

Citizens Advice East Suffolk

England & Wales · Charity number 1115522

Details

Other names	NORTH EAST SUFFOLK ADVICE, NORTH EAST SUFFOLK CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	05866861
Registered	2006-07-24
Register	View on the Charity Commission register

Contact

Address	Citizens Advice East Suffolk St. Margaret's House Gordon Road lowestoft Suffolk NR32 1JQ
Phone	01728832544
Email	advice@caes.org.uk
Website	www.citizensadviceeast Suffolk.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE COMMUNITIES IN EAST SUFFOLK AND SURROUNDING AREAS ("THE AREA OF BENEFIT") BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

Activities: Provides advice, information and representations to members of the public on a range of legal matters, including debt, welfare benefits, housing, employment, consumer, education, health, immigration and nationality, family and relationships, to the public across East Suffolk, face-to-face (from 5 permanent offices and multiple outreaches), and by telephone and e-mail.

Classification

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

Geography

- **Area of benefit:** NORTH EAST SUFFOLK AND SOUTHERN NORFOLK
- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,164,487	£1,146,868	£779,844	35
2024-03-31	£929,850	£922,092	£749,428	31
2023-03-31	£826,839	£898,760	£741,670	27
2022-03-31	£564,662	£534,905	£379,601	14
2021-03-31	£557,509	£439,319	£349,844	16

Trustees

Name	Role	Appointed
Clare Simkin		2025-01-13
Philip Maturin Davy		2023-06-05
Richard Thomas McLeod		2022-06-20
Timothy Rowan-Robinson		2025-01-13
lydia keeble		2024-03-18
robert wilkerson		2024-07-22

Accounts

Company number 5866861

Citizens Advice East Suffolk Ltd

**Financial Statements
For the year ended 31 March 2025**

Registered charity number 1115522

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Citizens Advice East Suffolk Ltd

Legal and administrative information

Legal structure	The charity is a company limited by guarantee, incorporated in England and Wales
Company No.	5866861
Charity Registration No.	1115522
Chairman	Nick Mayo to 31 October 2025 Rob Wilkerson from 31 October 2025
Board of Trustees	
- Elected members	Nick Mayo (resigned 31 October 2025) David Verney (resigned 24 September 2024) Craig Fiddaman (resigned 22 July 2024) Richard McLeod Simon Quantrill (resigned 31 March 2025) Phil Davy Lydia Keeble Rob Wilkerson (appointed 22 July 2024) Mick Durham (appointed 24 September 2024) Timothy Rowan-Robinson (appointed 13 January 2025) Clare Simkin (appointed 13 January 2025)
- Council nominees	Malcolm Pitchers (East Suffolk Council) Steve Wiles (Suffolk County Council)
Company Secretary	Craig Fiddaman to 22 April 2024 Richard McLeod from 22 April 2024
Chief Officer	Chiara Saunders
Principal Address and Registered Office	St Margaret's House Gordon Road Lowestoft Suffolk NR32 1JQ
Auditors	Cunninghams Statutory Auditors Number Sixty One Alexandra Road Lowestoft Suffolk NR32 1PL

Citizens Advice East Suffolk Ltd

Trustees' Annual Report for the year ended 31 March 2025

The Trustees, who are also directors of the charity for the purposes of the Companies Act, present their report and financial statements for the year ended 31 March 2025.

Chair's Report

The 2024/2025 year for Citizens Advice East Suffolk (CAES) has focused on consolidating the framework for the merged CA Felixstowe & District, CA Leiston, Saxmundham & District and CA North East Suffolk, achieved on 1 April 2022.

The Chief Officer, her staff and the volunteers have all worked tirelessly and enthusiastically to move CAES forward into phase 2 of the merger and have created a streamlined and extremely efficient entity. Over the year, the Trustees have provided the necessary oversight on strategic matters, notably all governance, finance and staffing issues and the expertise of some individual Trustees on issues such as property has been invaluable. The Board has also benefited from the appointment of new Trustees.

The Chief Officer, Chiara Saunders, has devoted time to reviewing and assessing the needs of the community and has worked with multiple stakeholders to secure funding, while retaining a face-to-face service for those who would benefit most from this.

Stakeholders in local government, other agencies and the voluntary sector have all remained generous and supportive, both financially and in their willingness to share their experience and expertise. Particular thanks are extended to the main funders, East Suffolk District Council, Suffolk County Council and the Rope Trust.

Over the last 2 years, CAES has successfully embedded the improvements recommended in the 2023 Year 3 audit from Citizens Advice at the centre. The 2025 Year 2 audit has been completed and demonstrated full compliance with the process, resulting in a pass score for all aspects of operation.

CAES has been exploring potential sources of funding with new partners, both to develop new ways of advice-giving and to enhance the existing systems. CAES needs to remain visible at the forefront of advice giving in the area, particularly in the light of potential local government reorganisation across the county. Given the uncertainties and the competing demands for ever decreasing funding, the staff and volunteers are to be commended for their impressive performance for the community.



Rob Wilkerson
Chair of the Board of Trustees

The Trustees have adopted the provisions of the Statement of Recommended Practice, applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The charity is governed by its Memorandum of Association dated 5 July 2006 as amended by Special Resolutions in August and September 2022.

Objectives and activities

Aims and principles

Citizens Advice East Suffolk ("CAES") provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The charity provides information and advice to all who need it, but aims to target resources in more detailed help and casework to those who are least able to help themselves, whether due to language, mental health, age or disability, or short term difficulties such as homelessness or lack of money.

CAES also works to improve the policies and practices that affect people's lives, through representing unfairness and difficulties faced by clients to those able to make a difference in law and procedures, in government or elsewhere. CAES values its wide range of volunteers and recognises that they are the strength underpinning the organisation, and seeks to promote supported volunteering as a route to develop employability skills and confidence, leading to a healthier and stronger community.

Objectives

The Trustees review the Charity's Business Development and Operation Plans on a regular basis, and at least annually, to agree the achievements of the year and objectives for the following year.

The main objective for the year ending 31 March 2025 was to continue to provide an efficient and effective advice and information service to the local community and our activities were targeted to meet that purpose.

The work was carried out by a team of volunteer advisers and specialists providing a predominantly telephone and email service with face-to-face appointments available when required.

CAES provided advice in 15 key areas: benefits, consumer, debt, education, employment, finance, health, housing, immigration, legal, relationship, budgeting, tax, travel and utilities.

In addition to generalist advice, both specialist advice and casework were available:

Specialist Consumer Advice - faulty goods, scams or mis-sold goods;

Specialist Money Advice – consideration of debt management options including Breathing Space, debt management plans, bankruptcy, debt relief orders and Individual Voluntary Arrangements;

Financial Capability Advice – supporting clients to maximise income and reduce expenditure;

Specialist Welfare Benefit Advice - form filling, mandatory reconsiderations and appeals;

Our project work to March 2025 included;

Debt and Money Advice under two contracts, one Money and Pension Service in Waveney and one based in Suffolk Coastal funded by Core funding;

Social Prescribing through our Solutions project in Lowestoft where we work from seven local surgeries and support clients with their non-clinical needs;

Local Welfare Assistance support for clients in financial hardship;

Lowestoft Food Bank outreach worker providing advice and support to clients of the Lowestoft foodbank;

Across the district in conjunction with the District Council Provision of Homelessness Prevention, Debt and Money Advice Service;

Yorkshire Building Society generalist advice provision at the Lowestoft branch;

Ministry of Justice - finance, benefit and debt advice to male probationers in East and West Suffolk delivered in conjunction with Citizens Advice West Suffolk;

Net Zero Leiston providing energy advice linked to Net Zero objectives funded by Net Zero Leiston

Maternity Advice – Lowestoft and Beccles – funded by NHS Norfolk and Waveney ICB

Sizewell Housing Mitigation providing advice on housing issues funded by the Sizewell Community Fund

Sizewell Volunteers investing in increasing volunteer numbers funded by the Sizewell Community Fund

Energy Advice provided in East Suffolk funded by Energy Redress.

How Our Activities Deliver Public Benefit

Our main activities and who we try to help are described above. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit.

The Trustee Board have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

Contribution of staff and Volunteers

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate. As at 31 March 2025 the service employed 35 paid workers (18 FTEs) and was supported by 86 volunteers.

Staff, under the direction of the Chief Officer, work across all activities of the charity, including the support of volunteers, ensuring its smooth and effective operation. Staff have an annual review carried out by their line manager and regular informal reviews. Salaries are reviewed across the board by the Staffing Sub Committee in the Spring taking account of a number of factors including the level of inflation, the salary increases agreed by other LCAs and the finances of CAES. Any recommended increase is submitted to the full Board for approval.

Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice East Suffolk service. The volunteers contribute, on average, 320 hours each per annum. With volunteering hours of some 27,000 the annualised value of volunteering has been calculated at in excess of £800,000. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment. During 2024/25 three volunteers took up paid work.

Achievements and Performance

The key achievements of the organisation in 2024/25, in line with the Business and Development plan:

20 volunteers joined to train with us;

9,075 unique clients assisted;

40,608 advice issues handled;

56,885 individual activities;

£1,310,962 debt written off;

£1,745,137 awarded in Welfare Benefits through casework;

Continued upgrade of IT and phone systems to enable volunteers and staff to work from home, outreaches or the office;

Developed the phone and email service to ensure the service is fully accessible;

In 2024/25 the aim of the high-level strategy for the service was to:

- Develop our seamless service across East Suffolk and provide an accessible service that responds to community needs
- Maintain and build on the good working relationships with key stakeholders to help safeguard the future of the service and secure continuation funding from April 2025
- Continue to develop our presence across East Suffolk in community locations to enable our clients to access our service more easily.

Plans for the Future

A key priority for the Trustee Board for 2025/26 is to continue to develop a sustainable service that meets the needs of our clients during the cost-of-living crisis. We want to expand our service provision to cope with an increase in demand as people continue to feel the impact of the increased costs of energy, food, petrol and services and may also have to cope with a changing benefit system.

We will continue with the work to diversify our funding streams to increase our sustainability and enable us to build a service that is cost-effective. We recognise the challenges involved in short term project funding and will endeavour to secure longer term funding for our core service to enable us to plan effectively. We will offer our funders value for money, whilst never compromising on the high quality service that our clients expect and deserve.

There is a three-year Business Development Plan with detailed emphasis on the current year. The plan is a living document and is an agenda item at Trustee Board meetings.

The main drivers for strategic development in 2025 - 2028 are:

- building on and enhancing our service to reach out to our clients;
- maintaining current funding in a very uncertain climate; and
- establishing a structure that allows for succession and flexibility.

Financial Review

The Notes to the Financial Statements are shown on pages 17 to 31. The Key points are:

Income in the year amounted to £1,164,487 (2023-24 as restated: £942,647)

Expenditure in the year amounted to £1,146,868 (2023-24: £922,092)

The highest cost related to staff salaries for our 35 employed staff amounting to £718,368, including redundancy costs of £Nil (2023-24: 31 employees and salaries of £634,312 including redundancy costs of £1,199)

This resulted in a surplus of £17,619 (2023-24 as restated: surplus of £20,555)

The restatement referred to above reflects additional income for 2023-24 as revealed as part of the audit, see note 2 to the financial statements

Fundraising Activities and Principal Funding Sources

The principal core funding sources were as follows:

East Suffolk District Council £220,000

Suffolk County Council £52,800

The Trustees extend their gratitude to our principal funders with whom we share many strategic objectives and who continued to support the core operating capacity of the charity.

In addition, major project-specific funding was received from the following:

The Money Advice Service	£111,720
Lowestoft Primary Care Network	£136,582
Sizewell C Community Fund	£111,399
Ministry of Justice	£86,805
L D Rope Trust	£40,060

Reserves Policy

The Trustees have reviewed the reserves of the charity. This review encompassed the nature of the income and expenditure streams, the need to match income with fixed commitments, the risks associated therewith and the nature of the reserves.

The review concluded that:

As at 31 March 2025 the total unrestricted reserves amounted to £614,607 of which £100,000 were designated reserves, see below. The remaining unrestricted reserves amounting to £514,607 are in excess of the revised reserves policy of £370,000 (increased from £240,000 in 23/24) that the Trustees believe is prudent to be held by the charity. This level of reserves is based on a review of the risks the organisation faces and the funding required to mitigate those risks, given the increased project activity and general operating cost increases.

Designated Reserves

A proportion of unrestricted funds have been designated with the aim of ensuring the charity's sustainability by making provisions for the replacement of equipment, for fulfilling our contractual commitments, for maintaining our premises and moving if necessary.

Investment Activities

The charity's funds are spent on delivering and developing the free advice service to the local community. The reserves were principally held during the year in the Public Sector Deposit Fund of CCLA offering a competitive variable interest rate with access at a day's notice. Other funds were held in a variety of bank accounts offering instant access. The bulk of funds were in instant access.

Going concern

The directors have considered whether the company is a going concern. Whilst future funding is never certain any uncertainty over such income is mitigated by the assessment of reserves that should be held by the company, see above.

Governance, Structure and Management

Governing Document

Citizens Advice East Suffolk is a charitable company limited by guarantee, incorporated on 5 July 2006: Company No 5866861, Charity No.1115522. The Company is governed under its Articles of Association.

The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in East Suffolk and surrounding areas. In furtherance of its objects the charity has power to establish and conduct local Citizens Advice offices as centres to provide a free, confidential and impartial service of advice, information and counsel for the public.

In the event of the company being wound up every member (including members who ceased to be members within one year prior to such winding up) would be required to contribute to the company's assets an amount not exceeding £1. At 31 March 2025, the company had 7 individual members.

Trustee Recruitment and Appointment

Trustees are either initially co-opted by the Trustee Board and then elected to the Board at an Annual General Meeting within three years of co-option or elected directly at an Annual General Meeting. Any election lasts for three years at which time the Trustee can be re-elected.

Trustees, who are also directors of the company, are elected from the local community and must either reside or work in East Suffolk or the surrounding area. A formal interview process is followed for all applicants with an interview panel comprising two Trustees or Chief Executive Officer. References are taken for all new Trustees. A separate process agreed by the Trustee Board is followed for the election of the Chair.

Trustee Induction and Training

New Trustees are briefed on their legal obligations under charity and company law, the content of the Articles of Association, the committee and decision-making processes, the Business Development Plan and recent financial performance of the charity. They also meet key employees, volunteers and other Trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Appraisal of the Trustee Board

The Trustees conduct an annual performance appraisal using a Citizens Advice template. Action is taken on any areas under performing to ensure the Trustee Board conforms to best practice.

Organisational Structure

The Trustee Board is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry ultimate responsibility for the conduct of Citizens Advice East Suffolk and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at least six times a year, and delegate the day-to-day operation of the organisation to a paid Chief Executive Officer.

The Trustee Board has assigned responsibilities amongst the Trustee group to allow workload to be shared and to give a clear point of contact for senior staff. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

All Trustees and key employees have declared that they are a "fit and proper person" to be involved in the running of a charity.

Over the past year the Trustee Board has reviewed its effectiveness and use of committees. Sub committees for Business & Development, Finance & Fundraising and Staffing each met as required and reported with recommendations to the Board who made decisions as required.

Related Parties

Citizens Advice East Suffolk is a member of Citizens Advice, the national association for the Citizens Advice service. With effect from April 2015 Citizens Advice Bureaux became known as Local Citizens Advice (LCA).

The charity also cooperates and liaises with many other advisory services, local charities, trusts and social services departments on behalf of clients.

Audit process

The charitable company is audited annually by Citizens Advice using a Performance and Quality Framework.

Every three years the LCA receives a full audit to ensure compliance with the Advice Quality Standard (AQS) and the Money Advice Service Debt Advice Quality Framework (MASDAQF). The Red/Amber/Yellow and Green (RAYG) scoring system is used to mark each of the five key areas:

- Quality of Advice Assessment;
- Client Experience;
- People Management;
- Leadership;
- Financial Health Monitoring.

Quality of Advice Assessment - every quarter the LCA self-assesses a selection of cases which are then checked by a Citizens Advice auditor for the quality of the self-assessment and quality of advice.

Client Experience - a selection of clients is contacted by email or text after the advice process to assess their satisfaction with the service and the advice provided.

People Management - an annual survey is sent to all staff and volunteers to ask people about their experiences, identify what's working well and see where improvements can be made.

Leadership - the Trustees annually self-assess how well the charity is run and whether it is delivering good quality services. The self-assessment is checked by an auditor from Citizens Advice.

Financial Health - quarterly financial reports are provided to Citizens Advice which are assessed against the budget and the Reserves Policy. A comparison is provided against LCA in the family group.

Risk management

The Trustees have reviewed their procedures considering corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'. Organisational risk is assessed within the Business Development Plan. The plan considers potential changes to the environment in which the charity is working and highlights how these could impact on its services. The organisation faces a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then mitigate their impact. The Risk Register is a formal statement of the charity's risk management strategy and how the impact of potential risks can be minimised. Identifying the risks is an important element of risk management and has been given detailed and careful consideration.

Citizens Advice East Suffolk's objectives, its internal organisation and the environment in which it operates are continually evolving and as a result, the risks it faces are not constant. Organisational success derives, in part, from successful risk taking and so the purpose of internal control is to help manage and control risk appropriately rather than to eliminate it.

The following measures will help minimise the risks:

- The Trustee Board recognises its role as the ultimate authority on the governance of the organisation and the management team and staff recognise that they operate with delegated authority;
- Effective appraisal and supervision of the Chief Executive Officer and management team;
- Staff are aware of sources of funding and the consequences arising from any failure to deliver services in line with grant agreements and contracts;
- The effective use of probationary periods; staff and volunteer supervision and appraisal; and policies to promptly identify and deal with issues of concern;
- Regular case sheet checking; Independent File Reviews and training to ensure quality;
- Regular review and analysis of statistics to ensure targets are met;
- Maintaining good relationships with funders to identify potential funding opportunities and challenges;
- Ensuring adequate financial reserves;

- Monthly financial monitoring against annual budget;
- Good communication between volunteers, staff, the management team and the Trustee Board;
- Maintaining independence and political neutrality to avoid conflict of interests.

Statement of Internal Control

The Trustee Board oversee the information security of all the personal information that is processed, including the personal information of our clients, staff, funders and strategic partners. Citizens Advice East Suffolk hold joint responsibility for client data that is held in our case management system with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Statement of Trustees' Responsibilities for the year ended 31 March 2025

The trustees, who are also directors of Citizens Advice East Suffolk Ltd for the purposes of company law, are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees' annual report was approved on 23/12/25.....2025 and signed on behalf of the Board of Trustees by:

A handwritten signature in dark ink, appearing to read 'R Wilkerson', written over a horizontal line.

Mr R Wilkerson
Trustee

Independent Auditor's Report to the Members of Citizens Advice East Suffolk Ltd

Opinion

We have audited the financial statements of Citizens Advice East Suffolk Ltd (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated.

If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 11, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so

Auditor responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

The specific procedures conducted and the extent to which these procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management around actual and potential litigation and claims and review of correspondence with legal advisers;
- Reviewing minutes of meetings of trustees;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness and reviewing accounting estimates for bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

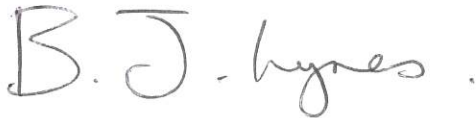
A further description of our responsibilities is available on the FRC's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Other matters which we are required to address

We draw attention to the fact that the prior year financial statements were unaudited.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

A handwritten signature in dark ink, reading "B. J. Lynes .". The signature is written in a cursive, flowing style.

Benjamin Lynes (Senior Statutory Auditor)
For and on behalf of Cunninghams, Statutory Auditor
Number Sixty One
61 Alexandra Road
Lowestoft
Suffolk
NR32 1PL

Date: 23/12/2025

Citizens Advice East Suffolk Ltd

Statement of Financial Activities

For the year ended 31 March 2025

		Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024 As restated Notes 2 & 4
	Notes	£	£	£	£
Income and endowments from					
Donations and legacies	3	407,649	19,116	426,765	433,918
Charitable activities	4	118,984	582,087	701,071	496,573
Investments		36,651	-	36,651	12,156
Total Income		<u>563,284</u>	<u>601,203</u>	<u>1,164,487</u>	<u>942,647</u>
Expenditure on					
Raising funds		-	-	-	-
Charitable activities: Advice	6	<u>627,913</u>	<u>518,955</u>	<u>1,146,868</u>	<u>922,092</u>
Total expenditure		<u>627,913</u>	<u>518,955</u>	<u>1,146,868</u>	<u>922,092</u>
Net income / (expenditure)		(64,629)	82,248	17,619	20,555
Total Funds brought forward at 1 April 2024		<u>679,236</u>	<u>82,989</u>	<u>762,225</u>	<u>741,670</u>
Total Funds carried forward at 31 March 2025		<u>614,607</u>	<u>165,237</u>	<u>779,844</u>	<u>762,225</u>

During the year there were no recognised gains or losses other than those included above.

All of the results above are derived from continuing activities.

Citizens Advice East Suffolk Ltd

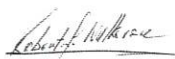
Balance Sheet

As at 31 March 2025

	Notes	2025 £	2024 As restated £
Fixed Assets			
Tangible assets	10	-	101,878
Current Assets			
Short term investments	11	-	87,840
Debtors	12	33,947	29,390
Cash at bank and in hand		876,002	654,998
		909,949	772,228
Creditors: amounts falling due within one year	13	(130,105)	(111,881)
Net Current Assets		779,844	660,347
Net Assets		779,844	762,225
Funds			
Restricted Funds	14	165,237	82,989
Unrestricted Funds	15		
Designated Funds		100,000	201,878
General Charitable Funds		514,607	477,358
Total Funds		779,844	762,225

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

These accounts were approved by the Board of Directors at the Board meeting on 23/12/.....2025 and signed on its behalf by:-



Mr R Wilkerson
Director
Company Registration Number 5866861

Citizens Advice East Suffolk Ltd

Cash flow statement

For the year ended 31 March 2025

	Notes	2025 £	2024 As restated £
Cash flows from operating activities			
Cash generated from operations		(36,493)	(16,031)
Loan repayment deducted from funding		-	-
Net cash provided by operating activities		<u>(36,493)</u>	<u>(16,031)</u>
Cash flows from investing activities			
Proceeds of disposal of tangible fixed assets		169,657	-
Decrease/(Increase) in short term investments		87,840	(2,821)
Net cash used in investing activities		<u>257,497</u>	<u>(2,821)</u>
Change in cash and cash equivalents in the year		221,004	(18,852)
Cash and cash equivalents at 1 April 2024		654,998	673,850
Cash and cash equivalents at 31 March 2025	17	<u>876,002</u>	<u>654,998</u>
Reconciliation of cash flows from operating activities			
Net income for the year (as per statement of financial activities)		17,619	20,555
Depreciation		2,943	8,637
(Profit) on sale of property		(70,722)	
(Increase)/decrease in debtors		(4,556)	(8,549)
Increase/(decrease) in creditors		<u>18,224</u>	<u>(36,674)</u>
Net cash (absorbed)/provided by operating activities	(see above)	<u>(36,493)</u>	<u>(16,031)</u>

Notes to the Financial Statements for the year ended 31 March 2025

1 Accounting Policies

Basis of preparation

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice, effective 1 January 2019, in accordance with Financial Reporting Standard 102, applicable UK Accounting Standards and the Companies Act 2006. The financial statements have been prepared on the going concern basis.

CAES was created from the merger of CA Felixstowe & District, CA Leiston Saxmundham & District and CA North East Suffolk. The merger took place on 1 April 2022, when at that date all assets, liabilities, personnel and contracts were merged into CAES Ltd.

The principal accounting policies adopted in the preparation of the financial statements are set out below.

Key judgements and assumptions

The nature of the company's affairs is such that the directors believe that there are no areas of significant judgement and no significant assumptions that are required in the preparation of the financial statements other than those relating to going concern. Going concern rests on the availability of future funding and any uncertainty over such income is mitigated by the assessment of reserves that should be held by the company, see below.

Income

All income is included in the statement of financial activities when the charity is legally entitled to the income, its receipt is probable and the amount can be quantified with reasonable accuracy.

Grants from government and other agencies have been included as income from activities in furtherance of the charity's objects where these relate to a contract for services, but as donations where the money is given in response to an appeal or with freedom of use within the charity's objects, for example, block grants.

Notes to the Financial Statements for the year ended 31 March 2025

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefit will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of the resources.

Tangible fixed assets

Depreciation is provided at the following rates in order to write off each asset over its estimated useful life.

Freehold property	2% on cost
Improvements to property	10% on cost
Fixtures & furniture	20% on cost

Expenditure of less than £1,000 per item of fixed assets is expensed on purchase.

Debtors

Prepayments, relating to expenditure incurred which has economic benefit in future accounting periods, and accrued income, relating to income due and receivable but outstanding at the balance sheet date, are measured at their recoverable amount being the sum that will be received after the balance sheet date.

Cash at bank and in hand and short term investments

Cash at bank and in hand includes all petty cash and bank accounts where access is immediate or available within 95 days.

Cash held on deposit where access is available within two years but after 95 days is included as short term investments.

Notes to the Financial Statements for the year ended 31 March 2025

Creditors: Amounts falling due within one year

Accruals, relating to expenditure not paid until after the balance sheet date which confers economic benefit on the current accounting period, is recognised at the amount of that economic benefit. Deferred income, relating to income received in the current accounting period but which relates to future periods, is recognised as the whole of the income in question. Restricted fund income received in the current accounting period which relates to the current and future periods is recognised within restricted funds, see below.

Pension costs

Pension costs are recognised in the Statement of Financial Activities as incurred.

Funds

Funds fall into two categories, restricted, where their use is governed by the wishes of the entity providing the funds or the contractual terms under which the funds are earned and, unrestricted, where there are no pre-conditions to the use of the funds other than the charitable objectives of the organisation.

Funds are transferred from restricted to unrestricted funds as they become free from the relevant restrictions.

Within unrestricted funds designated funds are maintained to meet identified planned future costs which are not capable of being met out of annual budgets.

It is the aim of the charity to maintain the balance of unrestricted reserves at a level that would give it the ability to mitigate the estimated costs associated with the risks identified that the Bureau faces.

2 Prior year adjustment

In preparing the financial statements for the year ended 31st March 2025, it was identified that the entity had understated income of £12,800, and understated trade creditors and overstated accruals of £11,540, within the accounts for the year ended 31st March 2024. The opening balances and comparative figures have been restated in order to take these matters into consideration

3 Donations, legacies and similar incoming resources

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Parish & Town Councils	20,255	-	20,255	8,495
Individuals, Charitable bodies and other	13,503	16,218	29,721	28,167
Donations	33,758	16,218	49,976	36,662
East Suffolk Council	223,000	-	223,000	208,080
Suffolk County Council	134,540	1,000	135,540	128,120
L D Rope Charitable Trust	-	1,898	1,898	6,724
National Citizens Advice	4,426	-	4,426	23,812
Hopestead	-	-	-	10,000
Other	5,387	-	5,387	19,919
Grants Receivable	367,353	2,898	370,251	396,655
Other	6,538	-	6,538	601

Notes to the Financial Statements for the year ended 31 March 2025

Total donations and similar income	<u>407,649</u>	<u>19,116</u>	<u>426,765</u>	<u>433,918</u>
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4 Charitable activities

	Unrestricted Funds	Restricted Funds	2025	2024 As restated
	£	£	£	£
Fundraising events	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Money Advice Service	-	111,720	111,720	111,720
Solutions	-	136,582	136,582	136,582
East Suffolk Council - Housing	-	25,000	25,000	25,000
James Paget Hospital - The Big C	8,202	-	8,202	4,921
Money Advice and Budgeting - L D Rope	40,060	-	40,060	37,500
Food Banks - Lowestoft and Waveney	-	38,390	38,390	36,644
National Citizens Advice - Deprivation	-	9,833	9,833	29,498
Ministry of Justice - Probation Service	-	86,805	86,805	62,251
Sizewell C CF - Volunteers	-	60,428	60,428	-
Sizewell C CF - Housing	-	50,971	50,971	-
Leiston Net Zero	-	28,890	28,890	-
The Big Lottery	-	-	-	32,486
Other	-	33,468	33,468	19,970
Service Level Agreements	<u>48,262</u>	<u>582,087</u>	<u>630,349</u>	<u>496,573</u>
Sale of property	<u>70,722</u>	<u>-</u>	<u>70,722</u>	<u>-</u>
Total charitable activities	<u>118,984</u>	<u>582,087</u>	<u>701,071</u>	<u>496,573</u>

Notes to the Financial Statements for the year ended 31 March 2025

5 Comparative Statement of Financial Affairs

The detailed Statement of Financial Affairs for the year ended 31 March 2024 as restated to take account of the prior year adjustment (see note 2) is set out below

	Unrestricted Funds £	Restricted Funds As restated £	Total Funds 2024 As restated £
Income from			
Donations and legacies	410,057	23,861	433,918
Charitable activities	52,421	444,152	496,573
Investment	12,156	-	12,156
Total Incoming Resources	474,634	468,013	942,647
Resources Expended			
Costs of generating funds			
Charitable activities: Support	454,480	467,612	922,092
Total Resources Expended	454,480	467,612	922,092
Net Incoming Resources for the period	20,154	401	20,555
Total Funds brought forward at 1 April 2023	659,082	82,588	741,670
Total Funds carried forward at 31 March 2024	679,236	82,989	762,225

6 Charitable activities costs

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Staff costs	325,063	393,305	718,368	634,312
Travel expenses	17,462		17,462	18,614
Printing, postage and stationery	18,787		18,787	14,036
Telephone	16,573		16,573	18,934
Information systems	38,449		38,449	29,916
Training	3,985		3,985	1,618
Hardship payments	-	31,065	31,065	15,563
Project partner charges	-	39,392	39,392	28,273
Overheads allocated to projects	(55,193)	55,193	-	-
Management and administration (Note 6)	262,787	-	262,787	160,826
	627,913	518,955	1,146,868	922,092

Notes to the Financial Statements for the year ended 31 March 2025

7 Support costs

	2025	2024
	£	£
Rent, rates, power repairs and cleaning	179,289	98,332
Technical support	12,199	14,257
Insurance	7,302	6,277
Professional fees	45,415	25,128
Depreciation	2,943	8,637
Other	15,640	8,195
	<u>262,787</u>	<u>160,826</u>

Included within professional fees are Audit fees of £10,800 (2024 Independent Examiner's fees £3,080, of which £1,080 relates to underaccrued 2023 fees).

8 Staff, volunteers and trustees

The cost of staff was:-

	2025	2024
	£	£
Wages and salaries	657,672	582,848
Social security costs	47,987	40,774
Pension costs	12,710	10,690
	<u>718,368</u>	<u>634,312</u>

Included within wages and salaries are redundancy costs of £Nil (2024 £1,199).

The average number of employees during the year was

Support	<u>35</u>	<u>31</u>
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No member of staff received emoluments (excluding employers' pension contributions) of more than £60,000.

No trustee received remuneration or any other benefits from an employment with the charity. No trustee received reimbursed travel expenses (2024 £Nil).

Some 80 volunteer advisers contributed on average seven hours per week each to the company during the year; other volunteers helped and supported the company in administering the day-to-day aspects of the company.

Notes to the Financial Statements for the year ended 31 March 2025

9 Operating lease commitments

	2025 £	2024 £
Within one year	45,590	11,500
Between two and five years	197,860	56,250
In over five years	80,865	27,250
	<u>324,315</u>	<u>95,000</u>

Operating lease expenses for the year total £54,000 (2024: £29,000)

10 Tangible Fixed Assets

	Freehold property £	Property improvements £	Fixtures furniture & IT £	Total £
Cost				
As at 1 April 2024	101,472	36,643	171,450	309,565
Additions	-	-	-	-
Disposals	(101,472)	(36,643)	-	(138,115)
As at 31 March 2025	<u>-</u>	<u>-</u>	<u>171,450</u>	<u>171,450</u>
Depreciation				
As at 1 April 2024	12,628	26,552	168,507	207,687
Charge for the year	-	-	2,943	2,943
Disposals	(12,628)	(26,552)	-	(39,180)
As at 31 March 2025	<u>-</u>	<u>-</u>	<u>171,450</u>	<u>171,450</u>
Net Book Value				
As at 31 March 2025	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
As at 31 March 2024	<u>88,844</u>	<u>10,091</u>	<u>2,943</u>	<u>101,878</u>

11 Short term investments

	2025 £	2024 £
Bank deposits (less than two years to maturity)	-	87,840
	<u>-</u>	<u>87,840</u>

12 Debtors

	2025 £	2024 £
Trade debtors	18,440	7,125
Other debtors	-	-
Prepayments and accrued income	<u>15,507</u>	<u>22,265</u>
	<u>33,947</u>	<u>29,390</u>

Notes to the Financial Statements for the year ended 31 March 2025

13 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	14,564	11,540
Accruals	97,739	85,940
Social security and other taxes	13,623	10,222
Deferred income	4,179	4,179
	<u>130,105</u>	<u>111,881</u>

Deferred income refers to income received which is to fund expenditure in subsequent periods. All deferred income at 31 March 2024 has been recognised as income in the year ended 31 March 2025.

14 Restricted funds

	At 1 April 2024 As restated £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
Money Advice Service	1,940	111,720	113,660	-	-
Solutions	-	136,582	136,582	-	-
Probation Service	-	86,805	86,805	-	-
East Suffolk Council - Housing	-	25,000	25,000	-	-
Deprivation	-	9,833	9,833	-	-
Food Banks	12,797	38,390	50,968	-	219
Sizewell C CF - Volunteers	-	60,428	25,178	-	35,250
Sizewell C CF - Housing	-	50,971	9,317	-	41,654
Leiston Net Zero		28,890	1,945	-	26,945
Client funding	55,570	19,116	30,705	-	43,981
Other	12,682	33,468	28,962	-	17,188
	<u>82,989</u>	<u>601,203</u>	<u>518,955</u>	<u>-</u>	<u>165,237</u>

Notes to the Financial Statements for the year ended 31 March 2025

	At 1 April 2023	Income As restated	Expenditure	Transfers	At 31 March 2024 As restated
	£	£	£	£	£
Money Advice Service	741	111,720	110,521	-	1,940
Solutions	14,583	136,582	151,165	-	-
Probation Service	-	62,251	62,251	-	-
Big Lottery	-	32,486	32,486	-	-
Deprivation	-	29,498	29,498	-	-
Food Banks	7,949	36,645	31,797	-	12,797
Client funding	47,153	23,861	15,444	-	55,570
Other	12,162	34,970	34,450	-	12,682
	<u>82,588</u>	<u>468,014</u>	<u>467,613</u>	<u>-</u>	<u>82,989</u>

MAPS	-	Funding to provide a caseworker, trainee money adviser and associated costs to provide advice to those in debt
Solutions - Lowestoft Primary Care Network	-	The provision of social prescribing and community based support to the patients registered with the 8 GP surgeries serving Lowestoft and the surrounding area.
Ministry of Justice - Probation Service	-	Finance, benefit and debt advice to male probationers in East and West Suffolk delivered in conjunction with Citizens Advice West Suffolk.
East Suffolk Council - Housing	-	Providing advice to East Suffolk Council Housing clients
Deprivation - National Citizens Advice	-	Increase in service delivery for clients in deprived areas in East Suffolk.
Food Banks - Lowestoft and Waveney	-	Outreach worker providing advice and support to clients of the food banks.
Client funding		Funding provided by local authorities, charitable trusts and others to provide grants to clients suffering hardship. No individual grant greater than £500.

Notes to the Financial Statements for the year ended 31 March 2025

Other	-	Funds provided for improvements to the offices at St Margaret's House and project funding provided by East Suffolk Council.
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15 Unrestricted funds

	At 1 April 2024	Income	Expenditure	Transfers	At 31 March 2025
	£	£	£	£	£
Designated funds					
Contractual commitments	50,000	-	-	-	50,000
Premises	50,000	-	-	-	50,000
Property reserve	101,878	-	-	(101,878)	-
General charitable funds	<u>477,358</u>	<u>563,284</u>	<u>(627,913)</u>	<u>101,878</u>	<u>514,607</u>
	<u>679,236</u>	<u>563,284</u>	<u>(627,913)</u>	<u>-</u>	<u>614,607</u>
	At 1 April 2023	Income	Expenditure	Transfers	At 31 March 2024
	£	£	£	£	£
Designated funds					
Contractual commitments	50,000	-	-	-	50,000
Premises	50,000	-	-	-	50,000
Property reserve	110,516	-	-	(8,638)	101,878
General charitable funds	<u>448,566</u>	<u>474,634</u>	<u>(454,480)</u>	<u>8,638</u>	<u>477,358</u>
	<u>659,082</u>	<u>474,634</u>	<u>(454,480)</u>	<u>-</u>	<u>679,236</u>

Contractual commitments - contracted payments to staff including redundancy, provision of locum maternity and sickness cover and the costs of any disciplinary and/or grievance procedures that may arise.

Premises - to provide for terminating leases and the cost of relocating to new premises either at the expiry of the current lease or if larger premises are deemed necessary.

Property reserve - equal to the net book value of fixed assets the designated fund serves to underline the illiquid nature of the investment in fixed assets

Of the general charitable funds £370,000 is considered by the trustees as the minimum level that needs to be retained in order to provide cover against risks that the Charity faces, particularly that relating to uncertainty over future funding. The funds over and above this level will be used in the forthcoming years to fund improved services provided by the organisation.

Notes to the Financial Statements for the year ended 31 March 2025

16 Analysis of net assets between funds

	Tangible Fixed Assets £	Net Current Assets £	2025 Total £	2024 Total
Restricted funds	-	165,236	165,236	82,988
Designated funds	-	100,000	100,000	201,878
General funds	-	514,607	514,607	477,358
	-	779,843	779,843	762,224
	Tangible Fixed Assets £	Net Current Assets £	2024 Total £	2023 Total
Restricted funds	-	82,988	82,988	82,588
Designated funds	101,878	100,000	201,878	210,516
General funds	-	477,359	477,358	448,566
	101,878	660,347	762,224	741,670

17 Analysis of cash and cash equivalents

	2025	2024
Cash in hand	267	552
Bank current account	81,564	59,135
Bank deposit (immediate access)	1,171	595,311
Bank deposit (access within three months)	793,000	-
Total cash and cash equivalents	876,002	654,998

Notes to the Financial Statements for the year ended 31 March 2025

18 Regulatory and other information

The company is a registered charity, number 1115522, limited by guarantee registered in England & Wales.

The registered office is:-

St Margaret's House

Gordon Road

Lowestoft

Suffolk

NR32 1JQ

The charity is a Public Benefit Entity.

During the year ended 31st March 2025, there were no related party transactions. During the year ended 31st March 2024, the company procured services from HRLegal Ltd, an entity under the control of Simon Quantrill (Trustee), totalling £7,121. These services were provided at arms length.

19 Post balance sheet events

After the reporting date, the entity entered into two leases in respect of office space.

With effect from 24th June 2025, a lease of office space in Leiston was entered into. The lease agreement is for 5 years at an agreed rate of £12,528 per annum.

With effect from 1st November 2025, a lease of office space in Beccles was entered into for 9 years at an agreed rate of £10,800 per annum.

Accounts

Company number 5866861

Citizens Advice East Suffolk Ltd

**Financial Statements
For the year ended 31 March 2024**

Registered charity number 1115522

Citizens Advice East Suffolk Ltd

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13	Statement of Financial Activities
14	Balance Sheet
15	Cash flow statement
16	Note to the financial statements

Citizens Advice East Suffolk Ltd

Legal and administrative information

Legal structure	The charity is a company limited by guarantee, incorporated in England and Wales
Company No.	5866861
Charity Registration No.	1115522
Chairman	Nick Mayo
Board of Trustees	
- Elected members	Nick Mayo Ed Day David Verney Roger Guthrie (Resigned 5 June 2023) Craig Fiddaman Susan Robinson (Resigned 29 January 2024) Richard McLeod Simon Quantrill (Appointed 19 April 2023) Phil Davy (Appointed 5 June 2023) Lydia Keeble (Appointed 21 May 2024)
- Council nominees	Tony Cooper (East Suffolk Council) to 4 May 2023 Malcolm Pitchers (East Suffolk Council) from 4 May 2023 Keith Robinson (Suffolk County Council) to 4 May 2023 Steve Wiles (Suffolk County Council from 4 May 2023)
Company Secretary	Craig Fiddaman
Chief Officer	Chiara Saunders
Principal Address and Registered Office	St Margaret's House Gordon Road Lowestoft Suffolk NR32 1JQ
Independent Examiner	Helen Rumsey FCA Ensors Blyth House Rendham Road Saxmundham Suffolk IP17 1WA

Citizens Advice East Suffolk Ltd

Trustees' Annual Report for the year ended 31 March 2024

The Trustees, who are also directors of the charity for the purposes of the Companies Act, present their report and financial statements for the year ended 31 March 2024.

Chair's Report

The 2023/2024 year for Citizens Advice East Suffolk (CAES) has focused largely on bedding in the changes following the merger of CA Felixstowe & District, CA Leiston, Saxmundham & District and CA North East Suffolk, achieved on 1 April 2022. The Chief Officer, her staff and the volunteers have all worked exceptionally hard to tie up the loose ends from phase 1 of the merger and progress into phase 2, consolidating the best parts of the legacy CAs into a streamlined and efficient entity.

Over the year, the Trustees have continued to provide the necessary oversight on strategic matters, notably all governance, finance and staffing issues and the Board has benefited greatly by the appointment of new Trustees.

The Chief Officer, Chiara Saunders, has spent much time reviewing and assessing the needs of the community and has worked with multiple stakeholders to secure funding, bringing CAES up-to-date with suitable IT systems, while retaining a face-to-face service for those who would benefit most from this. Stakeholders in local government, other agencies and the voluntary sector have all been tremendously generous and supportive, willing to share their experience and expertise. Particular thanks are extended to the main funders, East Suffolk District Council, Suffolk County Council and the Rope Trust.

Over the year, CAES has worked to embed the improvements recommended in the 2023 Year 3 audit from Citizens Advice at the centre, and to provide evidence of improvement. The 2024 Year 1 audit has been completed and demonstrated full compliance with the process, resulting in a pass score for all aspects of operation.

CAES' greater breadth of cover has enabled potential sources of new funding to be explored, both to develop new ways of advice-giving and to enhance the existing systems. Whilst huge strides have been taken to consolidate CAES post-merger, the need to remain at the forefront of advice giving in the area remains a priority. Given the competing demands for ever decreasing funding, it is to the credit of the staff and volunteers that CAES has consistently performed well both for the community and in terms of financial viability.



Nick Mayo

Chair of the Board of Trustees



Citizens Advice East Suffolk Ltd

Trustees' Annual Report for the year ended 31 March 2024

The Trustees have adopted the provisions of the Statement of Recommended Practice, applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The charity is governed by its Memorandum of Association dated 5 July 2006 as amended by Special Resolutions in August and September 2022.

Objectives and activities

Aims and principles

Citizens Advice East Suffolk ("CAES") provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The charity provides information and advice to all who need it, but aims to target resources in more detailed help and casework to those who are least able to help themselves, whether due to language, mental health, age or disability, or short term difficulties such as homelessness or lack of money.

CAES also works to improve the policies and practices that affect people's lives, through representing unfairness and difficulties faced by clients to those able to make a difference in law and procedures, in government or elsewhere. CAES values its wide range of volunteers and recognises that they are the strength underpinning the organisation, and seeks to promote supported volunteering as a route to develop employability skills and confidence, leading to a healthier and stronger community.

Objectives

The Trustees review the Charity's Business Development and Operation Plans on a regular basis, and at least annually, to agree the achievements of the year and objectives for the following year.

The main objective for the year ending 31 March 2024 was to continue to provide an efficient and effective advice and information service to the local community and our activities were targeted to meet that purpose.

The work was carried out by a team of volunteer advisers and specialists providing a predominantly telephone and email service with face-to-face appointments available when required.

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CAES provided advice in 15 key areas: benefits, consumer, debt, education, employment, finance, health, housing, immigration, legal, relationship, budgeting, tax, travel and utilities.

In addition to generalist advice, both specialist advice and casework were available:

Specialist Consumer Advice - faulty goods, scams or mis-sold goods;

Specialist Money Advice – consideration of debt management options including Breathing Space, debt management plans, bankruptcy, debt relief orders and Individual Voluntary Arrangements;

Financial Capability Advice – supporting clients to maximise income and reduce expenditure;

Specialist Welfare Benefit Advice - form filling, mandatory reconsiderations and appeals;

Our project work to March 2024 included;

Debt and Money Advice under two contracts, one Money and Pension Service in Waveney and one funded by Rope Trust in Suffolk Coastal;

Social Prescribing through our Solutions project in Lowestoft where we work from seven local surgeries and support clients with their non-clinical needs;

Local Welfare Assistance support for clients in financial hardship;

Lowestoft Food Bank outreach worker providing advice and support to clients of the Lowestoft foodbank;

Across the district in conjunction with the District Council Provision of Homelessness Prevention, Debt and Money Advice Service;

Cost of Living Grant for housing outreach work;

Income Maximisation working with Suffolk residents;

Waveney Food Bank outreach worker providing advice and support to clients of the food bank;

Yorkshire Building Society generalist advice provision at the Lowestoft branch;

Ministry of Justice - finance, benefit and debt advice to male probationers in East and West Suffolk delivered in conjunction with Citizens Advice West Suffolk;

Energy Advice provided on a one-to-one basis in East Suffolk; and

Citizens Advice East Suffolk Ltd

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Citizens Advice Core Service Funding - increase in service delivery for clients in deprived areas in East Suffolk.

How Our Activities Deliver Public Benefit

Our main activities and who we try to help are described above. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit.

The Trustee Board have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

Contribution of staff and Volunteers

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate. As at 31 March 2024 the service employed 35 paid workers (14 FTEs) and was supported by 80 volunteers.

Staff, under the direction of the Chief Officer, work across all activities of the charity, including the support of volunteers, ensuring its smooth and effective operation. Staff have an annual review carried out by their line manager and regular informal reviews. Salaries are reviewed across the board by the Staffing Sub Committee in the Spring taking account of a number of factors including the level of inflation, the salary increases agreed by other LCAs and the finances of CAES. Any recommended increase is submitted to the full board for approval.

Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice East Suffolk service. The volunteers contribute, on average, 300 hours each per annum. With volunteering hours of some 21,000 the annualised value of volunteering has been calculated at in excess of £500,000. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment. During 2023/24 two volunteers left to take up paid work.

Achievements and Performance

The key achievements of the organisation in 2023/24, in line with the Business and Development plan:

10 volunteers trained;
8,530 unique clients assisted;
35,125 advice issues handled;
52,216 individual activities;

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Trustees' Annual Report for the year ended 31 March 2024

£742,337 debt written off;

£1,478,917 awarded in Welfare Benefits through casework;

Continued upgrade of IT systems to enable volunteers and staff to work from home or the office;

Developed the phone and email service to ensure the service is fully accessible;

Continued a quarterly Suffolk Citizens Advice newsletter to funders.

Created a new website www.caes.org.uk;

Increased our outreaches to nine.

In 2023/24 the aim of the high-level strategy for the service was to:

- Create a seamless service across East Suffolk and streamline services and operations
- Maintain and build on the good working relationships with key stakeholders to help safeguard the future of the service and secure continuation funding from April 2024
- Continue to develop our presence across East Suffolk in community locations to enable our clients to access our service more easily.

Plans for the Future

A key priority for the Trustee Board for 2024/25 is to continue to develop a sustainable service that meets the needs of our clients during the cost-of-living crisis. We want to expand our service provision to cope with an increase in demand as people feel the impact of the increased costs of energy, food, petrol and services.

We will continue with the work to diversify our funding streams to increase our sustainability and enable us to build a service that is cost-effective. We recognise the challenges involved in short term project funding and will endeavour to secure longer term funding for our core service to enable us to plan effectively. We will offer our funders value for money, whilst never compromising on the high quality service that our clients expect and deserve.

There is a three-year Business Development Plan with detailed emphasis on the current year. The plan is a living document and is an agenda item at Trustee Board meetings.

The main drivers for strategic development in 2023 - 2026 are:

- building on and enhancing our service to reach out to our clients. Our service delivery review is completed and we are working with local partners to enhance existing relationships and forge new partnerships;

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Trustees' Annual Report for the year ended 31 March 2024

- maintaining current funding in a very uncertain climate;
- developing CAES now that the merger has been bedded down.

Financial Review

The Notes to the Financial Statements are shown on pages 14 to 27. The Key points are:

Income in the year amounted to £929,850 (2022-23: £826,839)

Expenditure in the year amounted to £922,092 (2022-23: £898,760)

The highest cost related to staff salaries for our 38 employed staff amounting to £634,312, including redundancy costs of £1,199 (2022-23: 27 employees and salaries of £638,199 including redundancy costs of £40,079)

This resulted in a surplus of £7,758 (2022-23 deficit of £71,921)

Fundraising Activities and Principal Funding Sources

The principal core funding sources were as follows:

East Suffolk District Council £199,600

Suffolk County Council £52,800

The Trustees extend their gratitude to our principal funders with whom we share many strategic objectives and who continued to support the core operating capacity of the charity.

In addition, major project-specific funding was received from the following:

The Money Advice Service	£111,720
Lowestoft Primary Care Network	£136,582
Ministry of Justice	£62,251
The Big Lottery	£32,486
L D Rope Trust	£37,500

Reserves Policy

The Trustees have reviewed the reserves of the charity. This review encompassed the nature of the income and expenditure streams, the need to match income with fixed commitments, the risks associated therewith and the nature of the reserves.

The review concluded that:

As at 31 March 2024 the total unrestricted reserves amounted to £679,236 of which £201,878 were designated reserves, see below. The remaining unrestricted reserves amounting to £477,358 are in excess of the reserves of £240,000 that the Trustees believe is prudent to be held by the charity. This level of reserves is based on a review of the risks the organisation faces and the funding required to mitigate those risks. The excess of some £200,000 will be utilised in the short to medium term in delivering improved services as the post-merger reorganisation is fully implemented.

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Designated Reserves

A proportion of unrestricted funds have been designated with the aim of ensuring the charity's sustainability by making provisions for the replacement of equipment, for fulfilling our contractual commitments, for maintaining our premises and moving if necessary.

Investment Activities

The charity's funds are spent on delivering and developing the free advice service to the local community. The reserves were held during the year in a variety of bank accounts offering various interest rates and with varying restrictions on access. The bulk of funds were in instant access accounts with interest at less than 1.5%. Of the other funds the longest access delay was seven months at the year end.

Going concern

The directors have considered whether the company is a going concern. Whilst future funding is never certain any uncertainty over such income is mitigated by the assessment of reserves that should be held by the company, see above.

Governance, Structure and Management

Governing Document

Citizens Advice East Suffolk is a charitable company limited by guarantee, incorporated on 5 July 2006: Company No 5866861, Charity No.1115522. The Company is governed under its Articles of Association.

The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in East Suffolk and surrounding areas. In furtherance of its objects the charity has power to establish and conduct local Citizens Advice offices as centres to provide a free, confidential and impartial service of advice, information and counsel for the public.

In the event of the company being wound up every member (including members who ceased to be members within one year prior to such winding up) would be required to contribute to the company's assets an amount not exceeding £1. At 31 March 2024, the company had 7 individual members.

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Trustee Recruitment and Appointment

Trustees are either initially co-opted by the Trustee Board and then elected to the Board at an Annual General Meeting within three years of co-option or elected directly at an Annual General Meeting. Any election lasts for three years at which time the Trustee can be re-elected.

Trustees, who are also directors of the company, are elected from the local community and must either reside or work in East Suffolk or the surrounding area. A formal interview process is followed for all applicants with an interview panel comprising two Trustees or Chief Executive Officer. References are taken for all new Trustees. A separate process agreed by the Trustee Board is followed for the election of the Chair.

Trustee Induction and Training

New Trustees are briefed on their legal obligations under charity and company law, the content of the Articles of Association, the committee and decision-making processes, the Business Development Plan and recent financial performance of the charity. They also meet key employees, volunteers and other Trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Appraisal of the Trustee Board

The Trustees conduct an annual performance appraisal using a Citizens Advice template. Action is taken on any areas under performing to ensure the Trustee Board conforms to best practice.

Organisational Structure

The Trustee Board is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry ultimate responsibility for the conduct of Citizens Advice East Suffolk and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at least six times a year, and delegate the day-to-day operation of the organisation to a paid Chief Executive Officer.

The Trustee Board has assigned responsibilities amongst the Trustee group to allow workload to be shared and to give a clear point of contact for senior staff. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

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All Trustees and key employees have declared that they are a "fit and proper person" to be involved in the running of a charity.

Over the past year the Trustee Board has reviewed its effectiveness and use of committees. Sub committees for Business & Development, Finance & Fundraising and Staffing each met as required and reported with recommendations to the Board who made decisions as required.

Related Parties

Citizens Advice East Suffolk is a member of Citizens Advice, the national association for the Citizens Advice service. With effect from April 2015 Citizens Advice Bureaux became known as Local Citizens Advice (LCA).

The charity also cooperates and liaises with many other advisory services, local charities, trusts and social services departments on behalf of clients.

Audit process

The charitable company is audited annually by Citizens Advice using a Performance and Quality Framework.

Every three years the LCA receives a full audit to ensure compliance with the Advice Quality Standard (AQS) and the Money Advice Service Debt Advice Quality Framework (MASDAQF). The Red/Amber/Yellow and Green (RAYG) scoring system is used to mark each of the five key areas:

Quality of Advice Assessment;
Client Experience;
People Management;
Leadership;
Financial Health Monitoring.

Quality of Advice Assessment - every quarter the LCA self-assesses a selection of cases which are then checked by a Citizens Advice auditor for the quality of the self-assessment and quality of advice.

Client Experience - a selection of clients is contacted by email or text after the advice process to assess their satisfaction with the service and the advice provided.

People Management - an annual survey is sent to all staff and volunteers to ask people about their experiences, identify what's working well and see where improvements can be made.

Citizens Advice East Suffolk Ltd

Trustees' Annual Report for the year ended 31 March 2024

Leadership - the Trustees annually self-assess how well the charity is run and whether it is delivering good quality services. The self-assessment is checked by an auditor from Citizens Advice.

Financial Health - quarterly financial reports are provided to Citizens Advice which are assessed against the budget and the Reserves Policy. A comparison is provided against LCA in the family group.

Risk management

The Trustees have reviewed their procedures considering corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'. Organisational risk is assessed within the Business Development Plan. The plan considers potential changes to the environment in which the charity is working and highlights how these could impact on its services. The organisation faces a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then mitigate their impact. The Risk Register is a formal statement of the charity's risk management strategy and how the impact of potential risks can be minimised. Identifying the risks is an important element of risk management and has been given detailed and careful consideration.

Citizens Advice East Suffolk's objectives, its internal organisation and the environment in which it operates are continually evolving and as a result, the risks it faces are not constant. Organisational success derives, in part, from successful risk taking and so the purpose of internal control is to help manage and control risk appropriately rather than to eliminate it.

The following measures will help minimise the risks:

- The Trustee Board recognises its role as the ultimate authority on the governance of the organisation and the management team and staff recognise that they operate with delegated authority;
- Effective appraisal and supervision of the Chief Executive Officer and management team;
- Staff are aware of sources of funding and the consequences arising from any failure to deliver services in line with grant agreements and contracts;
- The effective use of probationary periods; staff and volunteer supervision and appraisal; and policies to promptly identify and deal with issues of concern;
- Regular case sheet checking; Independent File Reviews and training to ensure quality;
- Regular review and analysis of statistics to ensure targets are met;
- Maintaining good relationships with funders to identify potential funding opportunities and challenges;

Citizens Advice East Suffolk Ltd

Trustees' Annual Report for the year ended 31 March 2024

- Ensuring adequate financial reserves;
- Monthly financial monitoring against annual budget;
- Good communication between volunteers, staff, the management team and the Trustee Board;
- Maintaining independence and political neutrality to avoid conflict of interests.

Statement of Internal Control

The Trustee Board oversee the information security of all the personal information that is processed, including the personal information of our clients, staff, funders and strategic partners. Citizens Advice East Suffolk hold joint responsibility for client data that is held in our case management system with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

The Trustees' annual report was approved on 22 July 2024 and signed on behalf of the board of Trustees by:

N. S. Mayo

22 July 2024

Trustee

NICK MAYO

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CITIZENS ADVICE EAST SUFFOLK LTD
FOR THE YEAR ENDED 31 MARCH 2024**

I report to the charity trustees on my examination of the accounts of Citizens Advice East Suffolk Ltd (the Company) for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (who are also the directors of the company 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') and the Charities Act 2011 ('the 2011 Act').

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of 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

The company's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales (ICAEW).

I have completed my examination. I confirm that no matters have come to my attention which give me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- 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 (FRS102).

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.



Helen Rumsey FCA
Ensors Accountants LLP

Member of the Institute of Chartered Accountants in England and Wales (ICAEW)

Blyth House
Rendham Road
Saxmundham
Suffolk
IP17 1WA

Dated: 23/09/2024

Citizens Advice East Suffolk Ltd

Statement of Financial Activities

For the year ended 31 March 2024

		Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023 Note 4
	Notes	£	£	£	£
Income and endowments from					
Donations and legacies	2	410,057	23,861	433,918	460,703
Charitable activities	3	52,421	431,355	483,776	364,241
Investments		12,156	-	12,156	1,895
Total Income		<u>474,634</u>	<u>455,216</u>	<u>929,850</u>	<u>826,839</u>
Expenditure on					
Raising funds		-	-	-	-
Charitable activities: Advice	5	454,480	467,612	922,092	898,760
Total expenditure		<u>454,480</u>	<u>467,612</u>	<u>922,092</u>	<u>898,760</u>
Net income / (expenditure)		20,154	(12,396)	7,758	(71,921)
Total Funds brought forward at 1 April 2023		<u>659,082</u>	<u>82,588</u>	<u>741,670</u>	<u>813,591</u>
Total Funds carried forward at 31 March 2024		<u>679,236</u>	<u>70,192</u>	<u>749,428</u>	<u>741,670</u>

During the year there were no recognised gains or losses other than those included above.

All of the results above are derived from continuing activities.

Citizens Advice East Suffolk Ltd

Balance Sheet

As at 31 March 2024

	Notes	2024 £	2023 £
Fixed Assets			
Tangible assets	8	<u>101,878</u>	<u>110,516</u>
Current Assets			
Short term investments	9	87,840	85,019
Debtors	10	16,593	20,841
Cash at bank and in hand		<u>654,998</u>	<u>673,850</u>
		759,431	779,710
Creditors: amounts falling due within one year	11	<u>(111,881)</u>	<u>(148,555)</u>
Net Current Assets		<u>647,550</u>	<u>631,154</u>
Net Assets		<u>749,428</u>	<u>741,670</u>
Funds			
Restricted Funds	12	70,192	82,588
Unrestricted Funds	13		
Designated Funds		201,878	210,516
General Charitable Funds		<u>477,358</u>	<u>448,566</u>
Total Funds		<u>749,428</u>	<u>741,670</u>

For the year ended 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

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

These accounts were approved by the Board of Directors at the Board meeting on 22 July 2024 and signed on its behalf by:-

N. S. Mayo

Nick Mayo
Director
Company Registration Number 5866861

Citizens Advice East Suffolk Ltd

Cash flow statement

For the year ended 31 March 2024

	Notes	2024 £	2023 £
Cash flows from operating activities			
Cash generated from operations		(16,031)	43,958
Loan repayment deducted from funding		-	-
Net cash provided by operating activities		<u>(16,031)</u>	<u>43,958</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		-	-
(Increase) in short term investments		(2,821)	(85,019)
Net cash used in investing activities		<u>(2,821)</u>	<u>(85,019)</u>
Change in cash and cash equivalents in the year		(18,852)	(41,060)
Cash and cash equivalents at 1 April 2023		673,850	714,910
Cash and cash equivalents at 31 March 2024	14	<u>654,998</u>	<u>673,850</u>
Reconciliation of cash flows from operating activities			
Net income for the year (as per statement of financial activities)		7,758	(71,921)
Depreciation		8,637	9,607
(Increase)/decrease in debtors		4,248	25,795
Increase/(decrease) in creditors		<u>(36,674)</u>	<u>80,478</u>
Net cash (absorbed)/provided by operating activities	(see above)	<u>(16,031)</u>	<u>43,958</u>

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2024

1 Accounting Policies

Basis of preparation

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice, effective 1 January 2019, in accordance with Financial Reporting Standard 102, applicable UK Accounting Standards and the Companies Act 2006. The financial statements have been prepared on the going concern basis.

CAES was created from the merger of CA Felixstowe & District, CA Leiston Saxmundham & District and CA North East Suffolk. The merger took place on 1 April 2022, when at that date all assets, liabilities, personnel and contracts were merged into CAES Ltd.

The principal accounting policies adopted in the preparation of the financial statements are set out below.

Key judgements and assumptions

The nature of the company's affairs is such that the directors believe that there are no areas of significant judgement and no significant assumptions that are required in the preparation of the financial statements other than those relating to going concern. Going concern rests on the availability of future funding and any uncertainty over such income is mitigated by the assessment of reserves that should be held by the company, see below.

Income

All income is included in the statement of financial activities when the charity is legally entitled to the income, its receipt is probable and the amount can be quantified with reasonable accuracy.

Grants from government and other agencies have been included as income from activities in furtherance of the charity's objects where these relate to a contract for services, but as donations where the money is given in response to an appeal or with freedom of use within the charity's objects, for example, block grants.

Each of the entities that merged had similar sources of income but divergent treatments. The underlying agreements whereby income is received have all been reviewed and it has been concluded that all arrangements that were included as contract income under charitable activities are more properly disclosed as grants under donations, legacies and similar income; comparatives have been so adjusted.

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2024

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefit will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of the resources.

Tangible fixed assets

Depreciation is provided at the following rates in order to write off each asset over its estimated useful life.

Freehold property	2% on cost
Improvements to property	10% on cost
Fixtures & furniture	20% on cost

Expenditure of less than £1,000 per item of fixed assets is expensed on purchase.

Debtors

Prepayments, relating to expenditure incurred which has economic benefit in future accounting periods, and accrued income, relating to income due and receivable but outstanding at the balance sheet date, are measured at their recoverable amount being the sum that will be received after the balance sheet date.

Cash at bank and in hand and short term investments

Cash at bank and in hand includes all petty cash and bank accounts where access is immediate or available within 95 days

Cash held on deposit where access is available within two years but after 95 days is included as short term investments

Creditors: Amounts falling due within one year

Accruals, relating to expenditure not paid until after the balance sheet date which confers economic benefit on the current accounting period, is recognised at the amount of that economic benefit. Deferred income, relating to income received in the current accounting period but which relates to future periods, is recognised as the whole of the income in question. Restricted fund income received in the current accounting period which relates to the current and future periods is recognised within restricted funds, see below.

Pension costs

Pension costs are recognised in the Statement of Financial Activities as incurred.

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2024

Funds

Funds fall into two categories, restricted, where their use is governed by the wishes of the entity providing the funds or the contractual terms under which the funds are earned and, unrestricted, where there are no pre-conditions to the use of the funds other than the charitable objectives of the organisation.

Funds are transferred from restricted to unrestricted funds as they become free from the relevant restrictions.

Within unrestricted funds designated funds are maintained to meet identified planned future costs which are not capable of being met out of annual budgets.

It is the aim of the charity to maintain the balance of unrestricted reserves at a level that would give it the ability to mitigate the estimated costs associated with the risks identified that the Bureau faces.

2 Donations, legacies and similar incoming resources

	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
Parish & Town Councils	8,495	-	8,495	14,340
Individuals, Charitable bodies and other	11,030	17,137	28,167	29,455
Donations	19,525	17,137	36,662	43,795
East Suffolk Council	208,080	-	208,080	227,100
Suffolk County Council	128,120	-	128,120	162,406
L D Rope Charitable Trust	-	6,724	6,724	8,895
National Citizens Advice	23,812	-	23,812	-
Hopestead	10,000	-	10,000	10,000
Other	19,919	-	19,919	2,355
Grants Receivable	389,931	6,724	396,655	410,756
Other	601	-	601	6,152
Total donations and similar income	410,057	23,861	433,918	460,703

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2024

3 Charitable activities

	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
Fundraising events	-	-	-	-
Money Advice Service	-	111,720	111,720	108,466
Solutions	-	136,582	136,582	136,582
East Suffolk Council - Housing	-	25,000	25,000	18,500
Suffolk County Council - SASS	-	-	-	31,250
James Paget Hospital - The Big C	4,921	-	4,921	4,921
Community Connectors	-	-	-	12,872
Money Advice and Budgeting - L D Rope	37,500	-	37,500	43,700
Food Banks - Lowestoft and Waveney	-	23,848	23,848	7,949
National Citizens Advice - Deprivation	-	29,498	29,498	-
Ministry of Justice - Probation Service	-	62,251	62,251	-
The Big Lottery	-	32,486	32,486	-
Other	10,000	9,970	19,970	-
Service Level Agreements	52,421	431,355	483,776	364,241
Total charitable activities	52,421	431,355	483,776	364,241

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2024

4 Comparative Statement of Financial Affairs

The detailed Statement of Financial Affairs for the year ended 31 March 2023 is set out below

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Income from			
Donations and legacies	418,858	41,845	460,703
Charitable activities	98,371	265,870	364,241
Investment	1,895	-	1,895
Total Incoming Resources	519,124	307,715	826,839
Resources Expended			
Costs of generating funds			
Charitable activities: Support	605,821	292,939	898,760
Total Resources Expended	605,821	292,939	898,760
Net Incoming Resources for the period	(86,697)	14,776	(71,921)
Total Funds brought forward at 1 April 2022	745,779	67,812	813,591
Total Funds carried forward at 31 March 2023	659,082	82,588	741,670

5 Charitable activities costs

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Staff costs	266,296	368,016	634,312	638,199
Travel expenses	18,614		18,614	9,169
Printing, postage and stationery	14,036		14,036	13,063
Telephone	18,934		18,934	22,762
Information systems	29,916		29,916	27,895
Training	1,618		1,618	1,871
Hardship payments	-	15,563	15,563	24,091
Project partner charges	-	28,273	28,273	-
Overheads allocated to projects	(55,759)	55,759	-	-
Management and administration (Note 6)	160,826	-	160,826	161,710
	454,480	467,612	922,092	898,760

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2024

6 Support costs

	2024	2023
	£	£
Rent, rates, power and cleaning	98,332	115,587
Technical support	14,257	11,318
Insurance	6,277	7,806
Professional fees	25,128	10,918
Depreciation	8,637	9,607
Other	8,195	6,474
	<u>160,826</u>	<u>161,710</u>

Included within professional fees are Independent Examiner's fees of £3,080, of which £1,080 relates to underaccrued 2023 fees (2023 £3,000).

7 Staff, volunteers and trustees

The cost of staff was:-

	2024	2023
	£	£
Wages and salaries	582,848	592,816
Social security costs	40,774	36,432
Pension costs	<u>10,690</u>	<u>8,951</u>
	<u>634,312</u>	<u>638,199</u>

Included within wages and salaries are redundancy costs of £1,199 (2023 £40,079) of which £nil were ex gratia.

The average number of employees during the year was

Support	<u>31</u>	<u>27</u>
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No member of staff received emoluments (excluding employers' pension contributions) of more than £60,000.

No trustee received remuneration or any other benefits from an employment with the charity. No trustee received reimbursed travel expenses (2023 £Nil).

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2024

Some 80 volunteer advisers contributed on average seven hours per week each to the Bureau during the year; other volunteers helped and supported the Bureau in administering the day-to-day aspects of the Bureau.

8 Tangible Fixed Assets

	Freehold property £	Property improvements £	Fixtures furniture & IT £	Total £
Cost				
As at 1 April 2023	101,472	36,643	171,450	309,565
Additions	-	-	-	-
Disposals	-	-	-	-
As at 31 March 2024	<u>101,472</u>	<u>36,643</u>	<u>171,450</u>	<u>309,565</u>
Depreciation				
As at 1 April 2023	10,599	22,888	165,563	199,050
Charge for the year	2,029	3,664	2,944	8,637
Disposals	-	-	-	-
As at 31 March 2024	<u>12,628</u>	<u>26,552</u>	<u>168,507</u>	<u>207,687</u>
Net Book Value				
As at 31 March 2024	<u>88,844</u>	<u>10,091</u>	<u>2,943</u>	<u>101,878</u>
As at 31 March 2023	<u>90,873</u>	<u>13,755</u>	<u>5,888</u>	<u>110,516</u>

9 Short term investments

	2024 £	2023 £
Bank deposits (less than two years to maturity)	87,840	85,019
	<u>87,840</u>	<u>85,019</u>

10 Debtors

	2024 £	2023 £
Trade debtors	7,125	-
Other debtors	-	-
Prepayments and accrued income	<u>9,468</u>	<u>20,841</u>
	<u>16,593</u>	<u>20,841</u>

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2024

11 Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals	107,702	98,555
Deferred income	4,179	50,000
	<u>111,881</u>	<u>148,555</u>

Deferred income refers to income received which is to fund expenditure in subsequent periods. All deferred income at 31 March 2023 has been recognised as income in the year ended 31 March 2024.

12 Restricted funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Money Advice Service	741	111,720	110,521	-	1,940
Solutions	14,583	136,582	151,165	-	-
Probation Service	-	62,251	62,251	-	-
Big Lottery	-	32,486	32,486	-	-
Deprivation	-	29,498	29,498	-	-
Food Banks	7,949	23,848	31,797	-	-
Client funding	47,153	23,861	15,444	-	55,570
Other	12,162	34,970	34,450	-	12,682
	<u>82,588</u>	<u>455,216</u>	<u>467,612</u>	<u>-</u>	<u>70,192</u>

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2024

	At 1 April 2022	Income	Expenditure	Transfers	At 31 March 2023
	£	£	£	£	£
Money Advice Service	-	108,466	107,725	-	741
Solutions	23,589	136,582	145,588	-	14,583
Client funding	29,399	41,845	24,091	-	47,153
Other	14,824	20,822	15,535	-	20,111
	<u>67,812</u>	<u>307,715</u>	<u>292,939</u>	<u>-</u>	<u>82,588</u>

MAPS

Funding to provide a caseworker, trainee money adviser and associated costs to provide advice to those in debt.

Solutions - Lowestoft Primary Care Network

The provision of social prescribing and community based support to the patients registered with the 8 GP surgeries serving Lowestoft and the surrounding area.

Ministry of Justice - Probation Service

Finance, benefit and debt advice to male probationers in East and West Suffolk delivered in conjunction with Citizens Advice West Suffolk

Big Lottery

Cost of Living Grant for housing outreach work

Deprivation - National Citizens Advice

Increase in service delivery for clients in deprived areas in East Suffolk.

Food Banks - Lowestoft and Waveney

Outreach worker providing advice and support to clients of the food banks.

Client funding

Funding provided by local authorities, charitable trusts and others to provide grants to clients suffering hardship. No individual grant greater than £500.

Other

Funds provided for improvements to the offices at St Margaret's House and project funding provided by East Suffolk Council.

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2024

13 Unrestricted funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Designated funds					
Contractual commitments	50,000	-	-	-	50,000
Premises	50,000	-	-	-	50,000
Property reserve	110,516	-	-	(8,638)	101,878
General charitable funds	<u>448,566</u>	<u>474,634</u>	<u>(454,480)</u>	<u>8,638</u>	<u>477,358</u>
	<u>659,082</u>	<u>474,634</u>	<u>(454,480)</u>	<u>-</u>	<u>679,236</u>
	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
Designated funds					
Contractual commitments	98,500			(48,500)	50,000
Premises	10,500			39,500	50,000
Property reserve	120,123			(9,607)	110,516
Covid	11,000			(11,000)	-
Development	10,000			(10,000)	-
General charitable funds	<u>495,656</u>	<u>519,124</u>	<u>(605,821)</u>	<u>39,607</u>	<u>448,566</u>
	<u>745,779</u>	<u>519,124</u>	<u>(605,821)</u>	<u>-</u>	<u>659,082</u>

Contractual commitments -contracted payments to staff including redundancy, provision of locum maternity and sickness cover and the costs of any disciplinary and/or grievance procedures that may arise.

Premises -to provide for terminating leases and the cost of relocating to new premises either at the expiry of the current lease or if larger premises are deemed necessary.

Property reserve -equal to the net book value of fixed assets, the designated fund serves to underline the illiquid nature of the investment in fixed assets.

Of the general charitable funds, £240,000 is considered by the trustees as the minimum level that needs to be retained in order to provide cover against risks that the Charity faces, particularly that relating to uncertainty over future funding. The funds over and above this level will be used in the forthcoming years to fund improved services provided by the organisation.

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2024

14 Analysis of net assets between funds

	Tangible Fixed Assets £	Net Current Assets £	2024 Total £	2023 Total £
Restricted funds	-	70,192	70,192	82,588
Designated funds	101,878	100,000	201,878	210,516
General funds	-	477,358	477,358	448,566
	<u>101,878</u>	<u>647,550</u>	<u>749,428</u>	<u>741,670</u>

	Tangible Fixed Assets £	Net Current Assets £	2023 Total £	2022 Total £
Restricted funds	-	82,588	82,588	67,812
Designated funds	110,516	100,000	210,516	250,123
General funds	-	448,566	448,566	495,656
	<u>110,516</u>	<u>631,154</u>	<u>741,670</u>	<u>813,591</u>

15 Analysis of cash and cash equivalents

	2024	2023
Cash in hand	552	306
Bank current account	59,135	102,261
Bank deposit (immediate access)	595,311	400,873
Bank deposit (access within three months)	-	170,411
Total cash and cash equivalents	<u>654,998</u>	<u>673,850</u>

16 Regulatory and other information

The company is a registered charity, number 1115522, limited by guarantee registered in England & Wales.

The registered office is:-

St Margaret's House

Gordon Road

Lowestoft

Suffolk

NR32 1JQ

The charity is a Public Benefit Entity.

There have been no related party transactions that require disclosure.

Accounts

Company number 5866861

Citizens Advice East Suffolk Ltd

**Financial Statements
For the year ended 31 March 2023**

Registered charity number 1115522

Citizens Advice East Suffolk Ltd

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Citizens Advice East Suffolk Ltd

Legal and administrative information

Legal structure	The charity is a company limited by guarantee, incorporated in England and Wales
Charity Registration No.	1115522
Company No.	5866861
Chairman	Steven Alderson (Resigned 16 June 2022) Nick Mayo (Appointed 20 June 2022)
Board of Trustees	
- Elected members	Steven Alderson (Resigned 16 June 2022) Stephen Curtis (Resigned 11 August 2022) Leanne Munro (Resigned 11 August 2022) Rhys Jarvis (Resigned 16 June 2022) Roger Guthrie (Appointed 11 April 2022; resigned 5 June 2023) Ed Day (Appointed 11 April 2022) David Verney (Appointed 11 April 2022) Nick Mayo (Appointed 11 April 2022) Craig Fiddaman (Appointed 11 April 2022) Susan Robinson (Appointed 11 April 2022) Richard McLeod (Appointed 20 April 2022) Simon Quantrill (appointed 19 April 2023) Philip Davy (Appointed 5 June 2023)
- Council nominees	Tony Cooper (East Suffolk Council) Keith Robinson (Suffolk County Council)
Company Secretary	Janet John (Resigned 21 June 2022) Craig Fiddaman (Appointed 21 June 2022)
Chief Officer	Janet John (to 21 June 2022) Chiara Saunders (from 21 June 2022)
Principal Address and Registered Office	St Margaret's House Gordon Road Lowestoft Suffolk NR32 1JQ
Independent Examiner	Helen Rumsey FCA Ensors Accountants LLP Blyth House Rendham Road Saxmundham Suffolk IP17 1WA

Citizens Advice East Suffolk Ltd

Trustees' Annual Report for the year ended 31 March 2023

The Trustees, who are also directors of the charity for the purposes of the Companies Act, present their report and financial statements for the year ended 31 March 2023.

Chair's Report

The 2022/2023 year for Citizens Advice East Suffolk (CAES) has been one of unrelenting change and it is to the credit of the Chief Officer, her staff and the volunteers that we have got through some very challenging times with the minimum of disruption to our clients. The Trustees have also contributed a great deal, providing the necessary oversight on all governance, finance and staffing issues and undertaking the required due diligence exercises.

CAES was created from the merger of CA Felixstowe & District, CA Leiston, Saxmundham & District and CA North East Suffolk. The merger was complex, sometimes contentious and not universally welcomed at the time. Apart from the legal obligations imposed by the merger process, it was imperative to ensure fairness to all staff and volunteers, while retaining the positive working relationships with stakeholders and funders. The new entity, CAES, is already showing its worth to the community and represents the whole of the district and surrounding areas.

The merger was implemented on 1 April 2022, the start of the financial reporting period. Since then, Chiara Saunders has been appointed in June 2022 as the new Chief Officer at CAES and she has worked tirelessly to pull the staff and services of the three legacy CAs into a coherent whole new CA. There have been pitfalls and trip hazards along the way but these have been met with cooperation and a shared determination to make CAES a new, forward-looking entity.

Several Trustees from each of the legacy CAs moved over to the new Board. Some have since left and new people have joined, but all have been instrumental in helping CAES to develop into a really impressive, forward-looking entity.

Almost at the end of the reporting period, CAES underwent a Year-3 audit from Citizens Advice at the centre. Year-3 audits are extremely thorough and examine every aspect of each CA's operation. I am delighted to say that CAES passed the audit with no requirements to rectify any area of work. There were recommendations about how we might achieve higher scores in some areas of operation, and these are being worked on.

The funders, notably East Suffolk Council, Suffolk County Council and the Rope Trust, have again been exceptionally generous in giving us grants and we are indebted to them. Now that CAES operates across the whole of the district, our attention is turning to potential sources of new funding, to enable us to look at different ways of advice-giving for all.

The next year will be one of consolidation, but hopefully there will be room for expansion as new, innovative ideas are investigated.

Nick Mayo
Chair of the Board of Trustees

Citizens Advice East Suffolk Ltd

Trustees' Annual Report for the year ended 31 March 2023

Nick Mayo

Chair of the Board of Trustees

Citizens Advice East Suffolk Ltd

Trustees' Annual Report for the year ended 31 March 2023

The Trustees have adopted the provisions of the Statement of Recommended Practice, applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). However the True and Fair override has been adopted regarding the use of merger accounting to account for the merger, details of which are below. The Trustees are of the opinion that to account for the coming together of the three organisations using acquisition accounting would not reflect the substance of the transactions and therefore would not give a true and fair view.

The charity is governed by its Memorandum of Association dated 5 July 2006 as amended by Special Resolutions in August and September 2022.

Objectives and activities

Aims and principles

Citizens Advice East Suffolk ("CAES") provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The charity provides information and advice to all who need it, but aims to target resources in more detailed help and casework to those who are least able to help themselves, whether due to language, mental health, age or disability, or short term difficulties such as homelessness or lack of money.

CAES also works to improve the policies and practices that affect people's lives, through representing unfairness and difficulties faced by clients to those able to make a difference in law and procedures, in government or elsewhere. CAES values its wide range of volunteers and recognises that they are the strength underpinning the organisation, and seeks to promote supported volunteering as a route to develop employability skills and confidence, leading to a healthier and stronger community.

Objectives

The Trustees review the Charity's Business Development and Operation Plans on a regular basis, and at least annually, to agree the achievements of the year and objectives for the following year.

The main objective for the year ending 31 March 2023 was to continue to provide an efficient and effective advice and information service to the local community and our activities were targeted to meet that purpose.

Citizens Advice East Suffolk Ltd

Trustees' Annual Report for the year ended 31 March 2023

The work was carried out by a team of volunteer advisers and specialists providing a predominantly telephone and email service with face-to-face appointments available when required.

CAES provided advice in 15 key areas: benefits, consumer, debt, education, employment, finance, health, housing, immigration, legal, relationship, budgeting, tax, travel and utilities.

In addition to generalist advice, both specialist advice and casework were available:

Specialist Consumer Advice - faulty goods, scams or mis-sold goods;

Specialist Money Advice – consideration of debt management options including Breathing Space, debt management plans, bankruptcy, debt relief orders and Individual Voluntary Arrangements;

Financial Capability Advice – supporting clients to maximise income and reduce expenditure;

Specialist Welfare Benefit Advice - form filling, mandatory reconsiderations and appeals.

Our project work to March 2023 included:

Debt and Money Advice under two contracts, one Money and Pension Service in Waveney and one funded by Rope Trust in Suffolk Coastal,

Social Prescribing through our Solutions project in Lowestoft where we work from seven local surgeries and support clients with their non-clinical needs,

Local Welfare Assistance support for clients in financial hardship

Lowestoft Food Bank outreach worker providing advice and support to clients of the Lowestoft foodbank,

Across the district in conjunction with the District Council Provision of Homelessness Prevention, Debt and Money Advice Service.

How Our Activities Deliver Public Benefit

Our main activities and who we try to help are described above. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit.

The Trustee Board have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

Citizens Advice East Suffolk Ltd

Trustees' Annual Report for the year ended 31 March 2023

Contribution of Volunteers

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate. As at 31 March 2023 the service employed 26 paid workers (15 FTEs) and was supported by 60 volunteers.

Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice East Suffolk service. The volunteers contribute, on average, 490 hours per annum. This may be expressed as an annualised value of volunteering of £387,508. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment. During 2022/23 two volunteers left to take up paid work.

Achievements and Performance

The key achievements of the organisation in 2022/23, in line with the Business and Development plan:

Passed the three year Citizens Advice Audit;
Renewed our Advice Quality Standard and accreditation to the Money Advice and Pension Framework;
Renewed our Advice Quality Standard and accreditation for Benefit Advice
10 volunteers trained;
8,894 unique clients assisted;
31,130 advice issues handled;
39,512 individual activities;
£415,466 debt written off;
£1,069,878 awarded in Welfare Benefits through casework;
Continued upgrade of IT systems to enable volunteers and staff to work from home or the office;
Developed the phone and email service to ensure the service is fully accessible;
Continued a quarterly Suffolk Citizens Advice newsletter to funders.
Created a new website www.caes.org.uk;
Increased our outreaches to five.

In 2022/23 the aim of the high-level strategy for the service was to:

- Create a seamless service across East Suffolk and streamline services and operations
- Maintain and build on the good working relationships with key stakeholders to help safeguard the future of the service and secure continuation funding from April 2023

Citizens Advice East Suffolk Ltd

Trustees' Annual Report for the year ended 31 March 2023

- Continue to develop a robust and accessible digital advice framework embedded in community locations to enable our clients to access our service and increase the numbers of clients accessing our service

Plans for the Future

A key priority for the Trustee Board for 2023/24 is to continue to develop a sustainable service that meets the needs of our clients during the cost-of-living crisis. We want to expand our service provision to cope with an increase in demand as people feel the impact of the increased costs of energy, food, petrol and services.

We will continue with the work to diversify our funding streams to increase our sustainability and enable us to build a service that is cost-effective. We recognise the challenges involved in short term project funding and will endeavour to secure longer term funding for our core service to enable us to plan effectively. We will offer our funders value for money, whilst never compromising on the high quality service that our clients expect and deserve.

There is a three-year Business Development Plan with detailed emphasis on the current year. The plan is a living document and is an agenda item at Trustee Board meetings.

The main drivers for strategic development in 2022 - 2025 are:

- building on and enhancing our service to reach out to our clients. The Covid-19 pandemic has changed the way we provide our services and the way clients want to reach us. Our service delivery review is completed and we are working with local partners to enhance existing relationships and forge new partnerships;
- maintaining current funding in a very uncertain climate, following the merger of CA Leiston, Saxmundham & District, CA Felixstowe & District and CA North East Suffolk on 1 April 2022. This followed a detailed due diligence review and consideration of alternative funding options;
- bedding down the merger of the three LCAS that created CAES.

Citizens Advice East Suffolk Ltd

Trustees' Annual Report for the year ended 31 March 2023

Financial Review

The Notes to the Financial Statements are shown on pages 14 to 27. The Key points are:

Income in the year amounted to £826,839 (2021-22: £1,007,976)

Expenditure in the year amounted to £898,760 (2021-22: £948,529)

The highest cost related to staff salaries for our 27 employed staff amounting to £638,199, including redundancy costs of £40,079 (2021-22: 36 employees and salaries of £672,833, no redundancy payments)

This resulted in a deficit of £71,921 (2021-22: surplus of £59,448)

Fundraising Activities and Principal Funding Sources

The principal core funding sources were as follows:

East Suffolk District Council £199,600

Suffolk County Council (including Clinical Commissioning Group) £105,026

The Trustees extend their gratitude to our principal funders with whom we share many strategic objectives and who continued to support the core operating capacity of the charity.

In addition, major project-specific funding was received from the following:

The Money Advice Service £108,466

Lowestoft Primary Care Network £136,582

L D Rope Trust £36,500

Reserves Policy

The Trustees have reviewed the reserves of the charity. This review encompassed the nature of the income and expenditure streams, the need to match income with fixed commitments, the risks associated therewith and the nature of the reserves.

The review concluded that:

As at 31 March 2023 the total unrestricted reserves amounted to £659,081 of which £210,516 were designated reserves, see below. The remaining unrestricted reserves amounting to £448,565 are in excess of the reserves of £240,000 that the Trustees believe is prudent to be held by the charity. This level of reserves is based on a review of the risks the organisation faces and the funding required to mitigate those risks. The excess of some £200,000 will be utilised in the short to medium term in delivering improved services as the post-merger reorganisation is fully implemented.

Designated Reserves

A proportion of unrestricted funds have been designated with the aim of ensuring the charity's sustainability by making provisions for the replacement of equipment, for fulfilling our contractual commitments, for maintaining our premises and moving if necessary.

Citizens Advice East Suffolk Ltd

Trustees' Annual Report for the year ended 31 March 2023

Investment Activities

The charity's funds are spent on delivering and developing the free advice service to the local community. The reserves were held during the year in a variety of bank accounts offering various interest rates and with varying restrictions on access. The bulk of funds were in instant access accounts with interest at less than 1.5%. Of the other funds the longest access delay was one year, seven months at the year end.

Governance, Structure and Management

Governing Document

Citizens Advice East Suffolk is a charitable company limited by guarantee, incorporated on 5 July 2006: Company No 5866861, Charity No.1115522. The Company is governed under its Articles of Association.

The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in East Suffolk and surrounding areas. In furtherance of its objects the charity has power to establish and conduct local Citizens Advice offices as centres to provide a free, confidential and impartial service of advice, information and counsel for the public.

In the event of the company being wound up every member (including members who ceased to be members within one year prior to such winding up) would be required to contribute to the company's assets an amount not exceeding £1. At 31 March 2023, the company had 7 individual members.

Trustee Recruitment and Appointment

Trustees are either initially co-opted by the Trustee Board and then elected to the Board at an Annual General Meeting within three years of co-option or, elected directly at an Annual General Meeting. Any election lasts for three years at which time the Trustee can be re-elected.

Trustees, who are also directors of the company, are elected from the local community and must either reside or work in East Suffolk or the surrounding area. A formal interview process is followed for all applicants with an interview panel comprising two Trustees or Chief Executive Officer. References are taken for all new Trustees. A separate process agreed by the Trustee Board is followed for the election of the Chair.

Citizens Advice East Suffolk Ltd

Trustees' Annual Report for the year ended 31 March 2023

Trustee Induction and Training

New Trustees are briefed on their legal obligations under charity and company law, the content of the Articles of Association, the committee and decision-making processes, the Business Development Plan and recent financial performance of the charity. They also meet key employees, volunteers and other Trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Appraisal of the Trustee Board

The Trustees conduct an annual performance appraisal using a Citizens Advice template. Action is taken on any areas under performing to ensure the Trustee Board conforms to best practice.

Organisational Structure

The Trustee Board is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry ultimate responsibility for the conduct of Citizens Advice East Suffolk and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at least six times a year, and delegate the day-to-day operation of the organisation to a paid Chief Executive Officer.

The Trustee Board has assigned responsibilities amongst the Trustee group to allow workload to be shared and to give a clear point of contact for senior staff. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

All Trustees and key employees have declared that they are a "fit and proper person" to be involved in the running of a charity.

Over the past year the Trustee Board has reviewed its effectiveness and use of committees. There were no sub committees in 2022/23.

Related Parties

Citizens Advice East Suffolk is a member of Citizens Advice, the national association for the Citizens Advice service. With effect from April 2015 Citizens Advice Bureaux became known as Local Citizens Advice (LCA) and

Citizens Advice East Suffolk Ltd

Trustees' Annual Report for the year ended 31 March 2023

The charity also cooperates and liaises with many other advisory services, local charities, trusts and social services departments on behalf of clients.

Audit process

The charitable company is audited annually by Citizens Advice using a Performance and Quality Framework.

Every three years the LCA receives a full audit to ensure compliance with the Advice Quality Standard (AQS) and the Money Advice Service Debt Advice Quality Framework (MASDAQF). The Red/Amber/Yellow and Green (RAYG) scoring system is used to mark each of the five key areas:

Quality of Advice Assessment;
Client Experience;
People Management;
Leadership;
Financial Health Monitoring.

Quality of Advice Assessment - every quarter the LCA self-assesses a selection of cases which are then checked by a Citizens Advice auditor for the quality of the self-assessment and quality of advice.

Client Experience - a selection of clients is contacted by email or text after the advice process to assess their satisfaction with the service and the advice provided.

People Management - an annual survey is sent to all staff and volunteers to ask people about their experiences, identify what's working well and see where improvements can be made.

Leadership - the Trustees annually self-assess how well the charity is run and whether it is delivering good quality services. The self-assessment is checked by an auditor from Citizens Advice.

Financial Health - quarterly financial reports are provided to Citizens Advice which are assessed against the budget and the Reserves Policy. A comparison is provided against LCA in the family group.

Citizens Advice East Suffolk Ltd

Trustees' Annual Report for the year ended 31 March 2023

Risk management

The Trustees have reviewed their procedures considering corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'. Organisational risk is assessed within the Business Development Plan. The plan considers potential changes to the environment in which the charity is working and highlights how these could impact on its services. The organisation faces a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then mitigate their impact. The Risk Register is a formal statement of the charity's risk management strategy and how the impact of potential risks can be minimised. Identifying the risks is an important element of risk management and has been given detailed and careful consideration.

Citizens Advice East Suffolk's objectives, its internal organisation and the environment in which it operates are continually evolving and as a result, the risks it faces are not constant. Organisational success derives, in part, from successful risk taking and so the purpose of internal control is to help manage and control risk appropriately rather than to eliminate it.

The following measures will help minimise the risks:

- The Trustee Board recognises its role as the ultimate authority on the governance of the organisation and the management team and staff recognise that they operate with delegated authority;
- Effective appraisal and supervision of the Chief Executive Officer and management team;
- Staff are aware of sources of funding and the consequences arising from any failure to deliver services in line with grant agreements and contracts;
- The effective use of probationary periods; staff and volunteer supervision and appraisal; and policies to promptly identify and deal with issues of concern;
- Regular case sheet checking; Independent File Reviews and training to ensure quality;
- Regular review and analysis of statistics to ensure targets are met;
- Maintaining good relationships with funders to identify potential funding opportunities and challenges;
- Ensuring adequate financial reserves;
- Monthly financial monitoring against annual budget;
- Good communication between volunteers, staff, the management team and the Trustee Board;
- Maintaining independence and political neutrality to avoid conflict of interests.

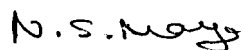
Citizens Advice East Suffolk Ltd

Trustees' Annual Report for the year ended 31 March 2023

Statement of Internal Control

The Trustee Board oversee the information security of all the personal information that is processed, including the personal information of our clients, staff, funders and strategic partners. Citizens Advice East Suffolk hold joint responsibility for client data that is held in our case management system with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

The Trustees' annual report was approved on 20 November 2023 and signed on behalf of the board of Trustees by:



N S Mayo
Director

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CITIZENS ADVICE EAST SUFFOLK LTD
FOR THE YEAR ENDED 31 MARCH 2023**

I report to the charity trustees on my examination of the accounts of Citizens Advice East Suffolk Ltd (the Company) for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (who are also the directors of the company 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') and the Charities Act 2011 ('the 2011 Act').

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of 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.

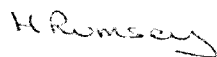
Independent examiner's statement

The company's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales (ICAEW).

I have completed my examination. I confirm that no matters have come to my attention which give me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- 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 (FRS102).

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.



Helen Rumsey FCA
Ensors Accountants LLP

Member of the Institute of Chartered Accountants in England and Wales (ICAEW)

Blyth House
Rendham Road
Saxmundham
Suffolk
IP17 1WA

Dated: 19/12/2023

Citizens Advice East Suffolk Ltd

Statement of Financial Activities

For the year ended 31 March 2023

		Unrestricted Funds	Restricted Funds	Total Funds 2023	Combined Total Funds 2022 Note 4
	Notes	£	£	£	£
Income and endowments from					
Donations and legacies	2	418,858	41,845	460,703	463,967
Charitable activities	3	98,371	265,870	364,241	543,683
Investments		1,895	-	1,895	327
Total Income		<u>519,124</u>	<u>307,715</u>	<u>826,839</u>	<u>1,007,976</u>
Expenditure on					
Raising funds		-	-	-	-
Charitable activities: Advice	5	605,821	292,939	898,760	948,529
Total expenditure		<u>605,821</u>	<u>292,939</u>	<u>898,760</u>	<u>948,529</u>
Net income / (expenditure)		(86,697)	14,776	(71,921)	59,448
Total Funds brought forward at 1 April 2022		<u>745,779</u>	<u>67,812</u>	<u>813,591</u>	<u>754,143</u>
Total Funds carried forward at 31 March 2023		<u>659,082</u>	<u>82,588</u>	<u>741,670</u>	<u>813,591</u>

During the year there were no recognised gains or losses other than those included above.

All of the results above are derived from continuing activities.

Citizens Advice East Suffolk Ltd

Balance Sheet

As at 31 March 2023

	Notes	2023 £	2022 £
Fixed Assets			
Tangible assets	8	<u>110,516</u>	<u>120,123</u>
Current Assets			
Short term investments	9	85,019	-
Debtors	10	20,841	46,636
Cash at bank and in hand		<u>673,850</u>	<u>714,910</u>
		779,710	761,546
Creditors: amounts falling due within one year	11	<u>(148,555)</u>	<u>(. 68,078)</u>
Net Current Assets		<u>631,155</u>	<u>693,468</u>
Net Assets		<u>741,670</u>	<u>813,591</u>
Funds			
Restricted Funds	12	82,588	67,812
Unrestricted Funds	13		
Designated Funds		210,516	250,123
General Charitable Funds		<u>448,566</u>	<u>495,656</u>
Total Funds		<u>741,670</u>	<u>813,591</u>

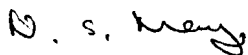
For the year ended 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

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

These accounts were approved by the Board of Directors at the Board meeting on 20 November 2023 and signed on its behalf by:-



N S Mayo
Director
Company Registration Number 5866861

Citizens Advice East Suffolk Ltd

Cash flow statement

For the year ended 31 March 2023

	Notes	2023 £	2022 £
Cash flows from operating activities			
Cash (utilised by)/generated from operations		43,959	91,102
Loan repayment deducted from funding		-	-
Net cash provided by operating activities		<u>43,959</u>	<u>91,102</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		-	-
Increase in short term investments		(85,019)	-
Net cash used in investing activities		<u>(85,019)</u>	<u>-</u>
Change in cash and cash equivalents in the year		(41,060)	91,102
Cash and cash equivalents at 1 April 2022		714,910	623,808
Cash and cash equivalents at 31 March 2023	14	<u>673,850</u>	<u>714,910</u>
Reconciliation of cash flows from operating activities			
Net income for the year (as per statement of financial activities)		(71,921)	59,448
Depreciation		9,607	14,164
(Increase)/decrease in debtors		25,795	5,832
Increase/(decrease) in creditors		<u>80,478</u>	<u>11,658</u>
Net cash provided by operating activities	(see above)	<u>43,959</u>	<u>91,102</u>

Notes to the Financial Statements for the year ended 31 March 2023

1 Accounting Policies

Basis of preparation

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice, effective 1 January 2019, in accordance with Financial Reporting Standard 102, applicable UK Accounting Standards and the Companies Act 2006. The financial statements have been prepared on the going concern basis. However the True and Fair override has been adopted regarding the use of merger accounting to account for the merger, details of which are below. The trustees are of the opinion that to account for the coming together of the three organisations using acquisition accounting would not reflect the substance of the transactions and therefore would not give a true and fair view.

The principal accounting policies adopted in the preparation of the financial statements are set out below.

Key judgements and assumptions

The nature of the company's affairs is such that the directors believe that there are no areas of significant judgement and no significant assumptions that are required in the preparation of the financial statements other than those relating to going concern. Going concern rests on the availability of future funding and any uncertainty over such income is mitigated by the assessment of reserves that should be held by the company, see below.

Income

All income is included in the statement of financial activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Grants from government and other agencies have been included as income from activities in furtherance of the charity's objects where these relate to a contract for services, but as donations where the money is given in response to an appeal or with freedom of use within the charity's objects, for example, block grants.

Each of the entities that merged had similar sources of income but divergent treatments. The underlying agreements whereby income is received have all been reviewed and it has been concluded that all arrangements that were included as contract income under charitable activities are more properly disclosed as grants under donations legacies and similar income; comparatives have been so adjusted.

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2023

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefit will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of the resources.

Tangible fixed assets

Depreciation rates for fixtures and fittings, including computers, varied across the three merged entities and have been standardised to 20% per annum on cost. Depreciation is provided at the following rates in order to write off each asset over its estimated useful life.

Freehold property	2% on cost
Improvements to property	10% on cost
Fixtures & furniture	20% on cost

Expenditure of less than £1,000 per item of fixed assets is expensed on purchase.

The adoption of the above policy regarding fixtures & furniture resulted in fixed assets to a value of £1,958 representing recent additions of less than £1,000 individually being expensed, £539 prior to 31 March 2021 and £1,419 in the year ended 31 March 2022.

The depreciation charge for 2021-22 was increased by £1,238 by the adoption of the above depreciation policy. Accumulated depreciation at 31 March 2021 has been increased by £12,481.

Debtors

Prepayments, relating to expenditure incurred which has economic benefit in future accounting periods, and accrued income, relating to income due and receivable but outstanding at the balance sheet date, are measured at their recoverable amount being the sum that will be received after the balance sheet date.

Cash at bank and in hand and short term investments

Cash at bank and in hand includes all petty cash and bank accounts where access is immediate or available within 95 days

Cash held on deposit where access is available within two years but after 95 days is included as short term investments

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2023

Creditors: Amounts falling due within one year

Accruals, relating to expenditure not paid until after the balance sheet date which confers economic benefit on the current accounting period, is recognised at the amount of that economic benefit. Deferred income, relating to income received in the current accounting period but which relates to future periods, is recognised as the whole of the income in question. Restricted fund income received in the current accounting period which relates to the current and future periods is recognised within restricted funds, see below.

Funds

Funds fall into two categories, restricted, where their use is governed by the wishes of the entity providing the funds or the contractual terms under which the funds are earned and, unrestricted, where there are no pre-conditions to the use of the funds other than the charitable objectives of the organisation.

Funds are transferred from restricted to unrestricted funds as they become free from the relevant restrictions.

Within unrestricted funds designated funds are maintained to meet identified planned future costs which are not capable of being met out of annual budgets.

It is the aim of the charity to maintain the balance of unrestricted reserves at a level that would give it the ability to mitigate the estimated costs associated with the risks identified that the Bureau faces.

2 Donations, legacies and similar incoming resources

	Unrestricted Funds £	Restricted Funds £	2023 £	2022 £
Parish & Town Councils	12,345	1,995	14,340	25,373
Individuals, Charitable bodies and other	10,855	18,600	29,455	98,123
Donations	23,200	20,595	43,795	123,496
East Suffolk Council	227,100	-	227,100	215,540
Suffolk County Council	152,406	10,000	162,406	108,982
L D Rope Charitable Trust	-	8,895	8,895	15,000
Hopstead	10,000	-	10,000	-
Other	-	2,355	2,355	-
Grants Receivable	389,506	21,250	410,757	339,522
Other	6,152		6,152	949
Total donations and similar income	418,858	41,845	460,704	463,968

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2023

3 Charitable activities

	Unrestricted Funds £	Restricted Funds £	2023 £	2022 £
Fundraising events	-	-	-	-
Money Advice Service	-	108,466	108,466	143,629
Help to Claim	-	-	-	83,471
Solutions	-	136,582	136,582	136,578
East Suffolk Council - Housing	18,500	-	18,500	18,500
Suffolk County Council - SASS	31,250	-	31,250	68,357
James Paget Hospital - The Big C	4,921	-	4,921	6,630
Community Connectors	-	12,872	12,872	51,490
East Suffolk Council - Budgeting	-	-	-	3,028
Money Advice and Budgeting - L D Rope	43,700	-	43,700	32,000
Lowestoft Food Bank	-	7,949	7,949	-
Service Level Agreements	98,371	265,870	364,241	543,683
Total charitable activities	98,371	265,870	364,241	543,683

Notes to the Financial Statements for the year ended 31 March 2023

4 Comparative Statement of Financial Affairs

The detailed Statement of Financial Affairs for the year ended 31 March 2022 as restated for the change in depreciation rate policy outlined in Note 1: Fixed assets is set out below

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Income from			
Donations and legacies	375,391	88,576	463,967
Charitable activities	93,487	450,196	543,683
Investment	327	-	327
Total Incoming Resources	469,205	538,772	1,007,977
Resources Expended			
Costs of generating funds			
Charitable activities: Support	409,074	539,455	948,529
Total Resources Expended	409,074	539,455	948,529
Net Incoming Resources for the period	60,131	(683)	59,448
Total Funds brought forward at 1 April 2021	685,648	68,495	754,143
Total Funds carried forward at 31 March 2022	745,779	67,812	813,591

5 Charitable activities costs

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Staff costs	400,712	237,487	638,199	672,833
Travel expenses	9,169		9,169	4,965
Printing, postage and stationery	13,062		13,062	12,553
Telephone	22,762		22,762	16,492
Information systems	27,896		27,896	8,804
Training	1,871		1,871	2,676
Hardship payments	6,336	17,755	24,091	81,452
Overheads allocated to projects	(37,697)	37,697		-
Management and administration (Note 6)	161,710	-	161,710	148,754
	605,821	292,939	898,760	948,529

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2023

6 Support costs

	2023	2022
	£	£
Rent, rates, power and cleaning	115,587	92,916
Technical support	11,318	13,364
Insurance	7,806	9,468
Professional fees	10,918	5,703
Depreciation	9,607	12,387
Depreciation - policy standardisation	-	3,196
Other	6,474	11,720
	<u>161,710</u>	<u>148,754</u>

Included within professional fees are Independent Examiner's fees of £3,000 (2022 £2,882 of which £1,000 donated).

7 Staff, volunteers and trustees

The cost of staff was:-

	2023	2022
	£	£
Wages and salaries	592,816	630,472
Social security costs	36,432	29,533
Pension costs	8,951	12,827
	<u>638,199</u>	<u>672,833</u>

The average number of employees during the year was

Support	<u>27</u>	<u>36</u>
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No member of staff received emoluments (excluding employers' pension contributions) of more than £60,000.

During the year two members of staff were made redundant, the company incurring redundancy costs of £40,079 of which £13,358 was ex-gratia

No trustee received remuneration or any other benefits from an employment with the charity. No trustee received reimbursed travel expenses (2022 £Nil).

The charity was supported by 60 volunteers who, on average, contributed 490 hours each to the work of the organisation.

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2023

8 Tangible Fixed Assets

	Freehold property £	Property improvements £	Fixtures furniture & IT £	Total £
Cost				
As at 1 April 2022	101,472	36,643	171,450	309,565
Additions	-	-	-	-
Disposals	-	-	-	-
As at 31 March 2023	<u>101,472</u>	<u>36,643</u>	<u>171,450</u>	<u>309,565</u>
Depreciation				
As at 1 April 2022	8,569	19,224	161,650	189,443
Charge for the year	2,030	3,664	3,913	9,607
Disposals	-	-	-	-
As at 31 March 2023	<u>10,599</u>	<u>22,888</u>	<u>165,563</u>	<u>199,050</u>
Net Book Value				
As at 31 March 2023	<u>90,873</u>	<u>13,755</u>	<u>5,888</u>	<u>110,516</u>
As at 31 March 2022	<u>92,903</u>	<u>17,419</u>	<u>9,801</u>	<u>120,123</u>

9 Short term investments

	2023 £	2022 £
Bank deposits (less than two years to maturity)	85,019	-
	<u>85,019</u>	<u>-</u>

10 Debtors

	2023 £	2022 £
Other debtors	-	22,142
Prepayments and accrued income	<u>20,841</u>	<u>24,494</u>
	<u>20,841</u>	<u>46,636</u>

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2023

11 Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals	98,555	61,878
Deferred income	50,000	6,200
	<u>148,555</u>	<u>68,078</u>

Deferred income refers to income received which is to fund expenditure in subsequent periods. All deferred income at 31 March 2022 has been recognised as income in the year ended 31 March 2023.

12 Restricted funds

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
Money Advice Service	-	108,466	107,725	-	741
Help to Claim	-	-	-	-	-
Solutions	23,589	136,582	145,588	-	14,583
Client funding	29,399	41,845	24,091	-	47,153
Other	14,824	20,822	15,535	-	20,111
	<u>67,812</u>	<u>307,715</u>	<u>292,939</u>	<u>-</u>	<u>82,588</u>

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Money Advice Service	2,395	99,199	101,594	-	-
MAPS	-	23,210	23,210	-	-
Help to Claim	703	83,471	84,174	-	-
Community Connectors	629	51,490	52,119	-	-
Solutions	19,111	136,578	132,100	-	23,589
Client funding	25,849	144,824	141,274	-	29,399
Other	19,808		4,984	-	14,824
	<u>68,495</u>	<u>538,772</u>	<u>539,455</u>	<u>-</u>	<u>67,812</u>

MAPS

Funding to provide a caseworker, trainee money adviser and associated costs to provide advice to those in debt

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2023

Help to Claim	- A UK Government contract awarded to National Citizens Advice and delivered through the Citizens Advice network to assist claimants in the completion of applications for Universal Credit.
Solutions - Lowestoft Primary Care Network	- The provision of social prescribing and community based support to the patients registered with the 8 GP surgeries serving Lowestoft and the surrounding area.
Client funding	Funding provided by local authorities, charitable trusts and others to provide grants to clients suffering hardship. No individual grant greater than £500.
Other	- Funds provided for improvements to the offices at St Margaret's House and a project funding provided by East Suffolk Council.

13 Unrestricted funds

	At 1 April 2022	Income	Expenditure	Transfers	At 31 March 2023
	£	£	£	£	£
Designated funds					
Contractual commitments	98,500			(48,500)	50,000
Premises	10,500			39,500	50,000
Property reserve	120,123			(9,607)	110,516
Covid	11,000			(11,000)	-
Development	10,000			(10,000)	-
General charitable funds	<u>495,656</u>	<u>519,124</u>	<u>(605,820)</u>	<u>39,607</u>	<u>448,567</u>
	<u>745,779</u>	<u>519,124</u>	<u>(605,820)</u>	<u>-</u>	<u>659,083</u>
	At 1 April 2021	Income	Expenditure	Transfers	At 31 March 2022
	£	£	£	£	£
Designated funds					
Contractual commitments	98,500				98,500
Premises	9,500			1,000	10,500
Property reserve	(9,561)			129,684	120,123
Covid	22,000			(11,000)	11,000
Development	10,000				10,000
General charitable funds	<u>555,209</u>	<u>469,205</u>	<u>(409,074)</u>	<u>(119,684)</u>	<u>495,656</u>
	<u>685,648</u>	<u>469,205</u>	<u>(409,074)</u>	<u>-</u>	<u>745,779</u>

Contractual commitments - contracted payments to staff including redundancy, provision of locum maternity and sickness cover and the costs of any disciplinary and/or grievance procedures that may arise.

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2023

Premises - to provide for terminating leases and the cost of relocating to new premises either at the expiry of the current lease or if larger premises are deemed necessary.

Property reserve - equal to the net book value of fixed assets the designated fund serves to underline the illiquid nature of the investment in fixed assets

Of the general charitable funds £240,000 is considered by the trustees as the minimum level that needs to be retained in order to provide cover against risks that the Bureau faces, particularly that relating to uncertainty over future funding. The funds over and above this level will be used in the forthcoming years to fund improved services provided by the Bureau.

13 Analysis of net assets between funds

	Tangible Fixed Assets £	Net Current Assets £	2023 Total £	2022 Total £
Restricted funds	-	82,588	82,588	67,812
Designated funds	110,516	100,000	210,516	250,123
General funds	-	448,567	448,567	495,656
	<u>110,516</u>	<u>631,155</u>	<u>741,670</u>	<u>813,591</u>
	Tangible Fixed Assets £	Net Current Assets £	2022 Total £	2021 Total £
Restricted funds	-	67,812	67,812	68,495
Designated funds	120,123	130,000	250,123	144,877
General funds	-	495,656	495,656	540,771
	<u>120,123</u>	<u>693,468</u>	<u>813,591</u>	<u>754,143</u>

14 Analysis of cash and cash equivalents

	2023 £	2022 £
Cash in hand	306	276
Bank current account	102,261	624,496
Bank deposit (immediate access)	400,873	90,138
Bank deposit (access within three months)	170,411	-
Total cash and cash equivalents	<u>673,850</u>	<u>714,910</u>

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2023

15 Merger accounting

By virtue of Merger agreements signed in February 2022 the directors of North East Suffolk Citizens Advice Bureau (Citizens Advice East Suffolk as now is) ("CANES"), Leiston, Saxmundham and District Citizens Advice Bureau ("Leiston") and Citizens Advice - Felixstowe and District Limited ("Felixstowe") agreed to merge with effect from 1 April 2022. On that date all assets, liabilities, personnel and contracts of the last two named entities were transferred to Citizens Advice East Suffolk ("CAES").

The analysis of the Statement of Financial Activities for the year ended 31 March 2022 is as follows:-

	Felixstowe 31 Mar 22 £	Leiston 31 Mar 22 £	CANES 31 Mar 22 £	CAES 1 Apr 22 £
Total incoming resources	229,785	213,529	564,662	1,007,976
Total resources expended	203,546	206,881	534,905	945,333
Depreciation - policy standardisation				3,196
Surplus/(deficit) for the year	<u>26,239</u>	<u>6,648</u>	<u>29,757</u>	<u>59,448</u>
Funds brought forward at 1 April 2021	193,649	221,892	349,844	765,385
Depreciation - policy standardisation - prior yrs				(11,242)
Funds carried forward at 31 March 2022	<u>219,888</u>	<u>228,540</u>	<u>379,601</u>	<u>813,591</u>

The net assets of each of the parties to the merger together with their funds analysed between restricted and unrestricted funds at the date of the merger were as follows:-

	Felixstowe 31 Mar 22 £	Leiston 31 Mar 22 £	CANES 31 Mar 22 £	CAES 1 Apr 22 £
Net assets (before fixed asset adjustments)	219,888	228,540	379,601	828,029
Depreciation - policy standardisation				(14,438)
	<u>219,888</u>	<u>228,540</u>	<u>379,601</u>	<u>813,591</u>
Restricted funds	8,591	18,271	40,950	67,812
Unrestricted funds	211,297	210,269	338,651	760,217 (14,438)
Total funds	<u>219,888</u>	<u>228,540</u>	<u>379,601</u>	<u>813,591</u>

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements for the year ended 31 March 2023

16 Regulatory and other information

The company is a registered charity, number 1115522, limited by guarantee registered in England & Wales.

The registered office is:-

St Margaret's House

Gordon Road

Lowestoft

Suffolk

NR32 1JQ

The charity is a Public Benefit Entity.

There have been no related party transactions that require disclosure.

Accounts

Company number 5866861

Citizens Advice East Suffolk Ltd
(formerly North East Suffolk Citizens Advice Bureau)

Financial Statements
For the year ended 31 March 2022

Registered charity number 1115522

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Citizens Advice East Suffolk Ltd

Legal and administrative information

Legal structure	The charity is a company limited by guarantee, incorporated in England and Wales
Charity Registration No.	1115522
Chairman	Steven Alderson (Resigned 16 June 2022) Nick Mayo (Appointed 20 June 2022)
Board of Trustees	
- Elected members	Peter Stott (Deceased 19 February 2022) Malcolm Pitchers (Resigned 31 March 2022) Jan Wickham (Resigned 31 March 2022) Peggy McGregor (Resigned 31 August 2021) Steven Alderson (Resigned 16 June 2022) Stephen Curtis (Resigned 11 August 2022) Leanne Munro (Resigned 11 August 2022) Jeremy Caborn (Resigned 31 March 2022) Rhys Jarvis (Resigned 16 June 2022) Roger Guthrie (Appointed 11 April 2022) Ed Day (Appointed 11 April 2022) David Verney (Appointed 11 April 2022) Nick Mayo (Appointed 11 April 2022) Craig Fiddaman (Appointed 11 April 2022) Susan Robinson (Appointed 11 April 2022)
- Council nominees	Tony Cooper (East Suffolk Council) Keith Robinson (Suffolk County Council)
Company Secretary	Janet John (Resigned 21 June 2022) Craig Fiddaman (Appointed 21 June 2022)
Chief Officer	Janet John (to 21 June 2022) Chiara Saunders (from 21 June 2022)
Principal Address and Registered Office	St Margaret's House Gordon Road Lowestoft Suffolk NR32 1JQ
Independent Examiner	Cunninghams Number Sixty One Alexandra Road Lowestoft Suffolk NR32 1PL

Citizens Advice East Suffolk Ltd

Trustees' Report for the year ended 31 March 2022

The Trustees, who are also directors of the charity for the purposes of the Companies Act, present their report and financial statements for the year ended 31 March 2022. The Trustees have adopted the provisions of the Statement of Recommended Practice, applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)

On 16 March 2022 the company changed its name to Citizens Advice East Suffolk ("CAES") preparatory to the merger with Citizens Advice - Felixstowe and District and Leiston, Saxmundham and District Citizens Advice Bureaux, see Post Balance Sheet Event below. The charity is governed by its Memorandum of Association dated 5 July 2006 [as amended by Special Resolution September 2022].

Objectives

CAES' charitable objectives were to promote any charitable purpose for the benefit of the communities in North East Suffolk, southern Norfolk and surrounding areas ("the area of benefit") by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The area of benefit was widened by a Special Resolution passed in General Meeting on 5 September 2022 to refer to East Suffolk rather than North East Suffolk.

Induction of Trustees

Newly-appointed Trustees are provided with a comprehensive induction to the Bureau through the provision of training courses and mentoring by the Bureau Chief Officer and established Trustees.

Organisational Structure

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

Trustees are elected from the local community. Appointments to the Board are governed by an elections process set out in the Bureau's Quality Manual and overseen by the Trustees, the Company Secretary and the Chairman. A separate process agreed by the Trustee Board is followed for the election of the Chairman. The reference and administrative details for the Bureau identify the date and proposers for each of the current Trustees. No persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

Citizens Advice East Suffolk Ltd

Trustees' Report for the year ended 31 March 2022

Related Parties

CAES is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework of advice and case management as well as monitoring progress against those standards. Operating policies are determined independently by the Bureau's Trustee Board in order to fulfil its charitable objectives and to comply with the national membership requirements. The charity also cooperates and liaises with a number of other advisory services, local charities and local and national government bodies on behalf of clients.

Significant activities

Following the SARS-CoV-2 pandemic CAES services have been predominantly delivered remotely via phone and email. In addition to general advice expected of Citizens Advice additional projects have also been undertaken. These have included social prescribing by way of Solutions in conjunction with local health services, the Suffolk Advice and Support Service in partnership with other Local Citizens Advice offices, Anglia Care Trust and Ipswich Housing Action Group.

Achievements and performance

The organisation dealt with more than 20,000 issues presented by more than 5000 individual clients in the year ended 31 March 2022. The major areas of work were Benefits, including Universal Credit, Debt, Housing, Health and Community Care, Relationships and Family, Employment and Financial Services including Capability. Clients were split roughly 60:40 female:male with more than 50% suffering disability or long-term health issues and covered ages from 15-19 to over 100.

Major risks

Whilst the merger with other local offices, see Post Balance Sheet Event below, affords the possibility of better security it is the view of the trustees that the principal risk facing the organisation is that of funding. Whilst the combined reserves of the three organisations affords some comfort in the short term it is only by securing adequate annual funding that the future of the charity can be assured.

Other risks of note include those associated with the bringing together of three organisations with different operational methods and cultures, maintaining a committed group of staff and volunteers and providing a fully integrated and accessible communications and IT structure.

Citizens Advice East Suffolk Ltd

Trustees' Report for the year ended 31 March 2022

Financial review

Incoming resources for the year were £564,662 (2021 - £557,509). A total surplus of £29,757 (2021 - £118,190) was made in the year.

At 31 March 2022 total reserves were £379,601 (2021 - £349,844) of which £336,651 (2021 - £315,651) represented unrestricted funds.

Reserves policy

The Board believe that as at 31 March 2022 reserves of £150,000 are required to hold against the principal risk of reduced funding. Such reserve to include the potential cost of redundancies due to any such reduced funding, such reserve previously treated as designated.

In addition the Board has agreed that a designated fixed asset reserve should be created equivalent in value to the net book value of fixed assets at the year end in order to reflect the non-liquid nature of these assets.

Post balance sheet event

The three boards of North East Suffolk Citizens Advice Bureau, as was, Citizens Advice - Felixstowe & District ("Felixstowe") and Leiston, Saxmundham & District Citizens Advice Bureau ("Leiston") agreed in March 2022 to merge with effect from 1 April 2022. The merger accomplished by the transfer of all assets, liabilities and staff from Leiston and Felixstowe to CAES, as renamed. Net assets of the merged organisation at 1 April 2022 were in excess of £850,000 with budgeted income for the year ending 31 March 2023 in excess of £600,000.

Future plans

The merger is an exciting time and the new merged entity will continue to provide a high level of service by phone, email and appointment or drop-in to residents across the whole of the East Suffolk District. Opportunities will arise to develop specialisms, work with new partners and develop new projects as well as to strengthen our presence across the district.

Contributions of volunteers

Fifteen volunteer advisers contributed a minimum of six hours per week each to the Bureau during the year; other volunteers helped and supported the Bureau in administering the day-to-day aspects of the Bureau.

Trustees' Report for the year ended 31 March 2022

Trustees

The Trustees who served the charity during the period are as shown in the legal and administrative information set out on page 1.

Statement of Trustees' responsibilities in respect of the financial statements

Company and charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the Trustees are required to:

select suitable accounting policies and then apply them consistently;

make judgements and estimates that are reasonable and prudent;

state whether applicable accounting standards and statements of recommended practice have been followed subject to any material departures disclosed and explained in the financial statements; and

prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees have overall responsibility for ensuring that the charity has appropriate systems of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy, at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 1985 and the Statement of Recommended Practice, "Accounting and Reporting by Charities". They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

the charity is operating efficiently and effectively;

the assets are safeguarded against unauthorised use or disposition;

proper records are maintained and financial information used within the charity or for publication is reliable; and

the charity complies with relevant laws and regulations.

By order of the Board

Nick Mayo
Director

7 February 2023

INDEPENDENT EXAMINER'S STATEMENT TO THE MEMBERS

ON THE UNAUDITED ACCOUNTS OF

Citizens Advice East Suffolk Ltd

This report on the accounts of the charity for the year ended 31 March 2022, which are set out on page 8 to 15, is in respect of an examination carried out under s.145 of the Charities Act 2011.

Respective responsibilities of the charity and the examiner

As members of the charity you are responsible for the preparation of the accounts; you consider that the audit requirement of Regulation 144 of the Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of Regulation 25.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(7)(b) of the Act.

That examination includes a review of the accounting records kept by the charity and a comparison of the accounts with those records. It also includes considering any unusual explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ben Lynes FCA
Cunninghams
Number Sixty One
Alexandra Road
Lowestoft
Suffolk
NR32 1PL

09-Feb-23

Citizens Advice East Suffolk Ltd

Statement of Financial Activities

For the year ended 31 March 2022

		Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021 Note 4
	Notes	£	£	£	£
Income and endowments from					
Donations and legacies	2	160,411	233,505	393,916	400,071
Charitable activities	3	71,547	99,199	170,746	157,438
Investments		-	-	-	-
Total Income		<u>231,958</u>	<u>332,704</u>	<u>564,662</u>	<u>557,509</u>
Expenditure on					
Raising funds		-	-	-	-
Charitable activities: Support	5	<u>208,958</u>	<u>325,947</u>	<u>534,905</u>	<u>439,319</u>
Total expenditure		<u>208,958</u>	<u>325,947</u>	<u>534,905</u>	<u>439,319</u>
Net income / (expenditure)		23,000	6,757	29,757	118,190
Total Funds brought forward at 1 April 2021		<u>315,651</u>	<u>34,193</u>	<u>349,844</u>	<u>231,654</u>
Total Funds carried forward at 31 March 2022		<u>338,651</u>	<u>40,950</u>	<u>379,601</u>	<u>349,844</u>

During the year there were no recognised gains or losses other than those included above.

All of the results above are derived from continuing activities.

Citizens Advice East Suffolk Ltd

Balance Sheet

As at 31 March 2022

	Notes	2022 £	2021 £
Fixed Assets			
Tangible assets	8	<u>130,031</u>	<u>140,652</u>
Current Assets			
Debtors	9	28,112	27,263
Cash at bank and in hand		<u>262,319</u>	<u>201,634</u>
		290,431	228,897
Creditors: amounts falling due within one year	10	<u>(40,861)</u>	<u>(19,705)</u>
Net Current Assets		<u>249,570</u>	<u>209,192</u>
Net Assets		<u>379,601</u>	<u>349,844</u>
Funds			
Restricted Funds	11	40,950	34,193
Unrestricted Funds	12		
Designated Funds		180,031	50,000
General Charitable Funds		<u>158,620</u>	<u>265,651</u>
Total Funds		<u>379,601</u>	<u>349,844</u>

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

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

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

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

These accounts were approved by the Board of Directors at the Board meeting on 7 February 2023 and signed on its behalf by:-

Nick Mayo
Director
Company Registration Number 5340083

Citizens Advice East Suffolk Ltd

Cash flow statement

For the year ended 31 March 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations		60,684	154,335
Loan repayment deducted from funding		-	(20,000)
Net cash provided by operating activities		<u>60,684</u>	<u>134,335</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(14,714)
Net cash used in investing activities		<u>-</u>	<u>(14,714)</u>
Change in cash and cash equivalents in the year		60,684	119,621
Cash and cash equivalents at 1 April 2021		201,634	82,013
Cash and cash equivalents at 31 March 2022	14	<u>262,318</u>	<u>201,634</u>
Reconciliation of cash flows from operating activities			
Net income for the year (as per statement of financial activities)		29,757	118,190
Depreciation		10,621	8,149
(Increase)/decrease in debtors		(849)	20,312
Increase/(decrease) in creditors		<u>21,156</u>	<u>7,684</u>
Net cash provided by operating activities	(see above)	<u>60,684</u>	<u>154,335</u>

Notes to the Financial Statements for the year ended 31 March 2022

1 Accounting Policies

Basis of preparation

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice, effective 1 January 2015, in accordance with Financial Reporting Standard 102, applicable UK Accounting Standards and the Companies Act 2006. The financial statements have been prepared on the going concern basis. The principal accounting policies adopted in the preparation of the financial statements are set out below.

Key judgements and assumptions

The nature of the company's affairs is such that the directors believe that there are no areas of significant judgement and no significant assumptions that are required in the preparation of the financial statements other than those relating to going concern. Going concern rests on the availability of future funding and any uncertainty over such income is mitigated by the assessment of reserves that should be held by the company, see below.

Income

All income is included in the statement of financial activities when the charity is legally entitled to the income, it is probable that the income will be received and the amount can be quantified with reasonable accuracy.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefit will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of the resources.

Tangible fixed assets

Depreciation is provided at the following rates in order to write off each asset over its estimated useful life.

Freehold property	2% on cost
Improvements to property	10% on cost
Fixtures & furniture	20% reducing balance

Notes to the Financial Statements for the year ended 31 March 2022

Debtors

Prepayments, relating to expenditure incurred which has economic benefit in future accounting periods, and accrued income, relating to income due and receivable but outstanding at the balance sheet date, are measured at their recoverable amount being the sum that will be received after the balance sheet date.

Creditors: Amounts falling due within one year

Accruals, relating to expenditure not paid until after the balance sheet date which confers economic benefit on the current accounting period, is recognised at the amount of that economic benefit. Deferred income, relating to income received in the current accounting period but which relates to future periods, is recognised as the whole of the income in question. Restricted fund income received in the current accounting period which relates to the current and future periods is recognised within restricted funds, see below.

Funds

Funds fall into two categories, restricted, where their use is governed by the wishes of the entity providing the funds or the contractual terms under which the funds are earned and, unrestricted, where there are no pre-conditions to the use of the funds other than the charitable objectives of the organisation.

Funds are transferred from restricted to unrestricted funds as they become free from the relevant restrictions.

Within unrestricted funds designated funds are maintained to meet identified planned future costs which are not capable of being met out annual budgets.

It is the aim of the charity to maintain the balance of unrestricted reserves at a level that would give it the ability to meet the estimated costs associated with the risks identified that the Bureau faces.

Notes to the Financial Statements for the year ended 31 March 2022

2 Donations, legacies and similar incoming resources

	Unrestricted Funds £	Restricted Funds £	2022 £	2021 £
Donations	11,412	60,351	71,763	13,870
Grants Receivable	148,999	173,154	322,153	364,237
	<u>160,411</u>	<u>233,505</u>	<u>393,916</u>	<u>378,107</u>

3 Charitable activities

	Unrestricted Funds £	Restricted Funds £	2022 £	2021 £
Fundraising events	-	-	-	51
Money Advice Service	-	99,199	99,199	72,687
Service Level Agreements	64,917	-	64,917	77,940
James Paget Hospital - The Big C	6,630	-	6,630	6,760
	<u>71,547</u>	<u>99,199</u>	<u>170,746</u>	<u>157,438</u>

Notes to the Financial Statements for the year ended 31 March 2022

4 Comparative Statement of Financial Affairs

The detailed Statement of Financial Affairs for the year ended 31 March 2021 is set out below

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Income from			
Donations and legacies	196,489	203,582	400,071
Charitable activities	84,751	72,687	157,438
Investment	-	-	-
Total Incoming Resources	281,240	276,269	557,509
Resources Expended			
Costs of generating funds			
Charitable activities: Support	208,629	230,690	439,319
Total Resources Expended	208,629	230,690	439,319
Net Incoming Resources for the period	72,611	45,579	118,190
Total Funds brought forward at 1 April 2020	203,370	28,284	231,654
Total Funds carried forward at 31 March 2021	275,981	73,863	349,844

5 Charitable activities costs

	2022 £	2021 £
Direct costs	497,122	377,047
Support costs (note 6)	37,783	37,306
	534,905	414,353

Notes to the Financial Statements for the year ended 31 March 2022

6 Support costs

	2022 £	2021 £
Management	37,566	31,685
Finance	217	254
Governance		5,367
	<u>37,783</u>	<u>37,306</u>

7 Staff, volunteers and trustees

The cost of staff was:-

	2022 £	2021 £
Wages and salaries	315,821	279,736
Pension costs	4,913	10,970
	<u>320,735</u>	<u>290,706</u>
The average number of employees during the year was		
Support	<u>14</u>	<u>16</u>

No member of staff received emoluments (excluding employers' pension contributions) of more than £60,000.

No trustee received remuneration or any other benefits from an employment with the charity. No trustee received reimbursed travel expenses (2021 £Nil).

Notes to the Financial Statements for the year ended 31 March 2022

8 Tangible Fixed Assets

	Freehold property £	Property improvements £	Fixtures furniture & IT £	Total £
Cost				
As at 1 April 2021	101,472	36,643	93,757	231,872
Additions	-	-	-	-
Disposals	-	-	-	-
As at 31 March 2022	<u>101,472</u>	<u>36,643</u>	<u>93,757</u>	<u>231,872</u>
Depreciation				
As at 1 April 2021	6,539	15,560	69,121	91,220
Charge for the year	2,030	3,664	4,927	10,621
Disposals	-	-	-	-
As at 31 March 2022	<u>8,569</u>	<u>19,224</u>	<u>74,048</u>	<u>101,841</u>
Net Book Value				
As at 31 March 2022	<u>92,903</u>	<u>17,419</u>	<u>19,709</u>	<u>130,031</u>
As at 31 March 2021	<u>94,933</u>	<u>21,083</u>	<u>24,636</u>	<u>140,652</u>

9 Debtors

	2022 £	2021 £
Other debtors	22,142	20,725
Prepayments and accrued income	<u>5,970</u>	<u>6,538</u>
	<u>28,112</u>	<u>27,263</u>

10 Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals	40,861	19,705
Deferred income	<u>-</u>	<u>-</u>
	<u>40,861</u>	<u>19,705</u>

Notes to the Financial Statements for the year ended 31 March 2022

11 Restricted funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Money Advice Service	2,395	99,199	101,594	-	-
Help to Claim	-	36,576	36,576	-	-
East Suffolk Council - Solutions	19,111	136,578	132,100	-	23,589
Client funding	2,879	60,351	50,693	-	12,537
Other	9,808	-	4,984	-	4,824
	<u>34,193</u>	<u>332,704</u>	<u>325,947</u>	<u>-</u>	<u>40,950</u>

MAPS	-	Funding to provide a caseworker, trainee money adviser and associated costs to provide advice to those in debt			
Help to Claim	-	A UK Government contract awarded to National Citizens Advice and delivered through the Citizens Advice network to assist claimants in the completion of applications for Universal Credit.			
Lowestoft Primary Care Network - Solutions	-	The provision of social prescribing and community based support to the patients registered with the 8 GP surgeries serving Lowestoft and the surrounding area.			
Client funding		Funding provided by Rope Trust, Barchester Health DRO and others to support clients suffering hardship.			
Other	-	Funds provided for improvements to the offices at St Margaret's House			

Notes to the Financial Statements for the year ended 31 March 2022

12 Unrestricted funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Designated funds					
Contractual commitments	43,500	-	-	-	43,500
Premises	6,500	-	-	-	6,500
Property reserve	-	-	-	130,031	130,031
General charitable funds	<u>265,651</u>	<u>231,958</u>	<u>(208,958)</u>	<u>(130,031)</u>	<u>158,620</u>
	<u>315,651</u>	<u>231,958</u>	<u>(208,958)</u>	<u>-</u>	<u>338,651</u>

Contractual commitments - contracted payments to staff including redundancy, provision of locum maternity and sickness cover and the costs of any disciplinary and/or grievance procedures that may arise.

Premises - to provide for terminating leases and the cost of relocating to new premises either at the expiry of the current lease or if larger premises are deemed necessary.

Property reserve - equal to the net book value of fixed assets the designated fund serves to underline the illiquid nature of the investment in fixed assets

Of the general charitable funds £150,000 is considered by the trustees as the minimum level that needs to be retained in order to provide cover against risks that the Bureau faces, particularly that relating to uncertainty over future funding. The funds over and above this level will be used in the forthcoming years to fund improved services provided by the Bureau.

13 Analysis of net assets between funds

	Tangible Fixed Assets £	Net Current Assets £	Total £
Restricted funds	-	40,950	40,950
Designated funds	130,031	50,000	180,031
General funds	<u>-</u>	<u>158,620</u>	<u>158,620</u>
	<u>130,031</u>	<u>249,570</u>	<u>379,601</u>

Notes to the Financial Statements for the year ended 31 March 2022

14 Analysis of cash and cash equivalents	2022	2021
Cash in hand	125	149
Bank current account	262,194	201,485
Total cash and cash equivalents	<u>262,319</u>	<u>201,634</u>

15 Post Balance Sheet Event

By virtue of Merger agreements signed in February 2022 the directors of North East Suffolk Citizens Advice Bureau (Citizens Advice East Suffolk as now is) ("CANES"), Leiston, Saxmundham and District Citizens Advice Bureau (Leiston") and Citizens Advice - Felixstowe and District Limited ("Felixstowe") agreed to merge with effect from 1 April 2022. On that date all assets, liabilities, personnel and contracts of the last two named entities were transferred to Citizens Advice East Suffolk ("CAES"). The pro-forma balance sheet of the newly merged Citizens Advice East Suffolk as at 1 April 2022 was as follows:-

	Felixstowe 31 Mar 22 £	Leiston 31 Mar 22 £	NESCAB 31 Mar 22 £	CAES 1 Apr 22 £
Fixed assets	4,530	-	130,031	134,561
Cash	211,605	240,986	262,319	714,910
Other net current assets/(liabilities)	3,752	(12,364)	(12,749)	(21,361)
Net Assets	<u>219,887</u>	<u>228,622</u>	<u>379,601</u>	<u>828,110</u>
Restricted funds	8,591	18,272	40,950	67,813
Unrestricted funds	211,296	210,350	338,651	760,297
Total funds	<u>219,887</u>	<u>228,622</u>	<u>379,601</u>	<u>828,110</u>

Notes to the Financial Statements for the year ended 31 March 2022

15 Regulatory and other information

The company is a registered charity, number 1109515, limited by guarantee registered in England & Wales.

The registered office is:-

St Margaret's House

Gordon Road

Lowestoft

Suffolk

NR32 1JQ

The charity is a Public Benefit Entity.

There have been no related party transactions that require disclosure.

Accounts

REGISTERED COMPANY NUMBER: 05866861 (England and Wales)
REGISTERED CHARITY NUMBER: 1115522

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2021
for
Citizens Advice East Suffolk Ltd

CUNNINGHAMS
Number Sixty One
Alexandra Road
Lowestoft
Suffolk
NR32 1PL

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for the Year Ended 31 March 2021

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Citizens Advice East Suffolk Ltd

Report of the Trustees
for the Year Ended 31 March 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

North East Suffolk Citizens Advice Bureau is a company limited by guarantee as defined by the Companies Act 2006 company number 05866861 and is also a registered charity, number 1115522. It is governed by its Memorandum of Association dated 5th July 2006. Following a re-branding exercise by the National Association of Citizens Advice Bureaux, (operating as National Citizens Advice), the company has adopted the operational name Citizens Advice North East Suffolk (otherwise referred to as CANES in these accounts).

OBJECTIVES AND ACTIVITIES

Objectives and aims

CANES' charitable objectives are to promote any charitable purpose for the benefit of the communities in North East Suffolk, southern Norfolk and surrounding areas ("the area of benefit") by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

CANES, and its predecessor Bureaux, has been providing free, independent, impartial and confidential advice to the citizens of North East Suffolk and neighbouring areas since 1965. The Trustees are satisfied that CANES fully complies with the new Charity Commission's guidance on public benefit supplied by the Charity Commission.

Significant activities

North East Suffolk Citizens Advice Bureau, (operating name Citizens Advice North East Suffolk, CANES), was formed in 2006 by a merger between Beccles, Bungay & Halesworth Citizens Advice Bureau and Lowestoft Citizens Advice Bureau.

CANES offers free impartial, quality assured advice in all areas of law and has specialist advisers in debt, welfare benefits, housing and employment. Serving the community throughout north east Suffolk and the surrounding areas of Suffolk and southern Norfolk, CANES has permanent offices in Lowestoft, Beccles and Bungay.

At the start of the Covid-19 pandemic in March 2020 CANES transformed its services from predominantly face to face to remote access by phone, e-mail or via CANES' website. This included the provision of Solutions (social prescribing project) covering all GP surgeries in Lowestoft, Victoria House and Adult Social Care and the Big C funded advice service to cancer patients under the care of the James Paget University Hospital. In August 2020 CANES received a grant from the Community Justice Fund to provide casework services in benefits, housing and employment. In October 2020, having secured funding from Suffolk County Council and in partnership with the other local Citizens Advice Services in Suffolk, Anglia Care Trust and Ipswich Housing Action Group, CANES initiated and a telephone answering and advice service (Suffolk Advice and Support Service). Also in October 2020 we introduced a new telephone befriending service, Voice of a Friend, to help combat social isolation, supported by funding from 2 East Suffolk Community Partnerships

In planning the activities the Trustees keep in mind the Charity Commission's guidance on Public Benefit at their meetings.

Citizens Advice East Suffolk Ltd

Report of the Trustees
for the Year Ended 31 March 2021

STRATEGIC REPORT

Achievement and performance

The organisation dealt with 15,937 issues presented by 4,042 unique clients in the year ended 31st March 2021. The major areas of work were debt (2,798 issues) welfare benefits (2,649 issues), Universal Credit (3,489 issues), employment (906), housing (1,426 issues), health and community care (1,161 issues) and family (755 issues). The impact of the pandemic saw an increase in Universal Credit, employment, housing, family, health and community care enquiries and a decrease in debt enquiries, reflecting the affect of the various government initiatives in respect of Covid.

The Trustee Board met remotely via Zoom 10 times in the year to provide the governance of the Charity, the strategic direction and to help to develop the organisation ensuring that it is robust enough to meet the demands of an everchanging external environment.

The Partnership Grant Agreements with Suffolk County Council was extended for a further year to March 2021. The Partnership Agreement with East Suffolk Council remained in place. The Service Level Agreements with the Housing Options continues to be a resounding success and remains ongoing for 2021/22.

CANES' website - www.nesuffolkcab.org.uk. provides a wide range of information and advice and offers visitors the opportunity to seek advice by e-mail through a secure link on the site. As well as providing details of all the CANES's services the site also acts as a platform for CANES's campaigning for recruitment of staff and volunteers. The website is part of the ongoing activity to improve the general accessibility of assistance and advice available to the public.

COVID-19 response

CANES transitioned seamlessly from predominantly face to face work to remote access via telephone, e-mail and its website at the start of the first lockdown in March 2020 with staff and volunteers working from home. The Board consider the arrangements have worked well.

Financial review

Principal funding sources

CANES receives funding from East Suffolk Council, Suffolk County Council and South Norfolk Council. CANES has a contract with the Money Advice Service for face to face debt advice.

East Suffolk Council (£77,940) core funding

Suffolk County Council (£48,580) core funding

Money Advice and Pensions Service for specialist debt advice (£54,169) and training of a new debt adviser (£18,308) .

Social Prescribing £148,842 (including Voice of a Friend)

DWP - Help to Claim - £35,557

Community Justice Fund -£35,600

Funds to facilitate remote working £26,000

Report of the Trustees
for the Year Ended 31 March 2021

STRATEGIC REPORT

Financial review

Reserves policy

The organisation's reserves policy reflects the uncertainties inherent in the not for profit sector.

Unrestricted Reserves

The Trustees believe that CANES should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. The Trustees consider that it would be prudent to set aside an amount equivalent to three months operating expenditure and consider this to remain at a level of £90,000.

Designated Reserves

In addition, unrestricted funds have been designated for the following purposes:

* Contractual Commitment Reserve - a reserve to ensure that CANES is able to cover contracted payments to staff such as redundancy, provision of locum maternity and sickness cover, and the costs of any disciplinary and/or grievance procedures which may arise. The Trustees consider it appropriate to reduce this to £43,500 (2019 - £60,000).

* Premises Reserve - a reserve to provide for terminating leases and the cost of relocating to new premises either at the expiry of the current lease or if larger premises are deemed necessary. The Trustees consider it appropriate to reduce this to £6,500 (2019 - £10,000).

Future plans

The aim of the organisation is to provide accessible, quality assured, advice services to the whole community in the former Waveney district of East Suffolk Council and neighbouring areas of southern Norfolk.

The Board's priorities for the forthcoming year (2021/2022)

- * To improve the resilience and future sustainability of the organisation
- * To engage with Felixstowe and Leiston Citizens Advice with a view to creating a single entity covering East Suffolk
- * To maintain, expand and diversify CANES' funding base, including continuing to engage with health providers to assist in the reduction in health inequalities by addressing the social determinants of health and well being
- * To market the facilities at St. Margaret's House (subject to Covid Restrictions)
- * To improve CANES's profile both generally and in relation to research and campaigns
- * To improve accessibility to multi-channel advice
- * To work within the confines of Covid restrictions to ensure that the most vulnerable people in our community and those who cannot access services digitally can access face to face advice
- * To enhance partnership working
- * To become a stronger champion for equality, challenging discrimination and valuing diversity
- * To continue to work positively and strategically with East Suffolk Council, Suffolk County Council and the other Local Citizens Advice services across Suffolk to deliver transformation of the services county-wide
- * To monitor the impact of Covid-19 in our communities and ensure that at all times our staff and services are Covid secure

Evidence suggests that the demand on our services and the complexity of the problems our clients face will increase, especially in the light of the anticipated economic downturn. 2021/2022 promises to be a very busy and interesting year.

The Board would wish to express their very sincere thanks to everyone involved with CANES for their continued support.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Citizens Advice East Suffolk Ltd

Report of the Trustees
for the Year Ended 31 March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

The directors of the company are also the trustees of the registered charity. There shall be a minimum of three trustees and a maximum of 15.

Trustees may be appointed by election at an Annual General Meeting (there being no more than 10 such elected Trustees in total), nominated by member organisations or co-opted by the Trustee Board. Each appointment of a nominated or co-opted Trustee shall be made at an ordinary meeting of the Trustee Board and shall take effect immediately. Trustees are elected for a term of three years and are eligible for re-election thereafter.

Organisational structure

The Trustee Board is responsible for the strategic direction, financial management and policies of the charitable company. Day to day organisational decisions and responsibility for the provision of services are delegated to the Chief Executive.

Induction and training of new trustees

Upon appointment/election all new trustees are offered the opportunity to visit the charity's premises and spend time observing the service in operation. New Trustees are also given background information concerning CANES and National Citizens Advice, including a copy of the Memorandum and Articles of Association, the most recent Independently Audited Accounts and Annual Report. They are also directed towards the materials available on the National Citizens Advice site regarding governance and fill in a skills audit to determine what other training needs they might have as individuals or collectively alongside other members of the Board.

Related parties

Citizens Advice North East Suffolk is a member of Citizens Advice, the national association for the Citizens Advice service throughout England and, Wales. Membership of the national association requires the charitable company to adhere to rigorous standards in respect of governance, organisational practices and quality of advice. The Citizens Advice Membership Scheme requires member organisations to undergo an audit of organisational standards and quality of advice by Citizens Advice auditors every three years. CANES had a membership audit in March 2020 and was successful (green) in both the Quality of Advice and Organisational parts of the audit. Quality of Advice is continuously audited and the Board undertakes an annual leadership self-assessment on all governance and financial matters which is assessed by national Citizens Advice, this assessment was also green.

East Suffolk Council and Suffolk County Council provide essential core funding in support of the work of the charity in providing a service to the residents of North-East Suffolk and surrounding areas. The Councils can nominate a representative to sit on the Board of Trustees, such nominees are not directors of the company nor are they trustees of the charity.

Report of the Trustees
for the Year Ended 31 March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Trustees have reviewed their procedures in the light of corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'.

A risk assessment report is contained within the business plan and anticipates potential changes to the environment in which CANES is working and highlights how these would impact on its services. In addition it produces an annual risk register, based on a matrix supplied by Citizens Advice - the national association.

CANES faces a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then obviate their impact. The Risk Register is a formal statement of CANES's risk management strategy and how the impact of potential risks can be minimised. Identifying the risks is an important element of risk management and has been given detailed and careful consideration. Areas which have been covered in this process include:

- * activities and services undertaken by the organisation
- * our objectives
- * targets and outputs required by funders and others
- * the operating structure
- * external factors (statutory obligations, relationships with funders)
- * comparisons with other Local Citizens Advice/comparable organisations
- * past performance and previous risks encountered

CANES's objectives, its internal organisation and the environment in which it operates are continually evolving and as a result, the risks it faces are not constant. Organisational success, derives in part, from successful risk taking and so the purpose of internal control is to help manage and control risk appropriately rather than to eliminate it.

Procedures have been established to manage the risks identified.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

05866861 (England and Wales)

Registered Charity number

1115522

Registered office

St. Margaret's House
Gordon Road
Lowestoft
Suffolk
NR32 1JQ

Citizens Advice East Suffolk Ltd

Report of the Trustees
for the Year Ended 31 March 2021

Trustees

The elected trustees are also the directors of the charitable company and along with the Council nominees have been referred to as the Trustees throughout this report.

The trustees serving during the year were as follows:

Elected Trustees

Mr P J S Stott	(Deceased 19th February, 2022)
Mr M Pitchers	
Mrs J M Wickham	
Mrs L J Harper	(Resigned 20th October 2020)
Ms P McGregor	
Mr S Alderson	
Mr S Curtis	(Appointed 21st September 2020)
Mrs L Munro	(Appointed 19th October 2020)
Mr J Caborne	(Appointed 23rd November 2020)
Mr R Jarvis	(Appointed 15th February 2021)

Council Nominees

Councillor K Robinson	Suffolk County Council
Councillor T Cooper	East Suffolk Council

Company Secretary

Mrs J John

Independent Examiner

Mr Benjamin Lynes FCA
Institute of Chartered Accountants in England and Wales
CUNNINGHAMS
Number Sixty One
Alexandra Road
Lowestoft
Suffolk
NR32 1PL

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on ~~28~~ 28 MARCH 2022 and signed on the board's behalf by:



Mr S Alderson - Trustee

Independent Examiner's Report to the Trustees of
Citizens Advice East Suffolk Ltd

Independent examiner's report to the trustees of Citizens Advice East Suffolk Ltd ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the 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 charity'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

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

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

1. accounting records were not kept in respect of the 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.



Mr Benjamin Lynes FCA
Institute of Chartered Accountants in England and Wales
CUNNINGHAMS
Number Sixty One
Alexandra Road
Lowestoft
Suffolk
NR32 1PL

29 March 2022

Citizens Advice East Suffolk Ltd

Statement of Financial Activities
for the Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	194,088	184,019	378,107	305,916
Other trading activities	3	84,751	72,687	157,438	76,206
Other income		2,401	19,563	21,964	10,832
Total		281,240	276,269	557,509	392,954
EXPENDITURE ON					
Charitable activities	4				
Charitable activities		202,347	212,006	414,353	347,772
Other		6,282	18,684	24,966	8,118
Total		208,629	230,690	439,319	355,890
NET INCOME		72,611	45,579	118,190	37,064
Transfers between funds	15	39,670	(39,670)	-	-
Net movement in funds		112,281	5,909	118,190	37,064
RECONCILIATION OF FUNDS					
Total funds brought forward		203,370	28,284	231,654	194,590
TOTAL FUNDS CARRIED FORWARD		315,651	34,193	349,844	231,654

The notes form part of these financial statements

Citizens Advice East Suffolk Ltd

Balance Sheet
31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
FIXED ASSETS					
Tangible assets	10	140,652	-	140,652	134,087
CURRENT ASSETS					
Debtors	11	24,373	2,890	27,263	47,575
Cash at bank and in hand		170,331	31,303	201,634	168,395
		<u>194,704</u>	<u>34,193</u>	<u>228,897</u>	<u>215,970</u>
CREDITORS					
Amounts falling due within one year	12	(19,705)	-	(19,705)	(118,403)
NET CURRENT ASSETS		<u>174,999</u>	<u>34,193</u>	<u>209,192</u>	<u>97,567</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>315,651</u>	<u>34,193</u>	<u>349,844</u>	<u>231,654</u>
NET ASSETS		<u>315,651</u>	<u>34,193</u>	<u>349,844</u>	<u>231,654</u>
FUNDS	15				
Unrestricted funds				315,651	203,370
Restricted funds				34,193	28,284
TOTAL FUNDS				<u>349,844</u>	<u>231,654</u>

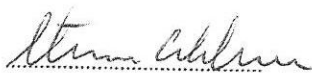
The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 28 MARCH 2022 and were signed on its behalf by:

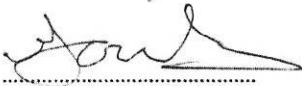


The notes form part of these financial statements

Citizens Advice East Suffolk Ltd

Balance Sheet - continued
31 March 2021

Mr S Alderson - Trustee

A handwritten signature in black ink, appearing to read 'Jarvis', written over a dotted line.

Mr V R Jarvis - Trustee

The notes form part of these financial statements

Citizens Advice East Suffolk Ltd

Cash Flow Statement
for the Year Ended 31 March 2021

	Notes	31.3.21 £	31.3.20 £
Cash flows from operating activities			
Cash generated from operations	1	154,335	40,541
Loan repayment deducted from funding		<u>(20,000)</u>	<u>(20,000)</u>
Net cash provided by operating activities		<u>134,335</u>	<u>20,541</u>
 Cash flows from investing activities			
Purchase of tangible fixed assets		<u>(14,714)</u>	<u>(26,086)</u>
Net cash used in investing activities		<u>(14,714)</u>	<u>(26,086)</u>
 Change in cash and cash equivalents in the reporting period		 119,621	 (5,545)
Cash and cash equivalents at the beginning of the reporting period	2	<u>82,013</u>	<u>87,558</u>
 Cash and cash equivalents at the end of the reporting period	2	 <u>201,634</u>	 <u>82,013</u>

The notes form part of these financial statements

Citizens Advice East Suffolk Ltd

Notes to the Cash Flow Statement
for the Year Ended 31 March 2021

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES			
	31.3.21	31.3.20	
	£	£	
Net income for the reporting period (as per the Statement of Financial Activities)	118,190	37,064	
Adjustments for:			
Depreciation charges	8,149	7,275	
Decrease/(increase) in debtors	20,312	(3,066)	
Increase/(decrease) in creditors	7,684	(732)	
	<u>154,335</u>	<u>40,541</u>	
2. ANALYSIS OF CASH AND CASH EQUIVALENTS			
	31.3.21	31.3.20	
	£	£	
Cash in hand	149	149	
Notice deposits (less than 3 months)	201,485	168,246	
Overdrafts included in bank loans and overdrafts falling due within one year	-	(86,382)	
	<u>201,634</u>	<u>82,013</u>	
3. ANALYSIS OF CHANGES IN NET FUNDS			
	At 1.4.20	Cash flow	At 31.3.21
	£	£	£
Net cash			
Cash at bank and in hand	168,395	33,239	201,634
Bank overdraft	(86,382)	86,382	-
	<u>82,013</u>	<u>119,621</u>	<u>201,634</u>
Debt			
Debts falling due within 1 year	(20,000)	20,000	-
	<u>(20,000)</u>	<u>20,000</u>	<u>-</u>
Total	<u>62,013</u>	<u>139,621</u>	<u>201,634</u>

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Improvements to property	- 10% on cost
Fixtures, fittings, furniture & IT equipment	- 20% on reducing balance

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

2. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
Donations	13,870	-	13,870	18,474
Grants	180,218	184,019	364,237	287,442
	<u>194,088</u>	<u>184,019</u>	<u>378,107</u>	<u>305,916</u>

Grants received, included in the above, are as follows:

	31.3.21 £	31.3.20 £
Other grants	<u>364,237</u>	<u>287,442</u>

3. OTHER TRADING ACTIVITIES

	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
Fundraising events	51	-	51	1,329
Money Advice Service	-	72,687	72,687	52,782
Service Level Agreements	77,940	-	77,940	15,335
James Paget Hospital - The Big C	6,760	-	6,760	6,760
	<u>84,751</u>	<u>72,687</u>	<u>157,438</u>	<u>76,206</u>

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 5) £	Totals £
Charitable activities	<u>377,047</u>	<u>37,306</u>	<u>414,353</u>

5. SUPPORT COSTS

	Management £	Finance £	Governance costs £	Totals £
Charitable activities	<u>31,685</u>	<u>254</u>	<u>5,367</u>	<u>37,306</u>

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

6. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.21	31.3.20
	£	£
Depreciation - owned assets	8,149	7,275
Other operating leases	24,480	24,480
Independent examiners fee	2,912	2,232
	<u>2,912</u>	<u>2,232</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

8. STAFF COSTS

	31.3.21	31.3.20
	£	£
Wages and salaries	279,736	220,809
Other pension costs	10,970	9,428
	<u>290,706</u>	<u>230,237</u>

The average monthly number of employees during the year was as follows:

	31.3.21	31.3.20
	16	13
Support staff	<u>16</u>	<u>13</u>

No employees received emoluments in excess of £60,000.

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	207,984	97,932	305,916
Other trading activities	23,424	52,782	76,206
Other income	6,004	4,828	10,832
	<u>237,412</u>	<u>155,542</u>	<u>392,954</u>
Total	237,412	155,542	392,954
EXPENDITURE ON			
Charitable activities			
Charitable activities	223,342	124,430	347,772
Other	5,290	2,828	8,118
	<u>228,632</u>	<u>127,258</u>	<u>355,890</u>
Total	228,632	127,258	355,890

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
NET INCOME	8,780	28,284	37,064
Transfers between funds	33,934	(33,934)	-
Net movement in funds	42,714	(5,650)	37,064
RECONCILIATION OF FUNDS			
Total funds brought forward	160,656	33,934	194,590
TOTAL FUNDS CARRIED FORWARD	203,370	28,284	231,654

10. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Fixtures, fittings, furniture & IT equipment £	Totals £
COST				
At 1 April 2020	101,472	36,643	79,043	217,158
Additions	-	-	14,714	14,714
At 31 March 2021	101,472	36,643	93,757	231,872
DEPRECIATION				
At 1 April 2020	5,186	12,952	64,933	83,071
Charge for year	1,353	2,608	4,188	8,149
At 31 March 2021	6,539	15,560	69,121	91,220
NET BOOK VALUE				
At 31 March 2021	94,933	21,083	24,636	140,652
At 31 March 2020	96,286	23,691	14,110	134,087

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Other debtors	20,725	40,442
Prepayments and accrued income	6,538	7,133
	27,263	47,575

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Bank loans and overdrafts (see note 13)	-	86,382
Other loans (see note 13)	-	20,000
Accruals and deferred income	19,705	12,021
	<u>19,705</u>	<u>118,403</u>

13. LOANS

An analysis of the maturity of loans is given below:

	31.3.21	31.3.20
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	-	86,382
Other loans	-	20,000
	<u>-</u>	<u>106,382</u>

14. SECURED DEBTS

The loan liability is secured by a fixed charge over the freehold property.

15. MOVEMENT IN FUNDS

	At 1.4.20	Net movement in funds	Transfers between funds	At 31.3.21
	£	£	£	£
Unrestricted funds				
General fund	63,370	72,611	29,670	165,651
Contractual Commitment Reserve	43,500	-	-	43,500
Premises Reserve	6,500	-	-	6,500
Operating Costs Reserve	90,000	-	10,000	100,000
	<u>203,370</u>	<u>72,611</u>	<u>39,670</u>	<u>315,651</u>
Restricted funds				
Money Advice Service	-	2,395	-	2,395
East Suffolk Council - Solutions	67	19,044	-	19,111
Client Funding	2,000	879	-	2,879
Heating & Lighting	26,217	1,390	(26,870)	737
Glazing works on building	-	8,537	-	8,537
BEIS Working from Home equipment	-	11,600	(11,600)	-
Soft Phones	-	534	-	534
Suffolk Community Foundation	-	1,200	(1,200)	-
	<u>28,284</u>	<u>45,579</u>	<u>(39,670)</u>	<u>34,193</u>
TOTAL FUNDS	<u>231,654</u>	<u>118,190</u>	<u>-</u>	<u>349,844</u>

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

15. **MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	281,240	(208,629)	72,611
Restricted funds			
Money Advice Service	72,687	(70,292)	2,395
East Suffolk Council - Solutions	136,582	(117,538)	19,044
Client Funding	19,563	(18,684)	879
Heating & Lighting	2,000	(610)	1,390
Glazing works on building	14,527	(5,990)	8,537
BEIS Working from Home equipment	11,600	-	11,600
Soft Phones	2,050	(1,516)	534
Suffolk Community Foundation	5,000	(3,800)	1,200
Voice of Friends	12,260	(12,260)	-
	<u>276,269</u>	<u>(230,690)</u>	<u>45,579</u>
TOTAL FUNDS	<u>557,509</u>	<u>(439,319)</u>	<u>118,190</u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	656	8,780	53,934	63,370
Contractual Commitment Reserve	60,000	-	(16,500)	43,500
Premises Reserve	10,000	-	(3,500)	6,500
Operating Costs Reserve	90,000	-	-	90,000
	<u>160,656</u>	<u>8,780</u>	<u>33,934</u>	<u>203,370</u>
Restricted funds				
Awards for All	2,089	-	(2,089)	-
East Suffolk Council - Solutions	-	67	-	67
Suffolk County Council	5,628	-	(5,628)	-
Client Funding	-	2,000	-	2,000
Heating & Lighting	26,217	26,217	(26,217)	26,217
	<u>33,934</u>	<u>28,284</u>	<u>(33,934)</u>	<u>28,284</u>
TOTAL FUNDS	<u>194,590</u>	<u>37,064</u>	<u>-</u>	<u>231,654</u>

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

15. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	237,412	(228,632)	8,780
Restricted funds			
Money Advice Service	52,782	(52,782)	-
East Suffolk Council - Solutions	67,715	(67,648)	67
Alfred William Trust	1,000	(1,000)	-
Client Funding	4,828	(2,828)	2,000
Heating & Lighting	26,217	-	26,217
Suffolk Foundation	3,000	(3,000)	-
	<u>155,542</u>	<u>(127,258)</u>	<u>28,284</u>
TOTAL FUNDS	<u>392,954</u>	<u>(355,890)</u>	<u>37,064</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	656	81,391	83,604	165,651
Contractual Commitment Reserve	60,000	-	(16,500)	43,500
Premises Reserve	10,000	-	(3,500)	6,500
Operating Costs Reserve	90,000	-	10,000	100,000
	<u>160,656</u>	<u>81,391</u>	<u>73,604</u>	<u>315,651</u>
Restricted funds				
Money Advice Service	-	2,395	-	2,395
Awards for All	2,089	-	(2,089)	-
East Suffolk Council - Solutions	-	19,111	-	19,111
Suffolk County Council	5,628	-	(5,628)	-
Client Funding	-	2,879	-	2,879
Heating & Lighting	26,217	27,607	(53,087)	737
Glazing works on building	-	8,537	-	8,537
BEIS Working from Home equipment	-	11,600	(11,600)	-
Soft Phones	-	534	-	534
Suffolk Community Foundation	-	1,200	(1,200)	-
	<u>33,934</u>	<u>73,863</u>	<u>(73,604)</u>	<u>34,193</u>
TOTAL FUNDS	<u>194,590</u>	<u>155,254</u>	<u>-</u>	<u>349,844</u>

Citizens Advice East Suffolk Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

15. **MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	518,652	(437,261)	81,391
Restricted funds			
Money Advice Service	125,469	(123,074)	2,395
East Suffolk Council - Solutions	204,297	(185,186)	19,111
Alfred William Trust	1,000	(1,000)	-
Client Funding	24,391	(21,512)	2,879
Heating & Lighting	28,217	(610)	27,607
Suffolk Foundation	3,000	(3,000)	-
Glazing works on building	14,527	(5,990)	8,537
BEIS Working from Home equipment	11,600	-	11,600
Soft Phones	2,050	(1,516)	534
Suffolk Community Foundation	5,000	(3,800)	1,200
Voice of Friends	12,260	(12,260)	-
	<u>431,811</u>	<u>(357,948)</u>	<u>73,863</u>
TOTAL FUNDS	<u>950,463</u>	<u>(795,209)</u>	<u>155,254</u>

UNRESTRICTED FUNDS

Within unrestricted funds the trustees have designated funds for the following purposes:

* **Contractual Commitment Reserve** - £60,000 to cover contracted payments to staff such as redundancy, provision of locum maternity and sickness cover, and the costs of any disciplinary and/or grievance procedures which may arise.

* **Premises Reserve** - £6,500 to provide for terminating leases and the cost of relocating to new premises either at the expiry of the current lease or if larger premises are deemed necessary.

* **Operating Costs Reserve**

The trustees policy is to reserve for at least three months operating costs. This would require in the region of £100,000.

RESTRICTED FUNDS

Restricted funds comprise funds designated for the following purposes:

* **Money Advice Service** - Funding to provide a case worker, a trainee money advisor and associated costs to provide advice for those in debt.

* **East Suffolk Council Solutions** - some of the funding came from a variety sources but was channelled through an account at ESC the remainder came from Lowestoft PCN.

* **Alfred William Trust** - Funding towards treatment of damp in registered office.

* **Heating and Lighting** - funding to replace heating and lighting in St. Margaret's House with energy efficient alternatives

* **Suffolk Foundation** - Glazing works on building - installation of secondary double glazing at St. Margaret's House

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

15. MOVEMENT IN FUNDS - continued

* **BEIS** - Working from home equipment

* **Soft phones** - licences

* **Suffolk Community Foundation** - to provide equipment and staff costs associated with remote working.

* **Voice of a Friend** - funding from East Suffolk Community Partnerships to set up and deliver a telephone befriending service

* **Client funding** - funding applied for on behalf of clients from Rope trust, Barchester Health DRO and also paid from an amount given from Frank Litchfield

* **Award for All** - Funding towards computer equipment.

Transfers between funds

The Trustees have made adjustment to the Reserve Policy necessitating transfers between the unrestricted reserves as detailed above and explained further in the Trustees' Report.

The following restricted reserves were created by donations made to fund capital expenditure by the Charity. Such expenditure has been made in full and since the purchased assets may now be used in an unrestricted way by the Charity, the reserves have been transferred to the General Fund.

* Awards for All

* Suffolk Country Council

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

Citizens Advice East Suffolk Ltd

Detailed Statement of Financial Activities
for the Year Ended 31 March 2021

	31.3.21 £	31.3.20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	13,870	18,474
Grants	364,237	287,442
	378,107	305,916
Other trading activities		
Fundraising events	51	1,329
Money Advice Service	72,687	52,782
Service Level Agreements	77,940	15,335
James Paget Hospital - The Big C	6,760	6,760
	157,438	76,206
Other income		
Sundry income	2,401	4,384
Client Funding	19,563	6,448
	21,964	10,832
Total incoming resources	557,509	392,954
EXPENDITURE		
Charitable activities		
Wages	279,736	220,809
Pensions	10,970	9,428
Rent	24,480	24,480
Insurance	4,295	3,386
Light, heat and water	6,698	14,948
Repairs and renewals	7,714	3,354
Subcontract sessional assistance	34,301	23,000
Staff welfare	702	4,321
Freehold property	1,353	1,353
Improvements to property	2,609	2,395
Fixtures and fittings	4,189	3,527
	377,047	311,001
Other		
Client funding paid	18,684	2,828
Grant funding paid	6,250	5,048
Fundraising event costs	32	242
	24,966	8,118
Support costs		
Management		
Telephone	16,169	9,690
Carried forward	16,169	9,690

This page does not form part of the statutory financial statements

Citizens Advice East Suffolk Ltd

Detailed Statement of Financial Activities
for the Year Ended 31 March 2021

	31.3.21 £	31.3.20 £
Management		
Brought forward	16,169	9,690
Stationary and office expenses	4,528	4,661
Miscellaneous expenses	5,241	5,264
Postage	2,418	2,569
Training	780	2,574
Computer costs	927	2,709
Publications	1,091	143
Travelling	531	4,612
	31,685	32,222
 Finance		
Bank charges	254	328
 Governance costs		
Independent examiner's fee	3,592	2,232
Payroll fees	1,775	1,989
	5,367	4,221
Total resources expended	439,319	355,890
Net income	118,190	37,064