paragraph 3 (2) of Schedule 4 of the Companies Act and adapted the Companies Act formats to reflect the special nature of the charity's activities.

1.2 Fund accounting

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

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company 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.

1.3 Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2021

1 Accounting Policies (continued)

1.4 Interest receivable

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

1.5 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes VAT which is not recoverable, and is reported as part of the expenditure to which it relates. Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs include all those overhead costs of the office, accommodation, utility services, and other services and costs, which are in support of the activity. They also include costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the levels of income per project.

1.6 Operating leases

The charity classifies the lease of property and printing and telecommunications equipment as operating leases. Rental charges are charged on a straight-line basis over the term of the lease.

1.7 Taxation

The charity is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or Section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No provision for taxation has therefore been made in these accounts.

1.8 Tangible fixed assets, depreciation and impairment

Individual fixed assets (excluding IT equipment) costing £1,000 or more, and IT equipment of £1,500 or more are capitalised at cost and depreciated over their useful economic lives on the following basis:

Freehold property	- No depreciation
Computers, Furniture & Equipment	- 33% on cost (straight line method)

The Trustees consider that freehold properties are maintained in such a state of repair that their residual value is at least equal to their net book value. As a result, the corresponding depreciation would not be material and therefore, is not charged in the statement of activities. The Trustees perform annual impairment reviews in accordance with the requirements of FRS 15 and FRS 11 to ensure that the carrying value is not higher than the recoverable amount.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

1 Accounting Policies (continued)

1.8 Tangible fixed assets, depreciation and impairment (cont.)

At each reporting date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Debtors

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

1.10 Cash at bank and in hand

Cash at bank and in hand includes cash in hand, deposits held at call with banks and other short term liquid investments with original maturity of three months or less from the date of acquisition or opening of the deposit or similar account. Any bank overdrafts are shown within borrowings in current liabilities.

1.11 Creditors and provisions

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

1.12 Pensions and retirement benefits

The charity operates a defined contribution scheme. The amount charged to the statement of financial activities in respect of pension costs and other post-retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments in the balance sheet.

1.13 Financial instruments

The charity only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable, loans from banks and other third parties and loans to related parties.

Debt instruments (other than those wholly repayable or receivable within one year), including loans and other accounts receivable and payable, are initially measured at present value of the future cash flows and subsequently at amortised cost using the effective interest method.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2021

1 Accounting Policies (continued)

1.14 Agency arrangements

Income received as part of a joint contract with other charitable organisations is held by this charity as agents for the partner charities and is not accounted for as income or expenditure of the charity.

1.15 Judgements in applying accounting policies and key sources of estimation uncertainty

In preparing the Financial Statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, liabilities and disclosure of contingent assets and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

Freehold properties - The Trustees estimate that the building value has not materially changed from the estimation performed in the prior year.

The directors consider that there are no significant areas of key judgement or estimation uncertainty other than those identified in the accounting policies above.

1.16 Going concern

Year ending 31 March 2021 was affected by Covid-19, the recent worldwide outbreak and the virus control measures has resulted in the charity closing its offices. However, we are still providing telephone and email support to those needing our support/advice and have trebled our capacity to deliver services in this way.

Once the current restrictions are lifted, all activities and income generation will be reviewed on a case-by-case basis. The Trustees anticipate an increased demand on grant funding as a consequence of Covid-19, not least because of new opportunities which will be presented going forward.

The charity's funding has continued and, together with our reserves and expenditure control, the Trustees do not consider there to be a going concern issue for the next 12 months. Therefore, at the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the going concern basis of accounting in the preparing the financial statements.

2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Voluntary donations & gifts	2,909	1,750	4,659	2,304
	<u>2,909</u>	<u>1,750</u>	<u>4,659</u>	<u>2,304</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2021

3 Income from charitable activities

Grants and contract income receivable for charitable activity	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Core Advice:				
Telford & Wrekin Council: Corporate	195,000	37,000	232,000	232,000
Energy projects	-	17,640	17,640	18,758
Other grants	1,501	14,844	16,345	1,550
	<u>196,501</u>	<u>69,484</u>	<u>265,985</u>	<u>252,308</u>
Debt & Benefits:				
Money Advice & Pensions Service: Debt Advice	-	125,591	125,591	104,064
Help to Claim (Universal Support)	-	111,664	111,664	108,341
Big Lottery Fund: Helping Hands	-	189,529	189,529	50,351
Telford & Wrekin Council: Children Centre Services	-	10,000	10,000	10,000
HMRC - Good Things Foundation	-	8,505	8,505	5,000
Other grants	-	-	-	333
	<u>-</u>	<u>445,289</u>	<u>445,289</u>	<u>278,089</u>
Social Care & Support:				
Telford & Wrekin Council: Other grants	-	-	-	36,564
Telford & Wrekin Council: Armed Forces Covenant	-	6,319	6,319	20,000
Brexit Advice Grant	-	-	-	20,000
FDI	-	3,125	3,125	7,875
Nationwide	-	-	-	6,624
Domestic and Emotional Abuse project	-	9,976	9,976	-
Enable	-	5,250	5,250	-
Other Grants	-	344	344	8,734
	<u>-</u>	<u>25,014</u>	<u>25,014</u>	<u>99,797</u>
Outreach & Engagement:				
Newport	-	5,500	5,500	5,500
Oakengates	-	5,000	5,000	5,000
Dawley	-	5,000	5,000	5,000
Madeley	-	5,250	5,250	5,250
Stirchley	-	4,000	4,000	4,000
Had/Lee	-	5,250	5,250	2,625
Woodside	-	5,250	5,250	1,312
	<u>-</u>	<u>35,250</u>	<u>35,250</u>	<u>28,687</u>
Total income from charitable activities	<u>196,501</u>	<u>575,037</u>	<u>771,538</u>	<u>658,881</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2021

4 Activities for generating funds

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Training & other	-	-	-	2,694
	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,694</u>
	-	-	-	2,694
	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,694</u>

5 Investments

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Interest received	2,981	-	2,981	8,849
	<u>2,981</u>	<u>-</u>	<u>2,981</u>	<u>8,849</u>
	2,981	-	2,981	8,849
	<u>2,981</u>	<u>-</u>	<u>2,981</u>	<u>8,849</u>

6 Expenditure on charitable activities by fund

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Core Advice	200,721	61,620	262,341	298,951
Debt & Benefits	-	478,703	478,703	277,756
Social Care & Support	-	31,119	31,119	99,579
Outreach & Engagement	-	55,067	55,067	28,687
	<u>200,721</u>	<u>626,509</u>	<u>827,230</u>	<u>704,973</u>
	200,721	626,509	827,230	704,973
	<u>200,721</u>	<u>626,509</u>	<u>827,230</u>	<u>704,973</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2021

7 Analysis of expenditure on charitable activities

	Core Advice £	Debt & Benefits £	Social Care & Support £	Outreach & Engagement £	Total 2021 £	Total 2020 £
Direct costs:						
Salaries and wages	153,052	232,732	17,426	34,978	438,188	410,468
Staff and volunteers	692	1,963	57	191	2,903	15,282
Office & IT costs	11,770	4,411	-	-	16,181	24,445
Other costs	-	103,474	4,884		108,358	5,625
	<u>165,514</u>	<u>342,580</u>	<u>22,367</u>	<u>35,169</u>	<u>565,630</u>	<u>455,820</u>
Support costs:						
Staff costs	53,263	94,450	6,076	13,804	167,593	194,660
Office & IT costs	14,730	26,297	1,691	3,845	46,563	20,951
Premises costs	5,615	9,954	640	1,455	17,664	19,630
Governance costs	23,217	5,421	349	793	29,780	14,598
	<u>96,825</u>	<u>136,122</u>	<u>8,756</u>	<u>19,897</u>	<u>261,600</u>	<u>249,839</u>
Total expenditure	<u>262,339</u>	<u>478,702</u>	<u>31,123</u>	<u>55,066</u>	<u>827,230</u>	<u>704,973</u>

8 Net incoming resources for the year

	2021 £	2020 £
This is stated after charging		
Operating leases - other	1,543	2,263
Auditor's remuneration:		
- Audit	-	6,000
- Independent Examination	3,000	-
- Other financial services	-	-
	<u>4,543</u>	<u>8,263</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2021

9 Trustees

During the current or previous year no remuneration or benefits for services as a director/Trustee have been paid or were payable, directly or indirectly, out of the funds of the charity to any Trustee or to any person known to be connected with them.

Reimbursement of training, travel and incidental expenses to the Trustees came to £0 during the year to 31 March 2021, (2019/20: £285 to two Trustees).

10 Employees

	2021 FTE Number	2020 FTE Number	2021 Head Count	2020 Head Count
Number of employees				
The average number of employees, analysed by function was:				
Advice workers and support staff	19	20	26	27
Key management personnel	3	3	3	3
	22	23	29	30
			2021 £	2020 £
Employment costs				
Wages and salaries			551,570	551,148
Social security costs			38,034	38,718
Pension costs			12,836	15,262
			602,440	605,128

No employee received remuneration amounting to more than £60,000 in the period (2019/20: NIL)

The key management personnel of the Charity comprise of the Chief Executive Officer, Operations Manager and the Development Manager. The total employee benefits of the key management personnel of the Charity were £108,686 (2019/20: £117,172) - covering three key management personnel.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2021

11 Pensions

There is a defined contribution pension scheme for employees. The basis for allocating the employer expense between activities is based on the salary cost of staff working on that activity. The Charity automatically enrolls eligible jobholders into a qualifying scheme in accordance with pensions legislation. The assets of the scheme are held separately from those of the company in an independently administered fund. The fund is a Group Personal Pension Scheme with Scottish Widows. The pension cost charge for the year represents contributions payable by the charitable company to the fund and amounted to £12,836 (2020: £15,262). The cost of the pension is allocated to each individual project within which an employee works. At the year-end £4,167 was owed to the pension scheme (2020: £4,871).

12 Volunteers

The charity is grateful for the huge contribution of its volunteers who are involved in service provision and support roles. During the year a total of 23 active volunteers contributed around 2,092 hours with an estimated value of almost £100,000 (using TOMs standard proxy measure). They worked in a range of roles including Trustees, advisers, hub receptionists, telephonists, form-fillers, administrators and much more (£290,000 estimated value in 2019/20).

13 Fixed Assets

	Freehold property	Computers, furniture & equipment	Total
	£	£	£
Cost			
At 01 April 2020	290,000	27,320	317,320
At 31 March 2021	290,000	27,320	317,320
Depreciation			
At 01 April 2020	-	27,320	27,320
At 31 March 2021	-	27,320	27,320
Net book value	290,000	-	290,000
At 31 March 2021			
At 31 March 2020	290,000	-	290,000

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2021

14 Debtors		2021	2020
		£	£
Trade debtors		-	21,373
Accrued income		14,292	13,884
Prepayments		1,619	1,493
Other debtors		-	560
		15,911	37,310
15 Creditors: amounts falling due within one year		2021	2020
		£	£
	Note		
Trade creditors		8,434	558
PAYE/NI		10,228	9,632
Pensions		4,167	4,871
Accruals		26,333	27,396
Deferred income	16	7,705	40,698
		56,867	83,155

The Holiday accrual is exceptionally high this year due to Covid but 21-22 will be de minimus as the holiday year has been brought in line with financial year. Therefore to give a more accurate out-turn over the 2 years, £14,870 which represents 50% of the actual has been accrued.

16 Deferred income

Deferred income comprises of income received for the following projects for which performance is expected in the following year; totalling £7,705 in 2020/21 (2019/20: 40,698):

	Helping Hands	Domestic Abuse	Others
	£	£	£
Balance as at 01 April 2020	24,516	16,182	-
Amount released to income earned	24,516	9,977	-
-			
Amount deferred in year	-	6,205	1,500
Balance as at 31 March 2021	-	6,205	1,500

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2021

17 Financial instruments	2021 £	2020 £
Financial assets		
Financial assets measured at fair value through profit & loss:		
- Cash at bank and in hand	483,464	536,405
Financial assets that are debt instruments measured at amortised cost:		
- Trade debtors	-	21,373
- Accrued income	14,292	13,884
- Prepayments	1,619	1,493
- Other debtors	-	560
	499,375	573,715
Financial liabilities		
Financial liabilities measured at amortised cost:		
- Trade creditors	10,108	558
- PAYE/NI	10,228	9,632
- Pensions	4,167	4,871
- Accruals	24,659	27,396
- Deferred income	7,705	40,698
	56,867	83,155

18 Unrestricted funds	Balance at 01 April 2020 £	Incoming resources £	Resources expended £	Transfers Between Funds £	Balance at 31 March 2021 £
General funds: Free reserves	49,478	-	-	229	49,707
Designated funds: Reserves policy	224,720	-	-	(17,667)	207,053
Designated funds: Freehold property	290,000	-	-	-	290,000
Designated funds: IT Replacement	30,807	-	-	-	30,807
Designated funds: Premises repairs	50,000	-	-	-	50,000
Designated funds: Staffing reserve	76,914	-	-	-	76,914
Designated funds: Development costs	3,473	-	-	-	3,473
Designated funds: Planned deficits	52,450	-	(50,876)	17,438	19,012
Total Unrestricted funds	777,842	-	(50,876)	-	726,966

A designated fund is held of £290,000 for freehold property (2020: £290,000) as this amount is not readily available to spend on the charitable objects of the Charity.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2021

19 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of grants received for specific purposes:

	Balance at 01 April 2020 £	Incoming resources £	Resources expended £	Transfers Between Funds £	Balance at 31 March 2021 £
Core Advice:					
Telford & Wrekin Council: First Point	-	37,000	(37,000)	-	-
Energy projects	-	17,640	(17,640)	-	-
Other Grants	-	16,594	(11,703)	-	4,891
Rotary Club Ironbridge	1500	-	(1,500)	-	-
	<u>1,500</u>	<u>71,234</u>	<u>(67,843)</u>	<u>-</u>	<u>4,891</u>
Debt & Benefits:					
MAPS: Debt Advice	-	125,591	(125,591)	-	-
Help to Claim (Universal Support)	-	111,664	(111,664)	-	-
Big Lottery Fund: Helping Hands	-	189,529	(189,529)	-	-
T&W Council: Children Centre Services	-	10,000	(10,000)	-	-
HMRC - Good Things Foundation	-	8,505	(8,505)	-	-
	-	<u>445,289</u>	<u>(445,289)</u>	<u>-</u>	<u>-</u>
Social Care & Support:					
T&W Council: Armed Forces Covenant	-	6,319	(6,319)	-	-
FDI	-	3,125	(3,125)	-	-
Up Up Project	484	344	(344)	-	484
Domestic and Emotional Abuse project	734	9,976	(10,543)	-	167
Enable	-	5,250	(5,250)	-	-
	<u>1,218</u>	<u>25,014</u>	<u>(25,581)</u>	<u>-</u>	<u>651</u>
Outreach & Engagement:					
Newport	-	5,500	(5,500)	-	-
Oakengates	-	5,000	(5,000)	-	-
Dawley	-	5,000	(5,000)	-	-
Madeley	-	5,250	(5,250)	-	-
Stirchley	-	4,000	(4,000)	-	-
Had/Lee	-	5,250	(5,250)	-	-
Woodside	-	5,250	(5,250)	-	-
	-	<u>35,250</u>	<u>(35,250)</u>	<u>-</u>	<u>-</u>
Total	<u>2,718</u>	<u>576,787</u>	<u>(573,963)</u>	<u>-</u>	<u>5,542</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2021

20 Purpose of funds (material funds only)

Unrestricted Funds

General reserves - The general reserves represent accumulated income received which are free to be used within the objectives of the charity. These funds are available for the future needs and working capital of CAT&W, at the absolute discretion of the Trustees.

Designated Reserves

Reserves policy - As agreed and set out in the Reserves policy in the Trustees' report, point 3.3 if the funding sources ceased for the charity or for certain projects which is an on-going risk;

Freehold property - This amount is not readily available to spend on the charity's activities as it is an operating office in use by the charity;

IT replacement - A fund set up to provide for the replacement of the IT system and equipment expected to be expended within the next two years;

Premises repairs - A fund to set aside an amount for potential property repairs expected to be expended within the next two years;

Staffing reserve - A fund to cover the costs of staff redundancy if the funding sources ceased for the charity or for certain projects which is an on-going risk;

Development costs - A fund to cover the costs of consultancy for management development work expected to be expended within the next 12 months;

Planned deficits - A fund to cover the planned budgeted deficits the charity expects for the next year;

Restricted Funds over £30k in annual income

First Point - This is an outreach service to provide the generalist service of citizens advice, paid for by Telford and Wrekin Council.

Help to Claim - This is a project funded by DWP through the national Citizens Advice, to provide support to people claiming Universal Credit.

Helping Hands - This is funded by Big Lottery to provide support for vulnerable people in crisis because of their young age, housing circumstances, physical or mental health, who are experiencing a financial crisis.

MAPS: Debt Advice - This is funding from the Money Advice and Pensions Service through national Citizens Advice, to offer debts advice and casework.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2021

21 Analysis of net assets between funds

(a) Current year	Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 March 2021 are represented by:			
Tangible fixed assets	290,000	-	290,000
Net current assets	436,967	5,541	442,508
	726,967	5,541	732,508

(b) Prior year	Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 March 2020 are represented by:			
Tangible fixed assets	290,000	-	290,000
Net current assets	487,842	2,718	490,560
	777,842	2,718	780,560

22 Commitments under operating leases

As at 31 March 2021, commitments under non-cancellable operating leases as follows:

	2021 £	2020 £
Operating leases which expire:		
Within one year	-	1,108
Between one and two years	3,297	-
Over two years	-	-

23 Related parties

There have been no related party transactions in the year, there was no reimbursement of Trustee expenses in 2021, see note 9. (2020: There have been no related party transactions in the year, other than the reimbursement of the Trustees expenses that is disclosed in note 9).

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2021

24	Reconciliation of cash flows from operating activities	2021 £	2020 £
	Net income / (expenditure) for the reporting period	(48,052)	(32,245)
	Less: Investment income	(2,981)	(8,849)
	(Increase) / decrease in debtors	21,399	(27,905)
	Increase / (decrease) in creditors	(26,288)	35,494
	Net cash provided by operating activities	(55,922)	(33,505)

25	Analysis of cash and cash equivalents	2021 £	2020 £
	Cash at bank and in hand	483,464	536,405
	Total cash and cash equivalents	483,464	536,405

26 Government grants

Income from government grants comprises grants made by local authorities to fund the charity's objectives.

See note 3 for more information and to the amount and source of these grants.

27 Working in partnership with other charitable organisations

During the year the charity has collaborated with a number of other local charities to make joint tenders to supply support to people living in the Telford and Wrekin area.

The charity has acted as lead partner on one contacts during this year. The nature of its role is as agent for the other charities. Income is received as agent for the other charities and paid on to them. A total of £103,194 (2019/20: £133,043) was received and paid on. At the year-end £Nil was held on behalf of other charities (2020: £12,007).

28 Members liability

The Charity (which has the working name of 'Citizens Advice Telford & The Wrekin') was formed as a company limited by guarantee on 20 September 1999 (Company Number: 03844929). The full name of the charity is Telford and the Wrekin Citizens Advice Bureaux and was registered with the Charity Commission on 27 September 1999 (Charity Number: 1077566).

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of

the company and guarantee to contribute £1 in the event of winding up.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

DETAILED INCOME & EXPENDITURE ACCOUNTS (MANAGEMENT INFORMATION ONLY)

For the year ended 31 March 2021

	2021 £	2020 £
INCOME		
Grants for charitable activities	771,538	658,881
Donations	4,659	2,304
Bank interest	2,981	8,849
Other income	-	2,694
TOTAL INCOME	779,178	672,728
EXPENDITURE		
Staff & volunteer costs		
Salaries, NI & pension	605,784	605,128
Recruitment & training	2,050	3,254
Travel & Subsistence	371	5,533
Volunteer expenses	248	6,588
Other	231	-
	608,684	620,503
Office & IT costs		
CitA insurance	2,280	2,280
Computer & telephone costs	30,313	28,011
Office equipment	3,992	2,263
Postage, stationery & shredding	3,019	8,797
Reference materials & memberships	2,689	1,105
Security	684	171
Other	1,543	2,624
	44,520	45,251
Premises costs		
Fire maintenance, Cleaning & repairs	4,588	3,601
Heat, light & water	9,766	12,722
Insurance – general	3,310	3,307
	17,664	19,630
Governance & Other costs		
Audit & other accounting	6,926	7,770
Legal & professional	35,720	6,542
Trustees' expenses	-	285
Bank charges	620	744
Other	113,096	4,249
	156,362	19,589
TOTAL EXPENDITURE	827,230	704,973
NET INCOME/(EXPENDITURE)	(48,052)	(32,245)