

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

Trustees	Ann Hunter Marcus Brain Richard Maksymowicz (Resigned 3 rd July 2024) Daniel Bliss- Chair Andrew Cole (Appointed 3 rd July 2024) Rebecca Gater (Appointed 3 rd May 2024) Sean Rudolph (Appointed 24 th October 2024) Aman Kapoor (Appointed 13 th March 2025) Ophelia Kainth (Appointed 13 th March 2025)
Secretary	Kerry Turner
Charity number	1141020
Company number	07513268
FCA registration number:	617566
Bankers:	Lloyds Bank PLC PO Box 1000 Solihull BX1 1LT
Independent examiner	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:

Key Statistics

Solihull Borough (member)

02/04/2024 31/03/2025

citizens
advice

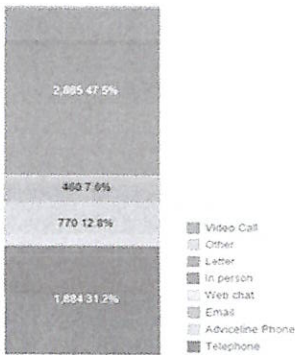
Summary

Clients	2,601
Quick client contacts	29
Issues	16,976
Activities	6,035
Cases	3,763

Outcomes

Income gain	£2,293,582
Re-imbursements, services, loans	£24,408
Debts written off	£397,677
Repayments rescheduled	£443,828
Other	£5,965,723

Channel



Issues

Issues	Clients
Benefits & tax credits	3,635
Benefits Universal Credit	1,704
Charitable Support & Food Ban	294
Consumer goods & services	933
Debt	1,562
Education	67
Employment	655
Financial services & capability	670
GVA & Hate Crime	52
Health & community care	1,312
Housing	1,531
Immigration & asylum	231
Legal	506
Other	36
Relationships & family	780
Tax	105
Travel & transport	234
Utilities & communications	2,618
Grand Total	16,976

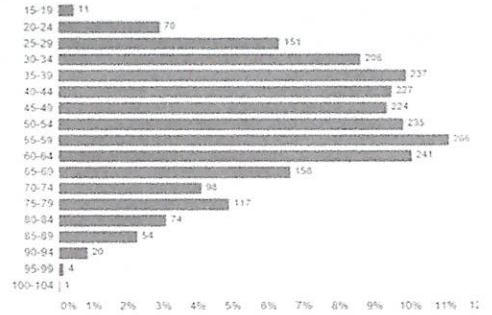
Top benefit issues

21 Personal independence payment	1,247
28 General Benefit Entitlement	403
01 Initial claim	396
23 Council tax reduction	324
17 Attendance Allowance	312
04 Limited capability for work element	271
03 Housing element	250
15 Disability Living Allowance	167
08 Calculation of income, earnings a	185
19 Employment Support Allowance	184

Top debt issues

60 Debt Assessment	241
09 Council tax arrears	177
04 Fuel debts	143
13 Credit, store & charge card debts	115
09 Other Debt	115
17 Unpaid parking penalty & cong. ch.	102
06 Rent arrears - LAs or ALMOs	62
30 Mobile phone debt	61
16 Water supply & sewerage debts	58
14 Unsecured personal loan debts	54

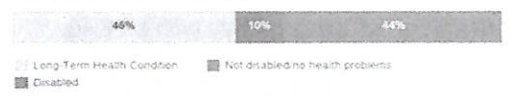
Age



Gender



Disability / Long-term health



Ethnicity



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

Summary

citizens
advice

Type of outcome
All

Funder
All

One off / ongoing
All

Channel
All

Work Type
All

Work Level
All

Financial outcomes summary

	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Income gain	1,243	450	£2,293,582	£1,845	£5,097
Re-imbursements, services, loans	95	83	£24,408	£257	£294
Debts written off	215	34	£397,677	£1,850	£11,696
Repayments rescheduled	239	63	£443,828	£1,857	£7,045
Income loss	3	3	£8,000	£2,667	£2,667
Other	8,874	2,074	£5,965,723	£672	£2,876
Grand Total	10,669	2,101			

CITIZENS ADVICE SOLIHULL BOROUGH

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

Issues part 1

citizens
advice

Issue (part 1)

Count issues or clients

Date level

All

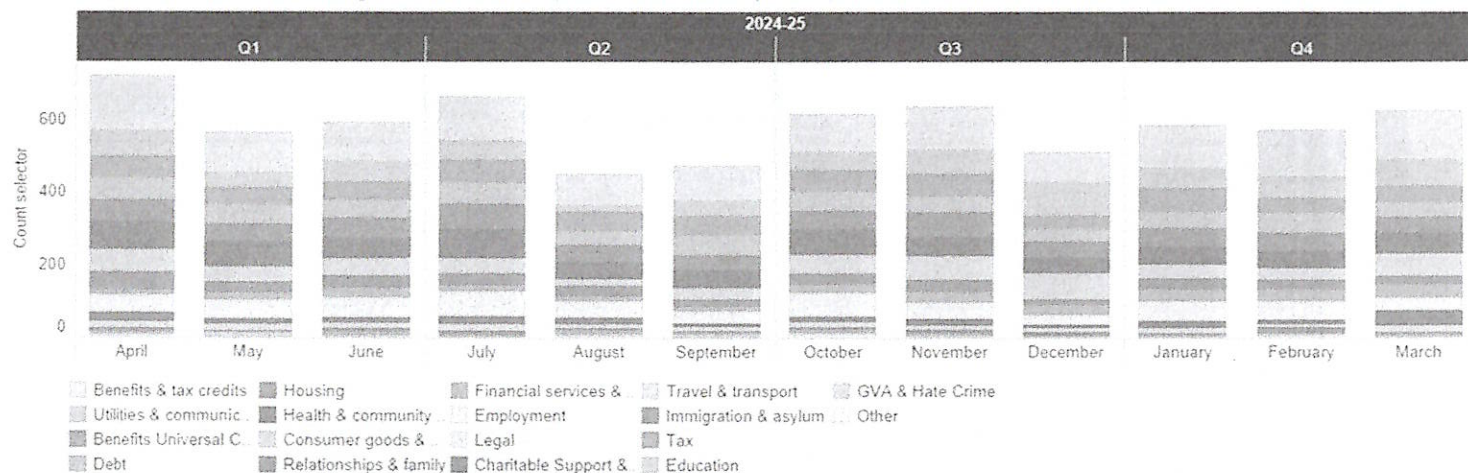
Clients

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	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		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	
Grand Total	402	340	333	374	288	282	340	344	257	300	335	332	2,671	

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

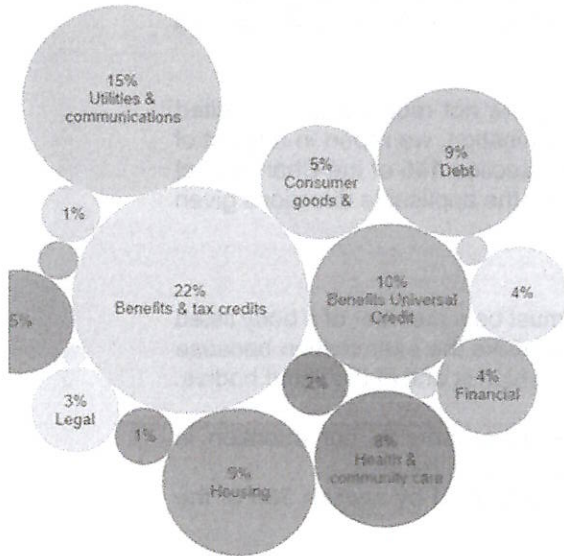
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

1 issues %

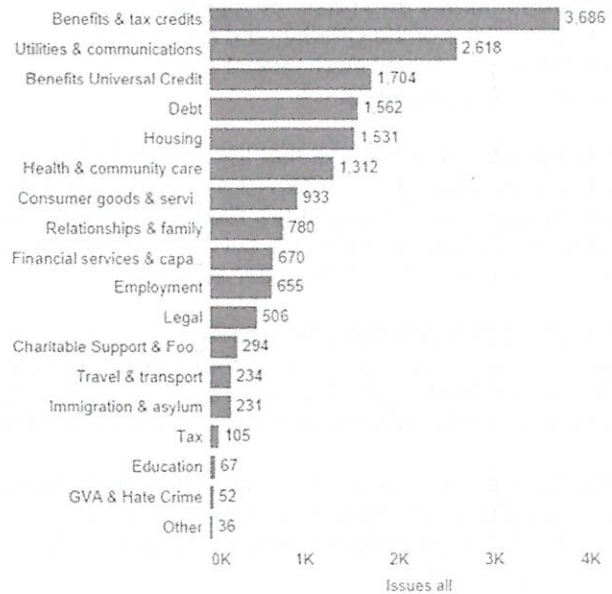
citizens
advice

group
ull Borough (member)

1 issues %



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



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.

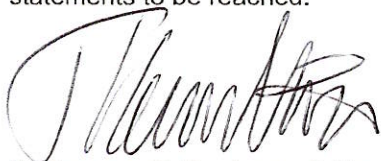
Independent examiner's statement

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... 16th July 2025

CITIZENS ADVICE SOLIHULL BOROUGH

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

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income from							
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
Total Income		<u>34,909</u>	<u>229,827</u>	<u>264,737</u>	<u>144,160</u>	<u>195,645</u>	<u>339,805</u>
Expenditure on:							
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		-	-	-	-	-	-
Net income for the year/ Net movement in funds		<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>
Fund balances at 31 March 2025		<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 £	£
Fixed assets					
Tangible assets	8		-		-
Current assets					
Debtors	9	62,851		112,957	
Cash at bank and in hand		<u>180,158</u>		<u>229,340</u>	
		243,009		342,297	
Creditors: amounts falling due within one year	10	<u>11,675</u>		<u>9,140</u>	
Net current assets			<u>231,334</u>		<u>333,157</u>
Total assets less current liabilities			<u>231,334</u>		<u>333,157</u>
Income funds					
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
Legacies 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	<u>229,827</u>	<u>195,645</u>
	<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
	<u>12,439</u>	<u>354,120</u>	<u>366,559</u>	<u>8,449</u>	<u>365,237</u>	<u>373,686</u>
Analysis by fund						
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
	<u>12,439</u>	<u>354,120</u>	<u>366,559</u>	<u>8,449</u>	<u>365,237</u>	<u>373,686</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 2025

7 Employees

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

Employment costs

	2025	2024
	£	£
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

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

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

10 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	9,226	5,155
Trade creditors	-	-
Other creditors	29	1,705
Accruals and deferred income	2,420	2,280
	<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 01 April 2023	Incoming Resources	Resources expended	Transfers	Balance at 01 April 2024	Incoming 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 01 April 2024	Incoming 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	27,000	33,000
Staff resourcing	50,000	22,000	72,000	(22,000)	50,000
	114,000	31,000	145,000	5,000	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:

	2025	2024
	£	£
Within 1 year	994	994
Between two and five years	0	1,987
	<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).