

REGISTERED COMPANY NUMBER: 06820903 (England and Wales)
REGISTERED CHARITY NUMBER: 1128498

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 March 2025
for
Cheshire East CAB Limited**

Bennett Brooks & Co Limited
Chartered Accountants
St George's Court
Winnington Avenue
Northwich
Cheshire
CW8 4EE

Cheshire East CAB Limited

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for the year ended 31 March 2025**

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Cheshire East CAB Limited

**Reference and Administrative Details
for the year ended 31 March 2025**

TRUSTEES

J G Baggott
Dr. R J Cave
D J Rodick
A G Freeman
J A Mallinson (resigned 11.2.25)
P A Carr
M E Thompson

COMPANY SECRETARY

Ms E A Shaw

REGISTERED OFFICE

Ground Floor
Delamere House
Chester Street
Crewe
Cheshire
CW1 2BE

REGISTERED COMPANY NUMBER 06820903 (England and Wales)

REGISTERED CHARITY NUMBER 1128498

INDEPENDENT EXAMINER

Bennett Brooks & Co Limited
Chartered Accountants
St George's Court
Winnington Avenue
Northwich
Cheshire
CW8 4EE

Cheshire East CAB Limited

Report of the Trustees for the year ended 31 March 2025

Cheshire East CAB Limited is a private company, limited by guarantee, registered in England and Wales.

The report also contains a directors' report as required by company law. The Trustees, who are also directors of the company for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective date 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objectives, as defined in the memorandum of association, are to promote any charitable purpose for the benefit of the community of Cheshire and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress and the addressing of discrimination and injustice.

Public benefit

The charity's trustees have complied with the duty in section 4 of the 2006 Act to have regard to public benefit guidance published by the charity commission.

Volunteers

Recruitment of volunteers remains a challenge for the organisation, particularly as high demand for the service continues unabated.

Over the year we lost eight experienced advisers, two of these took up aid positions within the organisation. Of the eight we recruited, four decided not to continue with their training, leaving us with a year end compliment of thirty. Their contribution to the service, if measured in monetary value can be estimated at £131,040.

Cheshire East CAB Limited

Report of the Trustees for the year ended 31 March 2025

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The cost of living crisis continued to present challenges for the organisation as demand for the service continued in an upward trend whilst resources remained static.

The bulk of the help we provided to clients was accessing a range of financial support including the continued Household Support Fund, local food banks and food pantries and vouchers for energy support.

The ongoing high demand for the service continues to present challenges. Most notable is our ability to recruit volunteers, though we had some successes, losing experienced advisers is always difficult when trying to manage demand with newer, less experienced people.

Despite the challenges, we were able to help more people in 2024/25 than the previous year. Advice on benefits, including Universal Credit and Personal Independence Payments (P.I.P.) remained our highest enquiry area.

Credit needs to be given to our advice team and caseworkers as despite the challenges they faced, we were able to retain a Green RAYG rating for Quality of Advice, a Green RAYG rating for our Leadership and retained our Advice Quality Standard for our Welfare Benefits Advice.

Although the funding we had to deliver community outreach came to an end in July, we were able to restructure our Supervision team which gave us the capacity to continue to deliver outreach services, working with partners across our patch. We continued to work together with our neighbouring Citizens Advice office's, delivering debt advice and welfare benefits advice to cancer patients across Cheshire.

We continued building our relationship with our closest neighbouring colleagues at Citizens Advice Cheshire North. Staff and trustees from each organisation met regularly to share knowledge and best practice to enable us to work towards ensuring the communities of Cheshire East are served equally.

We were pleased that in the first year of our new contract with Cheshire East Council to deliver a Universal Information and Advice Service went well. We over performed against most KPIs with provision of telephone advice being our most challenging to deliver due to the unprecedented demand.

In September we celebrated 85 years of continuous service to communities across Cheshire East and as part of these celebrations were able to award one of our volunteers a long service medal. Rosemary Graham has been with the service for over 30 years and continues to be as committed and diligent in her role as generalist Adviser.

In December we secured funding from Cheshire East Council's Flourish fund to train volunteers delivering with other local organisations to complete benefit forms for their service users.

It was sad to say goodbye to trustee Jennifer Mallinson in January 2025. She had served the organisation for 6 years, taking a leading and active role in the People Management subgroup. We wish her well in her retirement.

Another change within the governance structure was the ending of Richard Cave's term of Chair and the appointment of Geoff Baggott as his replacement.

FINANCIAL REVIEW

Financial position

The results for the year are shown in the Statement of Financial Activities.

Principal funding sources

The principal sources of income for the charity came from:

Cheshire East Council contract fees for Universal Information and Advice services £206,008

Citizens Advice grant for Money Advice Service Debt Advice Project grant £83,790

Macmillan Cancer Support grant for Macmillan Benefits Service £30,750

Scottish Power Energy Networks for the provision of energy efficiency advice £7,940

Cheshire East Council Flourish Fund to train volunteers as 'Form Fillers' supporting local organisations and increasing capacity in Crewe. £9,316

Cheshire East CAB Limited

Report of the Trustees for the year ended 31 March 2025

FINANCIAL REVIEW

Investment policy and objectives

The charity does not have an investment policy. The funds of the charity are held in interest bearing bank accounts to maximise returns.

Reserves policy

The trustees believe that the organisation should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. The trustees consider that it would be prudent to set aside an amount equivalent to three months typical operating expenditure. Unrestricted funds, including the general reserve and designated funds are shown in the notes to the accounts together with their purpose.

The trustees have designated funds from general reserves to cover potential capital expenditure on premises (buildings fund) and funds to enable them to meet their legal obligations in the event of large scale redundancies.

Restricted funds are restricted by the donor or funder and cannot be used for the general purpose of the charity. Their existence and the sums of money therein, do not imply that there has been an underspend but may result from a variety of circumstances including timing differences between the charity's financial year and the funding year of the project concerned. An explanation of the restricted funds is given in the notes to the financial statements.

Going concern

The trustees of the charity have reviewed the financial circumstances of Cheshire East CAB Limited and take a view that the charity remains a going concern.

FUTURE PLANS

Our most immediate plans include securing new premises as our current landlords, Cheshire East Council, have closed their former headquarters and need to move their staff to the two remaining sites in Crewe and Macclesfield so need the space we currently occupy. We have options open to us but final decisions will be made based on refurbishment costs and ongoing rent and services charges.

As well as a continued focus on volunteer recruitment, our plans for the coming year include extending our outreach into the community, building our partnerships with other local services and continuing to work with our neighbouring local offices to develop joint working opportunities.

We plan to contribute to the national service strategy, ensuring resources are focussed fully on the delivery of frontline services to our communities, whilst supporting the network to innovate and build in resilience and sustainability.

We will also continue to seek opportunities to allow us to support a wider diversity of people and groups from across our communities, including the possibility of bringing in funding from the up and coming H.M. Prisons and Probation Service's commissioning of finance, benefits and debt advice for prisoners and prison leavers.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Key management remuneration

The Trustees, who are also directors of the company, are responsible for the governance of the charity, providing oversight and strategic control. All directors give their time voluntarily and none received remuneration in the year save from out of pocket expenses as detailed in the financial statement.

Remuneration of senior staff reflects the role and responsibilities as laid out in job descriptions and person specifications. Increments are dependent on performance and availability of funding. Pay reviews are carried out annually in August and any increase approved are backdated to April of that financial year.

Cheshire East CAB Limited

Report of the Trustees for the year ended 31 March 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Related parties & co-operation with other organisations

The trustees recognise the importance of continued collaborative working in order to deliver the best service possible to our clients. The organisation benefits from being part of a wide network of local service providers and has several partnership working arrangements.

These include:

- Citizens Advice Cheshire North in the delivery of Universal Information & Advice Services
- Citizens Advice Cheshire West and Citizens Advice Cheshire North in the delivery of the Money and Pension Service Debt Advice Project (MaPSDAP)
- Macmillan Cancer Support, Citizens Advice Cheshire West and Citizens Advice Cheshire North in delivering the Macmillan Benefit Service

Risk management

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to those risks.

Systems and procedures have been established to identify, monitor and manage the risks that charity faces. Trustees and the Senior Management Team periodically review and update risks and mitigating actions.

The charity's operations expose the charity to a variety of financial risks. However, as it is a debt-free charity with a positive cash-flow, the impact of interest rate changes, debt market prices and liquidity are extremely low and all debts can be met as they fall due.

The statement of internal control (see below) sets out the risk and control framework.

The Trustee Board has a Risk Management Strategy and reviews the Risk Register annually. Key risks identified during the latest review were:

- Sustainability of the service as funding opportunities diminish and major funders recommission services
- Meeting increasing demand
- Opening up services to in person delivery
- Recruiting and retaining volunteers with the necessary skills and knowledge to cope with the move to more digitally based services

Cheshire East CAB Limited

**Report of the Trustees
for the year ended 31 March 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Statement of internal control

The Trustees have overall responsibility for maintaining a sound system of internal control that supports the achievement of Citizens Advice Cheshire East's policies, aims and objectives whilst safeguarding the funds and assets of the organisation.

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 risk of failure to achieve policies, aims and objectives; it can therefore only provide reasonable and not absolute assurance of effectiveness. Citizens Advice Cheshire East have adopted the National citizens Advice risk and control framework in order to identify and prioritise the risks to achievement of the service's policies aims and objectives, to evaluate the likelihood of those risks being realised and the impact should they be realised and to manage them effectively and economically.

Capacity to handle risk

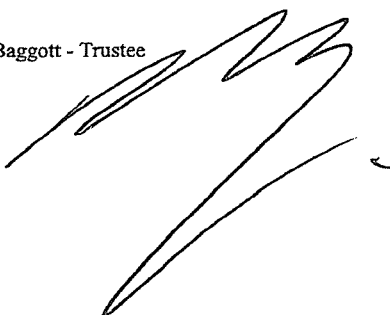
Citizens Advice Cheshire East has a structured risk management process and responsibility lies with Trustees and Senior Management for the identification, assessment and management of the risks. Risks are identified and evaluated in the following ways:

- Regular reviews are carried out by the Trustees and Senior Managers.
- Periodic reviews are performed as part of the business impact risk assessment in order to assess the likelihood, impact and relevance of risks, current strategies applied and the strength of the strategies as they relate to the five key areas of Finance, Governance, Operational, Compliance and External factors. The residual risk is identified and action plans are created to further mitigate risk.
- Comprehensive budgeting systems, financial reporting and forecasts are reviewed and agreed by the Chief Officer, Treasurer and Trustees. Citizens Advice Cheshire East has a balanced approach to 'risk taking' and adopts an active approach to the mitigation of risk.

Information assurance

An information assurance team exists within the organisation to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with requirements of our clients and our funding/strategic partners. All staff and volunteers have been trained to an appropriate level of compliance with the Information Commissioner's GDPR Data Protection Framework.

Approved by order of the board of trustees on 12 August 2025 and signed on its behalf by:


J G Baggott - Trustee


**Independent Examiner's Report to the Trustees of
Cheshire East CAB Limited**

Independent examiner's report to the trustees of Cheshire East CAB Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 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 your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

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

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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

M Snape

Michael Joseph Snape FCCA

Bennett Brooks & Co Limited
Chartered Accountants
St George's Court
Winnington Avenue
Northwich
Cheshire
CW8 4EE

12 August 2025

Cheshire East CAB Limited
Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the year ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	48	-	48	178
Charitable activities	5				
Bureau services		698,365	9,316	707,681	729,401
Investment income	4	3,118	-	3,118	3,286
Total		<u>701,531</u>	<u>9,316</u>	<u>710,847</u>	<u>732,865</u>
 EXPENDITURE ON					
Charitable activities	6				
Bureau services		<u>698,535</u>	<u>-</u>	<u>698,535</u>	<u>738,054</u>
 NET INCOME/(EXPENDITURE)					
Transfers between funds	16	2,996 <u>13,699</u>	9,316 <u>(13,699)</u>	12,312 <u>-</u>	(5,189) <u>-</u>
Net movement in funds		16,695	(4,383)	12,312	(5,189)
 RECONCILIATION OF FUNDS					
Total funds brought forward		158,940	10,699	169,639	174,828
 TOTAL FUNDS CARRIED FORWARD		<u><u>175,635</u></u>	<u><u>6,316</u></u>	<u><u>181,951</u></u>	<u><u>169,639</u></u>

The notes form part of these financial statements

Cheshire East CAB Limited

**Balance Sheet
31 March 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	12	2,256	-	2,256	4,847
CURRENT ASSETS					
Debtors	13	31,911	-	31,911	20,150
Cash at bank and in hand		172,787	6,316	179,103	166,799
		204,698	6,316	211,014	186,949
CREDITORS					
Amounts falling due within one year	14	(31,319)	-	(31,319)	(22,157)
NET CURRENT ASSETS		173,379	6,316	179,695	164,792
TOTAL ASSETS LESS CURRENT LIABILITIES		175,635	6,316	181,951	169,639
NET ASSETS		175,635	6,316	181,951	169,639
FUNDS	16				
Unrestricted funds				175,635	158,940
Restricted funds				6,316	10,699
TOTAL FUNDS				181,951	169,639

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 12 August 2025 and were signed on its behalf by:



D J Rodick - Trustee

The notes form part of these financial statements

Cheshire East CAB Limited

**Cash Flow Statement
for the year ended 31 March 2025**

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	9,186	(9,184)
Net cash provided by/(used in) operating activities		<u>9,186</u>	<u>(9,184)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(6,767)
Interest received		3,118	3,286
Net cash provided by/(used in) investing activities		<u>3,118</u>	<u>(3,481)</u>
Change in cash and cash equivalents in the reporting period		<u>12,304</u>	<u>(12,665)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>166,799</u>	<u>179,464</u>
Cash and cash equivalents at the end of the reporting period		<u><u>179,103</u></u>	<u><u>166,799</u></u>

The notes form part of these financial statements

Cheshire East CAB Limited

**Notes to the Cash Flow Statement
for the year ended 31 March 2025**

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	12,312	(5,189)
Adjustments for:		
Depreciation charges	2,592	5,335
Interest received	(3,118)	(3,286)
(Increase)/decrease in debtors	(11,761)	18,642
Increase/(decrease) in creditors	9,161	(24,686)
Net cash provided by/(used in) operations	<u>9,186</u>	<u>(9,184)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
Net cash			
Cash at bank and in hand	166,799	12,304	179,103
	<u>166,799</u>	<u>12,304</u>	<u>179,103</u>
Total	<u>166,799</u>	<u>12,304</u>	<u>179,103</u>

The notes form part of these financial statements

Cheshire East CAB Limited

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

1. STATUTORY INFORMATION

Cheshire East CAB Limited is a private company, limited by guarantee, registered in England and Wales. The company's registered number, registered charity number and registered office can be found in the Reference and Administrative Details section of the Trustees' Report.

The presentation currency of the financial statements is Pounds Sterling (£).

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Cheshire East CAB Limited meets the definition of a public benefit entity under FRS 102.

The trustees, having reviewed cash flow forecasts and projections for a period of greater than 12 months from the date of the accounts, believe the immediate future of the charity to be secure and as such the accounts have been prepared under the going concern basis.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. All amounts are derived from ordinary activities and stated net of any discounts.

Grants

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Expenditure

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

Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. Cost includes the original purchase price of the asset and the costs attributable to bringing the asset to its working condition for its intended use.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Fixtures and fittings	- 33% on cost
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Taxation

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

Fund accounting

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

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

Cheshire East CAB Limited

**Notes to the Financial Statements - continued
for the year ended 31 March 2025**

2. ACCOUNTING POLICIES - continued

Fund accounting

Funds are held for the duration of a grant or service contract. Surpluses or deficits are transferred to general funds in order to account for overheads, including staff costs, expended during the project.

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

Hire purchase and leasing commitments

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

Pension costs and other post-retirement benefits

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

Cash and cash equivalents

Cash and cash equivalents includes cash in hand, cash held with banks and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Short term debtors and creditors

Short term debtors and creditors with no stated interest rate are recorded at transaction price. Any losses arising from impairment are recognised in the profit and loss account.

3. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	48	178
	<u>48</u>	<u>178</u>

4. INVESTMENT INCOME

	2025	2024
	£	£
Bank interest receivable	3,118	3,286
	<u>3,118</u>	<u>3,286</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	31.3.25	31.3.24
	£	£
Grants and service contracts Bureau services	707,681	729,401
	<u>707,681</u>	<u>729,401</u>

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

	31.3.25	31.3.24
	£	£
Local government	330,000	277,000
Other	377,681	452,401
	<u>707,681</u>	<u>729,401</u>

Cheshire East CAB Limited

**Notes to the Financial Statements - continued
for the year ended 31 March 2025**

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
Bureau services	695,125	3,410	698,535

7. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
Bureau services	60	3,350	3,410

8. NET INCOME/(EXPENDITURE)

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

	2025 £	2024 £
Accountancy	3,350	3,150
Depreciation - owned assets	2,592	5,335

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

10. STAFF COSTS

	2025 £	2024 £
Wages and salaries	261,048	300,699
Social security costs	14,474	17,024
Other pension costs	6,944	8,217
	282,466	325,940

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

	2025	2024
Charity staff	13	15

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

Cheshire East CAB Limited

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

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	178	-	178
Charitable activities			
Bureau services	672,373	57,028	729,401
Investment income	3,286	-	3,286
Total	<u>675,837</u>	<u>57,028</u>	<u>732,865</u>
EXPENDITURE ON			
Charitable activities			
Bureau services	<u>697,934</u>	<u>40,120</u>	<u>738,054</u>
NET INCOME/(EXPENDITURE)			
Transfers between funds	(22,097) <u>9,328</u>	16,908 <u>(9,328)</u>	(5,189) <u>-</u>
Net movement in funds	(12,769)	7,580	(5,189)
RECONCILIATION OF FUNDS			
Total funds brought forward	171,709	3,119	174,828
TOTAL FUNDS CARRIED FORWARD	<u><u>158,940</u></u>	<u><u>10,699</u></u>	<u><u>169,639</u></u>

12. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 April 2024	79,282
Disposals	<u>(3,719)</u>
At 31 March 2025	<u>75,563</u>
DEPRECIATION	
At 1 April 2024	74,435
Charge for year	2,591
Eliminated on disposal	<u>(3,719)</u>
At 31 March 2025	<u>73,307</u>
NET BOOK VALUE	
At 31 March 2025	<u><u>2,256</u></u>
At 31 March 2024	<u><u>4,847</u></u>

Cheshire East CAB Limited

**Notes to the Financial Statements - continued
for the year ended 31 March 2025**

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Accrued income	24,800	14,734
Prepayments	7,111	5,416
	<u>31,911</u>	<u>20,150</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Social security and other taxes	-	3,848
Other creditors	1,575	1,682
Accruals and deferred income	29,744	16,627
	<u>31,319</u>	<u>22,157</u>

15. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	22,181	22,181
Between one and five years	62,845	85,026
	<u>85,026</u>	<u>107,207</u>

16. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
Unrestricted funds				
General fund	38,940	2,996	(6,301)	35,635
Contingency and redundancy	115,000	-	-	115,000
Building fund	5,000	-	20,000	25,000
	<u>158,940</u>	<u>2,996</u>	<u>13,699</u>	<u>175,635</u>
Restricted funds				
Community Outreach	10,699	-	(10,699)	-
Flourish Fund	-	9,316	(3,000)	6,316
	<u>10,699</u>	<u>9,316</u>	<u>(13,699)</u>	<u>6,316</u>
TOTAL FUNDS	<u>169,639</u>	<u>12,312</u>	<u>-</u>	<u>181,951</u>

Cheshire East CAB Limited

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

16. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	701,531	(698,535)	2,996
Restricted funds			
Flourish Fund	9,316	-	9,316
TOTAL FUNDS	<u>710,847</u>	<u>(698,535)</u>	<u>12,312</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	51,709	(22,097)	9,328	38,940
Contingency and redundancy	115,000	-	-	115,000
Building fund	5,000	-	-	5,000
	<u>171,709</u>	<u>(22,097)</u>	<u>9,328</u>	<u>158,940</u>
Restricted funds				
Money Advice Service Debt Advice Project	397	(397)	-	-
New Leaf	2,722	(6,623)	3,901	-
Energy Redress	-	(374)	374	-
CWP	-	7,188	(7,188)	-
Community Outreach	-	17,114	(6,415)	10,699
	<u>3,119</u>	<u>16,908</u>	<u>(9,328)</u>	<u>10,699</u>
TOTAL FUNDS	<u>174,828</u>	<u>(5,189)</u>	<u>-</u>	<u>169,639</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	675,837	(697,934)	(22,097)
Restricted funds			
Money Advice Service Debt Advice Project	-	(397)	(397)
New Leaf	2,576	(9,199)	(6,623)
Energy Redress	-	(374)	(374)
CWP	19,532	(12,344)	7,188
Community Outreach	34,920	(17,806)	17,114
	<u>57,028</u>	<u>(40,120)</u>	<u>16,908</u>
TOTAL FUNDS	<u>732,865</u>	<u>(738,054)</u>	<u>(5,189)</u>

Cheshire East CAB Limited

**Notes to the Financial Statements - continued
for the year ended 31 March 2025**

16. MOVEMENT IN FUNDS - continued

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

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	51,709	(19,101)	3,027	35,635
Contingency and redundancy	115,000	-	-	115,000
Building fund	5,000	-	20,000	25,000
	<u>171,709</u>	<u>(19,101)</u>	<u>23,027</u>	<u>175,635</u>
Restricted funds				
Money Advice Service Debt Advice Project	397	(397)	-	-
New Leaf	2,722	(6,623)	3,901	-
Energy Redress	-	(374)	374	-
CWP	-	7,188	(7,188)	-
Community Outreach	-	17,114	(17,114)	-
Flourish Fund	-	9,316	(3,000)	6,316
	<u>3,119</u>	<u>26,224</u>	<u>(23,027)</u>	<u>6,316</u>
TOTAL FUNDS	<u>174,828</u>	<u>7,123</u>	<u>-</u>	<u>181,951</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,377,368	(1,396,469)	(19,101)
Restricted funds			
Money Advice Service Debt Advice Project	-	(397)	(397)
New Leaf	2,576	(9,199)	(6,623)
Energy Redress	-	(374)	(374)
CWP	19,532	(12,344)	7,188
Community Outreach	34,920	(17,806)	17,114
Flourish Fund	9,316	-	9,316
	<u>66,344</u>	<u>(40,120)</u>	<u>26,224</u>
TOTAL FUNDS	<u>1,443,712</u>	<u>(1,436,589)</u>	<u>7,123</u>

The general fund represents the free funds of the charity which are not designated for a particular purpose.

The contingency and redundancy fund represents monies designated by the trustees to cover unexpected expenditure and potential future redundancy costs should project funding not be available.

The building fund consists of monies designated by the trustees to cover the potential future costs of obtaining alternative premises. Elements of this fund were used in the prior year to fit out the new Crewe premises.

The Money Advice Service Debt Advice Project fund consists of monies provided by Citizens Advice to fund face to face money advice to clients.

The New Leaf fund comprises funding to provide assistance to people with multiple or complex barriers to work to move closer to or into employment by targeted mentoring and specialist support to individuals.

Cheshire East CAB Limited

**Notes to the Financial Statements - continued
for the year ended 31 March 2025**

16. MOVEMENT IN FUNDS - continued

The Energy Redress fund is to support the most vulnerable residents of Cheshire to reduce their energy bills and make the most of their energy supply. It aims to create awareness of, and support application to, funds and schemes that can help people with their energy costs.

The CWP fund is to provide an advice link service that will work closely with local mental health staff to develop a quick and easy referral pathway into our services and will also work closely with colleagues at Citizens Advice Cheshire East and other service providers, smoothing the client's pathway through the services that will aid their recovery and complement the mental health interventions being delivered.

The Community Outreach funds is received from National Citizens Advice as part of the Guardian Newspaper Donation, to provide outreach services for Crewe to support the community to access help with the cost of living crisis. Funding was for 1 year and the project ended in August 2024.

The Flourish Fund is a Cheshire East Council Community Grant, funded from the Government's Shared Prosperity Fund. The 1 year grant will allow us to train volunteers to assist people to complete benefit forms. The training will be offered to other VCFSE organisations in Crewe to up-skill their own volunteers, increasing form filling capacity across the town.

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

18. COMPANY LIMITED BY GUARANTEE

Cheshire East CAB Limited is a company limited by guarantee and accordingly does not have a share capital.

Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of it's being wound up while he or she is a member, or within one year after he or she ceases to be a member.

Cheshire East CAB Limited
Detailed Statement of Financial Activities
for the year ended 31 March 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	48	178
Investment income		
Bank interest receivable	3,118	3,286
Charitable activities		
Grants and service contracts	707,681	729,401
Total incoming resources	710,847	732,865
EXPENDITURE		
Charitable activities		
Wages	261,048	300,699
Social security	14,474	17,024
Pensions	6,944	8,217
Sub contractors	340,323	319,734
Rent, rates and water	8,975	14,079
Insurance	2,157	2,073
Telephone	10,730	10,080
Printing, postage and stationery	24,429	28,673
Advertising, marketing and PR	154	95
Sundries	318	511
Staff training	469	144
Repairs, maintenance and IT costs	2,859	5,322
Travel expenses	3,016	3,682
Consultancy and recruitment	329	598
General expenses and project costs	2,184	2,333
Subscriptions, books and information	8,127	10,213
Legal and professional fees	4,792	4,627
Payroll charges	1,205	1,404
Depreciation	2,592	5,335
	695,125	734,843
Support costs		
Finance		
Bank charges	60	61
Governance costs		
Accountancy	3,350	3,150
Total resources expended	698,535	738,054
Net income/(expenditure)	12,312	(5,189)

This page does not form part of the statutory financial statements