

SOUTH EAST STAFFORDSHIRE

CITIZENS ADVICE BUREAU

FINANCIAL STATEMENTS

For the Year ended 31 March 2024

Charity Number 1128413

Company Number 06816043

SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
trading as CITIZENS ADVICE SOUTH EAST STAFFORDSHIRE ('CASES')

(A Charitable company limited by guarantee)

Financial Statements
For the year ended 31st March 2024

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SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
trading as CITIZENS ADVICE SOUTH EAST STAFFORDSHIRE ('CASES')

HOW CITIZENS ADVICE SOUTH EAST STAFFORDSHIRE DELIVERS PUBLIC BENEFIT

During the year Citizens Advice South East Staffordshire ("the charity") provided advice to benefit the residents of Lichfield District.

CASES continued to prioritise resources to digital methods of communication (telephone and email) as they had proven to be popular during the COVID period. Funding from the Trussell Trust enabled a face to face service for initial enquiries to be provided at all sessions of Lichfield Foodbank. Face to face appointments continue to be offered when and where appropriate at our offices and outreach venues.

We were pleased that our telephone number remains Freephone (a service provided by Citizens Advice).

Telephone appointments continue to be popular with clients when needed.

The advice provided is free of charge to clients but there is a cost to the charity irrespective of where it is delivered including;

- Training and support to volunteers
- Volunteers' expenses
- Insurance
- IT & Telephones
- Administration costs
- Salaries of Specialist Caseworkers, Administrators and Management.

We also assisted people through the following projects.

Evolution – helping unemployed people to become closer to the job market & into work or training

Energy Advice – assisting people to find the best energy deal and to access initiatives such as Warm Home Discounts and Priority Services Register

Money Advice & Pensions Service – giving detailed advice & support to people in debt

Lichfield District Council – to enable us to recruit, train & support volunteers

Advice in Lichfield Foodbank – advice given includes Debt & Welfare Benefits

Multiply – promotes financial literacy by enabling people to budget well

Our free, confidential, impartial advice and information –

- Supported 4,875 people (including household members and children)
- £1,123,045 Debt re-scheduled.
- Value of benefits advice £3,039,984
- Other financial gains of £101,057, achieved through helping clients with switching energy supplier, refunds and cancellation rights and unfair practice remedy.

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
FOR THE YEAR ENDED 31ST MARCH 2024
DIRECTORS' REPORT**

The directors present their report to the members, together with the accounts for the year ended 31st March 2024.

Objectives and activities

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 South East Staffordshire and surrounding areas and persons contacting the charity by telephone or electronic means.

The strategies employed to assist the Charity to meet its objectives include: -

Providing a comprehensive service of information, advice and assistance to clients on such subjects as welfare benefits, debt and money problems, employment, housing, consumer, family and personal and many other problems.

Committing to working within local and wider strategic partnerships, steering groups and sub-committees, to ensure that the experiences of clients and advisors inform the planning of services and making of strategy throughout South East Staffordshire.

Developing and strengthening the charity to meet the changing needs of our clients and take advantage of any new opportunities for furthering our objectives.

Working with other Citizens Advice local offices across the country to develop and coordinate the Citizens Advice network

The company is precluded by its Memorandum of Association from making distributions by way of dividend.

Achievements and Performance

The charity's advice services have been provided in a number of ways, including –

- telephone calls through our own dedicated telephone number on Citizens Advice Adviceline (Freephone)
- email advice through our website
- webchat through national website
- face to appointments when required

During the year under review, the charity's advice services benefited **4,875** people (including children and other adult members of the household affected). These people were helped with **12,475** issues.

It is estimated that the public value of improving clients' wellbeing (emotional wellbeing, family relationships and positive functioning is some **£5,768,762**.

The charity rescheduled **£1,123,045** of debt through our Caseworkers and also by supporting our clients to help themselves by assisting them in maximising their income, drawing up a financial statement and drafting letters for them to send to their creditors.

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
FOR THE YEAR ENDED 31ST MARCH 2024
DIRECTORS' REPORT
(Continued)
Achievements and Performance (Continued)**

The value of welfare benefits advice to our clients is estimated as **£3,039,984**. The charity also helped clients with other gains, including energy saving, consumer issues and charitable payments, totalling **£101,057**.

Services were targeted in the areas where there is most need. In the year under review, the top 5 such wards providing clients in Lichfield District were Chadsmead, Curborough, Summerfield & All Saints, Chasetown and Stowe

Casework

During the year the charity provided casework in debt and other subjects through our Caseworkers funded by Money and Pensions Service (through Citizens Advice). Casework in Welfare Benefits and Energy is carried out as part of the service provided. A number of volunteers also assist in completing welfare benefit forms and in helping people to request reconsiderations and appeals when an initial application has been refused.

Training

Training was provided for advisers, caseworkers, and other staff in various subject areas and also in the use of various IT programmes, GDPR, etc. Training sessions, courses and meetings were held online using Zoom and Google Meet.

Volunteers

In addition to the time given by the Trustees, the charity receives a vast amount of voluntary support and assistance for the provision of our advice services and administrative support. During the year this amounted to some 5,000 hours. The financial value of their time is estimated at some £131,000. Volunteers increased life satisfaction is valued at £25,000 and less reliance on NHS is valued at £9,500 giving a total of £165,500. Volunteers also become more engaged in their community and can experience enhanced career and job prospects.

Regular volunteer meetings were held online to support our wonderful volunteers and ensure that any issues which arose were quickly addressed.

The charity currently has 27 volunteers, including Trustees (a reduction from last year as some volunteers have decided not to return after such a long absence). Recruiting and retaining volunteers has also become more challenging.

Evolution

This funding from UKSPF (through Lichfield District Council) enabled us to retain the services of 2 experienced staff (following the end of our Evolve project) to enable us to continue to assist those people who are far removed from the job market to become job ready, into work or training.

Participants come from within our client group who have not been able to work for some time due to a number of factors, for example health issues and caring responsibilities. Participants are also referred to us by partner organisations.

Energy Advice

During the year we gained funding from a number of sources to enable us to help people to get value for money on their energy costs and ensure they are signed up for schemes such as Warm home Discount and Priority Services Register.

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
FOR THE YEAR ENDED 31ST MARCH 2024
DIRECTORS' REPORT
(Continued)**

Achievements and Performance (Continued)

Mary Slater Charity

We are pleased to be in the receipt of funding from this local charity from April 2024. This enables us to give Lichfield City residents excellent support and advice in the area of welfare benefits. As well as employing an experienced caseworker we are able to train and support volunteers to give help and advice in such areas as completing Personal Independence Payment and Attendance Allowance claims and can help with reviews and appeals as necessary.

Lichfield Foodbank

Lichfield Foodbank obtained funding from the Trussell Trust to enable us to have a caseworker available at each session of Lichfield Foodbank. The proportion of people helped who have disabilities or a chronic health issue is much higher than amongst our clients as a whole.

Lichfield District Council

Funding from Lichfield District Council contributed to recruitment, training and support of volunteers and enabled us to get out to meet Lichfield District residents. This funding finished in March 2024.

Premises

During the year preparation was made for the move to Lichfield District Council House in Frog Lane from our office in Levett's Fields which took place in October. We have been able to use rooms in the Council House for training and meetings. We continue to see clients face to face in the Council House and in our office at Chase Terrace.

Financial Review

The Charity benefitted from increased funding from restricted funding providers but saw a reduction in unrestricted funding. The overall deficit of £4,424 compares with a surplus of £14,521 in the last financial year.

During the year, income from restricted funding providers (£283,749) showed a modest increase on prior year of £36,895. The most significant increases related to UKSPF (+£70,000), Mental Health Foundation Trust (£+28,888), Lottery Referral (£+24,000), Cost of Living – Aviva (£+31,125) offset by the curtailment of Evolve (£-103,188) and the "one-off" CitA grant (£-15,000). Income from unrestricted funding fell from £106,820 to £96,961 (a reduction of £9,859). This was accounted for primarily by a "one off" grant from Burntwood Town Council (£1,750) and other income from Northumberland Citizens Advice of £7,765 received in the prior year.

The impact of gains and losses in projects has resulted in an increase of £30,264 in salary and office costs, elsewhere costs in Premises, Governance and Other increased by £18,601 (principally Partner payments to other Multiply providers), giving a total nett cost increase of £48,335.

As mentioned last year, the charity's accounts represent a snapshot at a moment in time. At last year end, the balance on restricted funds included an amount of £15,000 for a "one off" grant from CitA. This has all been expended in the year to 31st March 2024 and therefore fallen straight to the bottom line. It is therefore credible that CASES has produced a small annual deficit of £4,424.

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
FOR THE YEAR ENDED 31ST MARCH 2024
DIRECTORS' REPORT
(Continued)**

In summary, the charity's results were

Income	£ 386,301
Expenditure	£ 390,725
Overall deficit	£ -4,424

The Statement of Financial Activity is set out on page 15 of the Accounts.

Whilst the charity has achieved an overall deficit of £4,424, there have been movements on reserves. The most significant was the loss on the surrender of lease at Levetts Fields on 26th October 2023 (CASES relocated its Lichfield Office to the District Council House) not covered by leasehold revaluation reserve (£-43,439)

It should be noted the Unrestricted Funds (see Note 11.3) have fallen from £271,818, at 31st March 2023 to £264,678 at 31st March 2024 equating to a reduction of £7,139. This was primarily due to previously mentioned loss on surrender of lease, in part, off set by the transfer of historical restricted balances unlikely to be utilised going forward (£+26,168)

At year end 31st March 2024, we engaged with Calder's Chartered Surveyors, Tamworth to revalue CASES premises at Wade House. The impact of fixed assets and revaluation reserve is shown under notes 8 and 11.1 respectively.

Reserves Policy

Total Reserves	£422,885
Less: Restricted Funds	(£ 7,757)
Tangible Fixed Assets	(£250,000)
Unrestricted Funds available (free reserves)	£ 165,128

The Unrestricted funds available amount to approximately 5.1 months' running costs (excluding depreciation) based on current activity levels (prior year 4.3).

In the Trustees' view, the reserves should provide the charity with adequate financial stability and the means for it to meet its charitable objectives for the foreseeable future.

The Trustees propose to maintain the charity's reserves at a level which is at least equivalent to three months operational expenditure and have done so having regards to its manner of operation of likely funding streams.

The Trustees review the amount of reserves that are required to ensure that they are adequate to fulfil the charity's continuing obligations on a quarterly basis at their finance meeting.

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
FOR THE YEAR ENDED 31ST MARCH 2024
DIRECTORS' REPORT
(Continued)**

Plans for future periods

The charity continues to seek ways in which it can carry its work forward and reach those in need.

The charity has a 3-year Business Plan to ensure it meets today's needs along with the future. The charity's strategic aim continues to be to provide a high-quality service to clients whilst increasing accessibility. The charity will also continue to present clients' problems and experiences to local and national government and others in order to help to improve services and legislation where necessary. The charity will continue to play an active role in influencing strategy within Lichfield District and the County of Staffordshire. The charity's membership of Citizens Advice Rural Issues Group is a great source of information and support when looking at the needs and problems experienced by residents living in rural areas.

The long-term future of the organisation and its services are constantly at threat and the charity continues to explore new ways of working and synergies in order to make the best use of scarce resources and continue to provide a much needed service to residents of Lichfield District. We have incorporated lessons learned during the Coronavirus emergency into future Business Plans, which includes greater accessibility through none face to face means including telephone and email and also looking for suitable outlets at which we can be accessible to residents face to face.

Members of the Trustee Board

Members of the Trustee Board, who are directors for the purposes of company law and Trustees for the purpose of Charity Law, who served during the period and up to the date of this report are set out on page 12.

Independent examination of the accounts

Company law does not require the accounts to be audited, but, if not audited, Charity Law requires that an Independent Examiner's Report be provided by a qualified accountant. The Trustees have appointed Messrs David Evans & Co to undertake this work.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and reporting by Charities 2018 and advantage has been taken of the exemption available to small entities.

Approved by the board of directors on 18th August 2022 and signed on their behalf by



**John Griffiths
Director**

21st August 2024

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
FOR THE YEAR ENDED 31ST MARCH 2024
DIRECTORS' REPORT
(Continued)**

Structure, Governance and Management

The company began operating as an advice bureau on 1st April 2009, as a result of the merger of the Burntwood and District Citizens Advice Bureau (opened in 1983) and the Lichfield and District Citizens Advice Bureau (opened in 1969).

Governing document

South East Staffordshire Citizens Advice Bureau is a charitable company limited by guarantee incorporated on 11th February 2009, and registered as a charity on 5th March 2009.

The company was established under a Memorandum of Association, which established the powers of the charitable company and is governed under its Articles of Association.

Membership of the company is available to: -

- a individuals over the age of 18, who are interested in furthering the work of the charity and who are not paid or volunteer workers of the charity
- b organisations interested in furthering the work of the charity.

In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

Since 1st April 2016 the charity has been trading as 'Citizens Advice South East Staffordshire' (CASES), in accordance with Citizens Advice national branding guidance.

Organisational structure

Under the terms of the Articles of Association the Trustee Board shall comprise a minimum of 3 and a maximum of 15 members, and the first trustees were the subscribers to the Memorandum.

Trustees are either: -

- a elected at the annual general meeting (a maximum of 10), who shall hold office from the conclusion of that meeting
- b co-opted by the Trustee Board (provided that at no time shall the number exceed 7)

Other than at the first three annual general meetings following incorporation, all elected Trustees shall retire at the third annual general meeting following the annual general meeting at which they were elected, but they may be re-elected.

In addition, the Trustee Board may utilise its powers under the terms of the Articles of Association to delegate the day to day running of the charity to a Management Committee, whose members will serve for and under similar terms to the Trustee Board.

Recruitment and appointment of Trustees and the Management Committee

The directors of the charitable company are its trustees for the purpose of charity law, and under the company's Articles are known as the Trustee Board. They are recruited following open advertising and appointed following a formal selection process.

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
FOR THE YEAR ENDED 31ST MARCH 2024
DIRECTORS' REPORT
(Continued)**

Structure, Governance and Management (continued)

Trustee Induction and training

The charity aims to recruit trustees with a range of skills and knowledge in the areas of work carried out by the organisation and experience of charity/business management. They currently include people with experience of local government, business, NHS and the third sector.

New trustees are invited to the charity to learn about the work undertaken, the way the charity operates and to meet staff and volunteers. They receive an induction pack that includes trustees' roles and responsibilities, information about the charity, and Citizens Advice (the National Association of Citizens Advice Bureaux) policies and procedures.

Training for Trustees is available, through the charity and Citizens Advice. As required, Trustees are members of the following sub-committees – Finance & Strategy and Human Resources & Policies.

Related parties

The charity is a member of Citizens Advice, the National Association of Citizens Advice Bureaux throughout the United Kingdom. Membership of the national association is conditional upon a Citizens Advice Bureau adhering to rigorous standards in respect of its governance, personnel practices, and the quality of its advice services. Since 1st April 2017, Citizens Advice Membership Scheme requires self-assessment, augmented by a 3 yearly audit.

Risk Management

General

Information and support that assists the charity in risk limitation, is available through Citizens Advice, including service specifications and professional indemnity, policies and procedures, employment legislation, DBS records, staff training and monitoring of quality assurance. The charity maintains a Risk Register which is regularly reviewed.

Adequate core funding provision continues to be a serious risk. Much funding is short term (6 months to 2 years) and is insecure and restricted in its use. The charity continually seeks new sources of funding and support.

It is necessary for the charity to be available to clients as often as possible and in as many ways as possible; however, this has to be balanced with the risk of attempting too much resulting in quality becoming unacceptably low.

There are a number of roles at the charity which are undertaken by volunteers, including Generalist Advisers, Receptionists and Administrators. It takes a minimum of six months to complete the initial training to become a Generalist Adviser and a further 9 months to consolidate and complete training. Casework requires an experienced adviser who is prepared to work at least 12 hours a week and is therefore usually a paid employee. It is therefore necessary to plan ahead and continually monitor the number and level of advisers needed.

Procedures are in place to ensure compliance with health and safety obligations for paid employees, volunteers, clients and visitors to the charity.

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
FOR THE YEAR ENDED 31ST MARCH 2024
DIRECTORS' REPORT
(Continued)**

Structure, Governance and Management (continued)

The Trustees are satisfied that there are systems in place to identify and manage exposure to major risks.

Statement of Internal Control

Scope of Responsibility

The Chief Executive and the Trustee Board have joint responsibility for maintaining a sound system of internal control that supports the achievement of the charity's policies, aims and objectives, while safeguarding funds and assets.

The Chief Executive is accountable to the Trustee Board for managing the risk of the charity.

The purpose of the system of Internal Control

The system of internal control is designed to manage risk to a reasonable level rather than to eliminate the risk of failure to achieve policies, aims and objectives; it can therefore only provide reasonable and not absolute assurance of effectiveness. The system of internal control in place within the charity is based on an ongoing process designed to identify and prioritise the risks to the achievement of the charity's policies, aims and objectives, to evaluate the likelihood and impact of those risks being realised, and to take appropriate action to manage them efficiently, effectively, and economically. The system of internal control has been in place in the charity for the year ended 31 March 2023 and up to the date of approval of the annual report.

Capacity to handle risk

The charity has a structured risk management process and responsibility lies with the Senior Management Team for the identification, assignment and management of the risk.

The risk and control framework

The Trustee Board has approved and regularly reviews the risk register. The charity has identified high level and operational level risks.

Risks are identified and evaluated in the following ways:

- Regular review by the Trustee Board and the Senior Management Team
- Periodic reviews are performed in order to assess the likelihood and impact, relevance of risks, current strategies applied and the strength of the strategies. The residual risk is identified, and action plans are created to further mitigate risk.
- The Chief Executive is responsible for monitoring external developments that may impact on the organisation.

The charity has a balanced approach to 'risk taking' and adopts an active approach to the mitigation of risk.

The most significant risks faced by the charity have been identified by the Trustee Board and work was undertaken during the year to address and mitigate these risks.

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
FOR THE YEAR ENDED 31ST MARCH 2024
DIRECTORS' REPORT
(Continued)**

Structure, Governance and Management (continued)

Information assurance

The Senior Management Team ensures the confidentiality, integrity and availability of all sensitive data assets is maintained to a level which is consistent with the requirements of clients and funding /strategic partners. A programme of work to achieve an appropriate level of compliance to the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of Standards is in place.

Review of effectiveness

The Chief Executive has responsibility for reviewing the effectiveness of the system of internal control. The review of the effectiveness of the system is informed by comments made by the external Examiners in their management letter and other reports.

SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU

Legal and Administrative Information

Charity Name:	SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
Operating Name:	Citizens Advice South East Staffordshire ('CASES')
Charity Registration number:	1128413
Company Registration number:	06816043
Registered Office:	Wade House, 7 Cannock Road, Burntwood, Staffs WS7 1JS
Operational addresses:	Wade House, 7 Cannock Road, Burntwood, Staffs WS7 1JS District Council House, Frog Lane, Lichfield Staffs WS13 6HS

Trustees

J H Griffiths*	Chair
J Fox	Vice-Chair
J P McGlade	Treasurer
J T Thompson	
C D Evans	
B Cysewski *	
C Evans	
J Schwarzenbach (co-opted Feb 24)	
S Norman (co-opted May 24)	

* Term of office ends AGM 2024

Secretary	S E Cooper
Senior Management Team	S E Cooper Chief Executive J Greenwood Deputy Chief Executive
Bankers	The Cooperative Bank plc PO Box 101, 1 Balloon Street, Manchester, M60 4EP CCLA Investment Managers Ltd COIF Charity Funds 80 Cheapside, London, EC2V 6DZ
Reporting Accountant	David Evans FCA of David Evans & Co Stowegate House, Lombard Street, Lichfield, Staffs WS13 6DP

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
FOR THE YEAR ENDED 31ST MARCH 2024**

Statement of Trustees' responsibilities in respect of the Trustees' Annual Report and the Financial Statements

Under Charity Law, the Trustees are responsible for preparing the Trustees' Report and financial statements for each financial year which show a true and fair view of the state of affairs of the charity and of the charity's financial position for the period.

In preparing these financial statements, generally accepted accounting practice entails that the Trustees:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the financial statements comply with applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

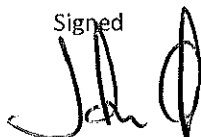
The Trustees are required to act in accordance with the trust deed of the charity, within the framework of trust law. They are responsible for keeping proper accounting records, sufficient to disclose at any time, with reasonable accuracy, the financial position of the charity at that time, and to enable the Trustees to ensure that, where any statements of accounts are prepared by them under s132(1) of the Charities Act 2011, those statements of accounts comply with the requirements of the regulations under that provision. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the charity and to prevent and detect fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the financial and other information included on the charity's website. Legislation in the UK governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Trustees confirm that they have met the responsibilities set out above and complied with the requirements for preparing the Trustees' Report and the financial statements. The financial statements set out in the attached pages (pages 14 to 23) have been compiled from and are in accordance with the financial records maintained by the Trustees.

In so far as the Trustees are aware at the time of approving our trustees' annual report and financial statements there is no relevant information, being information needed by the Independent Examiner in connection with preparing their report, of which the charity Independent Examiner is unaware.

Signed



John Griffiths
Chair

Date 21st August 2024

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
FOR THE YEAR ENDED 31ST MARCH 2024**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2024.

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 the Trust's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

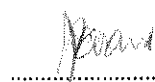
Since the company's gross income exceeded £250,000 the examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the assignment because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed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

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act;
or
2. the accounts do not accord with those records;
or
3. the accounts do not comply with the accounting requirements concerning 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 preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland (FRS 102).

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

Signed:



.....
JOHN DAVID EVANS FCA
David Evans & Co
Chartered Accountants
Stowegate House
Lombard Street
Lichfield
Staffordshire
WS13 6DP

21st August 2024

SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2024**

	Note ref.	Unrestricted funds	Restricted funds	Total funds	2023
		£	£	£	£
Income:					
Donations and legacies	3.1	110	-	110	605
Charitable activities	3.2	96,961	283,749	380,709	353,674
<i>Other trading activities:</i>					
Trading activities and Fundraising	3.3	364	-	364	275
Bank Interest		5,118	-	5,118	1,856
<i>Total</i>		<u>102,553</u>	<u>283,749</u>	<u>386,301</u>	<u>356,410</u>
Expenditure on:					
<i>Raising funds:</i>					
			-	-	-
Charitable activities:	4.1	92,419	298,306	390,725	341,890
<i>Total</i>		<u>92,419</u>	<u>298,306</u>	<u>390,725</u>	<u>341,890</u>
Net income/(expenditure) for the reporting period before gains and losses on investments		10,134	(14,558)	(4,424)	14,521
Transfers between funds		26,168	(26,168)	0	0
Loss on surrender of lease		(43,439)		(43,439)	
Net movement in funds for the year		(7,138)	(40,725)	(47,863)	14,521
Reconciliation of funds:					
Total funds brought forward		271,818	48,482	320,300	305,779
Total funds carried forward		<u>264,680</u>	<u>7,757</u>	<u>272,437</u>	<u>320,300</u>

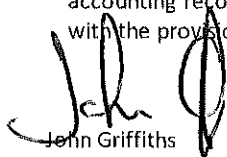
The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
Company Number 06816043
Balance Sheet as at 31 March 2024

	Note ref.	Unrestricted funds £	Restricted funds £	Total funds £	2023 £
Fixed assets:	8	250,000		250,000	333,220
<i>Total fixed assets</i>		<u>250,000</u>	<u>-</u>	<u>250,000</u>	<u>333,220</u>
Current assets:					
Debtors	9	10,605	49,833	60,438	19,892
Short Term Deposit		152,479	- 42,076	110,403	105,285
Cash at bank and in hand		25,407		25,407	57,550
<i>Total current assets</i>		<u>188,491</u>	<u>7,757</u>	<u>196,248</u>	<u>182,727</u>
Liabilities:					
Creditors: Amounts falling due within one year	10	23,364		23,364	11,540
<i>Net current assets</i>		<u>165,127</u>	<u>7,757</u>	<u>172,884</u>	<u>171,186</u>
<i>Total net assets or liabilities</i>		<u>415,127</u>	<u>7,757</u>	<u>422,885</u>	<u>504,407</u>
The funds of the charity:					
Revaluation Reserve	11	150,449		150,449	184,108
Restricted Funds	11	-	7,757	7,757	48,483
Unrestricted Funds	11	264,678	-	264,678	271,817
<i>Total charity funds</i>		<u>415,127</u>	<u>7,757</u>	<u>422,885</u>	<u>504,407</u>

For the financial year in question, the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility 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.


John Griffiths
Director
21st August 2024

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2024**

1 Accounting Policies

1.1 Basis of preparation and assessment of going concern

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in March 2018 - (Charities SORP (FRS 102)) and the Companies Act 2006.

Advantage has been taken of the exemption available in section 7 of FRS 102 in not preparing a statement of cash flows.

The charity meets the definition of a public benefit entity as defined by FRS 102. Assets and liabilities are initially recognised at historic cost or transaction value.

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. There are no material uncertainties affecting the current year's accounts.

1.2 Structure of Funds

Where there is a legal restriction on the purpose to which a fund may be put, the fund is classified either as an *Endowment Fund*, where the donor has expressly provided that only the income of the fund may be applied, or as a *Restricted Fund* where the donor has provided for the donation to be spent in furtherance of a specified charitable purpose. Endowment Funds, where the capital is held to generate income for charitable purposes, are sub-analysed between those where the Trustees have the discretion to spend the capital, *expendable endowment*, and those where there is no discretion to expend the capital, *permanent endowment*. The charity has no permanent endowment fund and no expendable endowments.

Those funds which are neither endowment nor restricted income funds, are *Unrestricted Funds* which are sub-analysed between *Designated (earmarked) funds* where the donor has made known their non-binding wishes or where the Trustees, at their discretion, have created a specific fund for a specific purpose, and *wholly Unrestricted Funds* which are used wholly at the Trustees' unfettered discretion.

1.3 Incoming Resources

All incoming resources are recognised in the Statement of Financial Activities when the charity has entitlement to the income, any performance conditions have been met, it is probable that the income will be received and the amount can be quantified with reasonable accuracy.

1.4 Donated Goods and Services - Role of Volunteers

In addition to the time given by Trustees, the charity received a vast amount of voluntary support and assistance for the provision of our advice services and administration support. During the year this amounted to some 5,000 hours with volunteers working from home as well as, increasingly, from CASES offices. The financial value of volunteering is calculated at some £165,500 and includes feeling less stress, less reliance on NHS services, being more engaged in their community and enhanced career and job prospects.¹

Advisors - there are many advisors who provide a confidential, efficient and effective generalist advice service to the public. They interview clients using sensitive listening and questioning skills to allow clients to explain their problem and empower them to set priorities. They use the Citizens Advice Information System to interpret and communicate relevant information and to research and explore options so the client can make informed decisions. When necessary they act for the client by negotiating, drafting letters and making phone calls. Each case is accurately recorded. Advisor volunteers also identify issues where research and campaigning will help to alleviate problems.

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2024
(Continued)**

1 Accounting Policies (continued)

1.4 Donated Goods and Services - Role of Volunteers (continued)

Fund Raisers - there are a number of volunteers locally who actively support the fundraising for the charity by directly raising funds, using collection tins, as well as volunteers who undertake sponsored activities and collect through online support pages.

There are regular volunteers who support the admin and IT functions of the charity

Donated Goods - Goods or service donated in order to help the charity raise funds by onwards sale or auction are recognised at market or face value where it is readily available or Trustees best estimate. The charity is not holding any such assets at this Balance Sheet date.

1.5 Resources Expended and Irrecoverable VAT

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. All expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party.

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

South East Staffordshire Citizens Advice Bureau is not currently registered for VAT

1.6 Allocation of Overhead and Support Costs

Overhead and support costs which are not wholly attributable to an expenditure type have been apportioned between Costs of Raising funds and Charitable activities. The analysis of overhead and support costs and the basis of allocation is shown in notes 4 & 5.

- a) Costs of Raising funds are all costs attributable to generating income for the charity other than income arising from charitable activities, and represent fundraising costs.
- b) Costs of Charitable activities comprise all expenditure identified as wholly or mainly incurred in the pursuit of the charitable objects of the charity. These costs, where not wholly attributable, are apportioned and in addition to direct costs include an apportionment of overhead and support costs as disclosed in note 6.

In some cases the providers of Restricted Funds limit the level of general overheads that can be claimed. In these cases overheads are still apportioned as indicated above and the resulting deficit arising is dealt with by way of transfer from Unrestricted Funds.

1.7 Fixed Assets

Tangible Assets

Tangible assets with a value of more than £2,000 are valued on the Balance Sheet at their historical cost less depreciation.

Depreciation is provided to write off the costs of other fixed assets over their estimated useful lives equal to annual instalments as follows:

Freehold Land	Not Depreciated
Freehold Buildings	50 years
Leasehold Property	99 Years (term of original lease)
Equipment	3 - 5 years

SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2024
(Continued)

1 Accounting Policies (continued)

1.8 Debtors

Debtors are measured at their recoverable amount, there are currently no provisions for bad or doubtful debts

1.9 Short Term Deposits

Short Term Deposits are highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account

1.10 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

2 Prior Year Comparators

The primary statements provide prior year comparators in total, the comparators can be found within the relevant notes to the accounts

2.1 Related party transactions and trustees' expenses and remuneration

During the year one of the trustees, through his business, has provided, without charge, payroll bureau services to the charity.

None of the other trustees or parties related to them, has undertaken any transactions with the charity or received any benefit from the charity in payment or kind.

None of the trustees have been paid any remuneration or received any other benefits from an employment with SESCAB or any related entity and the trustees have not purchased trustee indemnity insurance.

Expenses were reimbursed as follows to trustees for costs incurred wholly in fulfilment of charity business:-

	Accommodation	Travel	Training	Total
2023/2024				
	-	-		0.00
2022/2023				
	-	-		0.00

SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2024
(Continued)

3 Income from Donations and Legacies

		2022-23				
		Unrestricted	Restricted	Total	Unrestricted	Restricted
2023-24		Funds	Funds	2024	Funds	Funds
		£	£	£	£	£
3.1 Income from Donations						
Donations from Individuals		110	0	110	605	0
		110	0	110	605	0

3.2 Income from Charitable Activities

	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
2023-24	Funds	Funds	2024	Funds	Funds	2023
	£	£	£	£	£	£
Grants from Local Authorities						
Lichfield District Council	23,950	0	23,950	23,950		23,950
Lichfield City Council	5,500	0	5,500	5,500		5,500
Burntwood Town Council	0	0	0	1,750		1,750
Grants from Others	67,511	283,749	351,259	75,620	246,854	322,474
Income from Charitable Activities	96,961	283,749	380,709	106,820	246,854	353,674

3.3 Income from Other Trading Activities

This income comprises predominantly fundraising activities in the year £364 (2023 - £275).

4 Allocation of Support Costs and Overheads

Support and overhead costs are allocated between charitable activities.

The basis of allocation is on the employee and volunteer hours spent on a project

4.1 Analysis of Expenditure	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	2024	Funds	Funds	2023
	£	£	£	£	£	£
Salaries	76,669	232,199	308,868	95,358	192,169	287,527
Staff & Volunteer Expenses	1,437	508	1,945	827	1,148	1,975
Office	7,680	21,599	29,279	9,733	10,623	20,356
Premises	6,118	14,759	20,877	10,410	14,353	24,763
Governance	453	1,353	1,806	494	575	1,069
Other	62	27,889	27,950	362	5,838	6,200
	92,419	298,306	390,725	117,184	224,706	341,890

5 Analysis of Charitable Expenditure

5.1 Support costs attributable to Charitable Expenditure have been apportioned between categories on the basis of the number of staff and volunteer hours.

		2022-23				
		Direct	Support	Total	Direct	Support
		Activities	Costs	2024	Activities	Costs
		£	£	£	£	£
Provision of Advice and Information		280,756	109,969	390,725	253,624	88,266
		280,756	109,969	390,725	253,624	88,266
		Direct	Support	Total	Direct	Support
		Activities	Costs	2024	Activities	Costs
		£	£	£	£	£
Costs of Fundraising Events		0	0	0	0	0
		0	0	0	0	0

SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2024
(Continued)

6	Analysis of staff costs and remuneration of key management person	Total 2024 £	Total 2023 £
	Salaries and wages	285,797	265,968
	Social security costs	15,495	14,480
	Defined Pension Contribution Scheme	7,576	7,078
		<u>308,868</u>	<u>287,527</u>

Outstanding contributions at year end were:

Defined Contribution Scheme	0	0
Average full time equivalents of employees in the year:	<u>10.3</u>	<u>10.6</u>
Average head count during the year:	<u>15.0</u>	<u>14.4</u>

The key management personnel comprise the trustees and the charity Chief Executive,

No employee had emoluments in excess of £60,000 (2023: nil).

7 Independent Examiner

The Independent Examiner's remuneration of £1,110 (2023: £924) related to Independent Examination work (£948) and a report requested by Shortland Parsley in connection with surrender of the Levetts Field lease (£162) The charity did not commission any additional work from the Independent Examiner in 2022/23.

8 Fixed assets - General Funds

	FREEHOLD PREMISES £	LEASEHOLD PREMISES £	EQUIPMENT UNRESTRICTED £	TOTAL £
Property Cost				
As at 1st April 2023	290,395	181,345	15,672	487,412
Additions	0	0	0	0
Disposals	0	(181,345)	(15,672)	(197,017)
Revaluations	(40,395)	0	0	(40,395)
Transfers	0	0	0	0
As at 31st March 2023	<u>250,000</u>	<u>0</u>	<u>0</u>	<u>250,000</u>
Depreciation				
As at 1st April 2023	123,249	15,271	15,672	154,192
Disposals	0	0	(15,672)	(15,672)
Charged in year	6,122	0	0	6,122
Revaluations	(129,371)	(15,271)		(144,642)
Transfers	0	0	0	0
As at 31st March 2023	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net Book Value				
At 31st March 2024	<u>250,000</u>	<u>0</u>	<u>0</u>	<u>250,000</u>
At 31st March 2023	<u>167,146</u>	<u>166,074</u>	<u>0</u>	<u>333,220</u>

Freehold Premises

The charity owns offices and consulting rooms at Wade House, 7 Cannock Road, Burntwood, Staffs. A valuation was carried out in April 2024 by Calders Chartered Surveyors & Property Consultants of 3 Victoria Road, Tamworth. This valuation of £250,000 has been incorporated in these accounts.

Leasehold Premises

The charity held a 99 year lease commencing in 2001 for offices and consulting rooms in Levetts Fields, Lichfield, Staffs. These premises had previously been valued in the spring of 2016 by Kingston Commercial Property Consultants. The charity surrendered the lease on the Levetts Field premises on 2 October 2023 and the accounts reflect the write-off of book value and cumulative depreciation. CASES now occupy offices and consulting rooms within Lichfield Council House on a leasehold basis.

SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2024
(Continued)

9	Analysis of Current Assets (Debtors)						
				2023-24	2022-23		
				Total	Total		
	Amounts falling due within one year:			£	£		
	Prepayments and accrued income			60,438	19,892		
	Total debtors falling due within one year			60,438	19,892		
10	Creditors			2023-24	2022-23		
				Total	Total		
	Amounts falling due within one year:			£	£		
	Grants received in advance			0	0		
	PAYE and social security			4,771	0		
	Pension Creditor			1,576	1,349		
	Trade creditors			0	0		
	Accruals			17,017	10,191		
	Total creditors falling due within one year			23,364	11,540		
11	Analysis of Charitable Funds						
11.1	Revaluation Reserve			FREEHOLD	LEASEHOLD	TOTAL	
				PREMISES	PREMISES		
				£	£	£	
	As at 1st April 2023			61,473	122,635	184,108	
	Utilised in the year			88,976	(122,635)	(33,659)	
	As at 31st March 2024			150,449	0	150,449	
11.2	Restricted Funds	Balance	Incoming	Resources	Transfers	Gains and	Balance
		31 March	Resources	Expended		Losses	
		2023					2024
		£	£	£	£	£	
A	Evolve	0	0	-556	556		0
B	MASDAP (was Face 2 Face)	14,343	92,336	-89,108	-14,343		3,228
C	Legacy Cita Energy Projects	19,140	0	0	-19,140		0
D	Multiply	0	40,708	-40,081	0		627
E	Cita Grant	15,000		-16,261	1,261		0
F	Lottery referral	0	24,000	-23,273			727
G	UKSPF	0	70,000	-68,263			1,737
H	CAM energy	0	9,500	-11,471	1,971		0
I	COL Aviva	0	31,125	-31,281	156		0
J	EAP R	0	7,980	-11,353	3,373		0
K	CANW Energy	0	8,100	-6,662			1,438
	Total Restricted Funds	48,483	283,749	-298,306	-26,168	0	7,757

The Objects of the restricted funds are as follows

- A Evolve: Funded by European Social Fund (ESF) and The Big Lottery - ended in March 2023. Replaced by UKSPF.
- B MASDAP: Money Advice Service provides funding for debt advice services to members of the public through face to face, telephone and electronic interaction, the most appropriate channel being agreed with the client based on their needs and wishes.
- C Energy Products: Funding from Citizens Advice enables us to employ a member of staff to promote relief from fuel poverty and also to promote energy and thermal efficiency measures through; engaging with local stakeholders.
- D Multiply.
This is part of the Government's Levelling Up agenda designed to combat issues around financial literacy. This project is overseen by Staffordshire County Council and is designed to help people to understand budgeting thereby increasing their financial literacy and their ability to find and maintain employment.
- E Cita Grant
This was a one off payment given by Citizens Advice in the last financial year to enable us to help more people who are suffering through the Cost of Living Crisis. This was fully utilised in the year to 31st March 2024.
- F Lottery referral
Telephone generalist advice covering Tamworth, East Staffordshire and Lichfield referral platform working with local Cita approved partners. With CA Mid Mercia & CA Staffordshire South West.
- G UKSPF
Supporting participants to get closer to the job market until 31st March 2025. Funded by UKSPF through Lichfield District Council.
- H CAM energy
Provide energy advice to users of local foodbanks & similar organisations. With CA Mid Mercia.
- I COL Aviva
Funding for "advice line" resourcing with CA Staffordshire South West and CA Staffordshire North & Stoke on Trent due to terminate in July 2024.
- J EAP R
Provision of Energy advice - see C above.
- K CANW Energy
To provide energy advice, including carbon monoxide safety with North Warwickshire Citizens Advice.

SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2024
(Continued)

11 Analysis of Charitable Funds (continued)

11.3 Unrestricted and Designated Funds

	Balance 31 March 2023 £	Incoming Resources £	Resources Expended £	Transfers £	Gains and Losses £	Balance 31 March 2024 £
Funds						
General Funds						
A General Advice/Information Services	271,817	95,053	(84,919)	26,168	(43,439)	264,678
Designated for Specific Projects						
B Lichfield Charities	0	7,500	(7,500)			0
	271,817	102,553	(92,419)	26,168	(43,439)	264,678

A General Advice/Information Services funds are those funds for which a donor has not expressed any specific non binding wish and the unrestricted income accruing to the charity. These funds are applied for any charitable purpose allowed by the charities objectives.

B During the financial year the charity was supported by The Mary Slater Charity who have provided funds towards the employment of a welfare benefit case worker.