

SOUTH EAST STAFFORDSHIRE

CITIZENS ADVICE BUREAU

FINANCIAL STATEMENTS

For the Year ended 31 March 2025

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 2025

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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 has maintained its commitment to prioritising digital communication channels, particularly telephone and email, as these methods have proved highly effective and popular with clients.

Thanks to funding from the Trussell Trust, we were able to reintroduce a face-to-face service for initial enquiries at all Lichfield Foodbank sessions. In addition, face-to-face appointments remain available at our offices and outreach venues when appropriate, ensuring flexibility in how clients engage with us.

We're also pleased to confirm that our telephone number continues to be a Freephone service, provided by Citizens Advice - removing barriers to access for those who need us most.

Telephone appointments remain a preferred option for many clients, offering convenience and support tailored to their needs.

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 – Funded by LDC, helping unemployed people to become closer to the job market & into work or training. This project ended in March 25.

Energy Advice – assisting people to find the best energy deal and to access initiatives such as Warm Home Discounts and Priority Services Register. We have numerous energy projects going on: Energy Redress, Cadent, Citizens Advice EAP and EOP.

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

Lichfield Foodbank – advice given includes Debt and Welfare Benefits

Multiply – promotes financial literacy by enabling people to budget well

This ended in March 2025 having been funded by Staffordshire County Council from the UK Shared Prosperity pot.

Trussel Optimiser Programme - looking to building power in communities so they are better able to address local issues that are driving poverty

MPFT - working with local clinicians delivering financial wellbeing support that is personalised to the individuals referred.

Tamworth, East Staffordshire and Lichfield Advice service (TEL advice) - Providing instant accessible advice to clients referred from CASES partners, small charities and local groups.

Our free, confidential, impartial advice and information –

- Supported 5,056 people (including household members and children)
- £230,347 Debt re-scheduled.
- Other financial gains of £211,335 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 2025
DIRECTORS' REPORT**

The directors present their report to the members, together with the accounts for the year ended 31st March 2025.

Objectives and activities

The charity's purpose is to promote any charitable activity that serves the public benefit, with a focus on:

- Relieving poverty, sickness and distress
- Protecting and preserving health
- Advancing education

These aims are pursued particularly, but not exclusively, for the benefit of individuals and communities in South East Staffordshire and surrounding areas, as well as those who contact the charity via 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 a wide range of issues, including welfare benefits, debt and money management, employment, housing, consumer rights, family matters, personal issues, and many other areas of concern.

Committing to working within local and regional strategic partnerships, including steering groups and sub-committees, to ensure that the experiences of our clients and advisors actively shape the planning of services and the development of strategy across South East Staffordshire.

Focusing on developing and strengthening the charity so that we can respond effectively to the changing needs of our clients and seize new opportunities to further our objectives.

Working collaboratively with other Citizens Advice offices nationwide to share knowledge, coordinate efforts, and strengthen the Citizens Advice network as a whole.

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 face appointments when required

During the year under review, the charity's advice services benefited 5,056 people (including children and other adult members of the household affected). These people were helped with 12,009 issues.

The value of welfare benefits advice to our clients is estimated as £2,720,662.

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
FOR THE YEAR ENDED 31ST MARCH 2025
DIRECTORS' REPORT
(Continued)
Achievements and Performance (Continued)**

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

Throughout the year, the charity delivered casework support in debt and related areas through our dedicated Caseworkers, funded by the Money and Pensions Service via Citizens Advice. In addition, casework in Welfare Benefits and Energy formed an integral part of the service we provide.

Our committed team of volunteers also played a vital role, supporting clients with completing welfare benefit forms and assisting with requests for reconsiderations and appeals when initial applications were unsuccessful.

Together, our staff and volunteers continue to ensure that people receive the guidance and advocacy they need during challenging times.

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

At CASES, we value the time given to us by our volunteers. In addition to the time generously given by our Trustees, CASES was supported by over 20 volunteers, which in financial terms, amounts to a saving of over £93,600. Feedback from our volunteers said that they had a real sense of purpose and fulfilment, improved mental health, increased confidence and self-esteem and all said that they had learnt new skills.

We are especially proud of our young volunteers, many of whom joined us to gain experience, build confidence, and explore future career paths. Their energy, ideas, and willingness to learn brought fresh perspectives to our work, and their contribution has been truly invaluable.

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
FOR THE YEAR ENDED 31ST MARCH 2025
DIRECTORS' REPORT
(Continued)**

We hold regular online volunteer meetings to support our amazing team and make sure any concerns are resolved quickly.

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.

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

We offer an appointment-based services at both our Burntwood and Lichfield offices.

Financial Review

The Charity again benefitted from increased funding from restricted funding providers. The overall surplus of £27,423 compares with a deficit of £4,424 in the last financial year.

During the year, income from restricted funding providers (£419,843) showed a significant increase on prior year of £76,094. The most significant increases related to the Trussell Trust Organiser (+£50,991), EAPR (+£16,275), CANW Energy (+£11,250), Multiply (+£10,501) and CAM Energy (+£9,500) offset by Cost of Living – Aviva (-£20,750) which terminated during the year. Income from unrestricted funding decreased marginally from £36,961 to £35,350 (a decrease of £1,611). This was accounted for primarily by a grant from Dave Roberston MP (+£12,250), increased funding from Mary Slater (+£7,850) offset by the end of funding from Lichfield District Council (-£23,950).

The impact of gains and losses in projects has resulted in an increase of £46,118 in Salary and Office costs, elsewhere costs in Premises, Governance and Other were in line with previous year.

As mentioned in past years, the charity's accounts represent a snapshot at a moment in time. At last year end, the balance on restricted funds totalled £7,757. This year end, the balance has increased to £43,508 – an

increase of £35,751. This balance represents a surplus of income over expenditure and, as such, is carried forward to be utilised in future year(s). This is the most significant factor in explaining the surplus of £27,423.

In summary, the charity's results were

Income	£ 463,306
Expenditure	£ 435,883
Overall surplus	£ 27,423

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

Whilst the charity has achieved an overall surplus of £27,423, this has been achieved mainly from the increase in restricted funds carried forward as explained in the previous paragraph.

The Revaluation Reserve remains unchanged at £150,449.

It should be noted the Unrestricted Funds (see Note 11.3) have fallen from £264,678, at 31st March 2024 to £256,350 at 31st March 2025 equating to a reduction of £8,328.

Reserves Policy

Total Reserves	£450,308
Less: Restricted Funds	(£ 43,508)
Tangible Fixed Assets	(£245,000)
Unrestricted Funds available (free reserves)	£ 161,800

The Unrestricted funds available amount to approximately 4.5 months' running costs (excluding depreciation) based on current activity levels (prior year 5.1).

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.

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 operates under a three-year Business Plan designed to meet current needs while preparing for future challenges. Our strategic aim remains clear: to deliver a high-quality service to clients while continually improving accessibility.

We are committed to amplifying the voices of those we support by presenting clients' experiences and concerns to local and national government, as well as other relevant bodies. This advocacy helps inform improvements in services and legislation. The charity also plays an active role in shaping strategy within Lichfield District and across Staffordshire County.

Our membership in the Citizens Advice Rural Issues Group provides valuable insight and support, helping us better understand and respond to the unique challenges faced by residents in rural communities.

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
FOR THE YEAR ENDED 31ST MARCH 2025
DIRECTORS' REPORT
(Continued)**

Facing the Future

The long-term sustainability of our organisation and services remains under pressure. We continue to explore innovative ways of working and seek collaborative opportunities to maximise limited resources, ensuring we can maintain our vital support for residents of Lichfield District.

We have incorporated recent learning and experience into our Business Plan, including expanding access through telephone and email, and identifying suitable venues for in-person support to ensure we remain visible and accessible within the community.

Members of the Trustee Board

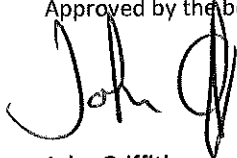
Members of the Trustee Board, who are directors for the purposes of company law and Trustees for the purpose of Charity Law, who served during the period and up to the date of this report are set out on page 12.

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 20th August 2025 and signed on their behalf by



John Griffiths
Director
20th August 2025

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
FOR THE YEAR ENDED 31ST MARCH 2025
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 2025
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 2025
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 2025
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 (retired 29 Oct 24)	
C Evans	
J Schwarzenbach (co-opted Feb 24)	
S Norman (co-opted May 24)	
Professor K M Morris (appointed 19 Feb 2025)	

* Term of office ends AGM 2025

Secretary S Cooper

Senior Management Team

S 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 2025**

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 20th August 2025

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
FOR THE YEAR ENDED 31ST MARCH 2025**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2025.

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

20th August 2025

SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2025**

	Note ref.	Unrestricted funds £	Restricted funds £	Total funds £	2024 £
Income:					
Donations and legacies	3.1	574	-	574	110
Charitable activities	3.2	35,350	419,843	455,193	380,709
<i>Other trading activities:</i>					
Trading activities and Fundraising	3.3	495	-	495	364
Bank Interest		7,044	-	7,044	5,118
Total		43,463	419,843	463,306	386,301
Expenditure on:					
<i>Raising funds:</i>					
Charitable activities:	4.1	48,541	387,342	435,883	390,725
Total		48,541	387,342	435,883	390,725
Net income/(expenditure) for the reporting period before gains and losses on investments		(5,078)	32,501	27,423	(4,424)
Transfers between funds		(3,250)	3,250	0	0
Loss on surrender of lease				0	(43,439)
Net movement in funds for the year		(8,328)	35,751	27,423	(47,863)
Reconciliation of funds:					
Total funds brought forward		264,680	7,757	272,437	320,300
Total funds carried forward		256,350	43,509	299,859	272,437

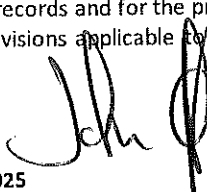
The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
Company Number 06816043
Balance Sheet as at 31 March 2025

	Note ref.	Unrestricted funds £	Restricted funds £	Total funds £	2024 £
Fixed assets:	8	245,000		245,000	250,000
<i>Total fixed assets</i>		245,000	-	245,000	250,000
Current assets:					
Debtors	9	2,786	35,653	38,439	60,438
Short Term Deposit		134,591	7,855	142,447	110,403
Cash at bank and in hand		37,806		37,806	25,407
<i>Total current assets</i>		175,183	43,508	218,692	196,248
Liabilities:					
Creditors: Amounts falling due within one year	10	13,384		13,384	23,364
<i>Net current assets</i>		161,799	43,508	205,308	172,884
Total net assets or liabilities		406,799	43,508	450,308	422,885
The funds of the charity:					
Revaluation Reserve	11	150,449	0	150,449	150,449
Restricted Funds	11	0	43,508	43,508	7,757
Unrestricted Funds	11	256,350	0	256,350	264,678
Total charity funds		406,799	43,508	450,308	422,885

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
20th August 2025



**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2025**

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

At CASES, we value the time given to us by our volunteers. In addition to the time generously given by our Trustees, CASES was supported by over 20 volunteers, which in financial terms, amounts to a saving of over £93,600. Feedback from our volunteers said that they had a real sense of purpose and fulfillment, improved mental health, increased confidence and self-esteem and all said that they had learnt new skills.

We are especially proud of our young volunteers, many of whom joined us to gain experience, build confidence, and explore future career paths. Their energy, ideas, and willingness to learn brought fresh perspectives to our work, and their contribution has been truly invaluable.

**SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2025
(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
Equipment	3 - 5 years

SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2025
(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 a former trustee, 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.

	Accommodation	Travel	Training	Total
2024/2025				
	-	-		0.00
2023/2024				
				0.00

SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2025
(Continued)

3 Income from Donations and Legacies

	2023-24					
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
2024-25	Funds	Funds	2025	Funds	Funds	2024
	£	£	£	£	£	£
3.1 Income from Donations						
Donations from individuals	574	0	574	110	0	110
	574	0	574	110	0	110

3.2 Income from Charitable Activities

	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
2024-25	Funds	Funds	2025	Funds *	Funds *	2024
	£	£	£	£	£	£
Grants from Local Authorities						
Lichfield District Council	0	0	0	23,950		23,950
Lichfield City Council	6,750	0	6,750	5,500		5,500
Burntwood Town Council	0	0	0	0		0
Dave Robertson MP	12,250	0	12,250	0		0
Grants from Others	16,350	419,843	436,193	7,511	343,749	351,259
Income from Charitable Activities	35,350	419,843	455,193	36,961	343,749	380,709

* Grants income split between Unrestricted Funds and Restricted Funds restated for prior year as two projects were incorrectly classified. There is no change in overall income.

3.3 Income from Other Trading Activities

This income comprises predominantly fundraising activities in the year £495 (2024 - £364).

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

	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
4.1 Analysis of Expenditure	Funds	Funds	2025	Funds *	Funds *	2024
	£	£	£	£	£	£
Salaries	39,213	313,086	352,299	26,635	282,233	308,868
Staff & Volunteer Expenses	1,265	1,279	2,544	1,143	801	1,945
Office	4,535	27,431	31,966	3,418	25,861	29,279
Premises	3,143	16,952	20,095	2,947	17,930	20,876
Governance	244	1,094	1,337	211	1,596	1,806
Other	140	27,501	27,642	12	27,939	27,950
	48,541	387,342	435,883	34,366	356,359	390,725

* Expenditure split between Unrestricted Funds and Restricted Funds restated for prior year as two projects were incorrectly classified. There is no change in overall expenditure.

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.

	2023-24					
	Direct	Support	Total	Direct	Support	Total
	Activities	Costs	2025	Activities	Costs	2024
	£	£	£	£	£	£
Provision of Advice and Information	329,717	106,166	435,883	280,756	109,969	390,725
	329,717	106,166	435,883	280,756	109,969	390,725
	Direct	Support	Total	Direct	Support	Total
	Activities	Costs	2025	Activities	Costs	2024
	£	£	£	£	£	£
Costs of Fundraising Events	0	0	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 2025
(Continued)

6	Analysis of staff costs and remuneration of key management personnn	Total 2025 £	Total 2024 £
	Salaries and wages	324,020	285,797
	Social security costs	19,765	15,495
	Defined Pension Contribution Scheme	8,514	7,576
		<u>352,298</u>	<u>308,868</u>

Outstanding contributions at year end were:

Defined Contribution Scheme	0	0
Average full time equivalents of employees in the year:	<u>11.0</u>	<u>10.3</u>
Average head count during the year:	<u>16.0</u>	<u>15.0</u>

The key management personnel comprise the trustees and the charity Chief Executive, details of emoluments in excess of £60k are detailed below

No employee had emoluments in excess of £60,000 (2024: nil).

7 Independent Examiner

The Independent Examiner's remuneration of £954 (2024: £1,110) related solely to Independent Examination work. The charity did commission additional work from the Independent Examiner in 2023/4 in relation to the surrender of the Levetts Field lease.

8 Fixed assets - General Funds

	FREEHOLD PREMISES £	LEASEHOLD PREMISES £	EQUIPMENT UNRESTRICTED £	TOTAL £
Property Cost				
As at 1st April 2024	250,000	0	0	250,000
Additions	0	0	0	0
Disposals	0	0	0	0
Revaluations	0	0	0	0
Transfers	0	0	0	0
As at 31st March 2025	<u>250,000</u>	<u>0</u>	<u>0</u>	<u>250,000</u>
Depreciation				
As at 1st April 2024	0	0	0	0
Disposals	0	0	0	0
Charged in year	5,000	0	0	5,000
Revaluations	0	0	0	0
Transfers	0	0	0	0
As at 31st March 2025	<u>5,000</u>	<u>0</u>	<u>0</u>	<u>5,000</u>
Net Book Value				
At 31st March 2025	<u>245,000</u>	<u>0</u>	<u>0</u>	<u>245,000</u>
At 31st March 2024	<u>250,000</u>	<u>0</u>	<u>0</u>	<u>250,000</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.

Leasehold Premises

CASES occupy offices and consulting rooms within Lichfield District Council House on a leasehold basis.
No valuation has been attributed to this lease.

SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2025
(Continued)

9	Analysis of Current Assets (Debtors)				2024-25	2023-24	
				Total	Total		
	Prepayments and accrued income			38,439	60,438		
	Total debtors falling due within one year			38,439	60,438		
10	Creditors				2024-25	2023-24	
				Total	Total		
	Amounts falling due within one year:			£	£		
	Grants received in advance			0	0		
	PAYE and social security			0	4,771		
	Pension Creditor			1,640	1,576		
	Trade creditors			2,479	0		
	Accruals			9,265	17,017		
	Total creditors falling due within one year			13,384	23,364		
11	Analysis of Charitable Funds						
11.1	Revaluation Reserve			FREEHOLD	LEASEHOLD	TOTAL	
	As at 1st April 2024			150,449	0	150,449	
	Utilised in the year			0	0	0	
	As at 31st March 2025			150,449	0	150,449	
11.2	Restricted Funds	Balance	Incoming	Resources	Transfers	Gains	Balance
		31 March	Resources	Expended		Losses	
		2024					2025
		£	£	£	£	£	
	A MASDAP (was Face 2 Face)	3,228	90,138	-81,136			12,230
	B Multiply	627	51,209	-37,559			14,276
	C Trussel Trust Organiser	0	50,991	-48,898			2,093
	D Lottery referral	727	24,000	-23,208			1,519
	E UKSPF	1,737	70,000	-68,216			3,521
	F CAM energy	0	19,000	-19,491	491		0
	G COL Aviva	0	10,375	-11,664	1,289		0
	H EAP R	0	24,255	-19,977			4,278
	I CANW Energy	1,438	19,350	-18,141			2,647
	J Lichfield Foodbank	0	45,000	-42,056			2,944
	K MHFT	0	15,525	-16,995	1,470		0.00
	Total Restricted Funds	7,758	419,843	-387,342	3,250	0	43,508

The Objects of the restricted funds are as follows

- A 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.
- B 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.
- C Trussel Trust Organiser : Community Campaigner, raising awareness of local issues to build power in communities so they are able to address local issues that are driving poverty
- D 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.
- E UKSPF : Supporting participants to get closer to the job market until 31st March 2025. Funded by UKSPF through Lichfield District Council.
- F CAM energy : Provide energy advice to users of local foodbanks & similar organisations. With CA Mid Mercia.
- G COL Aviva : Funding for "advice line "resourcing with CA Staffordshire South West and CA Staffordshire North & Stoke on Trent which has now terminated.
- H EAP R : Provision of Energy advice
- I CANW Energy : To provide energy advice, including carbon monoxide safety with North Warwickshire Citizens
- J Lichfield Foodbank : Financial Inclusion: attending foodbank sessions to support clients with general advice issues.
- K MHFT : supporting clients attending St Michaels Mental Health facility with referrals from clinicians.

SOUTH EAST STAFFORDSHIRE CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2025
(Continued)

11.3 Unrestricted and Designated Funds

Funds	Balance 31 March 2024 £	Incoming Resources £	Resources Expended £	Transfers £	Gains and Losses £	Balance 31 March 2025 £
General Funds						
A General Advice/Information Services	264,678	28,113	(33,191)	(3,250)	0	256,350
Designated for Specific Projects						
B Lichfield Charities	0	15,350	(15,350)			0
	<u>264,678</u>	<u>43,463</u>	<u>(48,541)</u>	<u>(3,250)</u>	<u>0</u>	<u>256,350</u>

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.