



**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

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**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

<b>Key Personnel:</b>	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

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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**

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#### **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

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#### 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**

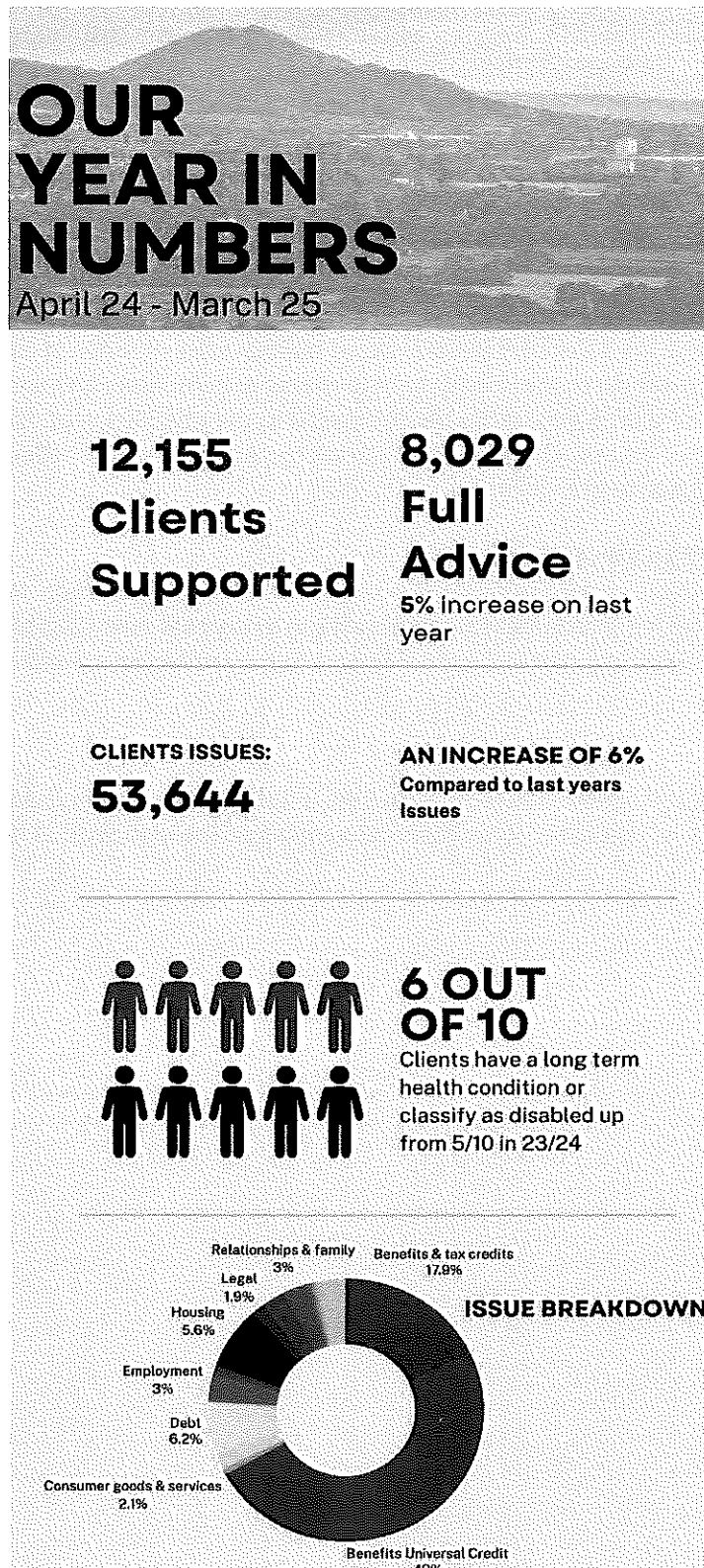
Our current business objectives are to retain our skilled front line adviser staff. We continue to have a flexible approach to working, encouraging staff to work in a way that best suits their needs. Our staff turnover has been relatively low and our annual People Survey reflected a positive and supportive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

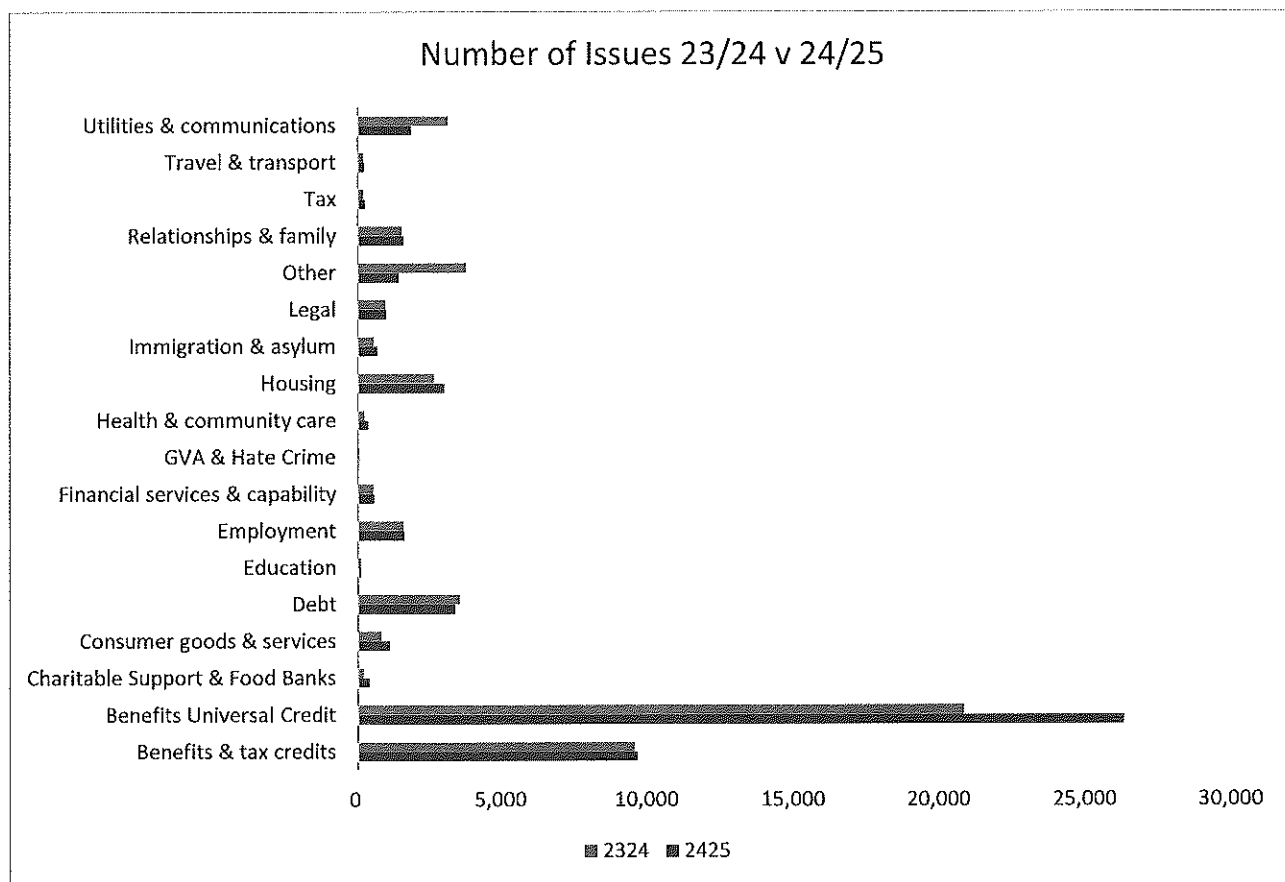


# TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

## 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

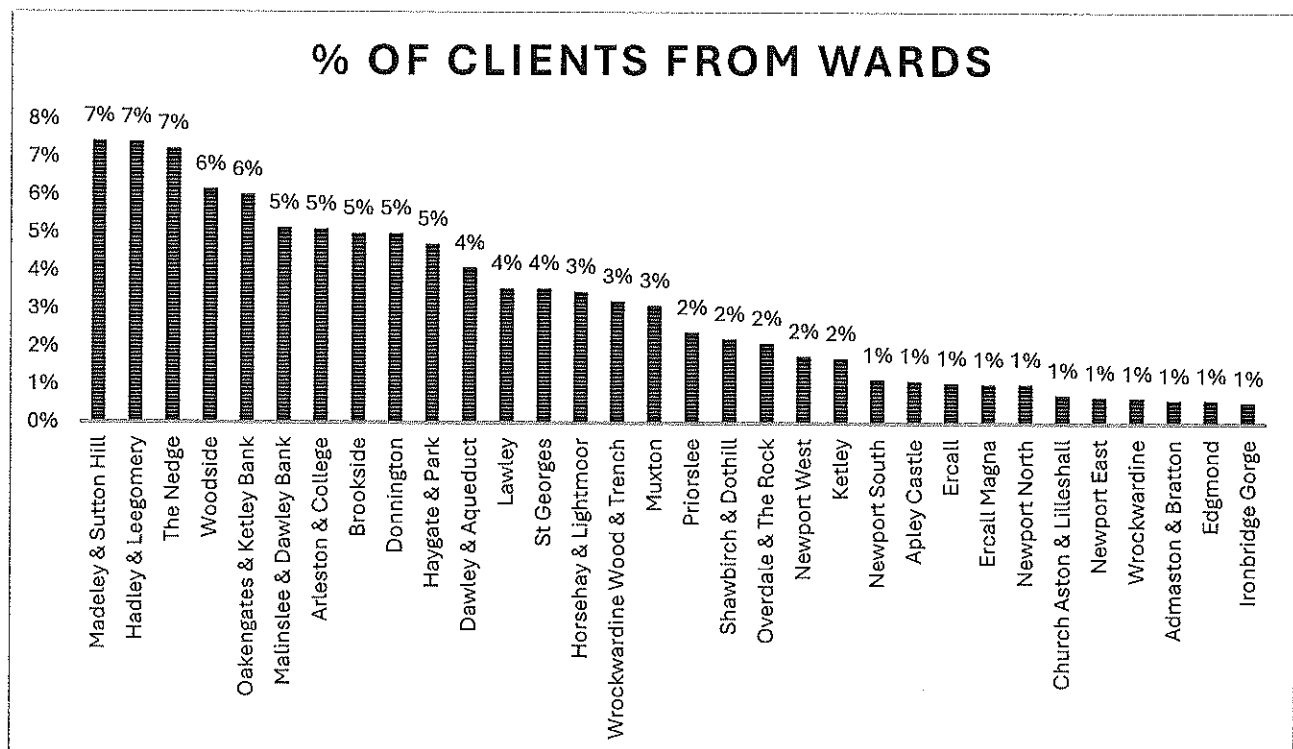
#### 2.1 Working with Clients (continued)

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



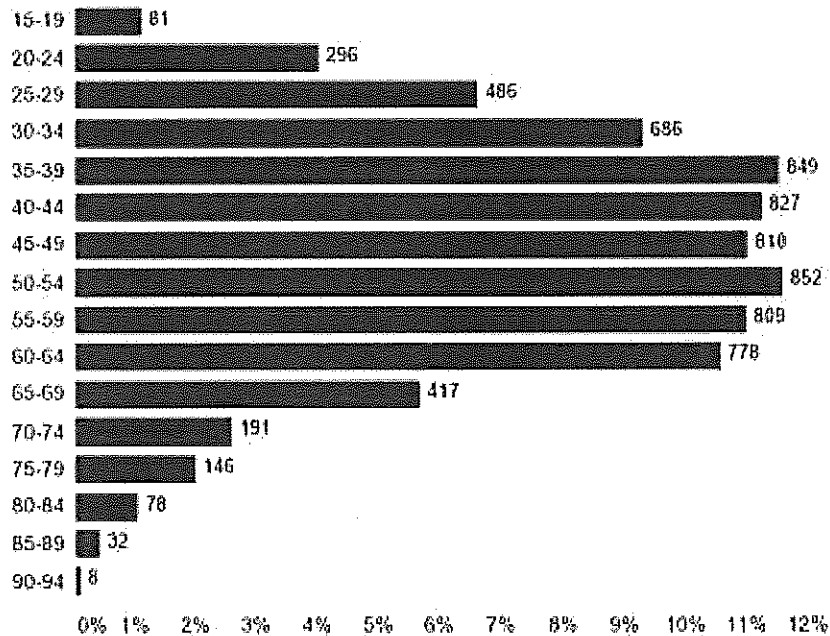
## TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

### TRUSTEES'/DIRECTORS' REPORT

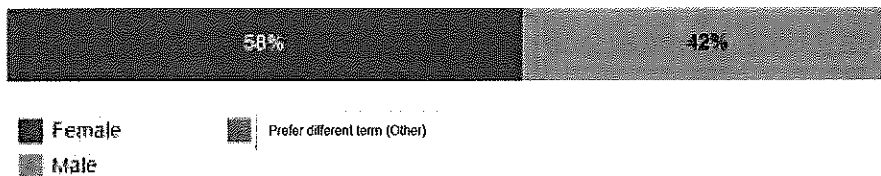
For the year ended 31 March 2025

#### Client Profile

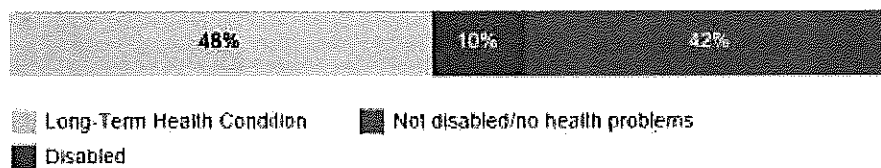
##### Age

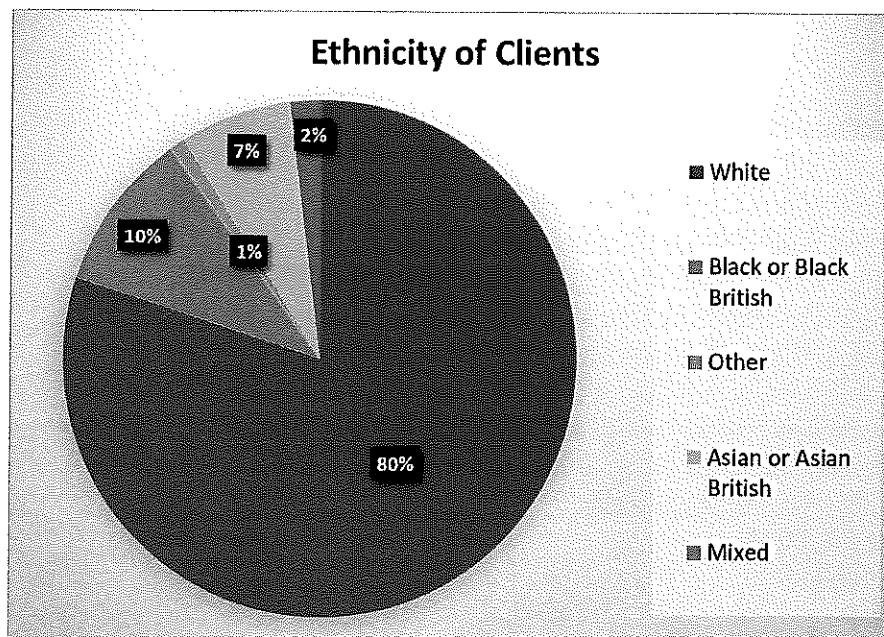


##### Gender



##### 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

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### 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**

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#### **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**

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#### **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**

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#### **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**

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**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**

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## **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

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#### 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:

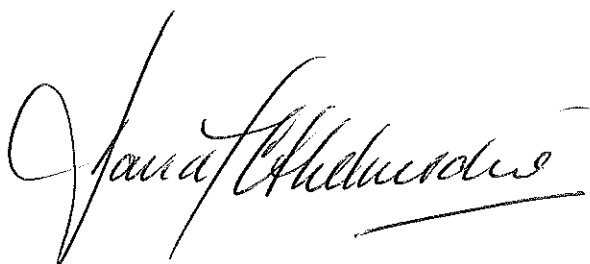
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed 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**

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#### **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 31<sup>st</sup> 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 £
<b>Income from:</b>							
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
<b>Total income</b>		<b>240,874</b>	<b>742,269</b>	<b>983,143</b>	<b>409,247</b>	<b>722,415</b>	<b>1,131,662</b>
<b>Expenditure on:</b>							
Charitable activities	6,7	197,946	786,048	983,994	126,749	752,349	879,098
<b>Total expenditure</b>		<b>197,946</b>	<b>786,048</b>	<b>983,994</b>	<b>126,749</b>	<b>752,349</b>	<b>879,098</b>
<b>Net income/(expenditure) before transfer</b>		<b>42,928</b>	<b>(43,779)</b>	<b>(851)</b>	<b>282,498</b>	<b>(29,934)</b>	<b>252,564</b>
<b>Transfers between funds</b>		<b>(44,833)</b>	<b>44,833</b>	<b>-</b>	<b>(29,321)</b>	<b>29,321</b>	<b>-</b>
<b>Net movement in funds</b>		<b>(1,905)</b>	<b>1,054</b>	<b>(851)</b>	<b>253,177</b>	<b>(613)</b>	<b>252,564</b>
<b>Reconciliation of funds:</b>							
Total funds brought forward at 1 April 2024		948,510	776	949,286	695,333	1,389	696,722
<b>Total funds carried forward at 31 March 2025</b>		<b>946,605</b>	<b>1,830</b>	<b>948,435</b>	<b>948,510</b>	<b>776</b>	<b>949,286</b>

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	£	£
<b>Fixed assets</b>			
Tangible assets	13	75,637	-
Investments	14	766,770	-
<b>Current assets</b>			
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>
<b>Current liabilities</b>			
Creditors: amounts falling due within one year	16	(104,121)	(79,100)
		<u></u>	<u></u>
<b>Net current assets</b>		<b>106,028</b>	<b>949,286</b>
		<u></u>	<u></u>
<b>Total net assets</b>		<b>948,435</b>	<b>949,286</b>
		<u></u>	<u></u>
<b>Funds of the charity</b>			
Unrestricted funds	19	122,794	95,230
Designated funds	19	823,811	853,280
Restricted funds	20	1,830	776
		<u></u>	<u></u>
<b>Total charity funds</b>	22	<b>948,435</b>	<b>949,286</b>
		<u></u>	<u></u>

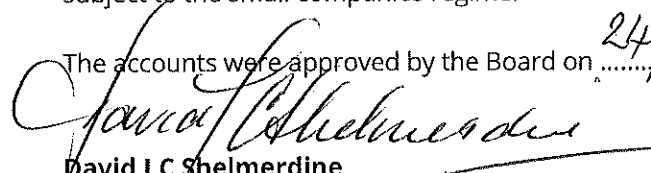
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

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**

	<b>Note</b>	<b>2025 £</b>	<b>2024 £</b>
<b>Cash flows from operating activities:</b>			
<b>Net cash provided by operating activities</b>	25	<b>4,960</b>	22,907
<b>Cash flows from investing activities:</b>			
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)	-
<b>Net cash provided by investing activities</b>		<b>(823,722)</b>	464,129
Increase / (decrease) in cash and cash equivalents in the reporting period		<b>(818,762)</b>	487,036
Cash and cash equivalents at the beginning of the reporting period		<b>991,466</b>	504,430
<b>Cash and cash equivalents at the end of the reporting period</b>		<b>172,704</b>	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**

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#### **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**

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#### **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**

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#### **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 £
<b>Core Advice:</b>				
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>
<b>Debt &amp; Benefits:</b>				
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>
<b>Social Care &amp; Support:</b>				
Enable	-	9,000	9,000	9,000
	<u>-</u>	<u>9,000</u>	<u>9,000</u>	<u>9,000</u>
<b>Outreach &amp; Engagement:</b>				
Outreaches	-	30,639	30,639	21,250
	<u>-</u>	<u>30,639</u>	<u>30,639</u>	<u>21,250</u>
<b>Total income from charitable activities</b>	<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 £
<b>Direct costs:</b>						
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>
<b>Support costs:</b>						
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>
<b>Total expenditure</b>	<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
	<b>Number of employees</b>				
	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
		<hr/>	<hr/>	<hr/>	<hr/>
		26	25	32	29
				<hr/>	<hr/>
				2025	2024
				£	£
	<b>Employment costs</b>				
	Wages and salaries			743,454	718,952
	Social security costs			63,383	59,189
	Pension costs			17,393	17,675
				<hr/>	<hr/>
				824,230	795,816
				<hr/>	<hr/>

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

**TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX**

**NOTES TO THE FINANCIAL STATEMENTS**

**For the year ended 31 March 2025**

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

**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):

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

# TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

18	Financial instruments	2025 £	2024 £	
	<b>Financial assets</b>			
	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	
		<hr/>	<hr/>	
		1,045,148	1,022,575	
		<hr/>	<hr/>	
	<b>Financial liabilities</b>			
	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	
		<hr/>	<hr/>	
		82,521	49,100	
		<hr/>	<hr/>	
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
		<hr/>	<hr/>	<hr/>
	<b>Total Unrestricted funds</b>	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 £
<b>Core Advice:</b>					
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>
<b>Debt &amp; Benefits:</b>					
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	-
<b>Social Care &amp; Support:</b>					
Enable	<u>-</u>	<u>9,000</u>	<u>(10,487)</u>	<u>1,487</u>	<u>-</u>
	-	9,000	(10,487)	1,487	-
<b>Outreach &amp; Engagement:</b>					
Outreach	635	30,639	(33,094)	1,820	-
<b>Total</b>	<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

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#### 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)
	<b>Net cash provided by operating activities</b>	<b>4,960</b>	<b>22,907</b>

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

## 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 £
<b>INCOME</b>		
Grants for charitable activities	945,269	954,757
Donations	280	791
Bank interest	37,594	14,129
Other income	-	161,985
	<hr/>	<hr/>
<b>TOTAL INCOME</b>	<b>983,143</b>	<b>1,131,662</b>
	<hr/>	<hr/>
<b>EXPENDITURE</b>		
<b>Staff &amp; volunteer costs</b>		
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
	<hr/>	<hr/>
	<b>840,561</b>	<b>771,717</b>
<b>Office &amp; IT costs</b>		
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
	<hr/>	<hr/>
	<b>38,894</b>	<b>43,525</b>
<b>Premises costs</b>		
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
	<hr/>	<hr/>
	<b>61,522</b>	<b>39,666</b>
<b>Governance &amp; Other costs</b>		
Audit & other accounting	2,940	2,880
Legal & professional	31,834	15,838
Bank charges	1,583	794
Other	6,660	4,678
	<hr/>	<hr/>
	<b>43,017</b>	<b>24,190</b>
	<hr/>	<hr/>
<b>TOTAL EXPENDITURE</b>	<b>983,994</b>	<b>879,098</b>
	<hr/>	<hr/>
<b>NET INCOME/(EXPENDITURE)</b>	<b>(851)</b>	<b>252,564</b>
	<hr/>	<hr/>