

# CITIZENS ADVICE SOLIHULL BOROUGH LTD

England & Wales · Charity number 1141020

## Details

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**Status** Registered

**Legal form** Charitable company

**Company number** [07513268](#)

**Registered** 2011-03-23

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 176 Bosworth Drive  
Birmingham  
B37 5DZ

**Phone** 01217796707

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**Website** [www.casb.org.uk](http://www.casb.org.uk)

## Activities

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**Objects:** THE CHARITY'S OBJECTS ARE TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN SOLIHULL AND SURROUNDING AREAS

**Activities:** 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 Solihull and surrounding areas.

## Classification

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

## Geography

- **Area of benefit:** SOLIHULL AND SURROUNDING AREAS
- Solihull

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£264,737	£366,559	-	-
2024-03-31	£339,805	£373,686	-	-
2023-03-31	£369,822	£315,627	-	-
2022-03-31	£381,180	£350,490	-	-
2021-03-31	£339,510	£250,146	-	-

## Trustees

Name	Role	Appointed
ANN MARGARET HUNTER		
Bernadette Frances New		2026-01-19
Daniel Bliss		2022-04-14
Lynsey Jane Kitching		2026-03-16
Marcus Brain		2016-01-28
Ophelia Kainth		2025-03-13
Sean Rudolph		2024-10-24

**CITIZENS ADVICE SOLIHULL BOROUGH LTD**

England & Wales - Charity number 1141020

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# Accounts

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Charity registration number 1141020  
Company registration number 07513268 (England and Wales)

**CITIZENS ADVICE SOLIHULL BOROUGH  
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED  
31 MARCH 2025**

## CITIZENS ADVICE SOLIHULL BOROUGH

### LEGAL AND ADMINISTRATIVE INFORMATION

<b>Trustees</b>	Ann Hunter Marcus Brain Richard Maksymowicz (Resigned 3 <sup>rd</sup> July 2024) Daniel Bliss- <b>Chair</b> Andrew Cole (Appointed 3 <sup>rd</sup> July 2024) Rebecca Gater (Appointed 3 <sup>rd</sup> May 2024) Sean Rudolph (Appointed 24 <sup>th</sup> October 2024) Aman Kapoor (Appointed 13 <sup>th</sup> March 2025) Ophelia Kainth (Appointed 13 <sup>th</sup> March 2025)
<b>Secretary</b>	Kerry Turner
<b>Charity number</b>	1141020
<b>Company number</b>	07513268
<b>FCA registration number:</b>	617566
<b>Bankers:</b>	Lloyds Bank PLC PO Box 1000 Solihull BX1 1LT
<b>Independent examiner</b>	Erdingsworth Business & Tax Advisors Ltd Unit 3 Cuckoo Wharf 427 Lichfield Road Birmingham B6 7SS

## **CITIZENS ADVICE SOLIHULL BOROUGH**

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## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025**

The Trustees are pleased to present their annual report, together with the financial statements, for the year 1 April 2024 to 31 March 2025.

This report fulfils the dual function of a trustees' report and a directors' report as required by company law. The Trustees confirm that the annual report and financial statements meet current statutory obligations, adhere to the charitable company's governing document, and comply with the Statement of Recommended Practice (SORP) for charities applying the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), effective from 1 January 2019.

As the organisation qualifies as a small company under section 382 of the Companies Act 2006, a Strategic Report has not been prepared, in accordance with the exemptions available under the relevant legislation.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Structure, governance, and management**

#### **a. Constitution**

Citizens Advice Solihull Borough (CASB) is a registered charity and a company limited by guarantee, incorporated on 1 February 2011 and formally commencing operations on 1 April 2011. In line with its legal status, each member's liability is limited to £1.

As of 31 March 2025, the company comprised eight members and operated under its Memorandum and Articles of Association.

The governance structure permits a minimum of three and a maximum of fifteen Trustees. Trustees may be:

- Elected at the Annual General Meeting (up to ten in total), serving from the conclusion of the meeting; or
- Co-opted by the Trustee Board, provided that at the time of appointment, co-opted

Trustees do not exceed one-third of the total number serving.

A list of Trustees who served during the year is provided earlier in this report. None of the Trustees holds any beneficial interest in the company.

## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025**

#### **b. Recruitment and appointment of trustees**

Individuals aged 18 or over who support the aims of the charity—and who are not currently, nor have previously been, paid staff or volunteers—are welcome to apply for a Trustee/Director (Trustee) role within the company.

The recruitment process begins with an expression of interest, followed by an introductory conversation with the Chair, who outlines the responsibilities of the role and the next steps. Candidates are then invited to a formal interview with a panel comprising two Trustees and the Company Secretary. If the panel agrees to proceed, references are requested. Upon receipt, the panel presents a recommendation to the Board, who must unanimously approve the appointment.

Once appointed, new Trustees automatically become members of the company. The Board elects a Chair and Treasurer from within its ranks and may also appoint a Vice Chair.

New Trustees are provided with a comprehensive induction covering their legal responsibilities under charity and company law, the governing documents, decision-making structures, strategic priorities, and recent financial performance. They are also introduced to key members of staff and the Trustee Board. Trustees are actively encouraged to attend external training relevant to their role, supporting their ongoing development and understanding.

#### **c. Organisational structure and decision-making policies**

Citizens Advice Solihull Borough (CASB) is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux. Citizens Advice provides a national framework for standards in advice delivery and casework management and monitors performance against these benchmarks.

CASB is governed by a Trustee Board, which is responsible for setting the strategic direction and overseeing the policy framework of the charity. While the Board determines independent operating policies to meet both charitable objectives and national membership requirements, it also holds ultimate accountability for the organisation's governance and compliance with legal and contractual duties.

The Trustees meet monthly and delegate the day-to-day operations to the Chief Executive Officer (CEO). The Trustee Board remains independent from the management team. A register of members' interests is held at the charity's registered office.

CASB's Senior Management Team meets regularly to monitor performance against strategic targets, review the financial position, and consider matters referred to them by the Trustee Board.

Reports and recommendations are brought to the full Trustee Board for approval. Once agreed, their implementation is led by the Chief Executive Officer (CEO) in collaboration with the staff team. Regular staff and volunteer meetings support ongoing communication and alignment with organisational goals.

The CEO and Senior Management Team meet routinely to review performance against strategic and operational targets, ensuring that key priorities are effectively progressed.

## CITIZENS ADVICE SOLIHULL BOROUGH

### TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

#### STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

##### Pay and Remuneration of Key Management Personnel

The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. The charity's senior management team are all paid in accordance with a published scale of grades used in the voluntary sector. Any increases to these published grades are approved by the trustee board. The chief executive's salary is reviewed and approved by the trustee board separately but in line with the policy set out above.

##### Key risks and Uncertainties

The trustees having had consideration to and mindful of the risk factors for the charity identify the following:

- A. Securing sustainable funding remains a significant challenge, not only to maintain but also to expand our services. The coming years are critical for our long-term viability. Trustees are taking this risk seriously and responding with focused strategic planning.
- B. Demand for our services continues to grow, particularly among people facing complex, urgent challenges. This increase comes at a time when funding remains constrained, creating a significant risk to our ability to consistently meet client needs and uphold the high standards that our community expects and depends on.

We take great pride in our reputation as a trusted, local source of free, independent advice. To sustain that role and deliver the right help at the right time; our capacity must grow in line with demand.

- C. Like many local Citizens Advice services, we are finding it increasingly difficult to recruit and retain volunteers. Economic pressures, changing work patterns, and competing personal commitments, especially in a tight job market, have made it harder for people to give their time. This has placed additional strain on our core team.

Volunteers remain central to everything we do. They are not only the face of our service, but a driving force behind our impact and reach. Rebuilding and sustaining our volunteer base are essential to meeting current and future demand.

We are actively exploring new approaches to volunteer engagement, aiming to make roles more flexible, inclusive, and rewarding. We are committed to supporting efforts to grow a resilient and diverse volunteer team.

Trustees plans and strategies for managing these risks.

- A. We have developed a fundraising strategy for the next financial year that broadens our approach to income generation. This includes a focus on growing unrestricted income to help create a financial buffer against potential funding shortfalls.
- B. We are refining our advice model to improve how clients are directed to our paid projects. This will ease pressure on the volunteer team and improve capacity across the organisation. We recognise that seeing more people requires greater resourcing, and we are aligning operations accordingly.

## CITIZENS ADVICE SOLIHULL BOROUGH

### TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

- C. A new partnership with a university is supporting student engagement in volunteer roles. Trustees have collaborated with university partners to design an effective training approach, ensuring student volunteers are well-equipped. Early results indicate this model is working well.

Factors that are likely to affect the financial performance or position in 2025/26 and further years:

The Trustees have identified several external factors that may influence the organisation's financial position in the coming years:

#### Navigating a Shifting Funding Landscape

Like many third sector organisations, Citizens Advice Solihull Borough is operating in an increasingly competitive funding environment. We are seeing more organisations diversify their services in ways that closely align with our own core offer. While this reflects the growing demand for advice services more broadly, it also places added pressure on our ability to secure income and maintain a clear, distinctive identity.

Sustainable funding remains a significant challenge; not only to sustain current service levels, but to meet rising demand and support more people in need. The coming years will be critical to our long-term viability.

In response, we are strengthening our strategic focus on income diversification, partnership development, and service innovation. Achieving greater financial resilience will enable us to maximise our specialist expertise, support, and retain a resolute team of staff and volunteers, and extend our impact within the local community.

#### Political Uncertainty

Ongoing political volatility, both locally and nationally, presents challenges. Recent electoral changes suggest that traditional parties may not perform as expected in upcoming local elections, making it more difficult to establish relationships with newly elected councillors and ensure continuity in local support and funding dialogue.

#### Volunteer Recruitment Constraints

Despite continual recruitment efforts, attracting individuals able to commit to long-term volunteer roles remains difficult. The intensity and duration of our training programme, while essential to maintaining service standards, can deter potential applicants who face time, financial, or family-related constraints.

#### **Objects**

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, 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 Solihull and surrounding areas."

The charity's objects are defined as above. Our aims are focused on:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect people's lives.

Our service provides free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

**CITIZENS ADVICE SOLIHULL BOROUGH  
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2025**

The Vision Statement for the CASB 2024 -2026 Strategic Plan is:

***Supporting and growing stronger citizens and communities.***

The Mission Statement of Citizens Advice Solihull Borough is to:

*inform and empower citizens who access our services, providing high quality advice and guidance. We will continue to influence policy at a local, regional, and national level and pursue social and economic justice. We will work and support our partners in the statutory, private and community sector to deliver sustainable and successful outcomes.*

**Ensuring our work delivers our aims.**

Each year, we review our aims, objectives, and activities to ensure alignment with our stated purpose. This annual review assesses our achievements and outcomes, including the effectiveness of key projects and the tangible benefits they have delivered.

Our primary focusses this year has been on enhancing our service to better meet the needs of the people we support.

Key activities have included:

- Ensuring that our service delivery remains both cost effective, and person centred
- Continuously reviewing—and improving where needed—the quality of advice provided to all clients
- Diversifying our funding approach to reduce reliance on limited streams and improve financial resilience
- Strengthening partnerships with other organisations to develop initiatives that expand access to quality advice, information, and support

Through our advice services and advocacy, we help individuals to regain control of their lives, improve financial and emotional wellbeing, and access the support they need to thrive. In doing so, we make a meaningful contribution to strengthening our local community, reducing inequality, and promoting social justice, which are core to our charitable purpose and the public benefit we are proud to deliver.

**HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT**

All of our charitable activities are designed to provide accessible, high-quality advice to people facing a wide range of problems. By helping individuals navigate issues such as housing, debt, benefits, employment, and family matters, we aim to empower clients and strengthen community wellbeing.

**CITIZENS ADVICE SOLIHULL BOROUGH  
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2025**

Our services are open to all and tailored to meet the needs of those in greatest need of support. In delivering these services, we ensure that public benefit remains at the core of all that we do.

Citizens Advice Solihull Borough is often the first place many Solihull residents turn to in moments of crisis. Each year, thousands of people across the borough rely on us for their information, advice, and guidance needs. We have a brand recognition of 95% which is trusted in every part of the community. Residents know us, trust us, and come to us for advice.

The Board of Trustees has given due regard to the Charity Commission's guidance on public benefit and has complied with the duty set out in section 4 of the Charities Act 2011.

## **ACHIEVEMENTS AND PERFORMANCE**

### **Advice and Information Services**

Over the past year, we have continued to provide a broad range of specialist advice and information services, shaped by the evolving needs of our community. Our work is life-changing, enabling people to resolve complex issues, reduce hardship, and improve their quality of life. In doing so, we also help ease pressure on already stretched statutory services.

Our services are regulated by the Advice Quality Standard and the Financial Conduct Authority and are delivered by a highly trained, resolute team. Every client receives accurate, up-to-date advice that meets rigorous, nationally benchmarked standards.

We are committed to continuous improvement. Ongoing training and quality assurance help us to maintain excellence, adapt to new challenges, and ensure we remain a trusted and effective source of support for those who need us most

These services have included:

- **Advice Line**— Operated five days a week (Monday to Friday), this telephone service offers specialist advice and information from our trained Advisers, supported by a resolute team of paid staff.
- **Advice Clinics** - Held twice weekly at our office, these in-person sessions enable clients to receive face-to-face support from trained Advisers.
- **Information and Self-Help** – Accessible through our website, offering clients tools and resources for independent problem-solving.
- **Advice on Prescription** – Funded by the Birmingham and Solihull Integrated Care Board, this service is embedded within 10 GP practices in North Solihull. It supports patients with complex advice needs who may not otherwise access our services.
- **Money and Debt Advice Service** – Funded by The Money and Pensions Service, this project offers support ranging from basic budgeting guidance to court representation. Advisers assist with financial statements, third-party negotiations, and applications to charitable trusts.
- **Social Prescribing** – Rural Solihull PCN – Delivered across four rural GP practices, this service connects patients with community organisations, helping reduce social isolation, build confidence, and support independent living.
- **Energy and Carbon Monoxide Advice** – Funded by National Citizens Advice, this programme helps clients understand energy tariffs, identify savings opportunities, and adopt energy efficiency measures to improve safety and reduce costs.

## CITIZENS ADVICE SOLIHULL BOROUGH

### TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

- Help to Claim – A national initiative delivered locally by Birmingham CAB. We refer individuals needing support with Universal Credit applications and offer in-person assistance through to their first payment.
- Macmillan Partnership – Also delivered through Birmingham CAB, this project offers tailored advice and information for individuals in Solihull who are affected by cancer.

#### Contribution of Volunteers and Paid Staff

The continued success of Citizens Advice Solihull Borough is built on the commitment, compassion, and professionalism of our volunteers and paid staff.

The Trustee Board and Senior Management Team deeply value the vital contribution made by our volunteers, whose dedication to advising the public and supporting service delivery is central to everything we do. Without their time, skills, and unwavering commitment, the charity simply could not function.

We also extend our sincere appreciation to our paid staff, who provide essential leadership, expertise, and operational continuity. Together, our team remains the driving force behind the delivery of high-quality advice and support to our community.

The table below shows the breakdown of the Team

Year	Paid	Volunteers
2024/25	15	67
2023/24	16	55
2022/23	14	45
2021/22	13	29

The volunteers contribute, on average, **772 hours per week**. This may be expressed as an **annualised value of £450,014**. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

Citizens Advice Solihull Borough is working hard to review our approach to attracting and keeping volunteers. We intend to consistently monitor our approach to training and provide an accessible and welcoming place to volunteer.

#### Who used and benefited from our services?

Year	Number of Clients	Issues Raised	Additional Income
2024/25	2601	16976	£2,293,582
2023/24	3239	12,336	£2,044,997
2022/23	3269	8911	£587,674
2021/22	5987	17,986	£840,720

**Clients continue to present with multiple problems and on average clients are presenting with 6.5 issues each. On average clients are presenting 3 times each before their issues are resolved.**

## CITIZENS ADVICE SOLIHULL BOROUGH

### TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025 FINANCIAL REVIEW

#### Factors Affecting the Achievement of Objectives

Maintaining sufficient funding to sustain and develop our service continues to be a significant challenge. We are actively investing in fundraising and diversifying our income streams to ensure we can provide a service that is not only cost effective but also tailored to meet the real needs of our clients. Our approach is not simply about reducing costs—it is about delivering meaningful, person-centred support in the most efficient and impactful way.

At the same time, the complexity of issues faced by our clients is increasing. Changes to traditional support networks mean that clients are coming to us with a wider range of needs, often extending beyond the scope of direct advice. In response, we are delivering more holistic, person-focused support. While this approach is essential, particularly for those who are vulnerable, it places additional pressure on our resources and capacity.

We remain committed to adapting our services in response to these evolving challenges. By investing in thoughtful service design, prioritising person-centred support, and pursuing a resilient funding strategy, we are positioning Citizens Advice Solihull Borough to continue meeting the needs of our community, today and into the future.

#### FINANCIAL REVIEW

The continued period of austerity presents significant challenges for charitable funding across the sector. Despite this difficult landscape, Citizens Advice Solihull Borough remains committed to financial stewardship and sustainability.

We are focused on providing measurable added value to our funders by maintaining sound financial management and aligning our services with the strategic priorities of both local and national stakeholders.

Our efforts are concentrated on delivering services that are both cost effective and responsive to the complex and evolving needs of our clients. However, balancing this commitment with reduced funding streams remains an ongoing challenge, particularly as demand for our services continues to rise.

This table shows our income and expenditure over the last four years:

Year	Income	Expenditure	Designated
2024/25	264,737	366,559	150,000
2023/24	339,805	373,686	145,000
2022/23	369,822	315,627	114,000
2021/22	381,180	350,490	126,928

## CITIZENS ADVICE SOLIHULL BOROUGH

### TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

#### Investment Policy

In accordance with paragraph 4.17 of its Memorandum, and solely in pursuit of its charitable objectives, the Company has the authority to invest or deposit funds by lawful means. Investments are made only after seeking appropriate professional advice and with consideration given to suitability and the importance of maintaining a diversified portfolio.

#### Reserves Policy

Citizens Advice Solihull Borough maintains a reserves policy designed to ensure that sufficient free reserves are available each year to meet foreseeable contingencies. The Trustees have agreed it is prudent to hold reserves equivalent to 3–6 months' operating expenditure. This value is calculated using an average of the organisation's current annual running costs and is reviewed quarterly.

As of the end of 2024/25 the charity's free reserves—defined as unrestricted funds less designated and fixed assets—stood at £194,336.

#### Going Concern

Following appropriate enquiries, the Trustees have a reasonable expectation that the organisation has adequate resources to continue its operations for the near future. Accordingly, they continue to adopt the going concern basis in preparing the financial statements.

#### FUTURE PLANS

In 2025/26, the Trustee Board remains firmly focused on developing a sustainable service that continues to meet the evolving needs of our clients. Building on the foundations laid in the previous year, the charity will continue to diversify its funding streams—strengthening financial resilience and enabling a service offer that is responsive, inclusive, and forward-looking.

We are committed to delivering a cost-effective model that balances value for money with the consistent, high-quality support our clients have come to expect. This means not simply reducing costs but investing wisely to ensure impact, equity, and efficiency.

A key priority for the year ahead is the enhancement of internal monitoring systems. By gaining a deeper understanding of each element of our service, we will be able to measure performance more effectively, demonstrate value to funders, and fine-tune our delivery. This will not only ensure we meet our charitable objectives but also help us better define and communicate our business offer to potential partners and stakeholders.

As we look ahead, Citizens Advice Solihull Borough remains committed to evolving in response to the challenges and opportunities facing our community. We are proud of the resilience, innovation, and integrity with which our team has approached the past year—and equally proud of the tangible difference our services continue to make in people's lives.

The Trustee Board extends its sincere thanks to our clients, volunteers, staff, partners, and funders. Your support, collaboration, and shared belief in a fairer society make our work possible.

Together, we move forward with purpose—to empower individuals, influence change, and create a more equitable future for all.

This annual report was approved by the trustees of the charity on 27/6/25 and signed on its behalf by

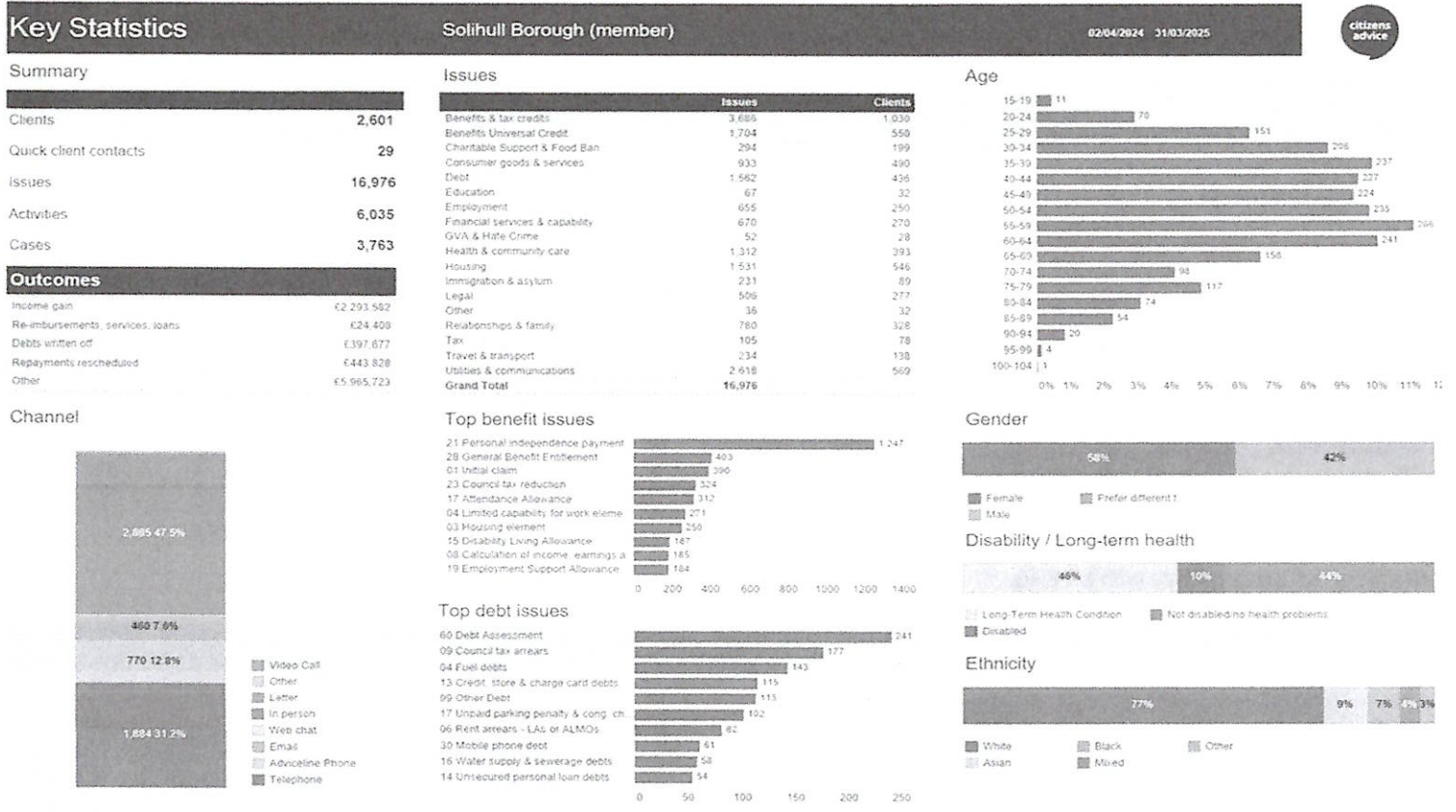
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Daniel Bliss- Chair of Trustees

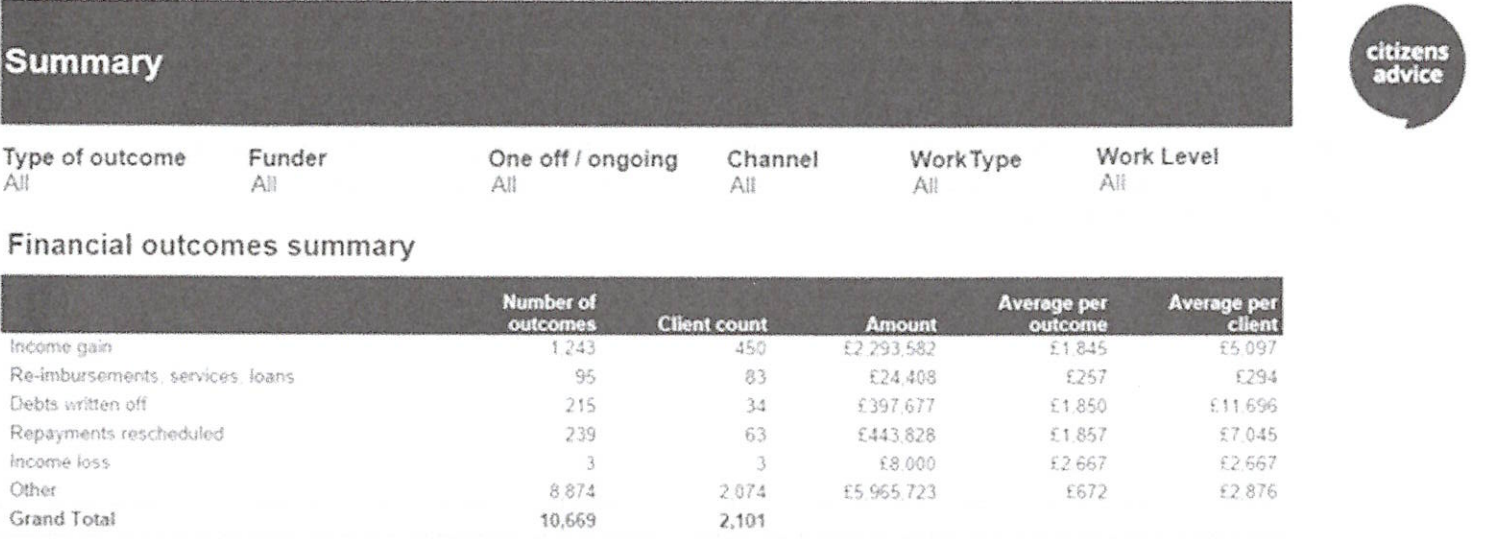
CITIZENS ADVICE SOLIHULL BOROUGH

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2025

Key Statistics for the year 2024/25:



It is interesting to note that 450 people have had their income increased having used our service.



# CITIZENS ADVICE SOLIHULL BOROUGH

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

### Issues part 1

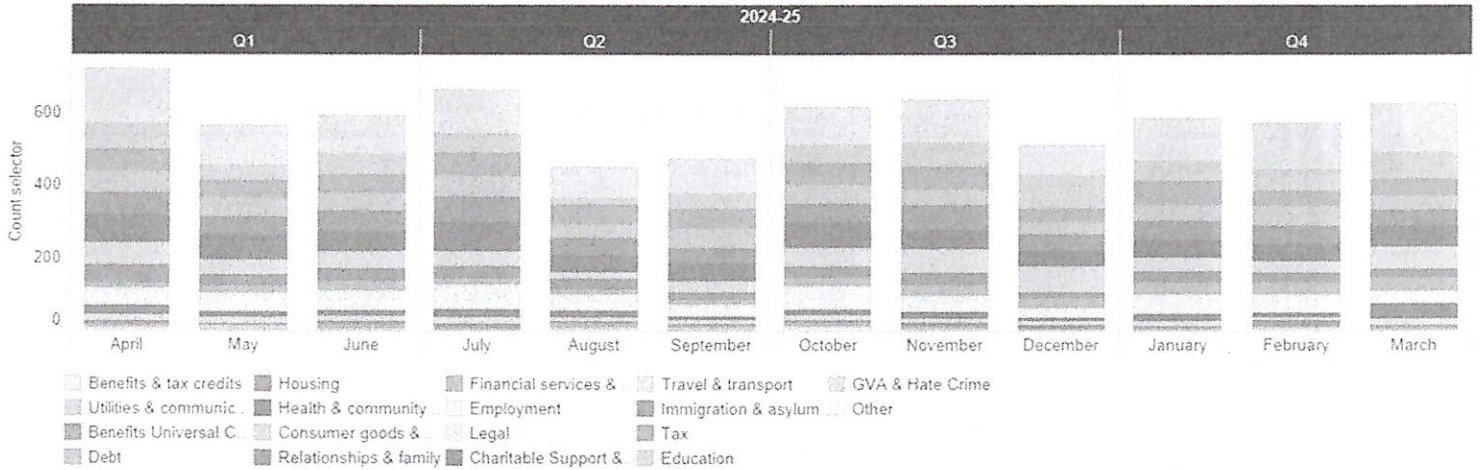


Issue (part 1) All      Count issues or clients Clients      Date level Month

	2024-25												Grand Total
	Q1			Q2			Q3			Q4			
	April	May	June	July	August	September	October	November	December	January	February	March	
Benefits & tax credits	152	112	108	122	89	99	103	117	85	118	129	135	1,030
Benefits Universal Credit	63	49	50	64	51	51	60	64	38	66	43	47	550
Charitable Support & Food Ban	28	15	14	26	18	10	15	18	10	20	14	46	199
Consumer goods & services	60	40	46	41	15	30	49	63	69	37	32	61	490
Debt	58	52	48	57	38	56	52	44	35	46	54	39	436
Education	2	7	2	3	3	5	2	3	3	1	3	1	32
Employment	21	20	24	32	25	13	33	21	14	30	24	14	250
Financial services & capability	13	21	27	18	14	14	23	28	27	34	35	38	270
GVA & Hate Crime	4	2	4	1	2	1	3	2	1	3	4	1	28
Health & community care	78	71	59	80	49	51	72	55	44	50	47	57	393
Housing	62	46	54	70	46	38	52	66	43	49	51	45	546
Immigration & asylum	9	4	9	10	6	4	5	11	10	6	16	8	89
Legal	25	32	32	33	20	21	32	25	13	24	24	18	277
Other	4	3	1	2	4	3	9	2	1	4	4	4	32
Relationships & family	51	30	33	34	31	21	30	35	17	31	25	22	328
Tax	7	5	11	8	11	8	10	5	3	5	4	7	78
Travel & transport	17	17	15	15	12	9	16	12	9	12	7	15	138
Utilities & communications	69	43	58	54	21	45	53	67	94	57	59	74	569
<b>Grand Total</b>	<b>402</b>	<b>340</b>	<b>333</b>	<b>374</b>	<b>288</b>	<b>282</b>	<b>340</b>	<b>344</b>	<b>257</b>	<b>300</b>	<b>335</b>	<b>332</b>	<b>2,671</b>

### Graph of issues or clients with an issue

If showing clients the charts are stacked showing all client with each issue (not the total number of unique clients)



The chart above shows the number of clients coming to see us each month and the type of enquiry they have. You will see that the number of clients reduces in August, September, and December, due to the holiday season in those months and returning to school. Households are busy with other things happening in those months.

CITIZENS ADVICE SOLIHULL BOROUGH

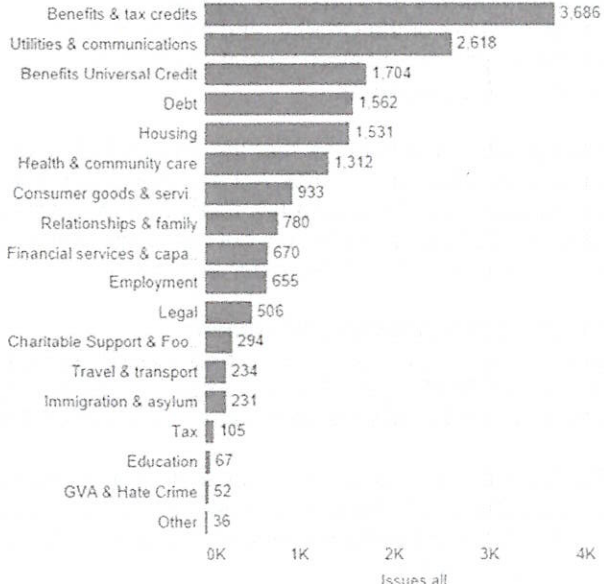
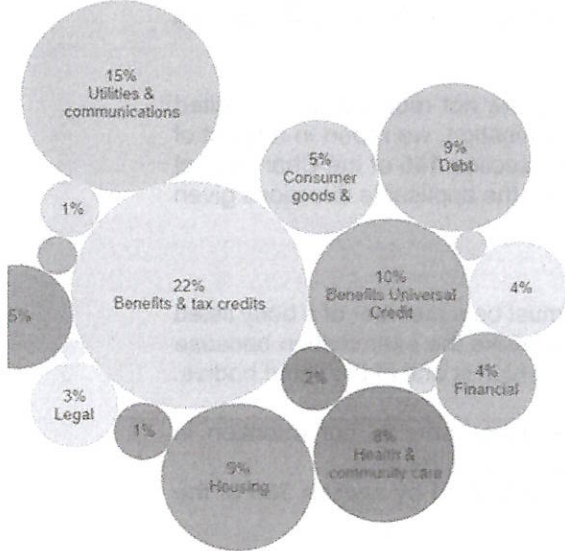
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2025



1 issues %

all Borough (member)

1 issues %



- Benefits & tax credits
- Benefits Universal Credit
- Charitable Support & Food Bank
- Consumer goods & services
- Debt
- Education
- Employment
- Financial services & capability
- GVA & Hate Crime
- Health & community care
- Housing
- Immigration & asylum
- Legal
- Other
- Relationships & family
- Tax
- Travel & transport
- Utilities & communications

This cluster graph details the total number of issues within each category we give information, advice, and support in. Welfare benefits remain our largest enquiry area with more people seeing if they can claim anything to increase their income or claim disability benefits for long term health conditions they now have.

## CITIZENS ADVICE SOLIHULL BOROUGH

### INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CITIZENS ADVICE SOLIHULL BOROUGH

We report to the trustees on our examination of the financial statements of Citizens Advice Solihull Borough (the Charity) for the year ended 31 March 2025.

#### Responsibilities and basis of report

As the trustees of the Charity (and its directors for the purposes of Company Law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied ourselves that the financial statements of the Charity are not required to be audited under Part 16 of the act 2006 Act and are eligible for independent examination, we report in respect of our examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out our examination we have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

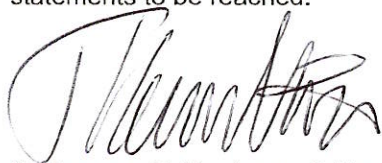
#### Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. We confirm that we are qualified to undertake the examination because we are a member of the Association of Accounting Technicians (AAT), which is one of the listed bodies.

We have completed our examination. We confirm that no matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with these records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 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 financial statements 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).

We 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 financial statements to be reached.



**Erdingsworth Business & Tax Advisors Ltd**  
Unit 3 Cuckoo Wharf  
427 Lichfield Road  
Birmingham  
B6 7SS

Dated... 16<sup>th</sup> July 2025

**CITIZENS ADVICE SOLIHULL BOROUGH**

**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<b>Income from</b>							
Donations and legacies	3	4,841	-	4,841	5,983	-	5,983
Income from charitable activities	4	30,069	229,827	259,896	138,177	195,645	333,822
<b>Total Income</b>		<u>34,909</u>	<u>229,827</u>	<u>264,737</u>	<u>144,160</u>	<u>195,645</u>	<u>339,805</u>
<b>Expenditure on:</b>							
Charitable activities	5	<u>133,627</u>	<u>232,932</u>	<u>366,559</u>	<u>200,710</u>	<u>172,976</u>	<u>373,686</u>
Gross Transfers between funds		-	-	-	-	-	-
<b>Net income for the year/ Net movement in funds</b>		<u>(98,718)</u>	<u>(3,105)</u>	<u>(101,822)</u>	<u>(56,550)</u>	<u>22,669</u>	<u>(33,881)</u>
Fund balances at 1 April 2024		<u>293,055</u>	<u>40,102</u>	<u>333,157</u>	<u>349,605</u>	<u>17,433</u>	<u>367,038</u>
<b>Fund balances at 31 March 2025</b>		<u>194,337</u>	<u>36,997</u>	<u>231,335</u>	<u>293,055</u>	<u>40,102</u>	<u>333,157</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

**CITIZENS ADVICE SOLIHULL BOROUGH**

**BALANCE SHEET  
AS AT 31 MARCH 2025**

	Notes	2025		2024	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	8		-		-
<b>Current assets</b>					
Debtors	9	62,851		112,957	
Cash at bank and in hand		<u>180,158</u>		<u>229,340</u>	
		243,009		342,297	
<b>Creditors: amounts falling due within one year</b>					
	10	<u>11,675</u>		<u>9,140</u>	
Net current assets			<u>231,334</u>		<u>333,157</u>
<b>Total assets less current liabilities</b>			<u>231,334</u>		<u>333,157</u>
<b>Income funds</b>					
Restricted funds	11		36,997		40,102
<u>Unrestricted funds</u>					
Designated funds	12	150,000		145,000	
General unrestricted funds		<u>44,336</u>		<u>148,055</u>	
			<u>194,336</u>		<u>293,055</u>
			<u>231,334</u>		<u>333,157</u>


The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on... 27/6/2025

  
.....  
Daniel Bliss  
Chair

**Company registration number 07513268**

## CITIZENS ADVICE SOLIHULL BOROUGH

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

#### 1 Accounting policies

##### Charity information

Citizens Advice Solihull Borough is a private company limited by guarantee incorporated in England and Wales. The registered office is 176 Bosworth Drive, Chelmsley Wood, Birmingham, B37 5DZ.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's (governing document), the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (FRS 102) and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the near future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the unrestricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

#### 1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

## CITIZENS ADVICE SOLIHULL BOROUGH

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

#### 1 Accounting policies (continued)

##### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated based on time spent, and depreciation charges are allocated on the portion of the assets use.

##### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised to write off the cost or valuation of assets less their residual values over their useful lives on the following basis.

Fixtures and fittings	10% straight line
Computers	20% straight line

##### 1.7 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amount of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss (if any).

##### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held with banks, other short-term liquid investments with original maturities of three months or less and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

##### 1.9 Trade debtors

Trade debtors are amounts due from customers for services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the company will not be able to collect all amounts due according to the original terms of the receivables.

##### 1.10 Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operation from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities.

Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025**

#### **1.11 Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employees' services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of any employee or to provide termination benefits.

#### **1.12 Retirement benefits**

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### **2 Critical accounting estimates and judgements**

In the application of the Charity's accounting policies, the trustees are required to make judgments, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that, or in the period of the revision and future periods where the revision affects both current and future periods.

CITIZENS ADVICE SOLIHULL BOROUGH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025

3 Donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	4,841	6,102
Leagacies receivable	-	-
	<u>4,841</u>	<u>6,102</u>

Donations and gifts

(Continued)

Contracts	-	-
Donations	267	276
Grants	-	-
Trading	4,574	5,826
	<u>4,841</u>	<u>6,102</u>

4 Income from charitable activities

	Restricted 2025 £	Restricted 2024 £
Projects	264,737	339,805
Analysis by fund		
Unrestricted funds	34,909	144,160
Restricted funds	229,827	195,645
	<u>264,737</u>	<u>339,805</u>

**CITIZENS ADVICE SOLIHULL BOROUGH**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**5 Charitable activities**

	Advice and Information Projects Service 2025		Total 2025	Advice and Information Projects Service 2024		Total 2024
	£	£	£	£	£	£
Staff costs	500	314,573	315,073	500	316,044	316,544
Depreciation and impairment	-	-	-	-	-	-
Office premises and other costs	873	38,400	39,273	423	48,943	49,366
Governance costs	8,266	-	8,266	4,769	-	4,769
Staff and training	2,800	1,147	3,947	2,757	250	3,007
	<b>12,439</b>	<b>354,120</b>	<b>366,559</b>	<b>8,449</b>	<b>365,237</b>	<b>373,686</b>
<b>Analysis by fund</b>						
Unrestricted funds	5,971	127,656	133,627	5,692	195,018	200,710
Restricted funds	6,468	226,464	232,932	2,757	170,219	172,976
	<b>12,439</b>	<b>354,120</b>	<b>366,559</b>	<b>8,449</b>	<b>365,237</b>	<b>373,686</b>

**6 Trustees**

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

**CITIZENS ADVICE SOLIHULL BOROUGH**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**7 Employees**

The average monthly number of employees during the year was 15 (2024: 13)

**Employment costs**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Wages and salaries	297,260	239,943
Social security costs	12,733	17,699
Other pension costs	5,080	4,902
	<u>315,073</u>	<u>316,543</u>

The average headcount expressed as full-time equivalents was 15 (2024: 13).

There were no employees whose annual remuneration was more than £60,000.

**8 Tangible fixed assets**

	<b>Fixtures and fittings</b>	<b>Computers</b>	<b>Total</b>
<b>Cost</b>	<b>£</b>	<b>£</b>	<b>£</b>
At 1 April 2024	<u>25,248</u>	<u>986</u>	<u>26,234</u>
At 31 March 2025	25,248	986	26,234
<b>Depreciation and Impairment</b>			
At 1 April 2024	25,248	986	26,234
Depreciation charged in year	-	-	-
At 31 March 2025	<u>25,248</u>	<u>986</u>	<u>26,234</u>
<b>Carrying amount</b>			
At 31 March 2025	-	-	-
At 31 March 2024	<u>-</u>	<u>-</u>	<u>-</u>

**CITIZENS ADVICE SOLIHULL BOROUGH**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**9 Debtors**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Amounts falling due within one year:</b>		
Trade debtors	62,851	95,727
Prepayments and accrued income	<u>24,786</u>	<u>17,229</u>
	<u>87,637</u>	<u>112,956</u>

**10 Creditors: amounts falling due within one year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Other taxation and social security	9,226	5,155
Trade creditors	-	-
Other creditors	29	1,705
Accruals and deffered income	<u>2,420</u>	<u>2,280</u>
	<u>11,675</u>	<u>9,140</u>

**CITIZENS ADVICE SOLIHULL BOROUGH**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**11 Restricted funds**

The income funds of the charity include restricted funds comprising of the following:

	Balance at Incoming 01 April 2023 Resources		Resources expended	Transfers	Balance at Incoming 01 April 2024 resources		Resources expended	Balance at 31 March 2025
	£	£	£	£	£	£	£	£
Priority 1.4	(13,575)	39,468	(54,908)	-	(29,015)			(29,015)
CIT A	-	15,000	(14,797)	-	203			203
EAP	-	38,010	(24,044)	-	13,966	39,270	(49,170)	4,066
CEP NW	-	8,100	-	-	8,100	19,350	(34,233)	(6,783)
EOP	-	12,568	(20,070)	-	(7,502)	13,125	(25,791)	(20,168)
Energy	-	13,113	(22,356)	-	(9,243)			(9,243)
Help to Claim	12,897			-	12,897	57,215		70,112
SMBC- SCH	(2,039)	14,370	(6,520)	-	5,811	15,235		21,046
Active Chats	385			-	385			385
Covid Debt	18,871			-	18,871			18,871
GP Solihull CCG	873			-	873	29,458	(43,503)	(13,172)
We Are Digital	(2,543)	228	(805)	-	(3,120)	315	(11,586)	(14,391)
Millies Watch	(28)			-	(28)			(28)
MAPS	2,592	54,788	(29,476)	-	27,904	55,860	(68,650)	15,114
	17,433	195,645	(172,976)	-	40,102	229,828	(232,932)	36,997

**12 Designated funds**

The income funds of the charity include the following designated funds which have been set aside out of the unrestricted funds by the trustees for specific purposes:

	Balance at 01 April 2023	Transfers	Balance at Incoming 01 April 2024 resources	Balance at 31 March 2025
	£	£	£	£
IT Equipment and hardware	6,000	6,000	12,000	12,000
Redundancy provision	45,000	-	45,000	45,000
Premises Lease obligations	10,000	-	10,000	10,000
Maintenance per year	3,000	3,000	6,000	33,000
Staff resourcing	50,000	22,000	72,000	50,000
	114,000	31,000	145,000	150,000

**CITIZENS ADVICE SOLIHULL BOROUGH**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**13 Analysis of net assets between funds**

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fund balances at 31 March 2025 are represented by:						
Tangible assets	-	-	-	-	-	-
Current assets/(liabilities)	194,337	36,997	231,335	293,055	40,102	333,157
	<u>194,337</u>	<u>36,997</u>	<u>231,335</u>	<u>293,055</u>	<u>40,102</u>	<u>333,157</u>

**14 Restricted funds**

**Priority Project**

Citizens Advice Solihull Borough (CASB) is the delivery partner for Solihull Metropolitan Borough Council (SMBC). The project seeks to assist unemployed people back to work with SMBC receiving approved funding from the European Social Fund. SMBC will provide grants to CASB to assist in covering a proportion of the staff costs incurred over the project term which is 3 years.

**SMBC-SCH**

This funding is to continue the work done with clients and assist with their future endeavours.

**Active Chats**

This project is a telephone and virtual befriending service to encourage vulnerable people to increase their physical activity levels and become less socially isolated.

**Money Advice Service (MAPS) - Debt Advice**

Through the Money Advice Service CASB are funded to give a full spectrum of money advice to residents of Solihull. We give basic budgeting advice, financial capability, negotiate with third parties, bankruptcy applications and representation at Court.

**Citizens Advice Energy Best Deal**

A project to explain to people the benefits of becoming more energy efficient along with providing advice on swapping energy providers with face-to-face appointments.

**Solihull-ICB**

Advice surgeries at 10 GP practices in North Solihull. We deliver one-hour appointments to patients. The appointments are for specialist advice and can be on any topic we cover.

**CITIZENS ADVICE SOLIHULL BOROUGH**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

**15 Operating lease commitments**

At the reporting end date, the Charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases which fall due as follows:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Within 1 year	994	994
Between two and five years	<u>0</u>	<u>1,987</u>
	<u>994</u>	<u>2,981</u>

**16 Related party transactions**

There were no disclosable related party transactions during the year (2024: £nil).

**17 Independent examination**

The remuneration paid to the independent examiner was £2,420 (2024: £2,280).

**CITIZENS ADVICE SOLIHULL BOROUGH LTD**

England & Wales - Charity number 1141020

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# Accounts

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**Charity registration number 1141020**  
**Company registration number 07513268 (England and Wales)**

**CITIZENS ADVICE SOLIHULL BOROUGH**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED**  
**31 MARCH 2024**

## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **LEGAL AND ADMINISTRATIVE INFORMATION**

<b>Trustees</b>	Ann Hunter Marcus Brain Richard Maksymowicz Daniel Bliss- <b>Chair</b> Carole Hodson (Resigned 1 <sup>st</sup> February 2024) Scott Berrie (Resigned 23 <sup>rd</sup> August 2023) Harnett Dhillon (Resigned 23 <sup>rd</sup> August 2023)
<b>Secretary</b>	Kerry Turner
<b>Charity number</b>	1141020
<b>Company number</b>	07513268
<b>FCA registration number:</b>	617566
<b>Bankers:</b>	Lloyds Bank PLC PO Box 1000 Solihull BX1 1LT
<b>Independent examiner</b>	Erdingsworth Business & Tax Advisors Ltd Unit 3 Cuckoo Wharf 427 Lichfield Road Birmingham B6 7SS

## CITIZENS ADVICE SOLIHULL BOROUGH

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Balance sheet	14
Notes to the financial statements	15 – 24

## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2024**

The Trustees present their annual report together with the company's financial statements for the year 1 April 2023 to 31 March 2024. The annual report serves the purposes of both a trustee report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Structure, governance, and management**

#### **a. Constitution**

Citizens Advice Solihull Borough incorporated as a company limited by guarantee on 1 February 2011 and commenced operations on 1 April 2011.

Citizens Advice Solihull Borough is a registered charity and a company limited by guarantee. Each member's maximum liability is limited to £1.

On 31 March 2023, the company had seven members. Its Memorandum and Articles of Association govern Citizens Advice Solihull Borough.

The maximum number of Trustees shall be fifteen, and the minimum shall be three, being either;

- elected at the annual general meeting (there is no more than ten such elected Trustees in total) and who shall hold office from the conclusion of that meeting or

- co-opted by the Trustee Board provided that on appointment, the total number of co-opted Trustees does not exceed one third of the total number of Trustees.

The trustees who have served during the year can be seen above. None of the trustees has any beneficial interest in the company.

## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2024**

#### **b. Recruitment and appointment of trustees**

Individuals over the age of 18 who are interested in furthering the work of the charity and are not paid or volunteer workers (currently or in the past) can apply to be a Trustee / Director (Trustee) of the company.

The process starts with the receipt of their expression of interest. Our Chair contacts the candidate to give details about the role and explain the next steps. A panel made up of two Trustees and the Company Secretary oversees an interview process. If the panel feels the candidate should be recommended to the Board, references are sought. When references are received, the panel makes a proposal to the Board. The Board votes to accept the new Trustee; it must be unanimous.

Trustees recruited following this process are automatically given company membership. The Board shall elect from its number a Chair and Treasurer and may elect one of its number to Vice Chair.

New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan, and the charity's recent financial performance. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events, which will facilitate their understanding of their role.

#### **c. Organisational structure and decision-making policies**

Citizens Advice Solihull Borough is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux. Citizens Advice provides a framework for standards of advice and casework management and monitors progress against these standards. The Board of Directors independently determines operating policies to fulfil its charitable objectives and comply with the national membership requirements.

CASB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CASB and for ensuring that the charity satisfies its legal and contractual obligations.

Trustees meet monthly and delegate the day-to-day operation of the organisation to the Chief Executive Officer (CEO). The Trustee Board is independent from management. A register of members' interests is maintained at the registered office.

The Senior Management Team meets to review progress against targets and the Charity's financial position and discuss issues referred to them by the trustee board.

## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2024**

Reports and recommendations are then taken to the full board for approval, and their implementation is organised by the CEO and the staff team. There are regular staff and volunteer meetings.

**The CEO and senior management team meetings ensure progress against targets.**

#### **Pay and Remuneration of Key Management Personnel**

The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. The charity's senior management team are all paid in accordance with a published scale of grades used in the voluntary sector. Any increases to these published grades are approved by the trustee board. The chief executive's salary is reviewed and approved by the trustee board separately but in line with the policy set out above.

#### **Key risks and Uncertainties**

The trustees having had consideration to and mindful of the risk factors for the charity identify the following:

- A. Securing funding remains a serious challenge to maintain but to expand our service. We understand that the next few years are critical for us in terms of our sustainability and our long-term survival, the Trustees are taking this risk very seriously and are responding accordingly
- B. The funding climate is not getting any easier, nor do we expect it to improve any time soon - coupled with this demand for our service is increasing meaning that we risk being unable to continue meeting our clients' needs and experience reputational risk as a result.
- C. In order that we can continue to deliver it is essential that we maintain our volunteer base. We, along with other Local Citizens Advice, are finding it harder to attract suitable volunteers.

Trustees plans and strategies for managing these risks.

- A. A fundraising strategy has been developed for the next fiscal year that broadens our approach to income generation, we are working towards building our unrestricted income to allow us to create a cushion should we face further reductions in our funding levels.
- B. A fundraising strategy has been developed for the next fiscal year that broadens our approach to income generation. We are working towards building our unrestricted income to allow us to create some headroom should we face further reductions in our funding levels.

## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2024**

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)**

##### **Pay and Remuneration of Key Management Personnel**

The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. The charity's senior management team are all paid in accordance with a published scale of grades used in the voluntary sector. Any increases to these published grades are approved by the trustee board. The chief executive's salary is reviewed and approved by the trustee board separately but in line with the policy set out above.

##### **Key risks and Uncertainties**

The trustees having had consideration to and mindful of the risk factors for the charity identify the following:

- A. Securing funding remains a serious challenge to maintain but to expand our service. We understand that the next few years are critical for us in terms of our sustainability and our long-term survival, the Trustees are taking this risk very seriously and are responding accordingly
- B. The funding climate is not getting any easier, nor do we expect it to improve any time soon - coupled with this demand for our service is increasing meaning that we risk being unable to continue meeting our clients' needs and experience reputational risk as a result.
- C. In order that we can continue to deliver it is essential that we maintain our volunteer base. We, along with other Local Citizens Advice, are finding it harder to attract suitable volunteers.

Trustees plans and strategies for managing these risks.

- A. A fundraising strategy has been developed for the next fiscal year that broadens our approach to income generation, we are working towards building our unrestricted income to allow us to create a cushion should we face further reductions in our funding levels.
- B. A fundraising strategy has been developed for the next fiscal year that broadens our approach to income generation. We are working towards building our unrestricted income to allow us to create some headroom should we face further reductions in our funding levels.
- C. A partnership approach has been developed with 3 Universities. We are working with students who wish to volunteer with us. The Trustees have worked with the university to consider an approach to training and how best the charity can engage with students. This arrangement is proving successful.

## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2024**

Factors that are likely to affect the financial performance or position in 2023/24 and further years:

- Volatile and uncertain economic conditions, particularly towards the end of the year resulting from the pandemic and national lockdowns.
- A possible increased competition in an ever-changing voluntary sector marketplace - we know that the voluntary sector is becoming a much more competitive sector, particularly as funding becomes ever harder to access, as a result we are seeing organisations diversifying their service offer and moving further towards our 'core market'.
- The political environment remains uncertain even with the new government; the impact of key national developments is still very much an 'unknown quantity' but has the potential to impact on our position.
- A possible increased competition in an ever-changing voluntary sector marketplace - we know that the voluntary sector is becoming a much more competitive sector, particularly as funding becomes ever harder to access, as a result we are seeing organisations diversifying their service offer and moving further towards our 'core market'.

### **Objects**

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, 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 Solihull and surrounding areas."

The charity's objects are defined as above. Our aims are focused on:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect people's lives.

Our service provides free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

**CITIZENS ADVICE SOLIHULL BOROUGH  
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2024**

The Vision Statement for the CASB 2023 -2026 Strategic Plan is:

***Supporting and growing stronger citizens and communities.***

The Mission Statement of Citizens Advice Solihull Borough is to:

*inform and empower citizens who access our services, providing high quality advice and guidance. We will continue to influence policy at a local, regional, and national level and pursue social and economic justice. We will work and support our partners in the statutory, private and community sector to deliver sustainable and successful outcomes.*

**Ensuring our work delivers our aims.**

We review our aims, objectives, and activities each year. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

Our main objectives for the year have been developing our service so that it really meets the needs of the clients we are trying to support. Key activities have included:

- Making sure our service delivery is cost effective and yet person centred.
- Continually reviewing, and improving where necessary, the quality of the advice we deliver to all our clients.
- Diversifying our approach to funding to minimise the risks associated with holding reduced funding streams
- Continued partnership working with other organisations to help develop initiatives to improve access to quality advice, information and support services.

**HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT**

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

**CITIZENS ADVICE SOLIHULL BOROUGH  
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2024**

## **ACHIEVEMENTS AND PERFORMANCE**

### **Advice and Information Services**

Throughout the year we have continued to offer specialist Advice and Information services in the following ways:

- **Advice Line**—We have provided a telephone service five days a week (Monday to Friday), giving people specialist advice and information through our team of trained Advisers, supported by a team of resolute paid staff.
- **Advice Clinics** - We run advice clinics two days per week. People can come to our office and be seen face to face by our trained Advisers.
- **Information and Self Help** through our website.
- **Active Chats** programme. A project funded to help people who are over the age of 60 years or shielding due to covid-19 or suffering the effects of covid-19, become more active again. It was recognised people in this target group have become less active due to restrictions and through gentle low-level seated exercise we can build their confidence getting them more mobile.
- **Access to Work**. Funded through The European Social Fund. We engage with residents and promote the benefits of the project to them. Once signed up, they can access training, interview practice, job search and IAG services.
- **Money Advice/ Debt Advice Service**. Funded through The Money and Pension Service. This project helps people with basic budgeting, through to Court Representation. We help construct financial statements, negotiate with third parties, and apply to trusts.
- **Advice on Prescription**. Funded through the Birmingham and Solihull Integrated Care Board. Providing patients with information, advice, and guidance at 10 of the GP practices in North Solihull. This project supports people with complex advice needs who would not normally access our services.
- **Social Prescribing Service** for Solihull Healthcare Partnership (SHP) and Rural Solihull PCN. We deliver this service through 11 GP practices in south Solihull. This project links and supports patients to organisations that can help them be less socially isolated, live independently, reduce visits to the GP, and show increased confidence. We were funded for providing social prescribing service to GPS Healthcare, however they took the service inhouse.
- **Energy Advice and Carbon Monoxide Advice**. Funded through National Citizens Advice. We give people in the borough access to specialised switching, savings, and understanding tariffs, efficiency measures, and life savings tips.
- **Help to Claim** is a national project run locally by Birmingham CAB. We refer clients to the service who need to claim universal credit right through to the first payment. We provide a face-to-face service for people who need help with their claims.
- **MacMillan**. This is a national project run locally by Birmingham CAB. The project gives advice and information to anyone affected by cancer in Solihull.

## CITIZENS ADVICE SOLIHULL BOROUGH

### TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2024

#### Contribution of Volunteers and Paid Staff

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff.

The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service, without which the service could not operate.

The table below shows the breakdown of the Team

Year	Paid	Volunteers
2023/24	16	55
2022/23	14	45
2021/22	13	29

The volunteers contribute, on average, 571 hours per week. This may be expressed as an annualised value of £340,568. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

Citizens Advice Solihull Borough is working hard to review our approach to attracting and keeping volunteers. We intend to consistently monitor our approach to training and provide an accessible and welcoming place to volunteer.

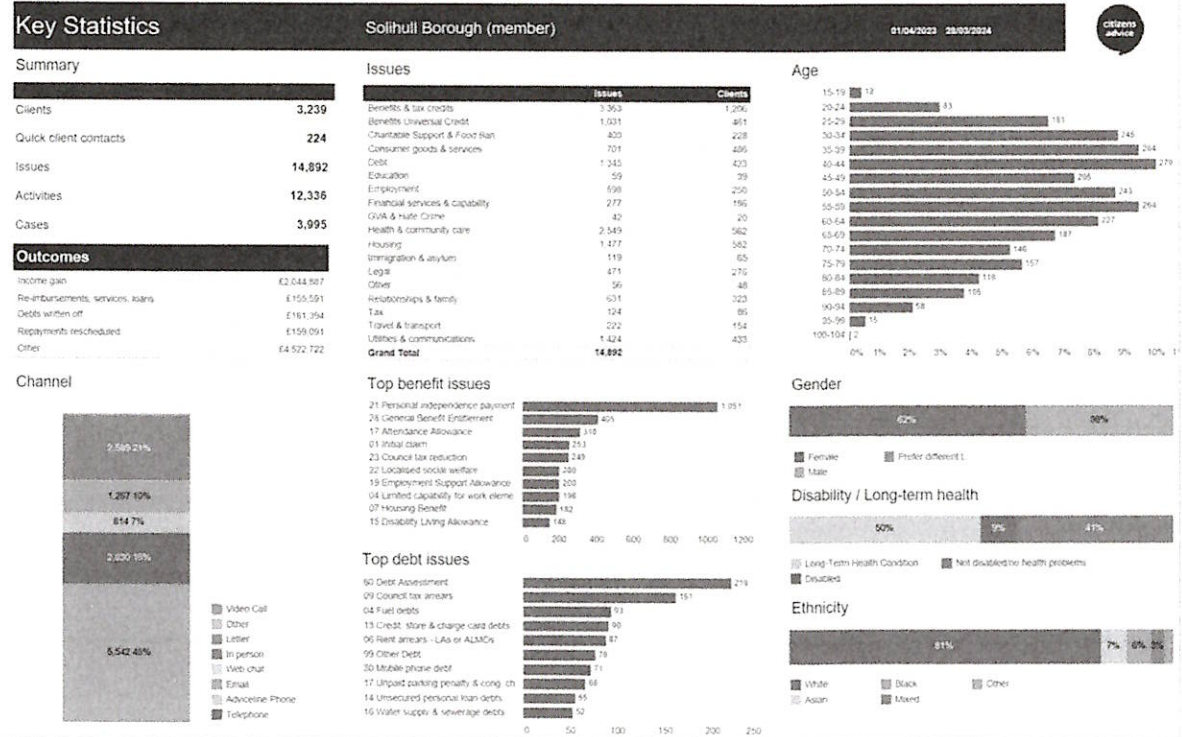
#### Who used and benefited from our services?

During the reporting year, 3239 clients (2022/23: 3269; 2021/22: 5,987) benefited from Citizens Advice Solihull Borough's services, generating 12336 contacts (2022/23: 8911; 2021/22: 17,986). The service generated a total of £2,044,997 (2022/23: £587,674; 2021/22: £840,720) in additional income for its clients.

Clients continue to present with multiple problems and on average clients are presenting with 5 issues each. On average clients are presenting 3 times each before their issues are resolved.

# CITIZENS ADVICE SOLIHULL BOROUGH

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2024



## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2024 FINANCIAL REVIEW**

#### **Factors Affecting the Achievement of Objectives**

Maintaining sufficient funding to continue delivering the service remains a continual challenge. We are making sure that we invest in fundraising and continue to diversify our approach to ensure we are delivering the most cost-effective service we can. This is not about simply cutting costs; it is about delivering a service that genuinely meets clients' needs to make us as cost effective as possible.

The complexity of the issues that clients are facing, and the additional challenges that clients are experiencing places additional demands on the service. The support networks that were previously in place for people are changing, and we are asked to offer support that falls outside the confines of direct advice. Where people are vulnerable, it is essential that we offer support in a person-centred way and whilst necessary this can be resource intensive.

#### **FINANCIAL REVIEW**

The availability of funding in the charity sector remains difficult during a period of austerity. The charity is focused on providing added value to its funders from a base of sound monetary management and ensuring that our services remain relevant to the strategic objectives of stakeholders at the local and national levels.

The charity is working hard to deliver a cost-effective service that genuinely meets the needs of our clients. However, meeting the increasing demand with significantly reduced funding resources remains challenging.

In the reporting period, the charity had a:

- total income of £339,805 (2022/23: £369,822 2021/22: £381,180)
- expenditure of £373,686 (2022/23: £315,627; 2021/22: £350,490)
- the charity's total funds stand at £333,157  
(2022/23: £367,038; 2021/22: £312,843)
- unrestricted funds of £148,055 (2022/23: £235,605; 2021/22: £147,607)
- restricted funds of £40,102 (2022/23: £ 17,433; 20221/22: £ 38,308)
- designated funds of £145,000 (2022/23: £114,000; 2021/22: £126,928).

#### **Principal Funding Sources**

The total income of £339,805 for the year represents a decrease of £30,017 compared to 2021/22.

We are especially grateful to the members of the public who have generously donated money to our service over the year and spent within Our Charity Shop.

After making further appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the near future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2024**

#### **Investment Policy**

As required in its Memorandum, paragraph 4.17, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner (but to invest only after obtaining professional advice and having regard to the suitability of investments and the need for diversification).

#### **Reserves Policy**

Citizens Advice Solihull Borough is required to ensure that free monies are available in each fiscal year to meet any foreseeable contingency. The trustees consider that it would be prudent to set aside an amount equivalent to 3-6 months' operating expenditure. The value of this will be calculated using an average of 3-6 months running costs based on the current annual budget. This is reviewed on a quarterly basis. At the end of 2023/24, the actual level of reserves (i.e., unrestricted funds less designated and fixed assets) totalled £188,157.

#### **Going Concern**

After making further appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the near future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

## **FUTURE PLANS**

The trustee board for 2024/25 continues to prioritise developing a sustainable service that meets the needs of our clients. The charity will build on the work completed in the previous fiscal year to develop diversified funding streams that will increase our sustainability and enable us to build a diverse service that is responsive to client needs.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer, whilst never compromising on the high-quality service that our clients expect and deserve.

During the year 2024/25, we will improve our internal monitoring mechanisms, ensuring that we have a clear understanding of each element of the service. The benefits of that are many—we can ensure that we are achieving as much as we can possibly achieve and delivering an excellent service to our clients and our funders, and we can also understand our business offer and market our service accordingly.

The annual report was approved by the trustees of the charity on 2/10/24 and signed on its behalf by



.....  
Daniel Bliss - Chair of Trustees

## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CITIZENS ADVICE SOLIHULL BOROUGH**

We report to the trustees on our examination of the financial statements of Citizens Advice Solihull Borough (the Charity) for the year ended 31 March 2024.

#### **Responsibilities and basis of report**

As the trustees of the Charity (and its directors for the purposes of Company Law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied ourselves that the financial statements of the Charity are not required to be audited under Part 16 of the act 2006 Act and are eligible for independent examination, we report in respect of our examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out our examination we have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. We confirm that we are qualified to undertake the examination because we are a member of the Association of Accounting Technicians (AAT), which is one of the listed bodies.

We have completed our examination. We confirm that no matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with these records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 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 financial statements 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 Republic of Ireland (FRS 102).

We 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 financial statements to be reached.



#### **Erdingsworth Business & Tax Advisors Ltd**

Unit 3 Cuckoo Wharf  
427 Lichfield Road  
Birmingham  
B6 7SS

Dated: 2/10/24

**CITIZENS ADVICE SOLIHULL BOROUGH**

**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
<b>Income from</b>							
Donations and legacies	3	5,983	-	5,983	28,567	-	28,567
Income from charitable activities	4	138,177	195,645	333,822	131,691	209,564	341,255
<b>Total Income</b>		<u>144,160</u>	<u>195,645</u>	<u>339,805</u>	<u>160,258</u>	<u>209,564</u>	<u>369,822</u>
<b>Expenditure on:</b>							
Charitable activities	5	<u>200,710</u>	<u>172,976</u>	<u>373,686</u>	<u>88,998</u>	<u>226,629</u>	<u>315,627</u>
Gross Transfers between funds		-	-	-	(3,810)	3,810	-
<b>Net income for the year/ Net movement in funds</b>		<u>(56,550)</u>	<u>22,669</u>	<u>(33,881)</u>	<u>75,070</u>	<u>(20,875)</u>	<u>54,195</u>
Fund balances at 1 April 2023		<u>349,605</u>	<u>17,433</u>	<u>367,038</u>	<u>274,535</u>	<u>38,308</u>	<u>312,843</u>
<b>Fund balances at 31 March 2024</b>		<u>293,055</u>	<u>40,102</u>	<u>333,157</u>	<u>349,605</u>	<u>17,433</u>	<u>367,038</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

## CITIZENS ADVICE SOLIHULL BOROUGH

### BALANCE SHEET AS AT 31 MARCH 2024

	Notes	2024		2023	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	8		-		-
<b>Current assets</b>					
Debtors	9	112,957		116,635	
Cash at bank and in hand		<u>229,340</u>		<u>268,766</u>	
		342,297		385,401	
<b>Creditors: amounts falling due within one year</b>	10	<u>9,140</u>		<u>18,363</u>	
Net current assets		<u>333,157</u>		<u>367,038</u>	
<b>Total assets less current liabilities</b>		<u>333,157</u>		<u>367,038</u>	
<b>Income funds</b>					
Restricted funds	11	40,102		17,433	
<u>Unrestricted funds</u>					
Designated funds	12	145,000		114,000	
General unrestricted funds		<u>148,055</u>		<u>235,605</u>	
		293,055		349,605	
		<u>333,157</u>		<u>367,038</u>	

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on... 1st October 2024

  
.....  
Daniel Bliss  
Chairman

Company registration number 07513268

## CITIZENS ADVICE SOLIHULL BOROUGH

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

#### 1 Accounting policies

##### Charity information

Citizens Advice Solihull Borough is a private company limited by guarantee incorporated in England and Wales. The registered office is 176 Bosworth Drive, Chelmsley Wood, Birmingham, B37 5DZ.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's (governing document), the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (FRS 102) and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the unrestricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

#### 1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

## CITIZENS ADVICE SOLIHULL BOROUGH

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

#### 1 Accounting policies (continued)

##### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated based on time spent, and depreciation charges are allocated on the portion of the assets use.

##### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised to write off the cost or valuation of assets less their residual values over their useful lives on the following basis;

Fixtures and fittings	10% straight line
Computers	20% straight line

##### 1.7 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amount of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss (if any).

##### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held with banks, other short-term liquid investments with original maturities of three months or less and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

##### 1.9 Trade debtors

Trade debtors are amounts due from customers for services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the company will not be able to collect all amounts due according to the original terms of the receivables.

##### 1.10 Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operation from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities.

Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024**

#### **1.11 Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employees' services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of any employee or to provide termination benefits.

#### **1.12 Retirement benefits**

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### **2 Critical accounting estimates and judgements**

In the application of the Charity's accounting policies, the trustees are required to make judgments, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that, or in the period of the revision and future periods where the revision affects both current and future periods.

**CITIZENS ADVICE SOLIHULL BOROUGH**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2024**

**3 Donations and legacies**

	<b>Unrestricted funds 2024 £</b>	<b>Unrestricted funds 2023 £</b>
Donations and gifts	6,102	28,567
Leagacies receivable	-	-
	<u>6,102</u>	<u>28,567</u>

**Donations and gifts**

**(Continued)**

Contracts	-	-
Donations	276	111
Grants	-	-
Trading	5,826	28,456
	<u>6,102</u>	<u>28,567</u>

**4 Income from charitable activities**

	<b>Restricted 2024 £</b>	<b>Restricted 2023 £</b>
Projects	339,805	341,255
Analysis by fund		
Unrestricted funds	144,160	131,691
Restricted funds	195,645	209,564
	<u>339,805</u>	<u>341,255</u>

**CITIZENS ADVICE SOLIHULL BOROUGH**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2023**

**5 Charitable activities**

	Advice and Information Projects Service 2024		Total 2024	Advice and Information Projects Service 2023		Total 2023
	£	£	£	£	£	£
Staff costs	500	316,044	316,544	500	302,841	303,341
Depreciation and impairment	-	-	-	1,800	-	1,800
Office premises and other costs	423	48,943	49,366	363	4,456	4,819
Governance costs	4,769	-	4,769	4,139	-	4,139
Staff and training	2,757	250	3,007	1,279	249	1,528
	<b>8,449</b>	<b>365,237</b>	<b>373,686</b>	<b>8,081</b>	<b>307,546</b>	<b>315,627</b>
<b>Analysis by fund</b>						
Unrestricted funds	5,692	195,018	200,710	4,139	84,859	88,998
Restricted funds	2,757	170,219	172,976	3,942	222,687	226,629
	<b>8,449</b>	<b>365,237</b>	<b>373,686</b>	<b>8,081</b>	<b>307,546</b>	<b>315,627</b>

**6 Trustees**

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

**CITIZENS ADVICE SOLIHULL BOROUGH**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2024**

**7 Employees**

The average monthly number of employees during the year was 14 (2023: 13)

**Employment costs**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Wages and salaries	293,943	281,886
Social security costs	17,699	16,190
Other pension costs	4,902	5,265
	<u>316,543</u>	<u>303,341</u>

The average headcount expressed as full-time equivalents was 14 (2023: 13).

There were no employees whose annual remuneration was more than £60,000.

**8 Tangible fixed assets**

	<b>Fixtures and fittings</b>	<b>Computers</b>	<b>Total</b>
<b>Cost</b>	<b>£</b>	<b>£</b>	<b>£</b>
At 1 April 2023	<u>25,248</u>	<u>986</u>	<u>26,234</u>
At 31 March 2024	25,248	986	26,234
<b>Depreciation and Impairment</b>			
At 1 April 2023	25,248	986	26,234
Depreciation charged in year	-	-	-
At 31 March 2024	<u>25,248</u>	<u>986</u>	<u>26,234</u>
<b>Carrying amount</b>			
At 31 March 2024	-	-	-
At 31 March 2023	<u>-</u>	<u>-</u>	<u>-</u>

**CITIZENS ADVICE SOLIHULL BOROUGH**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2024**

<b>9</b>	<b>Debtors</b>	<b>2024</b>	<b>2023</b>
	<b>Amounts falling due within one year:</b>	<b>£</b>	<b>£</b>
	Trade debtors	95,727	62,523
	Prepayments and accrued income	<u>17,229</u>	<u>54,112</u>
		<u>112,957</u>	<u>116,635</u>
<b>10</b>	<b>Creditors: amounts falling due within one year</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
	Other taxation and social security	5,155	-
	Trade creditors	-	90
	Other creditors	1,705	1,073
	Accruals and deferred income	<u>2,280</u>	<u>17,200</u>
		<u>9,140</u>	<u>18,363</u>

**CITIZENS ADVICE SOLIHULL BOROUGH**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2024**

**11 Restricted funds**

The income funds of the charity include restricted funds comprising of the following:

	Balance at Incoming		Resources	Transfers	Balance at Incoming		Resources	Balance at
	01 April 2022	Resources			01 April 2023	resources		
	£	£	£	£	£	£	£	£
Priority 1.4	-	73,710	(87,285)	-	(13,575)	39,468	(54,908)	(29,015)
CIT A	-	-	-	-	-	15,000	(14,797)	203
EAP	-	-	-	-	-	38,010	(24,044)	13,966
CEP NW	-	-	-	-	-	8,100	-	8,100
EOP	-	-	-	-	-	12,568	(20,070)	(7,502)
Energy	-	-	-	-	-	13,113	(22,356)	(9,243)
Help to Claim	-	47,063	(34,166)	-	12,897	-	-	12,897
SMBC- SCH	11,621	-	(13,660)	-	(2,039)	14,370	(6,520)	5,811
Active Chats	7,006	-	(6,621)	-	385	-	-	385
Covid Debt	15,871	3,000	-	-	18,871	-	-	18,871
GP Solihull CCG	-	29,106	(28,233)	-	873	-	-	873
We Are Digital	-	1,855	(4,398)	-	(2,543)	228	(805)	(3,120)
Millies Watch	-	5,000	(5,028)	-	(28)	-	-	(28)
MAPS	11,621	49,829	(58,858)	-	2,592	54,788	(29,476)	27,904
	46,119	209,563	(238,249)	-	17,433	195,645	(172,976)	40,102

**12 Designated funds**

The income funds of the charity include the following designated funds which have been set aside out of the unrestricted funds by the trustees for specific purposes:

	Balance at	Transfers	Balance at Incoming		Balance at
	01 April 2022		01 April 2023	resources	31 March 2024
	£	£	£	£	£
IT Equipment and hardware	6,000	-	6,000	6,000	12,000
Redundancy provision	45,000	-	45,000	-	45,000
Premises Lease obligations	10,000	-	10,000	-	10,000
Maintenance per year	3,000	-	3,000	3,000	6,000
Staff resourcing	50,000	-	50,000	22,000	72,000
	114,000	-	114,000	31,000	145,000

**CITIZENS ADVICE SOLIHULL BOROUGH**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2024**

**13 Analysis of net assets between funds**

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fund balances at 31 March 2024 are represented by:						
Tangible assets	-	-	-	-	-	-
Current assets/(liabilities)	293,055	40,102	333,157	349,605	17,433	367,038
	293,055	40,102	333,157	349,605	17,433	367,038

**14 Restricted funds**

**Priority Project**

Citizens Advice Solihull Borough (CASB) is the delivery partner for Solihull Metropolitan Borough Council (SMBC). The project seeks to assist unemployed people back to work with SMBC receiving approved funding from the European Social Fund. SMBC will provide grants to CASB to assist in covering a proportion of the staff costs incurred over the project term which is 3 years.

**SMBC-SCH**

This funding is to continue the work done with clients and assist with their future endeavours.

**Active Chats**

This project is a telephone and virtual befriending service to encourage vulnerable people to increase their physical activity levels and become less socially isolated.

**Money Advice Service (MAPS) - Debt Advice**

Through the Money Advice Service CASB are funded to give a full spectrum of money advice to residents of Solihull. We give basic budgeting advice, financial capability, negotiate with third parties, bankruptcy applications and representation at Court.

**Citizens Advice Energy Best Deal**

A project to explain to people the benefits of becoming more energy efficient along with providing advice on swapping energy providers with face-to-face appointments.

**Solihull-ICB**

Advice surgeries at 10 GP practices in North Solihull. We deliver one hour appointments to patients. The appointments are for specialist advice and can be on any topic we cover.

**CITIZENS ADVICE SOLIHULL BOROUGH**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**15 Operating lease commitments**

At the reporting end date, the Charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases which fall due as follows:

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Within 1 year	994	994
Between two and five years	994	1,987
	<u>1,988</u>	<u>2,981</u>

**16 Related party transactions**

There were no disclosable related party transactions during the year (2023: £nil).

**17 Independent examination**

The remuneration paid to the independent examiner was £2,280 (2023: £2,200).

**CITIZENS ADVICE SOLIHULL BOROUGH LTD**

England & Wales - Charity number 1141020

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# Accounts

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**Charity registration number 1141020**  
**Company registration number 07513268 (England and Wales)**

**CITIZENS ADVICE SOLIHULL BOROUGH**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED**  
**31 MARCH 2023**

## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **LEGAL AND ADMINISTRATIVE INFORMATION**

<b>Trustees</b>	Carole Hodson Ann Hunter Marcus Brain Richard Maksymowicz Brian Holmes Scott Berrie Daniel Bliss Harnett Dhillon
<b>Secretary</b>	Kerry Turner
<b>Charity number</b>	1141020
<b>Company number</b>	07513268
<b>FCA registration number:</b>	617566
<b>Bankers:</b>	Lloyds Bank PO Box 1000 Solihull BX1 1LT
<b>Independent examiner</b>	Erdingsworth Business & Tax Advisors Ltd Unit 115-119 Fort Dunlop Fort Parkway Erdington Birmingham B24 9FE

## **CITIZENS ADVICE SOLIHULL BOROUGH**

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## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023**

The Trustees present their annual report together with the financial statements of the company for the year 1 April 2022 to 31 March 2023. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Structure, governance, and management**

#### **a. Constitution**

Citizens Advice Solihull Borough incorporated as a company limited by guarantee on 1 February 2011 and commenced operations on 1 April 2011

Citizens Advice Solihull Borough is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. On 31 March 2023, the company had 15 members. Citizens Advice Solihull Borough is governed by its Memorandum and Articles of Association.

The maximum number of Trustees shall be fifteen and the minimum shall be three, being either;

- elected at the annual general meeting (there being no more than ten such elected Trustees in total) and who shall hold office from the conclusion of that meeting or
- co-opted by the Trustee Board provided that on appointment the total number of co-opted Trustees does not exceed one third of the total number of Trustees.

The trustees who have served during the year can be seen above. None of the trustees has any beneficial interest in the company.

## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023**

#### **b. Recruitment and appointment of trustees**

Individuals over the age of 18 years, who are interested in furthering the work of the charity and are not paid or volunteer workers (currently or in the past) of the charity can apply to be a Trustee / Director (Trustee) of the company.

The process starts with receipt of their expression of interest. Our Chair contacts the candidate to give details about the role and explain the next steps. A panel made up of two Trustees and the Company Secretary oversee an interview process. Should the panel feel, the candidate should be recommended to the Board, references are sought. When references are received the panel makes a proposal to the Board. The Board votes to accept the new Trustee, it must be unanimous.

Trustees recruited following this process are automatically given company membership. The Board shall elect from its number a Chair and Treasurer and may elect one of its number to Vice Chair.

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

## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023**

#### **c. Organisational structure and decision-making policies**

Citizens Advice Solihull Borough is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. The Board of Directors independently determine operating policies to fulfil its charitable objects and comply with the national membership requirements.

CASB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CASB and for ensuring that the charity satisfies its legal and contractual obligations.

Trustees meet monthly and delegate the day-to-day operation of the organisation to the Chief Executive Officer (CEO). The Trustee Board is independent from management. A register of members' interests is maintained at the registered office.

The trustees have appointed the Chief Executive of the organisation to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the trustee board in line with the Business Development Plan and are reviewed at least annually.

The Senior Management Team meet to review progress against targets and the Charity's financial position and to discuss issues referred to them by the trustee board. Reports and recommendations are then taken to the full board for approval, and their implementation is organised by the chief executive and the staff team. There are regular staff, volunteer meetings.

and senior management team meetings which ensure that progress is being made against targets. There is an Annual General Meeting, which involves the staff team, trustee board, members, and other stakeholders.

## CITIZENS ADVICE SOLIHULL BOROUGH

### TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023

#### STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

##### **Pay and Remuneration of Key Management Personnel**

The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. The charity's senior management team are all paid in accordance with a published scale of grades used in the voluntary sector. Any increases to these published grades are approved by the trustee board. The chief executive's salary is reviewed and approved by the trustee board separately but in line with the policy set out above.

##### **Key risks and Uncertainties**

The trustees having had consideration to and mindful of the risk factors for the charity identify the following:

- A. Securing funding remains a serious challenge to maintain but to expand our service. We understand that the next few years are critical for us in terms of our sustainability and our long-term survival, the Trustees are taking this risk very seriously and are responding accordingly
- B. The funding climate is not getting any easier, nor do we expect it to improve any time soon - coupled with this demand for our service is increasing meaning that we risk being unable to continue meeting our clients' needs and experience reputational risk as a result.
- C. In order that we can continue to deliver it is essential that we maintain our volunteer base. We, along with other Local Citizens Advice, are finding it harder to attract suitable volunteers.

Trustees plans and strategies for managing these risks.

- A. A fundraising strategy has been developed for the next fiscal year that broadens our approach to income generation, we are working towards building our unrestricted income to allow us to create a cushion should we face further reductions in our funding levels.
- B. A fundraising strategy has been developed for the next fiscal year that broadens our approach to income generation. We are working towards building our unrestricted income to allow us to create some headroom should we face further reductions in our funding levels.
- C. A partnership approach has been developed with 3 Universities. We are working with students who wish to volunteer with us. The Trustees have worked with the university to consider an approach to training and how best the charity can engage with students. This arrangement is proving successful.

## CITIZENS ADVICE SOLIHULL BOROUGH

### TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023

Factors that are likely to affect the financial performance or position in 2022/23 and further years:

- Volatile and uncertain economic conditions, particularly towards the end of the year resulting from the pandemic and national lockdowns.
- A possible increased competition in an ever-changing voluntary sector marketplace - we know that the voluntary sector is becoming a much more competitive sector, particularly as funding becomes ever harder to access, as a result we are seeing organisations diversifying their service offer and moving further towards our 'core market'.
- The political environment remains uncertain, the impact of key national developments is still very much an 'unknown quantity' but has the potential to impact on our position.
- A possible increased competition in an ever-changing voluntary sector marketplace - we know that the voluntary sector is becoming a much more competitive sector, particularly as funding becomes ever harder to access, as a result we are seeing organisations diversifying their service offer and moving further towards our 'core market'.

#### Objects

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, 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 Solihull and surrounding areas.

The charity's objects are defined as above. Our aims are focused on:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect people's lives.

Our service provides free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

The Vision Statement for the CASB 2020 -2025 Strategic Plan is:

***Supporting and growing stronger citizens and communities.***

The Mission Statement of Citizens Advice Solihull Borough is to: ***inform and empower citizens who access our services, providing high quality advice and guidance. We will continue to influence policy at a local, regional, and national level and pursue social and economic justice. We will work and support our partners in the statutory, private and community sector to deliver sustainable and successful outcomes.***

#### Ensuring our work delivers our aims.

We review our aims, objectives, and activities each year. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

**CITIZENS ADVICE SOLIHULL BOROUGH  
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2023**

Our main objectives for the year have been developing our service so that it really meets the needs of the clients we are trying to support. Key activities have included:

- Making sure our service delivery is cost effective and yet person centred.
- Continually reviewing, and improving where necessary, the quality of the advice we deliver to all our clients.
- Diversifying our approach to funding to minimise the risks associated with holding reduced funding streams
- Continued partnership working with other organisations to help develop initiatives to improve access to quality advice, information and support services.

**HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT**

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

**ACHIEVEMENTS AND PERFORMANCE**

**Advice and Information Services**

Throughout the year we have continued to offer generalist Advice and Information in the following ways:

- Advice Line – we have provided a telephone service 5 days per week (Mon to Fri) giving people specialist advice and information through our team of trained Advisers and supported by a team of resolute paid staff.
- Advice Clinics - From December 2022 we have reopened our advice clinics two days per week. People can come to our office and be seen face to face by our trained Advisers.
- Information and Self Help.

In addition to the above services, we have delivered the following specialist projects:

Active Chats.

A project funded to help people who are over the age of 60 years or shielding due to covid-19 or suffering the effects of covid-19, become more active again. It was recognised people in this target group have become less active due to restrictions and through gentle low-level seated exercise we can build their confidence getting them more mobile.

Access to Work.

We engage with residents and promote the benefits of the project to them. Once signed up, they can access training, interview practice, job search and IAG services.

Money advice service.

This project helps people with basic budgeting, through to Court Representation. We help construct financial statements, negotiate with third parties, and apply to trusts.

**CITIZENS ADVICE SOLIHULL BOROUGH  
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2023**

Advice on Prescription.

Providing patients with information, advice, and guidance at 10 of the GP practices in North Solihull. This project supports people with complex advice needs who would not normally access our services.

Social Prescribing Service

We have been delivering a social prescribing project through a team of Link Workers via 17 GP practices in south Solihull. We hold 3 contracts with 3 primary care networks in south Solihull. This project is there to link and support patients to organisations that can help them to be less socially isolated, live independently, reduce visits to the GP and show increased confidence.

Energy Advice & Carbon Monoxide Advice

We give people in the borough access to specialised switching, savings, understanding tariffs, efficiency measures and life savings tips.

Volunteering into Work.

Lots of people every year volunteer to help them refresh their skills and learn new skills which hopefully leads to employment for them. This project was to collaborate with tenants of Solihull Community Housing using volunteering to gain employment or increase from part-time to full-time work.

Help To Claim.

As a part of a national bid, we are part of the supply chain to deliver help to people who need to claim universal credit right through to first payment. We provide a face-to-face service for people who need help with their claims.

Macmillan

Provision is an advice service for anyone affected by cancer in Solihull funded by Macmillan.

## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023**

#### **Contribution of Volunteers and Paid Staff**

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate. Throughout 2022/23 the service employed 14 paid workers (10 FTEs) (2021/22 13 paid workers), and 45 volunteers (2021/22: 29 volunteers).

Volunteers represent the indispensable core of the service for without them there would not be a Citizens Advice service. The volunteers contribute, on average, 270 hours per week. This may be expressed as an annualised value of £253,843. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment. During 2022/23 5 volunteers left to accept external work.

Citizens Advice Solihull Borough are working hard to review our approach to attracting and keeping volunteers. It is our intention to consistently monitor our approach to training, and to provide an accessible and welcoming place to volunteer.

#### **Who used and benefited from our services?**

During the reporting year, 3264 clients (2021/22: 5,987) benefited from the services of Citizens Advice Solihull Borough generating 8911 contacts (2021/22: 17,986). We support people on 16,543 issues that they may face however our most common enquiry area is welfare benefits and tax credits which make up a total of 28% of the issues we have supported on.

In total, the service negotiated on £2,021,229 worth of debt (2021/22: £2,031,230), rescheduling or reducing the debts to make peoples' lives more sustainable. The service generated a total of £587,674 (2021/22: £840,720) in additional income for its clients.

Clients continue to present with multiple problems and on average clients are presenting with 5 issues each. On average clients are presenting 3 times each before their issues are resolved.

#### **Factors Affecting the Achievement of Objectives**

Maintaining sufficient funding to continue delivering the service remains a continual challenge. We are making sure that we invest in fundraising and continue to diversify our approach to ensure we are delivering the most cost-effective service we can. This is not about simply cutting costs; it is about delivering a service that genuinely meets clients' needs to make us as cost effective as possible.

The complexity of the issues that clients are facing, and the additional challenges that clients are experiencing, places additional demands on the service. The support networks that were previously in place for people are changing and we are asked to offer support that falls outside the remit of direct advice. Where people are vulnerable, it is essential that we offer support in a person-centred way and whilst necessary this can be resource intensive.

## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023 FINANCIAL REVIEW**

The availability of funding in the charity sector remains difficult in a period of austerity. The charity is focused on providing added value to its funders from a base of sound monetary management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level.

The charity is working hard to deliver a cost-effective service that genuinely meets the needs of our clients. It remains a challenging prospect to meet the increasing demand with significantly reduced funding resources.

In the reporting period, the charity had a total income of £381,180 (2021/22: £318,318) and expenditure of £350,490 (2021/22: £257,497). At the year end the charity's total funds stand at £349,605 (2021/22: £274,535) of which £235,605 (2021/22: £147,607) is unrestricted, £14,791 (2021/22: £38,308) is restricted and £114,000 (2021/22: £126,928) is designated.

#### **Principal Funding Sources**

The total income for the year of £381,180 represents a net increase of £62,862 compared to 2021/22.

Project specific funding was gratefully received from Think Active, Heart of England, the Money Advice & Pensions Service, ESF, Birmingham and Solihull CCG, Rural Solihull PCN, Solihull Healthcare Partnership, and Solihull Community Housing.

We are especially grateful to the members of the public who have generously donated money to our service over the year.

#### **Investment Policy**

As required in its Memorandum, paragraph 4.17, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner (but to invest only after obtaining professional advice and having regard to the suitability of investments and the need for diversification).

#### **Reserves Policy**

Citizens Advice Solihull Borough is required to ensure that free monies are available in each fiscal year to meet any foreseeable contingency. The trustees consider that it would be prudent to set aside an amount equivalent to 3-6 months' operating expenditure. The value of this will be calculated using an average of 3-6 months running costs based on the current annual budget. This is reviewed on a quarterly basis. At the end of 2022/23, the actual level of reserves (i.e., unrestricted funds less designated and fixed assets) totalled £364,396 (2020/21: £312,843).

#### **Going Concern**

After making further appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the near future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

**CITIZENS ADVICE SOLIHULL BOROUGH**

**TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2023**

**FUTURE PLANS**

Developing a sustainable service that meets the needs of our clients remains a priority of the trustee board for 2023/24. The charity will build on the work completed in the previous fiscal year to develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to client needs.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer, whilst never compromising on the high-quality service that our clients expect and deserve.

During the year 2023/24 we will improve our internal monitoring mechanisms ensuring that we have a clear understanding of each element of the service, the benefits of that are many - we can ensure that we are achieving as much as we can possibly achieve and delivering an excellent service to our clients and our funders, and we can also understand our business offer and can market our service accordingly.

The annual report was approved by the trustees of the charity on..... and signed on its behalf by

.....

Carole Hodson

Chair of Trustees

## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CITIZENS ADVICE SOLIHULL BOROUGH**

I report to the trustees on my examination of the financial statements of Citizens Advice Solihull Borough (the Charity) for the year ended 31 March 2023.

#### **Responsibilities and basis of report**

As the trustees of the Charity (and its directors for the purposes of Company Law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the act 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

Since the Charity's gross income exceeded £250,000 your 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 examination because I am a member of the Association of Accounting Technicians (AAT), 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 that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with these records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 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 financial statements 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 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 financial statements to be reached.

#### **Erdingsworth Business & Tax Advisors Ltd**

Unit 115-119 Fort Dunlop  
Fort Parkway  
Birmingham  
B24 9FE

Dated:.....

**CITIZENS ADVICE SOLIHULL BOROUGH**

**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
<b><u>Income from</u></b>							
Donations and legacies	3	28,567	-	28,567	11,138	-	11,138
Income from charitable activities	4	131,691	209,564	341,255	191,286	178,756	370,042
<b>Total Income</b>		<b>160,258</b>	<b>209,564</b>	<b>369,822</b>	<b>202,424</b>	<b>178,756</b>	<b>381,180</b>
<b><u>Expenditure on:</u></b>							
Charitable activities	5	88,998	226,629	315,627	174,453	176,037	350,490
Gross Transfers between funds		(3,810)	3,810	-	-	-	-
<b>Net income for the year/ Net movement in funds</b>		<b>75,070</b>	<b>(20,875)</b>	<b>54,195</b>	<b>27,971</b>	<b>2,719</b>	<b>30,690</b>
Fund balances at 1 April 2022		274,535	38,308	312,843	246,564	35,589	282,153
<b>Fund balances at 31 March 2023</b>		<b>349,605</b>	<b>17,433</b>	<b>367,038</b>	<b>274,535</b>	<b>38,308</b>	<b>312,843</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

## CITIZENS ADVICE SOLIHULL BOROUGH

### BALANCE SHEET AS AT 31 MARCH 2023

	Notes	2023		2022	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	8		-		1,800
<b>Current assets</b>					
Debtors	9	116,635		32,675	
Cash at bank and in hand		<u>268,766</u>		<u>289,166</u>	
		385,401		321,841	
<b>Creditors: amounts falling due within one year</b>	10	<u>18,363</u>		<u>10,798</u>	
Net current assets			<u>367,038</u>		<u>311,043</u>
<b>Total assets less current liabilities</b>			<u>367,038</u>		<u>312,843</u>
<b>Income funds</b>					
Restricted funds	11		17,433		38,308
<u>Unrestricted funds</u>					
Designated funds	12	114,000		126,928	
General unrestricted funds		<u>235,605</u>		<u>147,607</u>	
			<u>349,605</u>		<u>274,535</u>
			<u>367,038</u>		<u>312,843</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

The directors acknowledge their responsibilities for complying with the requirements of the Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on.....

.....  
Carole Hodson  
**Chair**

**Company registration number 07513268**

## CITIZENS ADVICE SOLIHULL BOROUGH

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

#### 1 Accounting Policies

##### Charity Information

Citizens Advice Solihull Borough is a private company limited by guarantee incorporated in England and Wales. The registered office is 176 Bosworth Drive, Chelmsley Wood, Birmingham, B37 5DZ.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's (governing document), the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (FRS 102) and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the unrestricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

#### 1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

## CITIZENS ADVICE SOLIHULL BOROUGH

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

#### 1 Accounting Policies (continued)

##### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated based on time spent, and depreciation charges are allocated on the portion of the assets use.

##### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised to write off the cost or valuation of assets less their residual values over their useful lives on the following basis;

Fixtures and fittings	10% straight line
Computers	20% straight line

##### 1.7 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amount of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss (if any).

##### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

##### 1.9 Trade debtors

Trade debtors are amounts due from customers for services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the company will not be able to collect all amounts due according to the original terms of the receivables.

##### 1.10 Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operation from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities.

Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

## **CITIZENS ADVICE SOLIHULL BOROUGH**

### **NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023**

#### **1.11 Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employees' services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of any employee or to provide termination benefits.

#### **1.12 Retirement benefits**

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### **2 Critical accounting estimates and judgements**

In the application of the Charity's accounting policies, the trustees are required to make judgments, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that, or in the period of the revision and future periods where the revision affects both current and future periods.

CITIZENS ADVICE SOLIHULL BOROUGH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2023

**3 Donations and legacies**

	<b>Unrestricted funds 2023 £</b>	Unrestricted funds 2022 £
Donations and gifts	28,567	11,138
Leagacies receivable	-	-
	<u>28,567</u>	<u>11,138</u>

**Donations and gifts**

**(Continued)**

Contracts	-	1,315
Donations	112	2,365
Grants	-	5,000
Trading	28,456	2,458
	<u>28,567</u>	<u>11,138</u>

**4 Income from charitable activities**

	<b>Restricted 2023 £</b>	Restricted 2022 £
Projects	341,255	370,042
Analysis by fund		
Unrestricted funds	131,691	191,286
Restricted funds	209,564	178,756
	<u>341,255</u>	<u>370,042</u>

CITIZENS ADVICE SOLIHULL BOROUGH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2023

5 Charitable activities

	Advice and Information Projects		Total 2023 £	Advice and Information Projects		Total 2022 £
	Service 2023 £	2023 £		Service 2022 £	2022 £	
Staff costs	500	302,841	303,341	470	308,234	308,704
Depreciation and impairment	1,800	-	1,800	300	-	300
Office premises and other costs	363	12,537	12,900	368	33,300	33,668
Governance costs	4,139	-	4,139	5,473	-	5,473
Staff and training	1,279	249	1,528	1,362	983	2,345
	<u>8,081</u>	<u>315,627</u>	<u>323,708</u>	<u>7,973</u>	<u>342,517</u>	<u>350,490</u>
<b>Analysis by fund</b>						
Unrestricted funds	4,139	84,769	88,908	5,162	169,291	174,453
Restricted funds	3,942	230,858	234,800	2,811	173,226	176,037
	<u>8,081</u>	<u>315,627</u>	<u>323,708</u>	<u>7,973</u>	<u>342,517</u>	<u>350,490</u>

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

**CITIZENS ADVICE SOLIHULL BOROUGH**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2023**

**7 Employees**

The average monthly number of employees during the year was 13 (2022: 14)

**Employment costs**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Wages and salaries	281,886	281,142
Social security costs	16,190	22,161
Other pension costs	5,265	5,401
	<u>303,341</u>	<u>308,704</u>

The average headcount expressed as full-time equivalents was 13 (2022: 14).

There were no employees whose annual remuneration was more than £60,000.

**8 Tangible fixed assets**

	<b>Fixtures and fittings</b>	<b>Computers</b>	<b>Total</b>
<b>Cost</b>	<b>£</b>	<b>£</b>	<b>£</b>
At 1 April 2022	<u>25,248</u>	<u>986</u>	<u>26,234</u>
At 31 March 2023	25,248	986	26,234
<b>Depreciation and Impairment</b>			
At 1 April 2022	23,448	986	24,434
Depreciation charged in year	1,800	-	1,800
At 31 March 2023	<u>25,248</u>	<u>986</u>	<u>26,234</u>
<b>Carrying amount</b>			
At 31 March 2023	-	-	-
At 31 March 2022	<u>1,800</u>	<u>-</u>	<u>1,800</u>

CITIZENS ADVICE SOLIHULL BOROUGH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2023

<b>9</b>	<b>Debtors</b>	<b>2023</b>	<b>2022</b>
	<b>Amounts falling due within one year:</b>	<b>£</b>	<b>£</b>
	Trade debtors	62,523	20,172
	Prepayments and accrued income	54,112	12,503
		<u>116,635</u>	<u>32,675</u>
<b>10</b>	<b>Creditors: amounts falling due within one year</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
	Other taxation and social security	-	-
	Trade creditors	90	-
	Other creditors	1,073	2,178
	Accruals and deferred income	17,200	8,620
		<u>18,363</u>	<u>10,798</u>

**CITIZENS ADVICE SOLIHULL BOROUGH**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2023**

**11 Restricted funds**

The income funds of the charity include restricted funds comprising of the following:

	Balance at 01 April 2021		Incoming Resources	Resources expended	Transfers	Balance at 01 April 2022		Incoming resources	Resources expended	Balance at 31 March 2023
	£	£	£	£	£	£	£	£	£	£
Priority 1.4	-	70,195	(70,195)	-	-	73,710	(87,285)			(13,575)
Help to Claim	3,810	46,400	(46,400)	(3,810)	-	47,063	(34,166)			12,897
SMBC- SCH	-	50,000	(38,379)	-	11,621		(13,660)			(2,039)
Active Chats	7,006	16,461	(16,461)	-	7,006		(6,621)			385
Covid Debt	15,871	4,602	(4,602)	-	15,871	3,000				18,871
GP Solihull CCG	-	-	-	-	-	29,106	(28,233)			872
We Are Digital	-	-	-	-	-	1,855	(4,398)			(2,543)
Millies Watch	-	-	-	-	-	5,000	(5,028)			(28)
MAPS	11,621	-	-	-	11,621	49,831	(58,858)			2,595
	38,308	187,658	(176,037)	(3,810)	46,119	209,565	(238,251)			17,433

**12 Designated funds**

The income funds of the charity include the following designated funds which have been set aside out of the unrestricted funds by the trustees for specific purposes:

	Balance at 01 April 2021	Transfers	Balance at 01 April 2022	Incoming resources	Balance at 31 March 2023
	£	£	£	£	£
IT Equipment and hardware	5,000	1,000	6,000		6,000
Redundancy provision	58,928	(13,928)	45,000		45,000
Premises Lease obligations	7,000	3,000	10,000		10,000
Maintenance per year	6,000	(3,000)	3,000		3,000
Staff resourcing	50,000		50,000		50,000
	126,928	(12,928)	114,000	-	114,000

**CITIZENS ADVICE SOLIHULL BOROUGH**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2023**

**13 Analysis of net assets between funds**

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 March 2023 are represented by:						
Tangible assets	-	-	-	1,800	-	1,800
Current assets/(liabilities)	349,605	17,433	367,038	272,735	38,308	311,043
	349,605	17,433	367,038	274,535	38,308	312,843

**14 Restricted funds**

**Priority Project**

Citizens Advice Solihull Borough is the delivery partner for Solihull Metropolitan Borough Council (SMBC). The project seeks to assist unemployed people back to work with SMBC receiving approved funding from the European Social Fund. SMBC will provide grants to CASB to assist in covering a proportion of the staff costs incurred over the project term which is 3 years.

**SMBC-SCH**

This funding is to continue the work done with clients and assist with their future endeavours.

**Active Chats**

This project is a telephone and virtual befriending service to encourage vulnerable people to increase their physical activity levels and become less socially isolated.

**Money Advice Service (MAPS)- Debt Advice**

Through the Money Advice Service CASB are funded to give a full spectrum of money advice to residents of Solihull. We give basic budgeting advice, financial capability, negotiate with third parties, bankruptcy applications and representation at Court.

**Citizens Advice Energy Best Deal**

A project to explain to people the benefits of becoming more energy efficient along with providing advice on swapping energy providers with face-to-face appointments.

**Solihull-ICB**

Advice surgeries at 10 GP practices in North Solihull. We deliver one-hour appointments to patients. The appointments are for specialist advice and can be on any topic we cover.

**CITIZENS ADVICE SOLIHULL BOROUGH**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**15 Operating lease commitments**

At the reporting end date, the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases which fall due as follows:

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Within 1 year	994	1,374
Between two and five years	1,987	3,076
	<u>2,981</u>	<u>4,450</u>

**16 Related party transactions**

There were no disclosable related party transactions during the year (2022: £nil).

**17 Independent examination**

The remuneration paid to the independent examiner was £2,200 (2022: £2,340).

**CITIZENS ADVICE SOLIHULL BOROUGH LTD**

England & Wales - Charity number 1141020

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# Accounts

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Charity registration number 1141020

Company registration number 07513268 (England and Wales)

**CITIZENS ADVICE SOLIHULL BOROUGH**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

# CITIZENS ADVICE SOLIHULL BOROUGH

## LEGAL AND ADMINISTRATIVE INFORMATION

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### Trustees

Carole Hodson  
Ann Hunter  
Marcus Brain  
Richard Maksymowicz  
Brian Holmes  
Scott Berrie  
Daniel Bliss  
Harnett Dhillon

(Appointed 14 April 2022)

(Appointed 14 April 2022)

### Secretary

Kerry Turner

### Charity number

1141020

### Company number

07513268

### Independent examiner

Thomas & Young Limited  
Carleton House  
266-268 Stratford Road  
Shirley  
Solihull  
B90 3AD

# CITIZENS ADVICE SOLIHULL BOROUGH

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Statement of financial activities	9
Balance sheet	10
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# CITIZENS ADVICE SOLIHULL BOROUGH

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

### FOR THE YEAR ENDED 31 MARCH 2022

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The trustees present their annual report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "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).

#### **Objectives and activities**

##### **Objects**

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, 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 Solihull and surrounding areas.

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

##### **Aims of charity**

These are focused on;

- to provide the advice people need for the problems they face, and
- to improve the policies and practices that affect people's lives.

The Vision Statement for CASB 2020 to 2025 Strategic Plan is:  
**Supporting and growing stronger citizens and communities.**

The Mission Statement of Citizens Advice Solihull Borough is:

**to inform and empower citizens who access our services, providing high quality advice and guidance. We will continue to influence policy at a local, regional and national level and pursue social and economic justice. We will work and support our partners in the statutory, private and community sector to deliver sustainable and successful outcomes.**

##### **Ensuring our work delivers our aims**

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcomes, together with the success of individual key projects and the benefits that have arisen from them. In carrying out the review we are ensuring that our aims, objectives and activities are in line with our stated purpose.

##### **Focus of our work**

We have six Strategic Objectives which help us achieve our 2021 - 2026 vision, they are:

- We will secure a wide funding base to provide financial stability.
- Making it easier to get access to free, high quality advice and guidance across Solihull Borough.
- Continuing to develop preventative services which are needs based and support citizens and communities.
- Championing access to justice and equality.
- Using technology to enable a great experience for people who need help.
- Invest in our staff and volunteers resulting in a responsive and fit for purpose workforce.

##### **How our activities deliver public benefit**

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of Trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in Section 4 of the Charities Act 2011.

# CITIZENS ADVICE SOLIHULL BOROUGH

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2022

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#### Introduction to activities

The main areas of charitable activity are:

- the provision of specialist advice, information and advocacy in debt/money advice, welfare benefits, Universal Credit, housing, employment, relationships and legal including casework.
- Research and collect evidence on the issues affecting local people, then to campaign to ensure those issues do not impact others in the future.

Throughout 2021/2022 we have continued to offer advice and information in the following ways:

- **Advice Line** - we have provided a telephone service four days per week (Thursday to Tuesday) giving people specialist advice and information through our team of trained advisers and supported by a team of dedicated paid staff.
- **Access to Work** - This project is funded by European Funding and as a partner to the project running in Solihull we engage with residents and promote the benefits of the project to them. Once signed up they have access to training, interview practice, job search and IAG services.
- **Specialist debt/money advice service** - This project is funded by the Money Advice Service. It enables us to help people with basic budgeting, negotiating and representation at court.
- **Holistic Wellbeing** - This is a service funded through health Birmingham and Solihull Clinical Commissioning Unit. Providing patients of GP surgeries in North Solihull with information, advice and guidance at ten of the GP practices in North Solihull. This project supports people with complex needs.
- **Social Prescribing Service** - We have been delivering a social prescribing project through a team of social prescribing link workers via seventeen GP practices in South Solihull. We hold three contracts with three primary care networks in South Solihull, these being GPS Healthcare, Solihull Healthcare Partnership and Solihull Rural PCN. This project is there to link and support patients to organisations that can help them to be less socially isolated, live independently, reduce visits to the GP and showing increased confidence.
- **Energy Best Saving Network** - This project gives people in the borough access to specialised switching, savings, understanding tariffs and efficiency measure.
- **Energy Advice Project** - This project gives specialist energy advice to people who would not normally access our service.
- **Volunteering into Work** - Lots of people every year volunteer to help them refresh their skills; earn new skills which hopefully leads to employment for them. This project is to work with tenants of Solihull Community Housing using volunteering as a way to gain employment or increase from part time to full time work.
- **Help to Claim** - As part of a national bid we are part of the supply chain to deliver help to people who need to claim universal credit right through to the first payment. We provide a service five days per week over the telephone.
- Provision of an advice service for anyone affected by cancer in Solihull funded by Macmillan, and delivered by Birmingham CAB.
- The provision of specialist guidance across the Borough on Pension Regulations, partnering with Coventry CAB.
- **Active Chats** - We are delivering low level, gentle seated exercises to people who have become inactive. This could be due to Covid or other health conditions or waiting a medical procedure.

# CITIZENS ADVICE SOLIHULL BOROUGH

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

### Contribution of Volunteers and Paid Staff

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate.

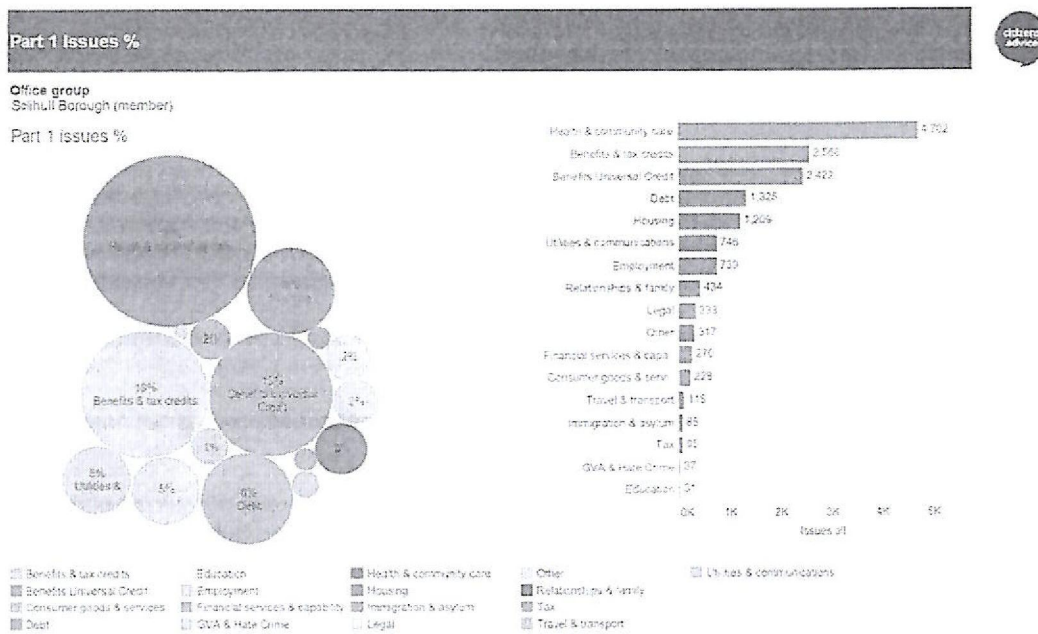
Throughout 2021/2022 the service employed 13 paid workers (10 FTE) and 29 volunteers, together delivering ten projects, including the core service.

Volunteers represent the indispensable core of the service, for without them, there would not be a Citizens Advice service. The volunteers contribute, on average, 813 hours per week. This may be expressed as an annualised value of £474,809. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring any skills to the service and very often the experience gained with us helps individuals gain paid employment.

### Achievements and performance

#### Who used and benefited from our services

During the reporting year 3,207 clients (2020/21 ; 4,177, 2019/20 ; 3,186) benefited from the services of Citizens Advice Solihull generating 15,649 contracts. We had 8,500 contacts with clients throughout the year giving them the support they need to resolve those issues. We support people with any issue that they may face, however our most common enquiry areas this year have been health, social care and welfare benefits.



### Factors affecting the achievement of objectives

Maintaining sufficient funding to continue delivering the service remains a continual challenge. We are making sure that we invest in fundraising and continue to diversify our approach to ensure we are delivering the most cost effective service we can possibly can. This isn't about simply cutting costs, it is about delivering a service that genuinely meets people's need to make us as cost effective as possible.

The complexity of the issues that people are facing, and the additional challenges that people are experiencing, places additional demands on the service. The support networks that were previously in place for people are changing and we are asked to offer support that falls outside the remit of direct advice. Where people are vulnerable, it is essential that we offer support in a person centred way and whilst necessary this can be resource intensive.

# CITIZENS ADVICE SOLIHULL BOROUGH

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2022*

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### Financial review

#### Review of financial position

The availability of funding in the charity sector remains difficult in a period of austerity. The charity is focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level.

The charity is working hard to deliver a cost-effective service that genuinely meets the needs of local people. It remains a challenging prospect to meet the ever increasing demand with significantly reduced funding resources.

#### Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

#### Reserves policy

Citizens Advice Solihull Borough is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The Trustees consider that it would be prudent to set aside an amount equivalent to three months' operating expenditure. The value of this will be calculated using an average of three to six months running costs based on the current annual budget. This is reviewed on a quarterly basis. The reserves policy figure at the end of 2021/22 equates to between £79,148 and £158,296. At the end of 2021/22 the actual level of free reserves (i.e. unrestricted less designated and fixed assets) totalled £145,807.

#### Principal funding

The total income for the year £382,914 represents a net increase of £64,596 compared to 2020/21.

Project specific funding was gratefully received from The Money Advice Service, European Social Fund - Access to Work Programme, Citizens Advice - Energy Advice, Members of the Public, Solihull Community Housing, GPS Healthcare, Solihull Healthcare Partnership, Solihull Rural Partnership, Think Active, Birmingham and Solihull CCG, and Phoenix GRP.

#### Material investments policy

As required in its Memorandum, paragraph 4.17, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner (but to invest only after obtaining professional advice and having regard to suitability of investments and the need for diversification).

# CITIZENS ADVICE SOLIHULL BOROUGH

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2022

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#### Key risk and Uncertainties

The Trustees have identified the following risk factors for the charity over the next year:

- Sustainable Funding - Securing funding remains a serious challenge to maintain our service. We understand that the next few years are critical for us in terms of our sustainability and ultimately our long term survival. The funding climate is not getting any easier, nor do we expect it to improve any time soon - coupled with this, the demand for our service is increasing, meaning that we risk being unable to carry on meeting our clients' needs and experience reputational risk as a result.
- Our Team - Underinvestment in our team can lead to loss of knowledge and experience and create instability within our team.
- Competition - Organisations moving into the advice and information arena as a way of diversifying their opportunities.

Trustees plans and strategies for managing these risks:

- Implement our robust business continuity plan and review our communications strategy to ensure people know where to find us.
- A fundraising strategy has been developed for the next financial year that broadens our approach to income generation. We are working towards building our unrestricted income to allow us to create some headroom should we face further reductions in our funding levels.
- The Board will review its workforce and development plan; ensuring appropriate recruitment, training and retention policies are in place.

Factors that affected our financial performance or position in 2021/2022 included:

- Volatile and uncertain economic conditions, particularly towards the end of the year from the end of the pandemic and national lockdowns.
- Grant making bodies looking to re-evaluate how they plan to spend their funds.
- A possible increased competition in an ever changing voluntary sector marketplace - we know that the voluntary sector is becoming a much more competitive sector, particularly as funding becomes ever harder to access, as a result we are seeing organisations diversifying their service and moving further towards our 'core market'.

#### Plans for future periods

##### Future plans

Developing a sustainable service that meets the needs of local people remains a priority of the Trustee board for 2022/23. The charity will build on the work completed in the previous financial year to develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to people's needs.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders, but that we have a viable offer, whilst never compromising on the high quality service that our clients expect and deserve.

- We are looking forward to delivering successful outcomes for people through the following projects:
- High quality advice, information and guidance service accessible to those needing our service
- Making our service accessible from numerous community venues across the Borough.
- Build upon our success in giving Energy Advice and work with partners in this field to ensure all residents eligible can gain access
- Work with 2 Primary Care Networks and partners to deliver effective and efficient social prescribing service in the Borough.
- Developing the opportunities for a face to face service delivered from purpose built premises in the south Solihull
- Continue to recruit dedicated people to join to our team of Volunteers and help those that want to gain employment learn/refresh the skills to do so - Access to work and volunteering into project work.
- Establish a law clinic for low cost assistance with a high quality service.

# CITIZENS ADVICE SOLIHULL BOROUGH

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2022*

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### Structure, governance and management

#### Constitution

The charity is a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2022 the company had twelve members. The charity is governed by its Memorandum and Articles of Association.

The maximum number of Trustees shall be fifteen and the minimum shall be three, being either;

- elected at the annual general meeting (there being no more than ten such elected Trustees in total) and who shall hold office from the conclusion of that meeting or
- co-opted by the Trustee Board provided that on appointment the total number of co-opted Trustees does not exceed one third of the total number of Trustees.

Citizens Advice Solihull Borough was incorporated as a company limited by guarantee on 1 February 2011 and commenced operations on 1 April 2011.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Carole Hodson

Ann Hunter

David Pinwell

(Resigned 24 June 2021)

Marcus Brain

Richard Maksymowicz

Hazel Dawkins

(Resigned 13 January 2022)

Brian Holmes

Stella Broster

(Resigned 25 April 2022)

Scott Berrie

Fiona Holland

(Resigned 24 June 2021)

Daniel Bliss

(Appointed 14 April 2022)

Harnett Dhillon

(Appointed 14 April 2022)

#### Recruitment and appointment of trustees

Individuals over the age of 18 years, who are interested in furthering the work of the charity and are not paid or volunteer workers (currently or in the past) of the charity can apply to be a Trustee/ Director (Trustee) of the company.

The process start with receipt of their expression of interest. Our Chair contacts the candidate to give details about the role and explain the next steps. A panel made up of two Trustees and the Company Secretary oversee an interview process. Should the panel feel the candidate should be recommended to the Board, references are sought. When references are received the panel make a proposal to the Board. The Board votes to accept the new Trustee, it must be unanimous.

Trustees recruited following this process are automatically given company membership. The Board shall elect from its number a Chair and Treasurer and may elect one of its number to Vice Chair.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

# CITIZENS ADVICE SOLIHULL BOROUGH

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2022**

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### Organisational structure and decision-making policies

CASB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CASB and for ensuring that the charity satisfies its legal and contractual obligations.

Trustees meet monthly and delegate the day-to-day operation of the organisation to the Chief Executive Officer (CEO). The Trustee Board is independent from management. A register of members' interests is maintained at the registered office.

### Trustee induction and training

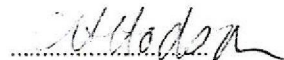
New trustees are all given a learning and assessment record (LAR) . The LAR is a record of their training, internal and external course, their appraisal and further development or skills .As part of their induction they meet key employees, other trustees and go on an induction with National Citizens Advice.

### Related party relationships

Citizens Advice Solihull Borough is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of the Citizens Advice Solihull Borough in order to fulfil its charitable objects and comply with national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local voluntary sector organisations and public sector departments. Where one of the Trustees holds the position of Trustee of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision- making process.

The Trustees report was approved by the Board of Trustees.



Carole Hodson

Chair

Date: 20/10/22

# CITIZENS ADVICE SOLIHULL BOROUGH

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF CITIZENS ADVICE SOLIHULL BOROUGH

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I report to the trustees on my examination of the financial statements of Citizens Advice Solihull Borough (the charity) for the year ended 31 March 2022.

#### Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity 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 charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

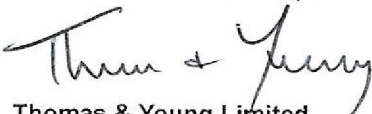
#### Independent examiner's statement

Since the charity's gross income exceeded £250,000 your 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 examination because I am a member of Chartered, 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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements 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 financial statements 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 financial statements to be reached.

  
Thomas & Young Limited

Carleton House  
266-268 Stratford Road  
Shirley  
Solihull  
B90 3AD

Dated: 20/10/22

# CITIZENS ADVICE SOLIHULL BOROUGH

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
<b>Income from:</b>							
Donations and legacies	3	11,138	-	11,138	21,249	-	21,249
Income from charitable activities	4	191,286	178,756	370,042	176,638	120,431	297,069
<b>Total income</b>		<u>202,424</u>	<u>178,756</u>	<u>381,180</u>	<u>197,887</u>	<u>120,431</u>	<u>318,318</u>
<b>Expenditure on:</b>							
Charitable activities	5	174,453	176,037	350,490	146,620	110,877	257,497
Gross transfers between funds		-	-	-	(24,166)	24,166	-
<b>Net income for the year/ Net movement in funds</b>		27,971	2,719	30,690	27,101	33,720	60,821
Fund balances at 1 April 2021		246,564	35,589	282,153	219,463	1,869	221,332
<b>Fund balances at 31 March 2022</b>		<u>274,535</u>	<u>38,308</u>	<u>312,843</u>	<u>246,564</u>	<u>35,589</u>	<u>282,153</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# CITIZENS ADVICE SOLIHULL BOROUGH

## BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
<b>Fixed assets</b>					
Tangible assets	8		1,800		2,100
<b>Current assets</b>					
Debtors	9	32,675		94,496	
Cash at bank and in hand		289,166		210,563	
		<u>321,841</u>		<u>305,059</u>	
<b>Creditors: amounts falling due within one year</b>	10	<u>(10,798)</u>		<u>(25,006)</u>	
Net current assets			311,043		280,053
<b>Total assets less current liabilities</b>			<u>312,843</u>		<u>282,153</u>
<b>Income funds</b>					
Restricted funds	11		38,308		35,589
<u>Unrestricted funds</u>					
Designated funds	12	126,928		126,928	
General unrestricted funds		<u>147,607</u>		<u>119,636</u>	
			274,535		246,564
			<u>312,843</u>		<u>282,153</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The member has not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 20/10/22

  
Carole Hodson  
Chair

Company registration number 07513268

# CITIZENS ADVICE SOLIHULL BOROUGH

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2022

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#### 1 Accounting policies

##### Charity information

Citizens Advice Solihull Borough is a private company limited by guarantee incorporated in England and Wales. The registered office is 176 Bosworth Drive, Chelmsley Wood, Birmingham, B37 5DZ.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

# CITIZENS ADVICE SOLIHULL BOROUGH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

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### 1 Accounting policies (Continued)

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	10% straight line
Computers	20% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### 1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

#### *Basic financial assets*

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

# CITIZENS ADVICE SOLIHULL BOROUGH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

### 1 Accounting policies

(Continued)

#### *Basic financial liabilities*

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### *Derecognition of financial liabilities*

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### 1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

#### 1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### 3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Donations and gifts	11,138	15,075
Legacies receivable	-	6,174
	<u>11,138</u>	<u>21,249</u>

# CITIZENS ADVICE SOLIHULL BOROUGH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

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3	Donations and legacies	(Continued)	
	Donations and gifts		
	Contracts	1,315	94
	Donations	2,365	3,196
	Grants	5,000	10,000
	Trading	2,458	1,785
		<u>11,138</u>	<u>15,075</u>
		<u><u>11,138</u></u>	<u><u>15,075</u></u>
4	Income from charitable activities	Restricted	Restricted
		2022	2021
		£	£
	Projects	370,042	297,069
		<u>370,042</u>	<u>297,069</u>
	Analysis by fund		
	Unrestricted funds	191,286	176,638
	Restricted funds	178,756	120,431
		<u>370,042</u>	<u>297,069</u>
		<u><u>370,042</u></u>	<u><u>297,069</u></u>

# CITIZENS ADVICE SOLIHULL BOROUGH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

### 5 Charitable activities

	Advice and Information Service 2022 £	Projects 2022 £	Total 2022 £	Advice and Information Service 2021 £	Projects 2021 £	Total 2021 £
Staff costs	470	308,234	308,704	6,799	209,036	215,835
Depreciation and impairment	300	-	300	2,198	-	2,198
Office, premises and other costs	368	33,300	33,668	2,113	31,450	33,563
Governance costs	5,473	-	5,473	3,676	-	3,676
Staff and training expenses	1,362	983	2,345	452	1,773	2,225
	<u>7,973</u>	<u>342,517</u>	<u>350,490</u>	<u>15,238</u>	<u>242,259</u>	<u>257,497</u>
	<u>7,973</u>	<u>342,517</u>	<u>350,490</u>	<u>15,238</u>	<u>242,259</u>	<u>257,497</u>
<b>Analysis by fund</b>						
Unrestricted funds	5,162	169,291	174,453	11,682	134,938	146,620
Restricted funds	2,811	173,226	176,037	3,556	107,321	110,877
	<u>7,973</u>	<u>342,517</u>	<u>350,490</u>	<u>15,238</u>	<u>242,259</u>	<u>257,497</u>

### 6 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

### 7 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
	<u>14</u>	<u>11</u>
<b>Employment costs</b>	<b>2022 £</b>	<b>2021 £</b>
Wages and salaries	281,142	200,558
Social security costs	22,161	11,849
Other pension costs	5,401	3,428
	<u>308,704</u>	<u>215,835</u>

# CITIZENS ADVICE SOLIHULL BOROUGH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

### 7 Employees (Continued)

The average headcount expressed as full-time equivalents was : 11 ( 2021: 8).

There were no employees whose annual remuneration was more than £60,000.

### 8 Tangible fixed assets

	Fixtures and fittings £	Computers £	Total £
<b>Cost</b>			
At 1 April 2021	25,248	986	26,234
At 31 March 2022	25,248	986	26,234
<b>Depreciation and impairment</b>			
At 1 April 2021	23,148	986	24,134
Depreciation charged in the year	300	-	300
At 31 March 2022	23,448	986	24,434
<b>Carrying amount</b>			
At 31 March 2022	1,800	-	1,800
At 31 March 2021	2,100	-	2,100

### 9 Debtors

	2022 £	2021 £
<b>Amounts falling due within one year:</b>		
Trade debtors	20,172	34,101
Prepayments and accrued income	12,503	60,395
	32,675	94,496

### 10 Creditors: amounts falling due within one year

	2022 £	2021 £
Other taxation and social security	-	146
Trade creditors	-	110
Other creditors	2,178	258
Accruals and deferred income	8,620	24,492
	10,798	25,006

**CITIZENS ADVICE SOLIHULL BOROUGH**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**11 Restricted funds**

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2020		Movement in funds		Transfers		Balance at 1 April 2021		Movement in funds		Balance at 31 March 2022	
	£	£	Incoming resources	Resources expended	£	£	£	£	Incoming resources	Resources expended	£	£
Priority 1,4	-	-	59,424	(23,835)	-	-	35,589	34,606	(70,195)	-	-	-
Help to Claim	1,869	-	51,007	(77,042)	24,166	-	-	50,210	(46,400)	3,810	3,810	3,810
SMBC - SCH	-	-	10,000	(10,000)	-	-	-	50,000	(38,379)	11,621	11,621	11,621
Active Chats	-	-	-	-	-	-	-	23,467	(16,461)	7,006	7,006	7,006
Covid Debt	-	-	-	-	-	-	-	20,473	(4,602)	15,871	15,871	15,871
	1,869	-	120,431	(110,877)	24,166	-	35,589	178,756	(176,037)	38,308	38,308	38,308

# CITIZENS ADVICE SOLIHULL BOROUGH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2022

#### 12 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2020 £	Transfers £	Balance at 1 April 2021 £	Movement in funds	
				Incoming resources £	Balance at 31 March 2022 £
Equipment	2,500	-	2,500	-	2,500
IT Strategy	2,500	-	2,500	-	2,500
Redundancy Provision	14,267	44,661	58,928	-	58,928
Premises - lease obligations	7,000	-	7,000	-	7,000
Maintenance per year - Chelmsley Wood	6,000	-	6,000	-	6,000
Advice and Information Service	50,000	-	50,000	-	50,000
	<u>82,267</u>	<u>44,661</u>	<u>126,928</u>	<u>-</u>	<u>126,928</u>

#### 13 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 March 2022 are represented by:						
Tangible assets	1,800	-	1,800	2,100	-	2,100
Current assets/(liabilities)	272,735	38,308	311,043	244,464	35,589	280,053
	<u>274,535</u>	<u>38,308</u>	<u>312,843</u>	<u>246,564</u>	<u>35,589</u>	<u>282,153</u>

# CITIZENS ADVICE SOLIHULL BOROUGH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2022

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#### 14 Restricted funds

##### Priority Project

Citizens Advice Solihull Borough is the delivery partner for Solihull Metropolitan Borough Council (SMBC). The project seeks to assist unemployed people back to work with SMBC receiving approved funding from the European Social Fund. SMBC will provide grants to CASB to assist in covering a proportion of the staff costs incurred over the project term, which is 3 years.

##### Help to Claim

The service seeks to help people with Universal Credit issues including those making an initial claim. It is delivered face-to face, over the phone and online through webchat and online advice to enable clients to access support in the way that's right for them.

##### SMBC-SCH

This funding is to continue the work done with clients and assist with their future endeavours.

##### Active Chats

This project is a telephone and virtual befriending service to encourage vulnerable people to increase their physical activity levels and become less socially isolated.

##### Covid Debt

This project aims to increase service capacity, capability and visibility of providing debt and money advice to Solihull residents.

#### 15 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022 £	2021 £
Within one year	1,374	3,334
Between two and five years	3,076	7,291
	<u>4,450</u>	<u>10,625</u>

#### 16 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

#### 17 Independent Examination

The remuneration paid to the independent examiner was £2,340 (2021 £2,520).

# CITIZENS ADVICE SOLIHULL BOROUGH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

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### 18 Prior Period Adjustment

The financial statements include 2 separate prior period adjustments. Where relevant, the comparative figures, including opening balances) have been adjusted.

#### **Restricted / Unrestricted Funds**

A number of projects have previously been treated as restricted funds incorrectly. These have been reallocated to unrestricted funds, with income and expenditure for the prior period and the opening fund balances corrected.

#### **Fixed Assets**

Computer equipment in the previous period was capitalised as fixed assets incorrectly. The cost has now been shown as revenue expenditure.

#### **Financial Impact**

Closing restricted fund balances corrected at 31st March 2021 from £89,030 to £35,589.  
Fixed Assets corrected at 31st March 2021 from £9,451 to £2,100.

**CITIZENS ADVICE SOLIHULL BOROUGH LTD**

England & Wales - Charity number 1141020

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# Accounts

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Registered number: 07513268  
Charity number: 1141020

**Citizens Advice Solihull Borough**

Trustees' report and financial statements

for the year ended 31 March 2021

 **DAINS**  
ACCOUNTANTS

**Citizens Advice Solihull Borough**  
**(A company limited by guarantee)**

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**Citizens Advice Solihull Borough**  
(A company limited by guarantee)

**Reference and administrative details of the company, its Trustees and advisers  
for the year ended 31 March 2021**

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<b>Trustees</b>	C Hodson, Chair A Hunter D Pinwell (resigned 24 June 2021) M Brain R Maksymowicz, Treasurer H Dawkins B Holmes S Broster (appointed 22 October 2020) S Berrie (appointed 17 December 2020) F Holland (appointed 28 January 2021, resigned 24 June 2021)
<b>Company registered number</b>	07513268
<b>Charity registered number</b>	1141020
<b>Registered office</b>	176 Bosworth Drive Chelmsley Wood Birmingham West Midlands B37 5DZ
<b>Company secretary</b>	K Turner
<b>Chief executive officer</b>	K Turner
<b>Accountants</b>	Dains LLP 15 Colmore Row Birmingham B3 2BH
<b>Bankers</b>	Lloyds Bank Plc Po Box 1000 Poplar road Solihull BX1 1LT
<b>Solicitors</b>	Bates Wells & Braithwaite London LLP 10 Queen Street Place London EC4 1BE

**Citizens Advice Solihull Borough**  
**(A company limited by guarantee)**

**Trustees' report**  
**for the year ended 31 March 2021**

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The Trustees present their annual report together with the financial statements of the company for the year 1 April 2020 to 31 March 2021. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

**Structure, governance and management**

**a. Constitution**

Citizens Advice Solihull Borough is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2021 the company had 15 members. Citizens Advice Solihull Borough is governed by its Memorandum and Articles of Association.

The maximum number of Trustees shall be fifteen and the minimum shall be three, being either;

- elected at the annual general meeting (there being no more than ten such elected Trustees in total) and who shall hold office from the conclusion of that meeting or
- co-opted by the Trustee Board provided that on appointment the total number of co-opted Trustees does not exceed one third of the total number of Trustees.

Citizens Advice Solihull Borough was incorporated as a company limited by guarantee on 1 February 2011 and commenced operations on 1 April 2011

**b. Recruitment and appointment of trustees**

Individuals over the age of 18 years, who are interested in furthering the work of the charity and are not paid or volunteer workers (currently or in the past) of the charity can apply to be a Trustee / Director (Trustee) of the company.

The process starts with receipt of their expression of interest. Our Chair contacts the candidate to give details about the role and explain the next steps. A panel made up of two Trustees and the Company Secretary oversee an interview process. Should the panel feel the candidate should be recommended to the Board, references are sought. When references are received the panel makes a proposal to the Board. The Board votes to accept the new Trustee, it must be unanimous.

Trustees recruited following this process are automatically given company membership. The Board shall elect from its number a Chair and Treasurer and may elect one of its number to Vice Chair.

**Structure, governance and management (continued)**

**c. Organisational structure and decision-making policies**

CASB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CASB and for ensuring that the charity satisfies its legal and contractual obligations.

Trustees meet generally monthly and delegate the day-to-day operation of the organisation to the Chief Executive Officer (CEO). The Trustee Board is independent from management. A register of members' interests is maintained at the registered office.

**d. Key risks and Uncertainties**

The Trustees have identified the following risk factors for the charity over the next year:

- a) Global Pandemic – With lockdowns through the covid-19 pandemic we risk not being as visible or seemingly accessible for members of the public to access
- b) Sustainable Funding - securing funding remains a serious challenge to maintain our service. We understand that the next few years are critical for us in terms of our sustainability and ultimately our long term survival. The funding climate is not getting any easier, nor do we expect it to improve any time soon - coupled with this, demand for our service is increasing meaning that we risk being unable to carry on meeting our clients' needs and experience reputational risk as a result.
- c) Our Team - Underinvestment in our team can lead to a loss of knowledge and experience and create instability within our team.

Trustees plans and strategies for managing these risks:

- a) Implement our robust business continuity plan and review our communications strategy to ensure people know where to find us.
- b) A fundraising strategy has been developed for the next financial year that broadens our approach to income generation. We are working towards building our unrestricted income to allow us to create some headroom should we face further reductions in our funding levels.
- c) The Board will review its workforce and development plan; ensuring appropriate recruitment, training and retention policies are in place.

Factors that affected our financial performance or position in 2020/21 included:

- Volatile and uncertain economic conditions, particularly towards the end of the year resulting from the start of the pandemic and national lockdowns
- A possible increased competition in an ever changing voluntary sector marketplace - we know that the voluntary sector is becoming a much more competitive sector, particularly as funding becomes ever harder to access, as a result we are seeing organisations diversifying their service offer and moving further towards our 'core market'

**Structure, governance and management (continued)**

**e. Related party relationships**

Citizens Advice Solihull Borough is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Citizens Advice Solihull Borough in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local voluntary sector organisations and public sector departments. Where one of the Trustees holds the position of Trustee of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

**f. Trustee induction and training**

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

**g. Trustees**

The Trustees who have served during the year can be seen on page 1.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

**Objectives and activities**

**a. Objects**

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, 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 Solihull and surrounding areas.

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Our aims are focused on:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect people's lives

### Objectives and activities (continued)

The Vision Statement for the CASB 2020 - 2025 Strategic Plan is:

*Supporting and growing stronger citizens and communities.*

The Mission Statement of Citizens Advice Solihull Borough is to:

*...inform and empower citizens who accesses our services, providing high quality advice and guidance. We will continue to influence policy at a local, regional and national level and pursue social and economic justice. We will work and support our partners in the statutory, private and community sector to deliver sustainable and successful outcomes.*

#### **b. Ensuring our work delivers our aims**

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcomes, together with the success of individual key projects and the benefits that have arisen from them. In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

#### **c. Focus of our work**

We have six Strategic Objectives which help us achieve our 2020 - 2025 vision they are:

Key activities have included:

1. We will secure a wide funding base to provide financial stability
2. Making it easier to get access to free, high quality advice and guidance across Solihull Borough.
3. Continuing to develop preventative services which are needs based and to support citizens and communities.
4. Championing access to justice and equality.
5. Using technology to enable a great experience for people who need help.
6. Invest in our staff and volunteers resulting in a responsive and fit for purpose workforce.

#### **d. How our activities deliver public benefit**

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of Trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

**Objectives and activities (continued)**

**Achievements and performance**

**a. Advice and Information Services**

The main areas of charitable activity are:

- the provision of specialist advice, information and advocacy in debt/money advice, welfare benefits, Universal Credit, housing, employment, relationships and legal including casework
- Guidance on the new pension regulations, and
- Assisting people to get back into work through volunteering and job seeking activity

Throughout 2020/21 we have continued to offer Advice and Information in the following ways:

- Advice Line - we have provided a telephone service 5 days per week (Mon to Fri) giving people specialist advice and information through our team of trained Advisers and supported by a team of dedicated paid staff.
- Access to Work. This project is funded by European Funding and as a partner to the project running in Solihull we engage with residents and promote the benefits of the project to them. Once signed up they have access to training, interview practice, job search and IAG services.
- Specialist debt/money advice service. This project is funded by the Money Advice Service.
- Holistic Wellbeing service funded through health Birmingham and Solihull Clinical Commissioning Unit. Providing patients of GP surgeries in North Solihull with information, advice and guidance at 10 of the GP practices in North Solihull. This project supports people with complex advice needs.
- Social Prescribing Service - we have been delivering a social prescribing project through a team of Link Workers via 17 GP practices in south Solihull. We hold 3 contracts with 3 primary care networks in south Solihull. This project is there to link and support patients to organisations that can help them to be less socially isolated, live independently, reduce visits to the GP and showing increased confidence.
- Energy Best Deal giving people in the borough access to specialised switching, savings, understanding tariffs and efficiency measures.
- Volunteering into Work. Lots of people every year volunteer to help them refresh their skills, learn new skills which hopefully leads to employment for them. This project was to work with tenants of Solihull Community Housing using volunteering as a way to gain employment or increase from part time to full time work.
- Help To Claim. As apart of a national bid we are part of the supply chain to deliver help to people who need to claim universal credit right through to first payment. We provide a service 5 days per week over the telephone.
- Provision of an advice service for anyone affected by cancer in Solihull funded by Macmillan.
- The provision of specialist guidance across the Borough on Pension Regulations.

**Achievements and performance (continued)**

**b. Contribution of Volunteers and Paid Staff**

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate.

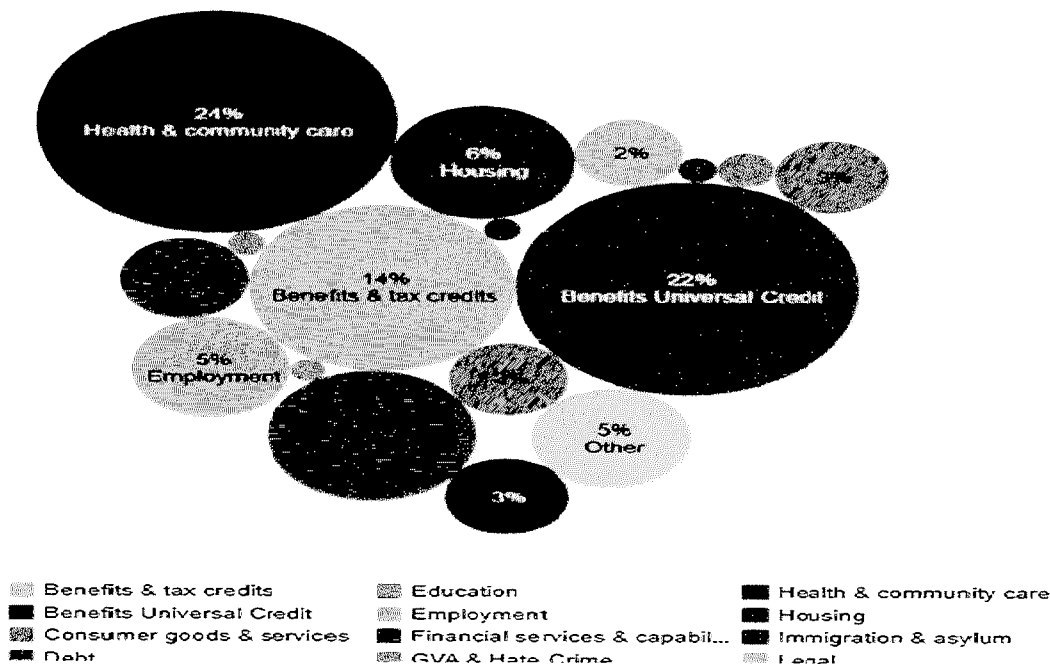
Throughout 2020/21 the service employed 11 paid workers (8FTEs), and 56 volunteers together delivering some 11 projects, including the core service.

Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice service. The volunteers contribute, on average, 460 hours per week. This may be expressed as an annualised value of £525,044. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained with us helps individuals gain paid employment.

**c. Who used and benefited from our services?**

During the reporting year 4,177 clients (2019/20: 3,186; 2018/19: 5,106) benefited from the services of Citizens Advice Solihull generating 12,477 contacts. We support people with any issue that they may face however our most common enquiry areas this year has been health and social care and welfare benefits.

Part 1 issues %



In total the service negotiated on over £758K worth of debt to make peoples' lives more sustainable. The service generated a total of £2,124,852 in additional income for local people.

People continue to come to us with multiple problems and on average they are presenting with 2 issues each. On average clients are contacting us 3 times before their issues are fully resolved, often due to the complexity of the issues raised.

## Achievements and performance (continued)

### d. Factors Affecting the Achievement of Objectives

Maintaining sufficient funding to continue delivering the service remains a continual challenge. We are making sure that we invest in fundraising and continue to diversify our approach to ensure we are delivering the most cost effective service we possibly can. This isn't about simply cutting costs, it is about delivering a service that genuinely meets people's needs to make us as cost effective as possible.

The complexity of the issues that people are facing, and the additional challenges that people are experiencing, places additional demands on the service. The support networks that were previously in place for people are changing and we are asked to offer support that falls outside the remit of direct advice. Where people are vulnerable, it is essential that we offer support in a person centred way and whilst necessary this can be resource intensive.

### Financial review

#### a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

#### b. Reserves policy

Citizens Advice Solihull Borough is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The Trustees consider that it would be prudent to set aside an amount equivalent to three months' operating expenditure. The value of this will be calculated using an average of 3 months running costs based on the current annual budget. This is reviewed on a quarterly basis. The reserves policy figure at the end of 2020/21 equates to £69,754. At the end of 2020/21 the actual level of free reserves (i.e. unrestricted funds less designated and fixed assets) totalled £73,546.

#### c. Material investments policy

As required in its Memorandum, paragraph 4.17, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner (but to invest only after obtaining professional advice and having regard to the suitability of investments and the need for diversification).

#### d. Review of financial position

The availability of funding in the charity sector remains difficult in a period of austerity. The charity is focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level.

The charity is working hard to deliver a cost-effective service that genuinely meets the needs of local people. It remains a challenging prospect to meet the ever increasing demand with significantly reduced funding resources.

#### **e. Future plans**

Developing a sustainable service that meets the needs of local people remains a priority of the Trustee board for 2021/22. The charity will build on the work completed in the previous financial year to develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to people's needs.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer, whilst never compromising on the high quality service that our clients expect and deserve.

We are looking forward to delivering successful outcomes for people through the following projects;

- Help to Claim (Face to Face)
- Help to Claim (Web and Phones)
- Delivering services from numerous community venues across the Borough
- Energy Advice – Check, Switch and Save
- Social Prescribing across 3 Primary Care Networks in the Borough
- Developing the opportunities for a face to face service delivered from purpose built premises in the south of the Borough
- Recruit to our team of Volunteers
  - Access to work
  - Volunteering into project work

#### **f. Principal funding**

The total income for the year of £318,318 represents a net increase of £41,170 compared to 2019/20.

Project specific funding was gratefully received from The Money Advice Service, European Social Fund – Access to Work Programme, Citizens Advice - Energy Advice, Members of the Public, Solihull Community Housing, GPS Healthcare, Solihull Healthcare Partnership, Solihull Rural Partnership, Think Active, and Birmingham and Solihull CCG.

**Statement of Trustees' responsibilities**

The Trustees (who are also the directors of the company for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, 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 company will continue in business.

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

Approved by order of the members of the board of Trustees on 15 December 2021 and signed on their behalf by:



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**C Hodson**  
Chair

**Citizens Advice Solihull Borough**  
**(A company limited by guarantee)**

**Independent examiner's report**  
**for the year ended 31 March 2021**

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**Independent examiner's report to the Trustees of Citizens Advice Solihull Borough ('the company')**

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

**Responsibilities and basis of report**

As the Trustees of the company (and 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 company'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 your 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 examination because I am a member of Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

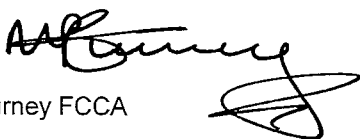
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

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

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

This report is made solely to the company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the company's Trustees as a body, for my work or for this report.

Signed:



Dated: 15 December 2021

Mark Gurney FCCA

Dains LLP  
Birmingham

**Citizens Advice Solihull Borough**  
(A company limited by guarantee)

**Statement of financial activities (incorporating income and expenditure account)  
for the year ended 31 March 2021**

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
<b>Income from:</b>					
Donations and legacies	4	21,249	-	21,249	53,757
Charitable activities	5	-	297,069	297,069	223,391
<b>Total income</b>		<b>21,249</b>	<b>297,069</b>	<b>318,318</b>	<b>277,148</b>
<b>Expenditure on:</b>					
Charitable activities	6	11,682	238,464	250,146	231,934
<b>Total expenditure</b>		<b>11,682</b>	<b>238,464</b>	<b>250,146</b>	<b>231,934</b>
<b>Net (expenditure)/income</b>		<b>9,567</b>	<b>58,605</b>	<b>68,172</b>	<b>45,214</b>
Transfers between funds	14	(27,145)	27,145	-	-
<b>Net movement in funds</b>		<b>(17,578)</b>	<b>85,750</b>	<b>68,172</b>	<b>45,214</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		218,052	3,280	221,332	176,118
Net movement in funds		(17,578)	85,750	68,172	45,214
<b>Total funds carried forward</b>		<b>200,474</b>	<b>89,030</b>	<b>289,504</b>	<b>221,332</b>

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 14 to 28 form part of these financial statements.

Citizens Advice Solihull Borough  
(A company limited by guarantee)  
Registered number: 07513268

Balance sheet  
As at 31 March 2021

	Note	2021 £	2020 £
<b>Fixed assets</b>			
Tangible assets	11	9,451	4,298
<b>Current assets</b>			
Debtors	12	94,496	35,456
Cash at bank and in hand		210,563	184,941
		<u>305,059</u>	<u>220,397</u>
Creditors: amounts falling due within one year	13	(25,006)	(3,363)
<b>Net current assets</b>		<u>280,053</u>	<u>217,034</u>
<b>Total net assets</b>		<u><u>289,504</u></u>	<u><u>221,332</u></u>
<b>Charity funds</b>			
Restricted funds	14	89,030	3,280
Unrestricted funds	14	200,474	218,052
<b>Total funds</b>		<u><u>289,504</u></u>	<u><u>221,332</u></u>

The company was entitled to exemption from audit under section 477 of the Companies Act 2006.

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

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

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

The financial statements were approved and authorised for issue by the Trustees on 15 December 2021 and signed on their behalf by:



C Hodson  
Chair

The notes on pages 14 to 28 form part of these financial statements.

**1. General information**

Citizens Advice Solihull Borough is a private company incorporated in England and Wales under the Companies Act.

Citizens Advice Solihull Borough is a registered charity and a company limited by guarantee and is registered in England and Wales. The address of the company's registered office is shown on page 1.

The principal activities of the company and the nature of the company's operations are set out in the Trustees' report.

A register of company members is held at the registered office. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Citizens Advice Solihull Borough meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

**2.2 Going concern**

The financial statements have been prepared on the going concern basis. Financial budgets are set to ensure that the organisation can continue to operate as a going concern for at least a year. Detailed financial budgets are presented and approved by the Trustee Board on a 12 month basis. Any changes in funding within the year are reflected as soon as practicable and action taken by management to ensure that the Charity spends within its available resources.

There are no material uncertainties which cast doubt on the Charity's going concern

## **2. Accounting policies (continued)**

### **2.3 Income**

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

Donated services or facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP, the general volunteer time of the Friends is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the company which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

### **2.4 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

### **2.5 Tangible fixed assets and depreciation**

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

At each reporting date the company assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

## 2. Accounting policies (continued)

### 2.5 Tangible fixed assets and depreciation (continued)

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following bases:

Fixtures and fittings	- 10% on cost
Computer equipment	- 20% on cost

### 2.6 Operating leases

Rentals paid under operating leases are charged to the Statement of financial activities on a straight line basis over the lease term.

### 2.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

### 2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term 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.

### 2.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

### 2.10 Financial instruments

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**2. Accounting policies (continued)**

**2.11 Taxation**

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

**2.12 Pensions**

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

**2.13 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**3. Critical accounting estimates and areas of judgement**

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The company makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

**Critical areas of judgement:**

Tangible fixed assets are depreciated over their useful lives taking into account residual values where appropriate. The actual lives of the assets and residual values are assessed annually and may vary depending on a number of factors. In re-assessing the asset lives, factors such as technological innovation, product life cycles and maintenance programmes are taken into account. Residual values consider such things as future market conditions, the remaining life of the asset and projected disposal values.

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4. Income from donations and legacies

	Unrestricted funds 2021 £	Total funds 2021 £
Donations	15,075	15,075
Legacies	6,174	6,174
<b>Total 2021</b>	<b>21,249</b>	<b>21,249</b>

	Unrestricted funds 2020 £	Total funds 2020 £
Donations	14,049	14,049
Legacies	39,708	39,708
<b>Total 2020</b>	<b>53,757</b>	<b>53,757</b>

5. Income from charitable activities

	Restricted funds 2021 £	Total funds 2021 £
Advice and Information Service	-	-
Projects	297,069	297,069
<b>Total 2021</b>	<b>297,069</b>	<b>297,069</b>

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Advice and Information Service	4,630	-	4,630
Projects	-	218,761	218,761
<b>Total 2020</b>	<b>4,630</b>	<b>218,761</b>	<b>223,391</b>

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Advice and Information Service	11,682	3,556	15,238
Projects	-	234,908	234,908
<b>Total 2021</b>	<b>11,682</b>	<b>238,464</b>	<b>250,146</b>

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Advice and Information Service	16,453	3,769	20,222
Projects	-	211,712	211,712
<b>Total 2020</b>	<b>16,453</b>	<b>215,481</b>	<b>231,934</b>

Summary by expenditure type

	Staff costs 2021 £	Depreciation 2021 £	Other costs 2021 £	Total funds 2021 £
Advice and Information Service	6,799	2,198	6,241	15,238
Projects	209,036	525	25,347	234,908
<b>Total 2021</b>	<b>215,835</b>	<b>2,723</b>	<b>31,588</b>	<b>250,146</b>

	Staff costs 2020 £	Depreciation 2020 £	Other costs 2020 £	Total funds 2020 £
Advice and Information Service	6,209	2,525	11,488	20,222
Projects	177,264	-	34,448	211,712
<b>Total 2020</b>	<b>183,473</b>	<b>2,525</b>	<b>45,936</b>	<b>231,934</b>

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**7. Analysis of expenditure by activities**

	<b>Activities undertaken directly 2021 £</b>	<b>Total funds 2021 £</b>
Advice and Information Service	15,238	15,238
Projects	234,908	234,908
	<u>250,146</u>	<u>250,146</u>

	<b>Activities undertaken directly 2020 £</b>	<b>Total funds 2020 £</b>
Advice and Information Service	20,222	20,222
Projects	211,712	211,712
	<u>231,934</u>	<u>231,934</u>

**Analysis of direct costs**

	<b>Advice and Information Service 2021 £</b>	<b>Projects 2021 £</b>	<b>Total funds 2021 £</b>
Staff costs	6,799	209,036	215,835
Depreciation	2,198	525	2,723
Staff and training expenses	452	1,773	2,225
Office and premises costs	2,113	23,574	25,687
Governance costs	3,676	-	3,676
	<u>15,238</u>	<u>234,908</u>	<u>250,146</u>

7. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

	Advice and Information Service 2020 £	Projects 2020 £	Total funds 2020 £
Staff costs	6,209	177,264	183,473
Depreciation	2,525	-	2,525
Staff and training expenses	1,700	7,185	8,885
Office and premises costs	5,013	27,263	32,276
Governance costs	4,775	-	4,775
	<u>20,222</u>	<u>211,712</u>	<u>231,934</u>

8. Independent examiner's remuneration

The independent examiner's remuneration amounts to an independent examiner fee of £2,520 (2020 - £2,400).

9. Staff costs

	2021 £	2020 £
Wages and salaries	200,558	169,919
Social security costs	11,849	10,579
Contribution to defined contribution pension schemes	3,428	2,975
	<u>215,835</u>	<u>183,473</u>

The average number of persons employed by the company during the year was as follows:

	2021 No.	2020 No.
Charity purposes	11	10

The average headcount expressed as full-time equivalents was:

	2021 No.	2020 No.
Charity purposes	8	8

Notes to the financial statements  
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9. Staff costs (continued)

No employee received remuneration amounting to more than £60,000 in either year.

The key management personnel of the charity, comprise of, the Trustees, Chief Executive Officer, and the Deputy Chief Executive Officer. The total employee benefits of the key management personnel of the charity was £52,210 (2020: £50,049)

10. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2020 - £NIL).

During the year ended 31 March 2021, no Trustee expenses have been incurred (2020 - £NIL).

11. Tangible fixed assets

	Fixtures and fittings £	Computer equipment £	Total £
<b>Cost or valuation</b>			
At 1 April 2020	25,643	14,582	40,225
Additions	-	7,876	7,876
Disposals	(395)	(13,596)	(13,991)
At 31 March 2021	<u>25,248</u>	<u>8,862</u>	<u>34,110</u>
<b>Depreciation</b>			
At 1 April 2020	21,345	14,582	35,927
Charge for the year	2,198	525	2,723
On disposals	(395)	(13,596)	(13,991)
At 31 March 2021	<u>23,148</u>	<u>1,511</u>	<u>24,659</u>
<b>Net book value</b>			
At 31 March 2021	<u>2,100</u>	<u>7,351</u>	<u>9,451</u>
At 31 March 2020	<u>4,298</u>	-	<u>4,298</u>

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**12. Debtors**

	2021 £	2020 £
<b>Due within one year</b>		
Trade debtors	34,101	21,058
Prepayments and accrued income	60,395	14,398
	<u>94,496</u>	<u>35,456</u>

**13. Creditors: Amounts falling due within one year**

	2021 £	2020 £
Trade creditors	110	-
Other taxation and social security	146	-
Accruals and deferred income	24,750	3,363
	<u>25,006</u>	<u>3,363</u>

14. Statement of funds

Statement of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
<b>Unrestricted funds</b>					
<b>Designated funds</b>					
Equipment	2,500	-	-	-	2,500
IT Strategy	2,500	-	-	-	2,500
Redundancy Provision	14,267	-	-	44,661	58,928
Premises - lease obligations	7,000	-	-	-	7,000
Maintenance per year - Chelmsley Wood	6,000	-	-	-	6,000
Advice and Information Service	50,000	-	-	-	50,000
	<u>82,267</u>	<u>-</u>	<u>-</u>	<u>44,661</u>	<u>126,928</u>
<b>General funds</b>					
General Funds	135,785	21,249	(11,682)	(71,806)	73,546
	<u>135,785</u>	<u>21,249</u>	<u>(11,682)</u>	<u>(71,806)</u>	<u>73,546</u>
<b>Total Unrestricted funds</b>	<u>218,052</u>	<u>21,249</u>	<u>(11,682)</u>	<u>(27,145)</u>	<u>200,474</u>
<b>Restricted funds</b>					
Money Advice Service - Debt Advice	1,411	42,107	(30,572)	-	12,946
Solihull CCG	-	30,890	(21,152)	-	9,738
Priority 1.4	-	59,424	(23,835)	-	35,589
Help to Claim	1,869	51,007	(77,042)	24,166	-
GPS PCN	-	31,295	(25,214)	-	6,081
RHP PCN	-	16,593	(13,478)	-	3,115
SHP PCN	-	31,063	(27,243)	-	3,820
Energy Advice Project	-	3,960	(6,939)	2,979	-
Cit A Beis - IT	-	10,730	(1,645)	-	9,085
Single Queue	-	10,000	(1,344)	-	8,656
SMBC - SCH	-	10,000	(10,000)	-	-
	<u>3,280</u>	<u>297,069</u>	<u>(238,464)</u>	<u>27,145</u>	<u>89,030</u>
<b>Total of funds</b>	<u>221,332</u>	<u>318,318</u>	<u>(250,146)</u>	<u>-</u>	<u>289,504</u>

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Notes to the financial statements  
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14. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Balance at 31 March 2020 £
<b>Unrestricted funds</b>				
<b>Designated funds</b>				
Equipment	2,500	-	-	2,500
IT Strategy	2,500	-	-	2,500
Redundancy Provision	14,267	-	-	14,267
Premises - lease obligations	7,000	-	-	7,000
Maintenance per year - Chelmsley Wood	6,000	-	-	6,000
Advice and Information Service	50,000	-	-	50,000
	<u>82,267</u>	<u>-</u>	<u>-</u>	<u>82,267</u>
<b>General funds</b>				
General Funds	93,851	58,387	(16,453)	135,785
	<u>176,118</u>	<u>58,387</u>	<u>(16,453)</u>	<u>218,052</u>
<b>Restricted funds</b>				
Money Advice Service - Debt Advice	-	52,033	(50,622)	1,411
Solihull CCG	-	30,891	(30,891)	-
Citizens Advice Energy Best Deal	-	4,281	(4,281)	-
Peer to Peer	-	4,425	(4,425)	-
Priority 1.4	-	40,310	(40,310)	-
Help to Claim	-	46,183	(44,314)	1,869
GPS PCN	-	9,887	(9,887)	-
RHP PCN	-	9,964	(9,964)	-
SHP PCN	-	9,987	(9,987)	-
Energy Advice Project	-	10,800	(10,800)	-
	<u>-</u>	<u>218,761</u>	<u>(215,481)</u>	<u>3,280</u>
<b>Total of funds</b>	<u>176,118</u>	<u>277,148</u>	<u>(231,934)</u>	<u>221,332</u>

**Money Advice Service - Debt Advice**

Through the Money Advice Service CASB are funded to give a full spectrum of money advice to residents of Solihull. We give basic budgeting advice, financial capability, negotiate with third parties, bankruptcy applications and representation at Court.

**Solihull CCG**

We hold advice surgeries at 10 GP practices in North Solihull. We deliver one hour appointments to patients. The appointments are for specialist advice and can be on any topic we cover, e.g. benefits, debt, employment, housing, relationships.

**Citizens Advice Energy Best Deal**

A project to explain to people the benefits of becoming more energy efficient along with providing advice on swapping energy providers face to face appointments.

**Peer to Peer**

Funding to pay salary costs whilst our caseworker is completing peer reviews for the Money Advice Service.

**Priority Project**

Citizens Advice Solihull Borough is the delivery partner for Solihull Metropolitan Borough Council (SMBC). The project seeks to assist unemployed people back into work with SMBC receiving approved funding from the European Social Fund. SMBC will provide grants to CASB to assist in covering a proportion of the staff costs incurred over the project term, which is 3 years.

**Help to Claim (HTC)**

The service seeks to help people with Universal Credit issues including those making an initial claim. It is delivered face-to-face, over the phone and online through webchat and online advice content to enable clients to access support in the way that's right for them.

**Primary Care Network (PCN)**

Funding received to employ Link Worker who will co-develop non-clinical social prescriptions with patients to improve patient health and wellbeing. This may include advice, accessing voluntary sector or statutory organisations for specialist services, joining community groups or undertaking independent activities.

**Energy Advice Project**

The programme seeks to provide one-to-one advice to clients in fuel poverty or in a fuel poverty risk group. Clients may either drop in to their local Citizens Advice or be referred to their local Citizens Advice for energy advice support by local voluntary or public organisations. The advice sessions are delivered via telephone or other digital channels as well as face-to-face appointments at local offices.

**Cit A Beis**

This funding was received to improve the IT systems and hardware which is owned by the charity.

**Single Queue**

This funding is to increase monthly phone calls answered by 50 calls for 6 months from October 2020 to March 2021.

**SMBC-SCH**

This funding is to continue the work done with clients and assist with their future endeavours.

15. Summary of funds

Summary of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Designated funds	82,267	-	-	44,661	126,928
General funds	135,785	21,249	(11,682)	(71,806)	73,546
Restricted funds	3,280	297,069	(238,464)	27,145	89,030
	<u>221,332</u>	<u>318,318</u>	<u>(250,146)</u>	<u>-</u>	<u>289,504</u>

Summary of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Balance at 31 March 2020 £
Designated funds	82,267	-	-	82,267
General funds	93,851	58,387	(16,453)	135,785
Restricted funds	-	218,761	(215,481)	3,280
	<u>176,118</u>	<u>277,148</u>	<u>(231,934)</u>	<u>221,332</u>

16. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	2,100	7,351	9,451
Current assets	198,374	106,685	305,059
Creditors due within one year	-	(25,006)	(25,006)
<b>Total</b>	<u>200,474</u>	<u>89,030</u>	<u>289,504</u>

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**Notes to the financial statements**  
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**16. Analysis of net assets between funds (continued)**

**Analysis of net assets between funds - prior year**

	<b>Unrestricted funds 2020 £</b>	<b>Restricted funds 2020 £</b>	<b>Total funds 2020 £</b>
Tangible fixed assets	4,298	-	4,298
Current assets	217,117	3,280	220,397
Creditors due within one year	(3,363)	-	(3,363)
<b>Total</b>	<u>218,052</u>	<u>3,280</u>	<u>221,332</u>

**17. Pension commitments**

The company operates a stakeholder pension scheme. The pension cost and charge represents contributions payable by the company to the fund and amounted to £3,428 (2020 - £2,975). At 31 March 2021 contributions amounting to £Nil (2020 - £Nil) were payable.

**18. Operating lease commitments**

At 31 March 2021 the company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	<b>2021 £</b>	<b>2020 £</b>
Not later than 1 year	<b>3,334</b>	1,222
Later than 1 year and not later than 5 years	<b>7,291</b>	762
	<u><b>10,625</b></u>	<u>1,984</u>

**19. Related party transactions**

Details of remuneration paid to key management personnel of the charity is shown in note 9.

There were no other related party transactions.