

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

<b>Legal structure</b>	The charity is a company limited by guarantee, incorporated in England and Wales
<b>Company No.</b>	5866861
<b>Charity Registration No.</b>	1115522
<b>Chairman</b>	Nick Mayo to 31 October 2025 Rob Wilkerson from 31 October 2025
<b>Board of Trustees</b>	
<b>- Elected members</b>	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)
<b>- Council nominees</b>	Malcolm Pitchers (East Suffolk Council) Steve Wiles (Suffolk County Council)
<b>Company Secretary</b>	Craig Fiddaman to 22 April 2024 Richard McLeod from 22 April 2024
<b>Chief Officer</b>	Chiara Saunders
<b>Principal Address and Registered Office</b>	St Margaret's House Gordon Road Lowestoft Suffolk NR32 1JQ
<b>Auditors</b>	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.

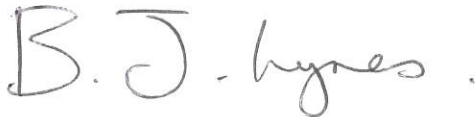
### **Other matters which we are required to address**

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

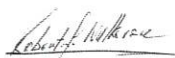
Balance Sheet

As at 31 March 2025

	Notes	2025 £	2024 As restated £
<b>Fixed Assets</b>			
Tangible assets	10	-	101,878
<b>Current Assets</b>			
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
<b>Creditors:</b> amounts falling due within one year	13	( 130,105)	( 111,881)
<b>Net Current Assets</b>		779,844	660,347
<b>Net Assets</b>		779,844	762,225
<b>Funds</b>			
Restricted Funds	14	165,237	82,989
Unrestricted Funds	15		
Designated Funds		100,000	201,878
General Charitable Funds		514,607	477,358
<b>Total Funds</b>		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 £
<b>Cash flows from operating activities</b>			
Cash generated from operations		( 36,493)	( 16,031)
Loan repayment deducted from funding		-	-
<b>Net cash provided by operating activities</b>		<u>( 36,493)</u>	<u>( 16,031)</u>
<b>Cash flows from investing activities</b>			
Proceeds of disposal of tangible fixed assets		169,657	-
Decrease/(Increase) in short term investments		87,840	( 2,821)
<b>Net cash used in investing activities</b>		<u>257,497</u>	<u>( 2,821)</u>
<b>Change in cash and cash equivalents in the year</b>		221,004	( 18,852)
<b>Cash and cash equivalents at 1 April 2024</b>		654,998	673,850
<b>Cash and cash equivalents at 31 March 2025</b>	17	<u>876,002</u>	<u>654,998</u>
Reconciliation of cash flows from operating activities			
<b>Net income for the year (as per statement of financial activities)</b>		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>
<b>Net cash (absorbed)/provided by operating activities</b>	(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	<u>33,758</u>	<u>16,218</u>	<u>49,976</u>	<u>36,662</u>
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	<u>367,353</u>	<u>2,898</u>	<u>370,251</u>	<u>396,655</u>
Other	<u>6,538</u>	<u>-</u>	<u>6,538</u>	<u>601</u>

## 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	-	-	-	-
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	70,722	-	70,722	-
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 £
<b>Income from</b>			
Donations and legacies	410,057	23,861	433,918
Charitable activities	52,421	444,152	496,573
Investment	12,156	-	12,156
<b>Total Incoming Resources</b>	<b>474,634</b>	<b>468,013</b>	<b>942,647</b>
<b>Resources Expended</b>			
Costs of generating funds			
Charitable activities: Support	454,480	467,612	922,092
<b>Total Resources Expended</b>	<b>454,480</b>	<b>467,612</b>	<b>922,092</b>
<b>Net Incoming Resources for the period</b>	<b>20,154</b>	<b>401</b>	<b>20,555</b>
<b>Total Funds brought forward at 1 April 2023</b>	<b>659,082</b>	<b>82,588</b>	<b>741,670</b>
<b>Total Funds carried forward at 31 March 2024</b>	<b>679,236</b>	<b>82,989</b>	<b>762,225</b>

## 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
	<b>627,913</b>	<b>518,955</b>	<b>1,146,868</b>	<b>922,092</b>



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
	<u>-</u>	<u>779,843</u>	<u>779,843</u>	<u>762,224</u>
	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
	<u>101,878</u>	<u>660,347</u>	<u>762,224</u>	<u>741,670</u>

## 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	<u>876,002</u>	<u>654,998</u>



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.