

SUFFOLK WEST CITIZENS ADVICE BUREAU

England & Wales · Charity number 1144118

Details

Status	Registered
Legal form	Charitable company
Company number	07645392
Registered	2011-10-04
Register	View on the Charity Commission register

Contact

Address	Citizens Advice West Suffolk 90 Risbygate Street Bury St. Edmunds IP33 3AA
Phone	0808 278 7868
Email	finance@swcab.org.uk
Website	www.suffolkwestcab.org.uk

Activities

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

Activities: Suffolk West Citizens Advice Bureau provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

Classification

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

Geography

- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£714,151	£677,043	£490,617	25
2024-03-31	£759,724	£680,558	£453,509	25
2023-03-31	£602,278	£604,848	£374,343	25
2022-03-31	£685,891	£627,646	£376,913	24
2021-03-31	£253,072	£620,166	£318,668	24

Trustees

Name	Role	Appointed
Annabel Mayer		2022-01-25
Colin Knight		2022-11-01
Jane Wilkie		2021-07-09
Madeleine Finn		2022-09-13
Marc Walker		2019-04-01
Mary Porch		2016-10-25
Peter William Holland		2025-10-28
Raymond David Bolton		2019-04-01

Accounts

COMPANY REGISTRATION NUMBER: 07645392
CHARITY REGISTRATION NUMBER: 1144118

Suffolk West Citizens Advice Bureau
Company Limited by Guarantee
Unaudited financial statements
31 March 2025

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Financial statements

Year ended 31 March 2025

	Page
Trustees' annual report (incorporating the directors' report)	1-13
Statement of financial activities (including income and expenditure account)	14
Balance sheet	15
Statement of Cash Flows	16
Notes to the financial statements	17-25
Independent examiner's report to the Trustees	26

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2025

The Trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

Chair's report

Most years bring with them both operational challenges and successes and 2024/25 was no exception.

Spring 2025 involved our Year Three Audit with National Citizens Advice. This is their opportunity to audit us fully to ensure our continued compliance in all aspects of service delivery and other operational areas. We were delighted to pass all areas of the review with flying colours once again, largely due to the effective leadership and reporting of both Carol and Sarah.

However, the year was not all plain sailing. As many of you will know, Carol, our excellent and highly valued CEO, was diagnosed with cancer part way through 2024. She began her treatment in Autumn 2024, and it continued through until June 2025. She insisted on working when she felt able to do so, for which we were very grateful, but we nevertheless felt her absence keenly. Immense thanks go to Sarah Bradbury, our talented COO, and her fellow members of the management team, who did a sterling job in ensuring that all aspects of the service continued on track through these months.

The year was also tinged with sadness. We learnt in early 2025 of the death of Michael Simpkin, a former trustee who had stood down in 2023 following a full 12 years' service on the trustee board. Michael had continued to raise funds for CAWS as recently as November 2024, when he largely arranged and co-hosted a Race Night. In 2024 we welcomed Kay White as a new trustee. Unfortunately, ill health led her to resign in early 2025 and we were shocked and saddened to learn of her death in June.

Despite other considerations, our key focus is of course always on the advice we deliver to clients. There was no let-up in demand in 2024/25 and advice relating to benefits remained the top priority for many. Most of our advice continues to be delivered by telephone and email, as this is most time-efficient and enables us to support the greatest number of clients. However, pre-booked in-person appointments are available where this is believed to be strongly in the client's best interests. The way in which we train new volunteers has evolved and we are able to get people answering phone enquiries more rapidly than previously, on a triage basis, which is working well.

The team continues to manage effectively the balancing act of maximising the support we provide to clients with the funds that are available. As always, we are exceptionally grateful to the local District Councils, County Council, and our project funders, without whose support we could not continue to deliver the service which is so key to many. Our grateful thanks go to our staff and volunteer team, including trustees. They are at the core of everything we do and without them we could not support those in our local communities who look to us for advice.

Mary Porch

Chair of the Board of Trustees, Suffolk West Citizens Advice Bureau

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2025

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 (FRS102) (effective 1 January 2015) (as amended by Update Bulletin 1 published on 2 February 2016).

Reference and administrative details

Registered charity name:	Suffolk West Citizens Advice Bureau
Company registration number:	07645392
Charity registration number:	1144118
FCA Firm Reference number:	617759
Registered Office:	The Risbygate Centre, 90 Risbygate Street, Bury St Edmunds, Suffolk, IP33 3AA.
Principal Places of Business:	Bury St Edmunds: The Risbygate Centre, 90 Risbygate Street, Bury St Edmunds, Suffolk, IP33 3AA. Haverhill: Haverhill House, Lower Downs Slade, Haverhill, Suffolk, CB9 9HB. Brandon: The Old School House, Market Hill, Brandon, Suffolk, IP27 0AA. Mildenhall: Mildenhall Hub, Sheldrick Way, Mildenhall, Suffolk, IP28 7JX. Newmarket: Foley House, Wellington Street, Newmarket, Suffolk, CB8 0HY.

Trustees

The Trustees who served during the year and at the date of approval were as follows:

M Porch (Chair)
P Holland (Vice Chair - resigned 16.10.24)
M Finn (Vice Chair)
C Knight (Treasurer)
R Bolton
A Mayer
K Nicholls (Resigned 6.5.25)
L McIntyre (Appointed 28.8.24, resigned 11.6.25)
M Walker
K White (Appointed 14.10.24, resigned 27.2.25)
J Wilkie

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2025

Management team

Ms C Eagles (Chief Executive Officer)
Ms D Bogacki (Core Services and Training Manager)
Ms S Bradbury (Chief Operating Officer)
Ms A Johnson (Business Development Manager)
Ms A Vis (Office Manager)

Independent examiner

Robin Jackson FCA
Churchgates Accountants Limited
16-18 Langton Place
Bury St Edmunds,
Suffolk IP33 1NE.

Financial Institutions

CAF Bank Limited.
25 Kings Hill Avenue, Kings Hill,
West Malling, ME19 4JQ.

Cambridge and Counties Bank Limited.
Charnwood Court, 5B New Walk,
Leicester, LE1 6TE.

Flagstone Investment Management.
17th Floor, New Zealand House,
80 Haymarket, London SW1Y 4EL.

Nationwide Building Society.
Nationwide House, Pipers Way,
Swindon, SN38 1NW.

Hinckley and Rugby Building Society.
Upper Bond Street,
Hinckley,
Leicestershire, LE10 1NZ.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2025

Objectives and Activities

Aims and Principles

Citizens Advice West Suffolk provides free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The charity provides information and advice to all who need it but aims to target resources in more detailed help and casework to those who are least able to help themselves, whether due to language, mental health, age or disability, or short-term difficulties such as homelessness or lack of money.

We also work to improve the policies and practices that affect people's lives, through representing unfairness and difficulties faced by clients, to those able to make a difference in law and procedures, in government or elsewhere. Citizens Advice West Suffolk values their wide range of volunteers and recognises that they are the strength underpinning the organisation and seeks to promote supported volunteering as a route to develop employability skills and confidence, leading to a healthier and stronger community.

Objectives

The Trustees review the Charity's Business Development and Operation Plans on a regular basis, and at least annually, to recognise the achievements of the year and agree the objectives for the following year.

The main objective for the year ending 31 March 2025 was to continue to provide an efficient and effective advice and information service to the local community and our activities were targeted to meet that purpose. The work was carried out by a team of volunteer advisers and specialists providing advice by telephone, email, and face-to-face appointments. We provided advice on 14 key areas: benefits, consumer, debt, education, employment, finance, health, housing, immigration, legal, relationship, tax, travel, and utilities.

In addition to generalist advice, mentioned above, both specialist advice and casework were available:

- Specialist Child Support Agency Advice - support with maintenance payments and challenging decisions.
- Specialist Employment Advice - negotiations with employers and Employment Tribunals.
- Specialist Immigration Advice - including spousal visas, Leave to Remain, British Citizenship, financial requirements, and the correct use of forms.
- Specialist Money Advice – consideration of debt management options including Breathing Space, debt management plans, bankruptcy, debt relief orders and IVAs.
- Specialist Welfare Benefit Advice - form filling, mandatory reconsiderations and appeals.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2025

The charity obtained funding to deliver some specific projects:

- Carer's Fund Project – to provide advice to those caring for other people.
- Cost of Living Project - To provide advice to patients referred by Social Prescribers.
- Equity in Mind Project Round One – To provide advice and casework to clients 65+ with a severe mental illness.
- Equity in Mind Project Round Two – To provide advice and casework to clients 16-25 years old with a severe mental illness.
- Financial Capability - To provide training to frontline workers and end users to increase awareness on budgeting, savings, credit, and energy efficiency.
- Hospital Discharge Project – To provide advice to patients being discharged from West Suffolk Hospital.
- Housing Advice Project – To provide housing support for homelessness, evictions, rent arrears, landlord disputes and disrepair.
- Long Covid Project – To provide support to patients referred by the Long Covid Clinic at West Suffolk Hospital.
- MS Society Project – To provide benefit and debt casework to families affected by Multiple Sclerosis.
- Older People's Project – To provide advice to people over state retirement age.
- Probation Service Project – To provide benefit, finance and debt advice to male probationers.
- Supported Advice Project – Henry Smith – To provide individual support to clients affected by poor mental health.
- Supported Advice Project – West Suffolk Alliance – To provide individual support to clients affected by poor mental health referred by Social Prescribers.

How Our Activities Deliver Public Benefit

Our main activities and who we try to help are described above. 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 Trustee Board 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.

Contribution of Volunteers

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. As of 31 March 2025, the service employed 25 paid workers (16.7 FTEs) (2023/24: 25 paid workers, 15.8 FTEs) and was supported by 79 volunteers (2023/24: 76 volunteers).

Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice West Suffolk service. The volunteers contributed 30,108 hours in 2024/25. This may be expressed as an annualised value of £739,857 (2023/24: £726,619). However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained through volunteering helps them to return to employment or education.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2025

Achievements and Performance

The key achievements of the charity in 2024/25, in line with the Business and Development plan:

- Passed our three-year audit and renewed our Advice Quality Standard and accreditation to the Money Advice and Pension Framework for another three years.
- 6,090 unique clients assisted (7% increase on 2023/24).
- 42,567 individual activities including face-to-face appointments, phone calls and emails.
- 26,634 advice issues handled including benefits, debt, housing, employment, relationships, energy.
- £1,737,182 of income gained for clients.
- 725 clients given debt advice with £1,461,546 of debt managed.
- 1,242 clients helped with 2,646 housing issues.
- 555 clients helped with 1,032 charitable support issues including food parcels, oil, supermarket vouchers, and household goods.
- 738 clients with poor mental health helped by the Supported Advice Team generating an income of £648k for clients.
- 84 clients affected by Multiple Sclerosis helped with an additional £152k of income awarded.
- 67 clients affected by Long COVID assisted with 707 issues generating an income gain of £177,536.
- 73 male probationers advised through the MoJ Finance, Benefits and Debt Project.
- Started a new 2.4-year project working with the Social Prescribers in GP practices and the community across the West Suffolk Alliance area funded by West Suffolk Alliance – Suffolk and North East Essex ICB.
- Obtained three-year funding from Henry Smith for the Supported Advice Service referrals from partner agencies.
- 51 advisers trained on the new Renters Rights Bill.
- Renewed Cyber Essentials accreditation.
- Continued to upgrade the PCs and laptops.
- Continued to develop the phone and email service and introduced face-to-face reception opening in Haverhill to ensure the service remains fully accessible.
- Introduced a food recycling scheme in the Bury St Edmunds office.

Plans for the Future

A key priority for the Trustee Board for 2025/26 is to continue to deliver a sustainable service that meets the needs of the whole community. We need to expand our benefits advice service provision to support people with the proposed Welfare Benefit changes.

We will continue to diversify our funding streams to increase our sustainability which will enable us to build a service that is resilient. National funding is often awarded at a regional level so we will build our relationships with regional organisations to ensure we are well positioned to bid for appropriate funding. We will offer our funders value for money, whilst never compromising on the high-quality service that our clients expect and deserve.

We are aware that the planned Local Government Reorganisation and Devolution may have an impact on our funding so we will work with the Local Authorities, partners and Suffolk Local Citizens Advice to mitigate any risks.

There is a three-year Business Development Plan with detailed emphasis on the current year. The Operations Plan is a living document with KPIs, which is updated as the needs of the community and the charity change. The Chief Executive Officer reports on the progress of the plan at every Trustee Board meeting.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2025

The specific focus this year will be to:

- Increase our capacity to help more people by recruiting more volunteers and training them to provide high quality advice.
- Develop the skills and expertise of existing volunteers, trustees, and staff to ensure their knowledge remains up to date and they have opportunities to advance their careers.
- Use the Lived Experience of our staff, volunteers and trustees to inform the development of new projects and services.
- Build relationships with partners at a local and regional level to ensure we are well placed for regional funding bids, Devolution and Local Government Reorganisation.
- Seek additional funding to continue and extend our benefits and housing advice.
- Continue to work with our partners to develop our referral pathways particularly between the Primary Care Networks and our Supported Advice Service.
- Develop our Carer's Fund Project providing advice and support to carers.
- Continue to work with the Cambridge, Ely, and Newmarket MS Group and the Bury St Edmunds MS Group to support people affected by Multiple Sclerosis.
- Continue to work with Citizens Advice East Suffolk and the Ministry of Justice to deliver the Finance, Benefit and Debt service to male probationers. Work with regional partners to secure funding beyond 2027.
- Explore the use of Artificial Intelligence (AI) within our administration functions to make our processes more efficient and effective.
- Continue to work towards reducing the impact our organisation has on the environment.
- Develop Research and Campaigning within the organisation. We will use clients' evidence to influence and change policies and practices at a local and national level.
- Replace the kitchen and accessible toilet in the Bury St Edmunds office to provide a better experience for clients, volunteers, staff and people when hiring meeting rooms.

Financial Review

The Notes to the Financial Statements are shown on pages 17-25.

The key points are:

- Income in the year amounted to £714,151 (2024: £759,724) this included £338,691 (2024: £403,430) related to project restricted activities.
- Expenditure in the year amounted to £677,043 (2024: £680,558).
- The highest cost related to staff salaries for our 25 employed staff amounting to £505,430 (2024: £493,501).
- This resulted in a surplus of £37,108 (2024: surplus of £79,166)

Fundraising Activities and Principal Funding Sources

The principal funding sources were as follows:

- West Suffolk District Council (34%),
- Suffolk County Council (6%),
- East Cambridgeshire District Council (3%).

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2025

The Trustees extend their gratitude to our principal funders with whom we share many strategic objectives and who continued to support the core operating capacity of the charity.

In addition, project-specific funding was received from the following:

- Cambridge Building Society via Cambridge Community Foundation,
- East Suffolk and North Essex NHS Foundation Trust,
- MS Group in Cambridge, Ely and Newmarket,
- Ministry of Justice,
- Nationwide Building Society,
- Suffolk Community Foundation,
- The Henry Smith Foundation,
- The National Citizens Advice Bureaux,
- West Suffolk Alliance – Suffolk and North East Essex ICB.

The charity did not have any borrowings from either a provider of funding or other sources at the Balance Sheet date.

Reserves Policy

The Trustees have reviewed the reserves of the charity. This review encompassed the nature of the income and expenditure streams, the need to match income with fixed commitments, the risks associated therewith and the nature of the reserves. The review concluded that:

The charity is dependent on core fund providers to meet fixed annual commitments and other short-term fund providers for specific projects.

The Trustees have reviewed the potential expenditure that could arise should a significant reduction in income be incurred and have determined that free unrestricted reserves should be maintained at between six to nine months' budgeted expenditure.

The Trustees are aware of the financial pressures experienced by our major funders and our dependence on them and have taken this into consideration in establishing the reserves policy.

As of 31 March 2025, the total unrestricted reserves amount to £473,580 (2024: £435,625), although there were £140,000 of designated reserves within this figure. This is within the agreed range and therefore the Trustees consider that the position is under control and meets its objectives. The Trustees have continued to maintain a prudent approach to the management of the finances during the year.

Designated Reserves

The unrestricted funds of £140,000 have been designated with the aim of ensuring the charity's sustainability by making provisions for the replacement of equipment, for fulfilling our contractual commitments, for maintaining our premises and moving if necessary.

Investment Activities

The charity's funds are spent on delivering and developing the free advice service to the local community. The reserves were held during the year in accounts with various financial institutions, the details of which can be found on page 3. The charity does not currently hold any other material investments.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2025

Governance, Structure and Management

Governing Document

Suffolk West Citizens Advice Bureau is a charitable company limited by guarantee, incorporated on 24 May 2011: Company No. 07645392, Charity No. 1144118. The Company is governed under its Articles of Association. The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness, and distress in particular, but without limitation, for the benefit of the community in West Suffolk and surrounding areas. In furtherance of its objects the charity has power to establish and conduct local Citizens Advice offices as centres to provide a free, confidential, and impartial service of advice, information, and counsel for the public.

In the event of the company being wound up every member (including members who ceased to be members within one year prior to such winding up) would be required to contribute to the company's assets an amount not exceeding £1. At 31 March 2025, the company had 14 individual members (2024: 13).

Suffolk West Citizens Advice Bureau is also known and referred to as Citizens Advice West Suffolk.

Trustee Recruitment and Appointment

Trustees are either initially co-opted by the Trustee Board and then elected to the Board at an Annual General Meeting within three years of co-option or elected directly at an Annual General Meeting. Any election lasts for three years, and a Trustee can be re-elected to serve up to a maximum of 12 years.

Trustees, who are also directors of the company, are elected from the local community and must either reside or work in West Suffolk or the surrounding area. A formal interview process is followed for all applicants with an interview panel comprising of three Trustees or the Chief Executive Officer. References are taken for all new Trustees. A separate process, agreed by the Trustee Board, is followed for the election of the Chair.

Trustee Induction and Training

New Trustees are briefed on their legal obligations under charity and company law, the content of the Articles of Association, the committee and decision-making processes, the Business Development Plan and the recent financial performance of the charity. They also meet employees, volunteers, and other Trustees. Trustees are encouraged to attend appropriate external training and Citizens Advice events to develop their knowledge for the role. The Trustee Board hold regular Away Days with senior staff to discuss service delivery, strategy and plans.

Appraisal of the Trustee Board

The Trustees conduct an annual performance appraisal using a Citizens Advice template. Action is taken on any areas under performing to ensure the Trustee Board conforms to best practice.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2025

Organisational Structure

The Trustee Board is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry ultimate responsibility for the conduct of Citizens Advice West Suffolk and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at least ten times a year, and delegate the day-to-day operation of the organisation to a paid Chief Executive Officer.

The Trustee Board has assigned responsibilities amongst the Trustee group to allow workload to be shared and to give a clear point of contact for senior staff. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public on request. All Trustees and key employees have declared that they are a "fit and proper person" to be involved in the running of a charity.

The Trustee Board regularly reviews its effectiveness and the use of committees. There are three committees, the Operations Committee, Personnel Committee and Appeals Committee. There are working groups to discuss specific issues.

The Committees report to the Trustee Board.

Operations Committee

The committee meets monthly ahead of each Trustee Board meeting and is responsible for:

Addressing any issues that need detailed discussion prior to presenting to the Trustee Board. These include finance, infrastructure, property, HR, contracts, and strategy.

The Committee does not have any decision-making powers other than in exceptional circumstances. The Trustee Board fully ratifies any decisions made under these arrangements.

Membership: Chair, Vice Chair, Treasurer, Governance Lead, Chief Executive Officer and Chief Operating Officer.

Personnel Committee

The committee meets when required and is responsible for:

Oversight of HR policies, procedures, performance management, grievances and disciplinary matters, volunteer complaints, workforce modelling, succession planning and salary reviews.

The Committee does not have any decision-making powers other than in exceptional circumstances. The Trustee Board fully ratifies any decisions made under these arrangements.

Membership: CEO, Chair, Treasurer, Trustee Lead for People and one trustee with relevant experience.

Appeals Committee

The committee meets as required and is responsible for:

Managing and hearing appeals from staff and volunteers.

The Committee does not have any decision-making powers other than in exceptional circumstances. The Trustee Board fully ratifies any decisions made under these arrangements.

Membership: Vice Chair, Trustee Lead for Governance and one trustee with relevant experience.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2025

Related Parties

Citizens Advice West Suffolk is a member of Citizens Advice, the national association for the Citizens Advice service. With effect from April 2015 Citizens Advice Bureaux became known as Local Citizens Advice (LCA) and Suffolk West Citizens Advice Bureau became known as Citizens Advice West Suffolk (CAWS). The charity also cooperates and liaises with many other advisory services, local charities, trusts, councils and system partners on behalf of clients.

Audit process

The charitable company is annually audited by Citizens Advice using a Performance and Quality Framework. Every three years the charity receives a full audit to ensure compliance with the Advice Quality Standard (AQS) and the Money Advice Service Debt Advice Quality Framework (MASDAQF).

The Red/Amber/Yellow and Green (RAYG) scoring system is used to mark each of the five key areas:

- Quality of Advice Assessment.
- Client Experience.
- People Management.
- Leadership.
- Financial Health Monitoring.

Quality of Advice Assessment - every quarter the charity self-assesses a selection of cases which are then checked by a Citizens Advice auditor for the quality of the self-assessment and quality of advice.

Client Experience - a selection of clients is contacted by email or text after the advice process to assess their satisfaction with the service and the advice provided.

People Management - an annual survey is sent to all staff and volunteers to ask people about their experiences, identify what's working well and see where improvements can be made.

Leadership - the Trustees annually self-assess how well the charity is run and whether it is delivering good quality services. The self-assessment is checked by an auditor from national Citizens Advice.

Financial Health - quarterly financial reports are provided to national Citizens Advice which are assessed against the budget and the reserves policy. A comparison is provided with other LCA in the family group.

In February 2025 the charity had its three-year audit and scored green in all five areas. The Advice Quality Standard was renewed until March 2028.

The charity is registered with the Financial Conduct Authority and submits annual returns.

Risk management

The Trustees have reviewed their procedures considering corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'. Organisational risk is assessed within the Business Development Plan. The plan considers potential changes to the environment in which the charity is working and highlights how these could impact on its services. The organisation faces a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then mitigate their impact. The Risk Register is a formal statement of the charity's risk management strategy and how the impact of potential risks can be minimised. The Trustees and the management team have given detailed and careful consideration of the risks.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2025

Suffolk West Citizens Advice Bureau's objectives, its internal organisation, and the environment in which it operates are continually changing and as a result, the risks it faces are not constant. Organisational success derives, in part, from successful risk taking and so the purpose of internal control is to help manage and control risk appropriately rather than to eliminate it.

The following measures will help minimise the risks:

- The Trustee Board recognises its role as the ultimate authority on the governance of the organisation and the management team and staff recognise that they operate with delegated authority.
- Effective appraisal and supervision of the Chief Executive Officer and management team.
- Reviewing client, staff, and volunteer feedback to improve or adapt the service to meet the needs of the community.
- Regular case checking, Independent File Reviews, and training to ensure quality of advice.
- Handling complaints promptly and effectively keeping complainants informed throughout the process.
- Good communication between volunteers, staff, the management team, and the Trustee Board.
- The effective use of probationary periods; staff and volunteer supervision and appraisal; and policies to promptly identify and deal with issues of concern.
- Regular review and analysis of statistics to ensure targets are met.
- Maintaining good relationships with funders to identify potential funding opportunities and challenges.
- Building strong relationships with partners to optimise joint working.
- Ensuring adequate financial reserves.
- Monthly financial monitoring against annual budget.
- Maintaining independence and political neutrality to avoid conflicts of interest.

Statement of Internal Control

The Trustee Board oversee the information security of all the personal information and special category data that is processed, including the personal information of our clients, staff, funders, and strategic partners. Suffolk West Citizens Advice Bureau hold joint responsibility for client data that is held in our case management system with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2025

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The Trustees' annual report was approved on 20th October 2025 and signed on behalf of the board of Trustees by:



C Knight (Treasurer)
Trustee

Suffolk West Citizens Advice Bureau
Company Number 07645392
Charity Number 1144118

Statement of Financial Activities
(including an Income and Expenditure Account)
For the Year Ended 31st March 2025

	Notes	Unrestricted Funds	Restricted Funds	Total	2024
<u>Income and endowments from:</u>					
Donations and Gifts		13,457		13,457	8,234
Other Income	7	18,102		18,102	12,518
Activities in furtherance of the charity's objectives					
Local government grants	7	321,906		321,906	320,605
Other Grants and income	7	173,024	165,667	338,691	403,430
Bank interest		21,995		21,995	14,937
Total income and endowments		548,484	165,667	714,151	759,724
<u>Expenditure on:</u>					
Charitable activities					
Bureau operating costs	5	505,433	165,789	671,223	673,130
Management and administration	6	5,095	725	5,820	7,429
Total expenditure		510,529	166,514	677,043	680,558
Net income/(expenditure) before transfers		37,955	(847)	37,108	79,166
Transfers between funds					
Net movement in funds		37,955	(847)	37,108	79,166
Fund balances brought forward from 1st April 2024		435,625	17,884	453,509	374,343
Fund balances carried forward at 31st March 2025	4	473,580	17,037	490,617	453,509

All the above results are derived from continuing activities. All gains and losses recognised in the year are included above.

Suffolk West Citizens Advice Bureau
Company Number 07645392
Charity Number 1144118

Balance Sheet as at 31st March 2025

	Notes	2025	2024
<u>Fixed Assets</u>			
Tangible Fixed Assets	15	0	0
<u>Current Assets</u>			
Debtors and prepaid expenses	8	17,484	12,592
Cash at bank and in hand	9	604,049	618,698
		621,533	631,290
Creditors: amounts falling due within one year	10	(130,916)	(177,781)
<u>Net Current Assets</u>		490,617	453,509
<u>Total Assets less Current Liabilities</u>		490,617	453,509
Funds:			
Unrestricted		473,580	435,625
Restricted		17,037	17,884
<u>Total Funds</u>	4	490,617	453,509

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with section 36 of the Act, and
- (ii) complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These financial statements were approved by the trustees and authorised for issue on 20 October 2025 and are signed on their behalf by:



C Knight
Treasurer
Company number 07645392

Suffolk West Citizens Advice Bureau
Company Number 07645392
Charity Number 1144118

Statement of Cash Flows for the year ended 31 March 2025

	Note	2025	2024
Cash (absorbed by) generated from operations			
Net income for the year		37,108	79,166
Interest received		(21,995)	(14,937)
Depreciation of tangible fixed assets		-	-
Increase/decrease in debtors		(4,892)	(4,174)
Increase/decrease in creditors		(46,865)	26,291
Net cash flow from operating activities		(36,644)	86,346
Cash flow from operating activities		(36,644)	86,346
Cash flow from investing activities			
Payments to acquire tangible fixed assets		-	-
Interest received		21,995	14,937
Net cash flow from investing activities		21,995	14,937
Net increase/decrease in cash and cash equivalents		(14,649)	101,283
Cash and cash equivalents at 1 April 2024		618,698	517,415
Cash and cash equivalents at 31 March 2025		604,049	618,698
Cash and cash equivalents consist of:			
Cash at bank and in hand		604,049	618,698

Suffolk West Citizens Advice Bureau
Notes to Financial Statements
For the Year Ended 31 March 2025

1. Accounting Policies

General information and basis of preparation:

Suffolk West CAB is a charitable company registered in England. Its address is given in the charity information on page 2. It operates Citizens Advice Bureaux for the benefit of the community in West Suffolk and surrounding areas.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)-(Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note to the accounts.

Income:

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

Grants receivable: Revenue grants are credited as incoming resources when they are receivable provided that conditions for receipt have been complied with.

Voluntary income: All voluntary income which is received by way of donations, gifts and fundraising events is included as income on receipt.

Expenditure:

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of obligation can be measured reliably. It is allocated between:

- Expenditure incurred directly to the fulfilment of the charity's objectives.

- Expenditure incurred directly in the effort to raise voluntary contributions.

- Expenditure incurred in the management and administration of the charity.

Any expenditure which cannot be specifically identified as direct charitable expenditure or fundraising expenditure is included in the management and administration function of the charity.

Pensions:

Prior to auto-enrolment, employer contributions were made through a group policy with Standard Life which is no longer offered to staff. Personal contributions are not deducted from staff pay, but members make individual arrangements for direct debits with Standard Life. Following the charity's staging date for auto-enrolment in May 2017, NEST became our main pension provider into which staff are automatically enrolled if eligible, with employee deductions from pay.

Accounting Policies (Continued)

Leases

Rentals paid under operating leases are charged against income as incurred.

Fixed Assets

Expenditure on office refurbishment and equipment with a value below £1,000 is charged against revenue when incurred. New items of equipment over £1,000 will be capitalised and fully depreciated within the year of purchase.

Fund Accounting:

General funds are unrestricted funds which are available for use at the discretion of the trustees in the furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular projects having regard to the nature of funding and costs associated with providing services or completion of the project. Any surpluses or deficits are transferred to non-designated unrestricted funds or met from non-designated unrestricted funds on cessation of the service or completion of the project. The aim and use of each designated fund is set out in the notes in the Trustee's Report on page 6.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

2. Grants:

In accordance with SORP recommendations, grants receivable before 31st March 2016 relating to future periods have not been treated as deferred.

3. Donations:

Unrestricted funds: Donations received from individuals and corporate bodies amounted to £13,457 (£8,234).

Suffolk West Citizens Advice Bureau
Notes to Financial Statements (continued)
For the Year Ended 31 March 2025

4. Statement of Funds

	01.04.24	Income	Expenditure	Transfers	31.03.25
General Reserve	295,625	548,484	(510,529)	-	333,580
Designated Funds				-	
Designated	140,000	-	-	-	140,000
Total Unrestricted Funds	435,625	548,484	(510,529)	-	473,580
Restricted Funds					
FinCap	12,518	7,916	(5,377)	-	15,057
Training	1,980	-	-	-	1,980
MS Society	-	18,900	(18,900)	-	-
Supported Advice	-	23,074	(23,074)	-	-
Nationwide	-	52,157	(52,157)	-	-
Equity in Mind 16 - 25	3,386	16,659	(20,045)	-	-
Equity in Mind 65+	-	20,987	(20,987)	-	-
Cost of Living	-	25,974	(25,974)	-	-
Total Restricted Funds	17,884	165,667	(166,514)	-	17,037
Total Funds	453,509	714,151	(677,043)	-	490,617

Financial Capability - To provide training to frontline workers and end users to increase awareness on budgeting, savings, credit and energy efficiency.

Training - To provide training to paid staff and volunteers.

MS Society Project - To provide benefit and debt casework to families affected by Multiple Sclerosis.

Supported Advice Project - To provide individual support to clients affected by poor mental health.

Nationwide Older People's Project - To provide holistic advice to people over state retirement age.

Equity in Mind Project - To provide advice and casework to clients 16-25 years old with a severe mental illness.

Equity in Mind Project - To provide advice and casework to clients 65+ with a severe mental illness.

Cost of Living Project - To provide advice to patients referred to the service by Social Prescribers.

Designated Funds - £140,000 of unrestricted funds have been designated to ensure the charity remains sustainable.

Contractual Commitment Reserve £100,000 - To cover contracted payments including redundancy, maternity cover, disciplinary and grievance procedures, IT and accountancy.

Equipment Reserve £15,000 - To purchase IT, telecoms and office equipment.

Property Commitment Reserve £25,000 - To cover costs of office maintenance and moving premises.

Suffolk West Citizens Advice Bureau
Notes to Financial Statements (continued)
For the Year Ended 31 March 2025

4. Statement of Funds - Prior year

	01.04.23	Income	Expenditure	Transfers	31.03.24
General Reserve	225,699	550,907	(468,027)	(12,954)	295,625
Designated Funds					
Designated	140,000	-	-		140,000
Total Unrestricted Funds	365,699	550,907	(468,027)	(12,954)	435,625
Restricted Funds					
FinCap	6,665	16,830	(10,977)		12,518
Training	1,980	-	-		1,980
MS Society	-	18,321	(16,513)	(1,808)	-
Supported Advice	-	71,593	(108,647)	37,054	-
Nationwide	-	32,369	(34,778)	2,409	-
Equity in Mind 16 - 25	-	25,001	(21,615)		3,386
Equity in Mind 65+	-	18,729	(20,002)	1,273	-
Cost of Living	-	25,974		(25,974)	-
Total Restricted Funds	8,645	208,817	(212,532)	12,954	17,884
Total Funds	374,344	759,724	(680,559)	-	453,509

Financial Capability - To provide training to frontline workers and end users to increase awareness on budgeting, savings, credit and energy efficiency.

Training - To provide training to paid staff and volunteers.

MS Society Project - To provide benefit and debt casework to families affected by Multiple Sclerosis.

Supported Advice Project - To provide individual support to clients affected by poor mental health.

Nationwide Housing Advice Project - To provide housing support for homelessness, evictions, rent arrears, landlord disputes and disrepair.

Equity in Mind Project - To provide advice and casework to clients 16-25 years old with a severe mental illness.

Equity in Mind Project - To provide advice and casework to clients 65+ with a severe mental illness.

Cost of Living Project - To provide advice to patients referred to the service by Social Prescribers.

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Property Commitment Reserve £25,000 - To cover costs of office maintenance and moving premises.

Suffolk West Citizens Advice Bureau
Notes to Financial Statements (continued)
For the Year Ended 31 March 2025

5. Bureau Operating Costs

	Unrestricted	Restricted	Total	2024
Salaries, NIC and pensions	385,172	120,258	505,430	493,501
Staff and volunteer	7,753	527	8,280	7,470
Office costs	48,182	16,990	65,172	80,462
Premises costs	56,428	26,937	83,365	91,799
Fundraising costs	4,284	0	4,284	0
Other	3,614	1,078	4,692	(102)
	<u>505,433</u>	<u>165,789</u>	<u>671,223</u>	<u>673,130</u>

6. Management and Admin

	Unrestricted	Restricted	Total	2024
Insurance	-		-	400
Annual General Meeting	266		266	389
Secretarial salary	3,350		3,350	3,350
Governance	1,480	725	2,204	3,290
	<u>5,095</u>	<u>725</u>	<u>5,820</u>	<u>7,429</u>

During the year, the charity incurred the following fees in respect of services provided by the independent examiner:

Independent examination of the accounts: £2,514
Bookkeeping services: £5,280

Suffolk West Citizens Advice Bureau
Notes to Financial Statements (continued)
For the Year Ended 31 March 2025

<u>7a. Other Income</u>	2025	2024
Miscellaneous income	6,810	7,925
Fundraising	11,292	4,593
	<u>18,102</u>	<u>12,518</u>
 <u>7b. Analysis of Grants Received</u>	 2025	 2024
<u>Local government grants</u>		
West Suffolk Council	245,000	245,379
Mid Suffolk District Council	5,460	5,460
Suffolk County Council	40,260	39,600
East Cambridgeshire District Council	23,166	23,166
Bury St Edmunds Town Centre	1,020	0
Cambridge C A B	7,000	7,000
	<u>321,906</u>	<u>320,605</u>
 <u>Other Grants and income</u>	 2025	 2024
	<u>338,691</u>	<u>403,430</u>

Suffolk West Citizens Advice Bureau
Notes to Financial Statements (continued)
For the Year Ended 31 March 2025

8. Lease Deposit, Debtors and Prepaid

<u>Expenses</u>	2025	2024
Trade debtors	16,073	7,589
Prepaid expenses	1,411	5,003
	<u>17,484</u>	<u>12,592</u>

9. Cash at bank and In Hand

Cash at Bank	603,883	618,653
Cash In Hand	166	45
	<u>604,049</u>	<u>618,698</u>

10. Creditors

Trade creditors	6,715	14,386
Taxation and Social Security	8,896	7,954
Accruals and deferred income	115,305	155,441
	<u>130,916</u>	<u>177,781</u>

11. Capital Commitments

At the balance sheet date, the charity had entered into contractual arrangements for building work to be completed after the year end. The total capital commitment not provided for in the financial statements is £13,150.

The building work relates to improvements to the charity's main premises and is expected to be completed within three months of the year end. The commitment was contracted prior to the year end, but the work had not commenced at the reporting date.

12. Trustees' Expenses and Remuneration

Trustees are invited to submit claims for travelling and incidental costs associated with attendance at Board meetings, training and other meeting attended on the Charity's business. Claims were made during the year and payments to Trustees amounted to £113 (2024, £43).

Suffolk West Citizens Advice Bureau
Notes to Financial Statements (continued)
For the Year Ended 31 March 2025

13. Analysis of Net Assets between Funds

	Restricted	Designated	General	Total
Fixed Assets				
Current Assets	17,037	140,000	464,496	621,533
Current Liabilities			(130,916)	(130,916)
	<u>17,037</u>	<u>140,000</u>	<u>333,580</u>	<u>490,617</u>

Analysis of Net Assets between Funds - Prior Year

	Restricted	Designated	General	Total
Fixed Assets				
Current Assets	17,884	140,000	473,406	631,290
Current Liabilities			(177,781)	(177,781)
	<u>17,884</u>	<u>140,000</u>	<u>295,625</u>	<u>453,509</u>

14. Employees

The average number of employees during the year was 25 (2024, 25) and the total emoluments for the year amounted to;

	2025	2024
Gross Pay	461,376	452,869
Employer's NIC	<u>35,362</u>	<u>32,391</u>
	<u>496,738</u>	<u>485,260</u>
Employer's contribution to pensions	9,247	8,876
Std Life	<u>2,795</u>	<u>2,714</u>
	<u>508,780</u>	<u>496,851</u>
Less: employment allowance (included in other income)	<u>(5,000)</u>	<u>(5,000)</u>
	<u>503,780</u>	<u>491,851</u>

The emoluments were shown in the notes to the accounts as follows:

Bureau operation cost (Note 5)	505,430	493,501
Management and Administration		
Secretarial salary	3,350	3,350
	<u>508,780</u>	<u>496,851</u>

The pension scheme is a defined contribution scheme.

No staff received remuneration at or above £60,000.

Suffolk West Citizens Advice Bureau
Notes to Financial Statements (continued)
For the Year Ended 31 March 2025

15. Tangible Fixed Assets

Cost	Office and Computer Equipment	Total
As at 1 April 2024	79,091	79,091
Additions	0	0
Disposals	0	0
As at 31 March 2025	<u>79,091</u>	<u>79,091</u>
Depreciation		
As at 1 April 2024	79,091	79,091
Charge for the year	0	0
Disposals	0	0
As at 31 March 2025	<u>79,091</u>	<u>79,091</u>
Net Book Value		
As at 1 April 2024	0	0
As at 31 March 2025	<u>0</u>	<u>0</u>

16. Control of the Charity

The Charity is controlled by the Board of Trustees.

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE SUFFOLK WEST CITIZENS ADVICE BUREAU

Independent Examiner's Report to the Trustees of the Suffolk West Citizen Advice Bureau

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

Respective responsibilities of trustees and examiner

As the charity's trustees of the Company (who are also the directors of the company 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").

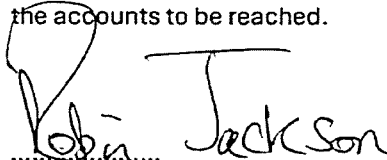
Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act.

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

Basis of independent examiner's statement

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.



Robin Jackson

Churchgate Accountants Limited
18 Langton Place
Bury St Edmunds
IP33 1NE

6 OCTOBER 2025

Accounts



Suffolk West Citizens Advice Bureau

Annual Report 2023/24



COMPANY REGISTRATION NUMBER: 07645392

CHARITY REGISTRATION NUMBER: 1144118

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Unaudited financial statements

31 March 2024

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Financial statements

Year ended 31 March 2024

	Page
Trustees' annual report (incorporating the directors' report)	1-12
Statement of financial activities (including income and expenditure account)	13
Balance sheet	14
Statement of Cash Flows	15
Notes to the financial statements	16-23
Independent examiner's report to the Trustees	24

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2024

The Trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2024.

Chair's report

Last year we reported that our key focus had been adapting the Citizens Advice West Suffolk service to reflect the growing demand for our help in light of the economic landscape. In 2023/24 we built on those changes whilst also needing to focus strongly on securing additional funding to replace grants for time-specific projects which were reaching their conclusion.

Clients continued to seek our help in increasing numbers, with support to identify and apply for benefits being the most frequent driver for using CAWS for the second year in a row. We helped more clients and handled a greater number of issues than ever before.

The majority of advice continues to be delivered by telephone and email, enabling us to serve an increased number of clients and particularly those who are not local to our offices or have transport or mobility difficulties. However, 2023/24 did see a gradual increase in the number of hours where face-to-face appointments were made available across our region's offices, and in the offices of Brandon Town Council who kindly continue to provide us with a base from which to operate.

Carol and her colleagues continue to manage effectively the challenging balancing act of maximising the support we provide to clients with the funds that are available. As always, we are exceptionally grateful to the local District Councils, County Council, and our project funders, without whose support we could not continue to deliver the service which is so key to many in our local community. We are particularly appreciative of a new approach from West Suffolk Council who have now confirmed ongoing grant funding for three years as opposed to renewing this annually. The additional certainty in relation to a large tranche of our core funding makes effective forward planning easier.

As always, our heartfelt thanks go to all of our staff and volunteers, including trustees, who are at the core of all we do and without whom we could not help those who need and value our assistance.

Mary Porch

Chair of the Board of Trustees, Suffolk West Citizens Advice Bureau

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 (FRS102) (effective 1 January 2015) (as amended by Update Bulletin 1 published on 2 February 2016).

Reference and administrative details

Registered charity name:	Suffolk West Citizens Advice Bureau
Company registration number:	07645392
Charity registration number:	1144118
Registered Office:	The Risbygate Centre, 90 Risbygate Street, Bury St Edmunds, Suffolk, IP33 3AA.
Principal Places of Business:	Bury St Edmunds: The Risbygate Centre, 90 Risbygate Street, Bury St Edmunds, Suffolk, IP33 3AA. Haverhill: Haverhill House, Lower Downs Slade, Haverhill, Suffolk, CB9 9HB. Brandon: The Old School House, Market Hill, Brandon, Suffolk, IP27 0AA. Mildenhall: Mildenhall Hub, Sheldrick Way, Mildenhall, Suffolk, IP28 7JX. Newmarket: Foley House, Wellington Street, Newmarket, Suffolk, CB8 0HY.

Trustees

The Trustees who served during the year and at the date of approval were as follows:

M Porch (Chair)
P Holland (Vice Chair)
C Knight (Treasurer)
R Bolton
M Finn
A Howard (Resigned 26 March 2024)
A Mayer
K Nicholls (Appointed 20 September 2023)
B Peters (Resigned 26 March 2024)
M Simpkin (Resigned 18 July 2023)
M Walker
J Wilkie

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

Management team	Ms C Eagles (Chief Executive Officer) Ms J Albin (Business Development Manager) Ms S Bradbury (Operations Manager) Ms J Chatt (Office Manager)
Independent examiner	Mr James Knights Bsc ACA Knights Lowe Limited Chartered Accountants Eldo House, Kempson Way, Suffolk Business Park, Bury St Edmunds, Suffolk IP32 7AR.
Financial Institutions	CAF Bank Limited. 25 Kings Hill Avenue, Kings Hill, West Malling, ME19 4JQ. Cambridge and Counties Bank Limited. Charnwood Court, 5B New Walk, Leicester, LE1 6TE. Cambridge Building Society. Head Office, P O Box 232, Cambridgeshire, CB5 8FF. Flagstone Investment Management. 17 th Floor, New Zealand House, 80 Haymarket, London SW1Y 4EL. Nationwide Building Society. Nationwide House, Pipers Way, Swindon, SN38 1NW. Monmouthshire Building Society. Monmouthshire House, John Frost Square, Kingsway Centre, Newport, NP20 1PX. Hinckley and Rugby Building Society. Upper Bond Street, Hinckley, Leicestershire, LE10 1NZ.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

Objectives and Activities

Aims and Principles

Citizens Advice West Suffolk provides free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The charity provides information and advice to all who need it but aims to target resources in more detailed help and casework to those who are least able to help themselves, whether due to language, mental health, age or disability, or short-term difficulties such as homelessness or lack of money.

We also work to improve the policies and practices that affect people's lives, through representing unfairness and difficulties faced by clients, to those able to make a difference in law and procedures, in government or elsewhere. Citizens Advice West Suffolk values their wide range of volunteers and recognises that they are the strength underpinning the organisation and seeks to promote supported volunteering as a route to develop employability skills and confidence, leading to a healthier and stronger community.

Objectives

The Trustees review the Charity's Business Development and Operation Plans on a regular basis, and at least annually, to recognise the achievements of the year and agree the objectives for the following year.

The main objective for the year ending 31 March 2024 was to continue to provide an efficient and effective advice and information service to the local community and our activities were targeted to meet that purpose. The work was carried out by a team of volunteer advisers and specialists providing advice by telephone, email, and face-to-face appointments. We provided advice on 14 key areas: benefits, consumer, debt, education, employment, finance, health, housing, immigration, legal, relationship, tax, travel, and utilities.

In addition to generalist advice, mentioned above, both specialist advice and casework were available:

- Specialist Welfare Benefit Advice - form filling, mandatory reconsiderations and appeals.
- Housing Advice Project - housing support for homelessness, evictions, rent arrears, landlord disputes and disrepair.
- Supported Advice Project - focused support for clients affected by poor mental health, with specific projects for 65+ and 16–25-year-olds.
- Energy Advice - one to one advice on: charitable support for energy costs, carbon monoxide awareness, managing fuel debts and energy efficiency measures such as loft and cavity wall insulation.
- MS Society Project - specialist support for people affected by Multiple Sclerosis.
- Long COVID Project - support to patients referred by the Long COVID Clinic at West Suffolk Hospital.
- Specialist Child Support Agency Advice - support with maintenance payments and challenging decisions.
- Specialist Employment Advice - negotiations with employers and Employment Tribunals.
- Specialist Immigration Advice - including spousal visas, Leave to Remain, British Citizenship, financial requirements, and the correct use of forms.
- Specialist Money Advice – consideration of debt management options including Breathing Space, debt management plans, bankruptcy, debt relief orders and IVAs.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

How Our Activities Deliver Public Benefit

Our main activities and who we try to help are described above. 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 Trustee Board 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.

Contribution of Volunteers

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. As of 31 March 2024, the service employed 25 paid workers (15.8 FTEs) (2022/23: 25 paid workers, 15.6 FTEs), and was supported by 76 volunteers (2022/23: 57 volunteers).

Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice West Suffolk service. The volunteers contributed 21,080 hours in 2023/24. This may be expressed as an annualised value of £726,619 (2022/23: £689,845). However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained through volunteering helps them to return to employment or education.

Achievements and Performance

The key achievements of the charity in 2023/24, in line with the Business and Development plan:

- Passed our year two audit to maintain our Advice Quality Standard and accreditation to the Money Advice and Pension Framework
- 5,712 unique clients assisted
- 39,633 individual activities including face-to-face appointments, phone calls and emails
- 26,515 advice issues handled including benefits, debt, housing, employment, relationships, energy
- £2,032,900 of income gained for clients
- £1,068,211 of debt managed
- 1,080 clients helped with 2,305 housing issues
- 674 clients helped with 1,483 charitable support issues including food parcels, oil, supermarket vouchers, and household goods
- 783 clients with poor mental health helped by the Supported Advice Team generating an income of £746k for clients
- 85 clients affected by Multiple Sclerosis helped with an additional £173k of income awarded
- 60 clients affected by Long COVID assisted with 625 issues
- 182,608 people potentially reached through the Long COVID awareness raising campaign
- Started the Moj Finance, Benefits and Debt Project for male probationers
- 25 office PCs replaced so they could be upgraded to Microsoft Windows 11
- Obtained Cyber Essentials accreditation
- Continued to develop the phone and email service and introduced face-to-face reception opening in Bury St Edmunds and Newmarket to ensure the service remains fully accessible
- Introduced a mediation service for neighbour disputes
- Moved the Brandon office from privately rented space into Brandon Town Council Offices
- Provided a quarterly newsletter to stakeholders in West Suffolk and East Cambridgeshire
- Contributed to a quarterly Suffolk Citizens Advice newsletter to funders.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

Plans for the Future

A key priority for the Trustee Board for 2024/25 is to continue to deliver a sustainable service that meets the needs of the whole community. We need to expand our service provision to help the growing number of people who need our assistance as they continue to feel the impact of inflation and high interest rates.

We will continue to diversify our funding streams to increase our sustainability which will enable us to build a service that is resilient. We recognise the challenges involved in short term project funding and, where possible, will secure longer term funding to enable us to effectively plan. We will offer our funders value for money, whilst never compromising on the high-quality service that our clients expect and deserve.

There is a three-year Business Development Plan with detailed emphasis on the current year. The Operations Plan is a living document with KPIs, which is updated as the needs of the community and the charity change. The Chief Executive Officer reports on the progress of the plan at every Trustee Board meeting.

The specific focus this year will be to:

- Increase our capacity to help more people by recruiting more volunteers and training them to provide high quality advice.
- Develop the skills and expertise of existing volunteers, trustees, and staff to ensure their knowledge remains up to date and they have opportunities to advance their careers.
- Pass our year three audit to renew accreditation to the Advice Quality Standard and the Money Advice and Pension Framework.
- Explore the use of Artificial Intelligence (AI) within our administration functions to make our processes more efficient and effective.
- Seek additional funding to continue and extend our Supported Advice Service for clients affected by poor mental health.
- Develop our inward and outward referral processes with our partners particularly the Primary Care Networks.
- Launch our Income-Max Project providing advice and support to older people.
- Continue to work with the Cambridge, Ely, and Newmarket MS Group and the Bury St Edmunds MS Group to support people affected by Multiple Sclerosis.
- Work with Citizens Advice East Suffolk and the Ministry of Justice to deliver the Finance, Benefit and Debt service to male probationers.
- Continue to work towards reducing the impact our organisation has on the environment.
- Develop Research and Campaigning within the organisation. We will use clients' evidence to influence and change policies and practices at a local and national level with attention focused on the cost-of-living crisis.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

Financial Review

The Notes to the Financial Statements are shown on pages 16-23.

The key points are:

- Income in the year amounted to £759,724 (2023: £602,278) this included £403,430 (2023: £255,136) related to project restricted activities.
- Expenditure in the year amounted to £680,558 (2023: £604,848).
- The highest cost related to staff salaries for our 25 employed staff amounting to £493,501 (2023: £434,138).
- This resulted in a surplus of £79,166 (2023: deficit of £2,570)

Fundraising Activities and Principal Funding Sources

The principal funding sources were as follows:

- West Suffolk District Council (32%),
- Suffolk County Council (5%),
- East Cambridgeshire District Council (3%).

The Trustees extend their gratitude to our principal funders with whom we share many strategic objectives and who continued to support the core operating capacity of the charity.

In addition, project-specific funding was received from the following:

- East Suffolk and North Essex NHS Foundation Trust,
- MS Group in Cambridge, Ely and Newmarket,
- National Lottery Community Fund,
- Nationwide Building Society,
- Ministry of Justice,
- Suffolk Community Foundation.

The charity did not have any borrowings from either a provider of funding or other sources at the Balance Sheet date.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

Reserves Policy

The Trustees have reviewed the reserves of the charity. This review encompassed the nature of the income and expenditure streams, the need to match income with fixed commitments, the risks associated therewith and the nature of the reserves. The review concluded that:

The charity is dependent on core fund providers to meet fixed annual commitments and other short-term fund providers for specific projects.

The Trustees have reviewed the potential expenditure that could arise should a significant reduction in income be incurred and have determined that free unrestricted reserves should be maintained at between six to nine months' budgeted expenditure.

The Trustees are aware of the financial pressures experienced by our major funders and our dependence on them and have taken this into consideration in establishing the reserves policy.

As of 31 March 2024, the total unrestricted reserves amount to £435,624 (2023: £365,698), although there were £140,000 of designated reserves within this figure. This is within the agreed range and therefore the Trustees consider that the position is under control and meets its objectives. The Trustees have continued to maintain a prudent approach to the management of the finances during the year.

Designated Reserves

The unrestricted funds of £140,000 have been designated with the aim of ensuring the charity's sustainability by making provisions for the replacement of equipment, for fulfilling our contractual commitments, for maintaining our premises and moving if necessary.

Investment Activities

The charity's funds are spent on delivering and developing the free advice service to the local community. The reserves were held during the year in accounts with various financial institutions, the details of which can be found on page 3. The charity does not currently hold any other material investments.

Governance, Structure and Management

Governing Document

Suffolk West Citizens Advice Bureau is a charitable company limited by guarantee, incorporated on 24 May 2011: Company No. 07645392, Charity No. 1144118. The Company is governed under its Articles of Association. The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness, and distress in particular, but without limitation, for the benefit of the community in West Suffolk and surrounding areas. In furtherance of its objects the charity has power to establish and conduct local Citizens Advice offices as centres to provide a free, confidential, and impartial service of advice, information, and counsel for the public.

In the event of the company being wound up every member (including members who ceased to be members within one year prior to such winding up) would be required to contribute to the company's assets an amount not exceeding £1. At 31 March 2024, the company had 13 individual members (2023: 14 individual).

Suffolk West Citizens Advice Bureau is also known and referred to as Citizens Advice West Suffolk.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

Trustee Recruitment and Appointment

Trustees are either initially co-opted by the Trustee Board and then elected to the Board at an Annual General Meeting within three years of co-option or elected directly at an Annual General Meeting. Any election lasts for three years, and a Trustee can be re-elected to serve up to a maximum of 12 years.

Trustees, who are also directors of the company, are elected from the local community and must either reside or work in West Suffolk or the surrounding area. A formal interview process is followed for all applicants with an interview panel comprising of three Trustees or the Chief Executive Officer. References are taken for all new Trustees. A separate process, agreed by the Trustee Board, is followed for the election of the Chair.

Trustee Induction and Training

New Trustees are briefed on their legal obligations under charity and company law, the content of the Articles of Association, the committee and decision-making processes, the Business Development Plan and the recent financial performance of the charity. They also meet employees, volunteers, and other Trustees. Trustees are encouraged to attend appropriate external training and Citizens Advice events to develop their knowledge for the role. The Trustee Board hold regular Away Days with senior staff to discuss service delivery, strategy and future plans.

Appraisal of the Trustee Board

The Trustees conduct an annual performance appraisal using a Citizens Advice template. Action is taken on any areas under performing to ensure the Trustee Board conforms to best practice.

Organisational Structure

The Trustee Board is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry ultimate responsibility for the conduct of Citizens Advice West Suffolk and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at least ten times a year, and delegate the day-to-day operation of the organisation to a paid Chief Executive Officer.

The Trustee Board has assigned responsibilities amongst the Trustee group to allow workload to be shared and to give a clear point of contact for senior staff. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

All Trustees and key employees have declared that they are a "fit and proper person" to be involved in the running of a charity.

The Trustee Board regularly reviews its effectiveness and the use of committees. There is one committee, the Operations Committee, with working groups initiated to discuss specific issues.

The Operations Committee reports to the Trustee Board.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

Operations Committee

The committee meets monthly ahead of each Trustee Board meeting and is responsible for:

Addressing any issues that need detailed discussion prior to presenting to the Trustee Board. These include finance, infrastructure, property, HR, contracts, and strategy.

The Committee does not have any decision-making powers other than in exceptional circumstances. The Trustee Board fully ratifies any decisions made under these arrangements.

Membership: Chair, Vice Chair, Treasurer, Governance Lead and Chief Executive Officer.

Related Parties

Citizens Advice West Suffolk is a member of Citizens Advice, the national association for the Citizens Advice service. With effect from April 2015 Citizens Advice Bureaux became known as Local Citizens Advice (LCA) and Suffolk West Citizens Advice Bureau became known as Citizens Advice West Suffolk (CAWS). The charity also cooperates and liaises with many other advisory services, local charities, trusts, councils and system partners on behalf of clients.

Audit process

The charitable company is annually audited by Citizens Advice using a Performance and Quality Framework. Every three years the charity receives a full audit to ensure compliance with the Advice Quality Standard (AQS) and the Money Advice Service Debt Advice Quality Framework (MASDAQF).

The Red/Amber/Yellow and Green (RAYG) scoring system is used to mark each of the five key areas:

- Quality of Advice Assessment.
- Client Experience.
- People Management.
- Leadership.
- Financial Health Monitoring.

Quality of Advice Assessment - every quarter the charity self-assesses a selection of cases which are then checked by a Citizens Advice auditor for the quality of the self-assessment and quality of advice.

Client Experience - a selection of clients is contacted by email or text after the advice process to assess their satisfaction with the service and the advice provided.

People Management - an annual survey is sent to all staff and volunteers to ask people about their experiences, identify what's working well and see where improvements can be made.

Leadership - the Trustees annually self-assess how well the charity is run and whether it is delivering good quality services. The self-assessment is checked by an auditor from national Citizens Advice.

Financial Health - quarterly financial reports are provided to national Citizens Advice which are assessed against the budget and the reserves policy. A comparison is provided with other LCA in the family group.

In March 2024 the charity had its year two audit and is continuing to score green in all five areas.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

Risk management

The Trustees have reviewed their procedures considering corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'. Organisational risk is assessed within the Business Development Plan. The plan considers potential changes to the environment in which the charity is working and highlights how these could impact on its services. The organisation faces a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then mitigate their impact. The Risk Register is a formal statement of the charity's risk management strategy and how the impact of potential risks can be minimised. The Trustees and the management team have given detailed and careful consideration of the risks.

Suffolk West Citizens Advice Bureau's objectives, its internal organisation, and the environment in which it operates are continually changing and as a result, the risks it faces are not constant. Organisational success derives, in part, from successful risk taking and so the purpose of internal control is to help manage and control risk appropriately rather than to eliminate it.

The following measures will help minimise the risks:

- The Trustee Board recognises its role as the ultimate authority on the governance of the organisation and the management team and staff recognise that they operate with delegated authority
- Effective appraisal and supervision of the Chief Executive Officer and management team
- Reviewing client, staff, and volunteer feedback to improve or adapt the service to meet the needs of the community
- Regular case checking, Independent File Reviews, and training to ensure quality of advice
- Handling complaints promptly and effectively keeping complainants informed throughout the process
- Good communication between volunteers, staff, the management team, and the Trustee Board
- The effective use of probationary periods; staff and volunteer supervision and appraisal; and policies to promptly identify and deal with issues of concern
- Regular review and analysis of statistics to ensure targets are met
- Maintaining good relationships with funders to identify potential funding opportunities and challenges
- Building strong relationships with partners to optimise joint working
- Ensuring adequate financial reserves
- Monthly financial monitoring against annual budget
- Maintaining independence and political neutrality to avoid conflicts of interest.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

Statement of Internal Control

The Trustee Board oversee the information security of all the personal information and special category data that is processed, including the personal information of our clients, staff, funders, and strategic partners. Suffolk West Citizens Advice Bureau hold joint responsibility for client data that is held in our case management system with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The Trustees' annual report was approved on 16th October 2024 and signed on behalf of the board of Trustees by:



C Knight (Treasurer)
Trustee

Statement of Financial Activities
(Including an Income and Expenditure Account)
For the Year Ended 31st March 2024

	Note	Unrestricted Funds	Restricted Funds	Total	2023
<u>Income and endowments from:</u>					
Donations and Gifts		8,234	0	8,234	6,904
Other Income		12,518	0	12,518	14,757
Activities in furtherance of the charity's objects					
Local government grants		320,605	0	320,605	322,095
Other Grants and income		194,613	208,817	403,430	255,136
Bank interest		14,937	0	14,937	3,387
Total income and endowments		550,907	208,817	759,724	602,278
<u>Expenditure on:</u>					
Charitable activities					
Bureau operating costs	5	461,532	211,597	673,130	597,244
Management and administration	6	6,494	935	7,429	7,604
Total expenditure		468,027	212,532	680,558	604,848
Net income/(expenditure) before transfers		82,881	-3,715	79,166	-2,570
Transfers between funds		-37,355	37,355	0	0
Net movement in funds		45,526	33,640	79,166	-2,570
Fund balances brought forward from 1st April 2023		365,698	8,645	374,343	376,913
Fund Balances carried forward at 31st March 2024	4	411,224	42,285	453,509	374,343

All the above results are derived from continuing activities. All gains and losses recognised in the year are included above.

Suffolk West Citizens Advice Bureau
Company Number 07645392
Charity Number 1144118

Balance Sheet As at 31st March 2024

		2024	2023
	Notes		
<u>Fixed Assets</u>			
Tangible Fixed Assets	15	0	0
<u>Current Assets</u>			
Debtors and prepaid expenses	8	12,592	8,418
Cash at bank and in hand	9	<u>618,697</u>	<u>517,414</u>
		631,290	525,832
<u>Creditors: amounts falling due within one year</u>	10	<u>-177,781</u>	<u>-151,491</u>
<u>Net Current Assets</u>		453,510	374,343
<u>Total Assets less Current Liabilities</u>		<u>453,510</u>	<u>374,343</u>
<u>Funds:</u>			
Unrestricted		435,624	365,698
Restricted		17,884	8,645
<u>Total Funds</u>	4	<u>453,509</u>	<u>374,343</u>

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act, and
- (ii) complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS 102 SORP.

These financial statements were approved by the trustees and authorised for issue on 16th October 2024 and are signed on their behalf by:



C Knight

Treasurer

Company number 07645392

Suffolk West Citizens Advice Bureau
Company Number 07645392
Charity Number 1144118

Statement of Cash Flows for the year ended 31 March 2024

	Note	2024	2023
Cash flow from operating activities	17	<u>86,344</u>	<u>2,324</u>
Cash flow from investing activities			
Payments to acquire tangible fixed assets		0	0
Interest received		<u>14,937</u>	<u>3,387</u>
Net cash flow from investing activities		<u>14,937</u>	<u>3,387</u>
Net increase/decrease in cash and cash equivalents		101,283	5,711
Cash and cash equivalents at 1 April 2023		517,414	511,705
Cash and cash equivalents at 31 March 2024		<u>618,697</u>	<u>517,414</u>
Cash and cash equivalents consist of:			
Cash at bank and in hand		<u>618,697</u>	<u>517,414</u>

Suffolk West Citizens Advice Bureau
Notes to the Financial Statements
For the Year Ended 31 March 2024

1. Accounting Policies

General information and basis of preparation:

Suffolk West CAB is a charitable company registered in England. Its address is given in the charity information on page 2. It operates Citizens Advice Bureaux for the benefit of the community in West Suffolk and surrounding areas.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)-(Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note to the accounts.

Income:

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

Grants receivable: Revenue grants are credited as incoming resources when they are receivable provided that conditions for receipt have been complied with.

Voluntary income: All voluntary income which is received by way of donations, gifts and fundraising events is included as income on receipt.

Expenditure:

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. It is allocated between:

Expenditure incurred directly to the fulfilment of the charity's objectives.

Expenditure incurred directly in the effort to raise voluntary contributions.

Expenditure incurred in the management and administration of the charity.

Any expenditure which cannot be specifically identified as direct charitable expenditure or fundraising expenditure is included in the management and administration function of the charity.

Pensions:

Prior to auto-enrolment, employer contributions were made through a group policy with Standard Life which is no longer offered to staff. Personal contributions are not deducted from staff pay, but members make individual arrangements for direct debits with Standard Life.

Following the charity's staging date for auto-enrolment in May 2017, NEST became our main pension provider into which staff are automatically enrolled if eligible, with employee deductions from pay.

Suffolk West Citizens Advice Bureau
Notes to the Financial Statements (Continued)
For the Year Ended 31st March 2024

Accounting Policies (Continued)

Leases:

Rentals paid under operating leases are charged against income as incurred.

Office Refurbishment and Equipment :

Expenditure on office refurbishment and equipment with a value below £1,000 is charged against revenue when incurred. Items over £1,000 are capitalised and depreciation is charged at 20% per annum straight line.

Capital Purchases:

New items of equipment over £1,000 will be capitalised and fully depreciated within the year of purchase.

Fund Accounting:

General funds are unrestricted funds which are available for use at the discretion of the trustees in the furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular projects having regard to the nature of funding and costs associated with providing services or completion of the project. Any surpluses or deficits are transferred to non-designated unrestricted funds or met from non-designated unrestricted funds on cessation of the service or completion of the project. The aim and use of each designated fund is set out in the notes in the Trustee's Report on page 6.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

2 Grants

In accordance with SORP recommendations, grants receivable before 31st March 2016 relating to future periods have not been treated as deferred.

Material grants received during the period, other than Local Authority revenue grants are detailed in note 4.

3 Donations:

Unrestricted funds: Donations received from individuals and corporate bodies amounted to £8,234.

Suffolk West Citizens Advice Bureau
Notes to the Financial Statements (continued)
For the Year Ended 31st March 2024

4 Statement of Funds

	01.04.23	Income	Expenditure	Transfers	31.03.24
General Reserve	225,698	550,907	468,027	-12,954	295,624
Designated Funds					
Designated	140,000	0	0	0	140,000
Total Unrestricted Funds	365,698	550,907	468,027	-12,954	435,624
Restricted Funds					
FinCap	6,665	16,830	10,977	0	12,517
Training	1,980	0	0	0	1,980
MS Society	0	18,323	16,513	-1,808	0
Supported Advice	0	71,593	108,647	37,054	0
Nationwide	0	32,369	34,778	2,409	0
Equity in Mind 16 - 25	0	25,001	21,615	0	3,386
Equity in Mind 65+	0	18,729	20,002	1,273	0
Cost of Living	0	25,974	0	-25,974	0
Total Restricted Funds	8,645	208,817	212,532	12,954	17,884
Total Funds	374,343	759,724	680,558	0	453,509

Suffolk West Citizens Advice Bureau
Notes to the Financial Statements (continued)
For the Year Ended 31st March 2024

5 Bureau Operating Costs

	Unrestricted	Restricted	Total	2023
Salaries, NIC and pensions	336,868	156,632	493,501	434,138
Staff and volunteer	7,152	318	7,470	6,026
Office costs	55,388	25,074	80,462	69,411
Premises costs	62,415	29,384	91,799	87,597
Other	-291	189	-102	72
	461,532	211,597	673,130	597,244

6 Management and Admin

	Unrestricted	Restricted	Total	2023
Insurance	400	0	400	400
Annual General Meeting	389	0	389	196
Secretarial salary	3,350	0	3,350	3,350
Governance	2,355	935	3,289	3,658
	6,494	935	7,429	7,604

Suffolk West Citizens Advice Bureau
Notes to the Financial Statements (continued)
For the Year Ended 31 March 2024

7 <u>Restricted Funds Movement</u>	2024
Donation received	0
Local government grants	0
Other grants and income	208,817
Total Incoming Resources	208,817
Bureau operating costs	-211,597
Management and admin	-935
Total Resources Expended	-212,532
Net (outgoing) resources before transfers	-3,715
Transfers between funds	12,954
Opening balance at 1 April 2023	8,645
Balance at 31st March 2024	17,884

Suffolk West Citizens Advice Bureau
Notes to the Financial Statements (continued)
For the Year Ended 31 March 2024

<u>Lease Deposit, Debtors and Prepaid</u>		
8 <u>Expenses</u>	2024	2023
Trade debtors	7,589	6,209
Prepaid expenses	5,004	2,210
	12,592	8,418

9 Cash at Bank and In Hand

Cash at Bank	618,652	517,369
Cash in Hand	45	45
	618,697	517,414

10 Creditors

Trade creditors	14,386	7,771
Taxation and Social Security	7,954	7,462
Accruals and deferred income	155,441	136,258
	177,781	151,491

11 Capital Commitments

The Charity had no capital commitments at 31 March 2024, (31 March 2023, £Nil).

Trustees' Expenses and
12 Remuneration

Trustees are invited to submit claims for travelling and incidental costs associated with attendance at Board meetings, training and other meetings attended on the Charity's business. Claims were made during the year and payments to Trustees amounted to £43, (2023, £283).

Suffolk West Citizens Advice Bureau
Notes to the Financial Statements (continued)
For the Year Ended 31 March 2024

13 Analysis of Net Assets between Funds

	Restricted	Designated	General	Total
Fixed Assets	0	0	0	0
Current Assets	17,884	140,000	473,405	631,290
Current Liabilities	0	0	-177,781	-177,781
	<u>17,884</u>	<u>140,000</u>	<u>295,625</u>	<u>453,509</u>

14 Employees

The average number of employees during the year was 26 (2023, 26) and the total emoluments for the year amounted to;

	2024	2023
Gross Pay	452,869	402,842
Employer's NIC	<u>32,391</u>	<u>28,329</u>
	485,260	431,171
Employer's contribution to pensions	8,876	11,318
Std Life	<u>2,714</u>	<u>0</u>
	496,851	442,488
Less EA	-5000	-5000
	<u>491,851</u>	<u>437,488</u>

The emoluments were shown in the notes to the accounts as follows;

Bureau operation cost (Note 5)	493,501	434,138
Management and Administration		
Secretarial salary	3,350	3,350
	<u>491,851</u>	<u>437,488</u>

The pension scheme is a defined contribution scheme.

No staff received remuneration at or above £60,000.

Suffolk West Citizens Advice Bureau
Notes to the Financial Statements (continued)
For the Year Ended 31 March 2024

15 Tangible Fixed Assets

Cost	Office and Computer Equipment	Total
As at 1 April 2023	79,091	79,091
Additions	0	0
Disposals	0	0
As at 31 March 2024	<u>79,091</u>	<u>79,091</u>

Depreciation

As at 1 April 2023	79,091	79,091
Charge for the year	0	0
Disposals	0	0
As at 31 March 2024	<u>79,091</u>	<u>79,091</u>

Net Book Value

As at 1 April 2023	0	0
As at 31 March 2024	<u>0</u>	<u>0</u>

16 Control of the Charity

The Charity is controlled by the Board of Trustees.

Reconciliation of net income/expenditure to net cash flow from operating activities

	2024	2023
Net income for the year	79,166	-2,570
Interest received	-14,937	-3,387
Depreciation of tangible fixed assets	0	0
Increase/decrease in debtors	-4,174	1,093
Increase/decrease in creditors	<u>26,290</u>	<u>7,188</u>
Net cash flow from operating activities	<u>86,344</u>	<u>2,324</u>

Independent Examiner's Report to the Trustees of Suffolk West Citizens Advice Bureau

I report on the accounts of the company for the year ended 31 March 2024 which are set out on pages 13 to 23.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act"). The trustees consider that an audit is not required for this year under Part 16 of the 2006 Act and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with the relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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.

Approved on the 16th October 2024 by


James Knights Bsc ACA
Knights Lowe Limited Chartered Accountants
Eldo House, Kempson Way,
Suffolk Business Park, Bury St Edmunds, Suffolk IP32 7AR.

Accounts

Suffolk West Citizens Advice Bureau

Annual Report 2022/23



COMPANY REGISTRATION NUMBER: 7645392
CHARITY REGISTRATION NUMBER: 1144118

Suffolk West Citizens Advice Bureau
Company Limited by Guarantee
Unaudited financial statements
31 March 2023

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Financial statements

Year ended 31 March 2023

	Page
Trustees' annual report (incorporating the directors' report)	1-12
Statement of financial activities (including income and expenditure account)	13
Balance sheet	14
Statement of Cash Flows	15
Notes to the financial statements	16
Independent examiner's report to the Trustees	24

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2023

The Trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2023.

Chair's report

The underlying theme of our 2022/23 year was adapting the Citizens Advice West Suffolk service to reflect the growing demand for our help in light of the economic landscape. Most striking was the start of a trend, which has continued and increased in the current financial year, towards new clients seeking help with obtaining benefits for the first time having previously managed to balance their household finances without them.

We have focused on recruiting and training new volunteers and have restructured the training to make it easier for volunteers who join us to make a practical difference more quickly. Our paid team and volunteers have all shown themselves flexible and committed as we have implemented various changes to balance the needs of our clients and our budgets. These have included re-opening some of our offices regularly for face-to-face meetings to supplement the main service provided by telephone and email since the pandemic. We have also taken up the kind offer of the Brandon Town Council to base ourselves in their offices rather than leasing commercial premises in the town. Our heartfelt thanks go to all of our staff and volunteers who are at the core of all we do.

The Trustee Board has been enhanced during the year by the arrival of Madeleine Finn, well-known in Haverhill as a former Chief Executive Officer and Headteacher and of Colin Knight, formerly Finance Director at Ashtons Legal. Colin has subsequently taken over from Peter Holland as Treasurer with effect from the start of the 2023/24 financial year. Thanks go to all our trustees for their ongoing support and input.

Carol and her colleagues continue to manage adeptly the very fine balancing act of maximising the support we provide to clients with the funds that are available. As always, we are exceptionally grateful to the local District Councils, County Council, and our project funders, without whose support we could not continue to deliver the service which is so key to many in our local community.

Mary Porch

Chair of the Board of Trustees, Suffolk West Citizens Advice Bureau

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2023

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 (FRS102) (effective 1 January 2015) (as amended by Update Bulletin 1 published on 2 February 2016).

Reference and administrative details

Registered charity name:	Suffolk West Citizens Advice Bureau
Company registration number:	7645392
Charity registration number:	1144118
Registered Office:	The Risbygate Centre, 90 Risbygate Street, Bury St Edmunds, Suffolk, IP33 3AA.
Principal Places of Business:	Bury St Edmunds: The Risbygate Centre, 90 Risbygate Street, Bury St Edmunds, Suffolk, IP33 3AA. Haverhill: Haverhill House, Lower Downs Slade, Haverhill, Suffolk, CB9 9HB. Brandon: 9a Market Hill, Brandon, Suffolk, IP27 0AA. Mildenhall: Mildenhall Hub, Sheldrick Way, Mildenhall, Suffolk, IP28 7JX. Newmarket: Foley House, Wellington Street, Newmarket, Suffolk, CB8 0HY.

Trustees

The Trustees who served during the year and at the date of approval were as follows:

Ms M Porch (Chair)
Mr P Holland (Treasurer and Vice Chair)
Mr R Bolton
Mr C Cadman (Resigned 4 November 2022)
Ms M Finn (Appointed 13 September 2022)
Ms J Hall (Resigned 14 June 2022)
Mr A Howard
Mr C Knight (Appointed 1 November 2022)
Mr K Lardner (Resigned 10 February 2023)
Ms A Mayer
Mr B Peters
Mr M Simpkin
Ms V Steele (Resigned 1 August 2022)
Mr W Walker
Ms J Wilkie

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2023

Management team

Ms C Eagles (Chief Executive Officer)
Ms J Albini (Business Development Manager)
Ms S Bradbury (Operations Manager)
Ms J Chatt (Office Manager)

Independent examiner

Mr S Cook MA FCA
David Robertson & Co
Chartered Accountants
84 Whiting Street, Bury St Edmunds, Suffolk, IP33 1NZ.

Bankers

CAF Bank Limited.
25 Kings Hill Avenue, Kings Hill,
West Malling, ME19 4JQ.

Cambridge and Counties Bank Limited.
Charnwood Court, 5B New Walk
Leicester, LE1 6TE.

Cambridge Building Society
Head Office, P O Box 232,
Cambridgeshire, CB5 8FF.

Nationwide Building Society.
Nationwide House, Pipers Way,
Swindon, SN38 1NW.

Monmouthshire Building Society
Monmouthshire House, John Frost Square,
Kingsway Centre,
Newport, NP20 1PX.

Hinckley and Rugby Building Society
Upper Bond Street,
Hinckley,
Leicestershire, LE10 1NZ.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

Objectives and Activities

Aims and Principles

Citizens Advice West Suffolk provides free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The charity provides information and advice to all who need it but aims to target resources in more detailed help and casework to those who are least able to help themselves, whether due to language, mental health, age or disability, or short-term difficulties such as homelessness or lack of money.

We also work to improve the policies and practices that affect people's lives, through representing unfairness and difficulties faced by clients, to those able to make a difference in law and procedures, in government or elsewhere. Citizens Advice West Suffolk values their wide range of volunteers and recognises that they are the strength underpinning the organisation and seeks to promote supported volunteering as a route to develop employability skills and confidence, leading to a healthier and stronger community.

Objectives

The Trustees review the Charity's Business Development and Operation Plans on a regular basis, and at least annually, to recognise the achievements of the year and agree the objectives for the following year.

The main objective for the year ending 31 March 2023 was to continue to provide an efficient and effective advice and information service to the local community and our activities were targeted to meet that purpose. The work was carried out by a team of volunteer advisers and specialists providing advice by telephone, email, and face-to-face appointments. We provided advice on 14 key areas: benefits, consumer, debt, education, employment, finance, health, housing, immigration, legal, relationship, tax, travel, and utilities.

In addition to generalist advice, mentioned above, both specialist advice and casework were available:

- Specialist Welfare Benefit Advice - form filling, mandatory reconsiderations and appeals.
- Housing Advice Project - housing support for homelessness, evictions, rent arrears, landlord disputes and disrepair.
- Supported Advice Project - focused support for clients affected by poor mental health, with specific projects for 65+ and 16-25 year olds.
- Energy Advice - one to one advice on: charitable support for energy costs, carbon monoxide awareness, managing fuel debts and energy efficiency measures such as loft and cavity wall insulation.
- MS Society Project - specialist support for people affected by Multiple Sclerosis.
- Long COVID Project - support to patients referred by the Long COVID Clinic at West Suffolk Hospital
- Specialist Child Support Agency Advice - support with maintenance payments and challenging decisions.
- Specialist Employment Advice - negotiations with employers and Employment Tribunals.
- Specialist Immigration Advice - including spousal visas, Leave to Remain, British Citizenship, financial requirements, and the correct use of forms.
- Specialist Money Advice – consideration of debt management options including Breathing Space, debt management plans, bankruptcy, debt relief orders and IVAs.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

How Our Activities Deliver Public Benefit

Our main activities and who we try to help are described above. 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 Trustee Board 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.

Contribution of Volunteers

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. As of 31 March 2023, the service employed 25 paid workers (15.6 FTEs) (2021/22: 24 paid workers, 14.2 FTEs), and was supported by 57 volunteers (2021/22: 84 volunteers).

Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice West Suffolk service. The volunteers contributed 28,875 hours in 2022/23. This may be expressed as an annualised value of £689,845 (2021/22: £715,117). 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 six volunteers left to take up paid work.

Achievements and Performance

The key achievements of the organisation in 2022/23, in line with the Business and Development plan:

- Passed the three-year Citizens Advice Audit with the highest award (green)
- Renewed our Advice Quality Standard and accreditation to the Money Advice and Pension Framework
- 5,418 unique clients assisted
- 28,588 advice issues handled
- 35,523 individual activities
- £2,006,969 awarded in Welfare Benefits through casework
- £521,940 debt managed
- 925 clients helped with 2,160 housing issues
- 887 clients helped with 2,258 charitable support issues including food parcels, oil, supermarket vouchers and household goods
- 681 clients helped by the Supported Advice Team generating an income of £787k for clients
- 92 clients affected by Multiple Sclerosis helped with an additional £192k of income generated.
- 73 clients affected by Long COVID assisted with 235 issues
- 389 clients helped with their energy costs and 77 were provided with energy efficiency advice.
- In a follow-up client satisfaction survey 87% of clients said they would recommend the service they had received from CAWS
- Data storage transferred from an on-premises server to the cloud. Data is more securely stored and easily accessible to staff and volunteers working across the sites and from home
- Continued to develop the phone and email service and introduced a face-to-face reception to ensure the service remains fully accessible
- Planned the move of the Brandon office from privately rented into Brandon Town Council Offices
- Provided a quarterly newsletter to stakeholders in West Suffolk and East Cambridgeshire
- Contributed to a quarterly Suffolk Citizens Advice newsletter to funders.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

Plans for the Future

A key priority for the Trustee Board for 2023/24 is to continue to deliver a sustainable service that meets the needs of the whole community during the cost-of-living crisis. We need to expand our service provision to cope with a growing demand for assistance as people feel the impact of the increased costs of energy, housing, food, petrol, and other services.

We will continue with the work to diversify our funding streams to increase our sustainability which will enable us to build a service that is cost-effective. We recognise the challenges involved in short term project funding and, where possible, will secure longer term funding for our core service to enable us to effectively plan. We will offer our funders value for money, whilst never compromising on the high-quality service that our clients expect and deserve.

There is a three-year Business Development Plan with detailed emphasis on the current year. The Operations Plan is a living document and is a regular agenda item at Trustee Board meetings.

The specific focus this year will be to:

- Increase our volunteer numbers so that we can increase capacity and help more people affected by the cost-of-living crisis
- Gain additional energy funding to provide energy advice to more clients
- Develop the skills and knowledge of existing volunteers, trustees, and staff
- Improve the diversity of the staff, trustees, and volunteers
- Work towards assessing the impact our organisation has on the environment with a view to being carbon net zero by 2030
- Develop Research and Campaigning within the organisation. We will use clients' evidence to influence and change policies and practices at a local and national level with attention focused on the cost-of-living crisis
- Develop the Nationwide Housing Project to support people with their housing issues including homelessness, evictions, rent arrears, landlord and neighbour disputes, and housing disrepair. This is particularly necessary as housing costs soar with the increases in private rents and mortgage repayments
- Work with the Suffolk and North East Essex Long COVID Clinic to develop social prescribing for people affected by Long COVID and raise awareness of the symptoms of Long COVID
- Continue to work with the National Lottery to develop the Supported Advice Project to help clients with poor mental health
- Continue to develop the Equity in Mind Projects to support people over 65 and 15-25 year olds with a Severe Mental Illness
- Continue to work with the Cambridge, Ely, and Newmarket MS Group to support people with MS.
- Seek additional funding to be able to continue the housing and mental health projects once their current funding period ends
- Introduce a mediation offer for neighbour disputes.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

Financial Review

The Notes to the Financial Statements are shown on pages 16-24.

The key points are:

- Income in the year amounted to £602,278 (2022: £685,891) this included £255,136 (2022: £326,087) related to project restricted activities.
- Expenditure in the year amounted to £604,848 (2022: £627,646).
- The highest cost related to staff salaries for our 25 employed staff amounting to £434,138 (2022: £446,771).
- This resulted in a deficit of £2,570 (2022: surplus of £58,245)

Fundraising Activities and Principal Funding Sources

The principal funding sources were as follows:

- West Suffolk District Council (36%)
- Suffolk County Council (5%)
- The Clinical Commissioning Groups (7%)
- East Cambridgeshire District Council (4%)

We also participated in national Citizens Advice projects funded by the Department of Work and Pensions and the Department for Business, Energy and Industrial Strategy. In addition, we received specific support relating to the Covid Pandemic.

The Trustees extend their gratitude to our principal funders with whom we share many strategic objectives and who continued to support the core operating capacity of the charity.

In addition, project-specific funding was received from the following:

- East Suffolk and North Essex NHS Foundation Trust,
- Fred Dannatt Trust,
- MS Group in Cambridge, Ely and Newmarket,
- National Lottery Community Fund,
- Nationwide Building Society,
- Suffolk Community Foundation.

The charity did not have any borrowings from either a provider of funding or other sources at the Balance Sheet date.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

Reserves Policy

The Trustees have reviewed the reserves of the charity. This review encompassed the nature of the income and expenditure streams, the need to match income with fixed commitments, the risks associated therewith and the nature of the reserves.

The review concluded that:

The charity is dependent on core fund providers to meet fixed annual commitments and other short-term fund providers for specific projects.

The Trustees have reviewed the potential expenditure that could arise should a significant reduction in income be incurred and have determined that free unrestricted reserves should be maintained at between six to nine months' budgeted expenditure.

The Trustees are aware of the financial pressures experienced by our major funders and our dependence on them and have taken this into consideration in establishing the reserves policy.

As of 31 March 2023, the total unrestricted reserves amount to £365,698 (2022: £371,476), although there were £140,000 of designated reserves within this figure. This is within the agreed range and therefore the Trustees consider that the position is under control and meets its objectives. The Trustees have continued to maintain a prudent approach to the management of the finances during the year.

Designated Reserves

£140,000 of unrestricted funds have been designated with the aim of ensuring the charity's sustainability by making provisions for the replacement of equipment, for fulfilling our contractual commitments, for maintaining our premises and moving if necessary.

Investment Activities

The charity's funds are spent on delivering and developing the free advice service to the local community. The reserves were held during the year in accounts with Charities Aid Foundation Bank, Cambridge and Counties Bank, Cambridge Building Society, Nationwide Building Society, Monmouthshire Building Society and Hinckley and Rugby Building Society account. The charity does not currently hold any other material investments.

Governance, Structure and Management

Governing Document

Suffolk West Citizens Advice Bureau is a charitable company limited by guarantee, incorporated on 24 May 2011: Company No. 7645392, Charity No. 1144118. The Company is governed under its Articles of Association. The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness, and distress in particular, but without limitation, for the benefit of the community in West Suffolk and surrounding areas. In furtherance of its objects the charity has power to establish and conduct local Citizens Advice offices as centres to provide a free, confidential, and impartial service of advice, information, and counsel for the public.

In the event of the company being wound up every member (including members who ceased to be members within one year prior to such winding up) would be required to contribute to the company's assets an amount

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

not exceeding £1. At 31 March 2023, the company had 14 individual members (2022: 17 individual).

Suffolk West Citizens Advice Bureau is also known and referred to as Citizens Advice West Suffolk.

Trustee Recruitment and Appointment

Trustees are either initially co-opted by the Trustee Board and then elected to the Board at an Annual General Meeting within three years of co-option or elected directly at an Annual General Meeting. Any election lasts for three years by which time the Trustee can be re-elected up to a maximum of 12 years.

Trustees, who are also directors of the company, are elected from the local community and must either reside or work in West Suffolk or the surrounding area. A formal interview process is followed for all applicants with an interview panel comprising of three Trustees or the Chief Executive Officer. References are taken for all new Trustees. A separate process, agreed by the Trustee Board, is followed for the election of the Chair.

Trustee Induction and Training

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

Appraisal of the Trustee Board

The Trustees conduct an annual performance appraisal using a Citizens Advice template. Action is taken on any areas under performing to ensure the Trustee Board conforms to best practice.

Organisational Structure

The Trustee Board is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry ultimate responsibility for the conduct of Citizens Advice West Suffolk and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at least ten times a year, and delegate the day-to-day operation of the organisation to a paid Chief Executive Officer.

The Trustee Board has assigned responsibilities amongst the Trustee group to allow workload to be shared and to give a clear point of contact for senior staff. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

All Trustees and key employees have declared that they are a "fit and proper person" to be involved in the running of a charity.

The Trustee Board regularly reviews its effectiveness and the use of committees. There is one committee, the Operations Committee, with working groups initiated to discuss specific issues.

The Operations Committee reports to the Trustee Board.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

Operations Committee

The committee meets monthly ahead of each Trustee Board meeting and is responsible for:

Addressing any issues that need detailed discussion prior to presenting to the Trustee Board. These include finance, infrastructure, property, HR, contracts, and strategy.

The Committee does not have any decision-making powers other than in exceptional circumstances. The Trustee Board fully ratifies any decisions made under these arrangements.

Membership: Chair, Vice Chair, Treasurer, Governance Lead and Chief Executive Officer.

Related Parties

Citizens Advice West Suffolk is a member of Citizens Advice, the national association for the Citizens Advice service. With effect from April 2015 Citizens Advice Bureaux became known as Local Citizens Advice (LCA) and Suffolk West Citizens Advice Bureau became known as Citizens Advice West Suffolk (CAWS). The charity also cooperates and liaises with many other advisory services, local charities, trusts and council departments on behalf of clients.

Audit process

The charitable company is annually audited by Citizens Advice using a Performance and Quality Framework. Every three years the LCA receives a full audit to ensure compliance with the Advice Quality Standard (AQS) and the Money Advice Service Debt Advice Quality Framework (MASDAQF).

The Red/Amber/Yellow and Green (RAYG) scoring system is used to mark each of the five key areas:

- Quality of Advice Assessment.
- Client Experience.
- People Management.
- Leadership.
- Financial Health Monitoring.

Quality of Advice Assessment - every quarter the LCA self-assesses a selection of cases which are then checked by a Citizens Advice auditor for the quality of the self-assessment and quality of advice.

Client Experience - a selection of clients is contacted by email or text after the advice process to assess their satisfaction with the service and the advice provided.

People Management - an annual survey is sent to all staff and volunteers to ask people about their experiences, identify what's working well and see where improvements can be made.

Leadership - the Trustees annually self-assess how well the charity is run and whether it is delivering good quality services. The self-assessment is checked by an auditor from national Citizens Advice.

Financial Health - quarterly financial reports are provided to national Citizens Advice which are assessed against the budget and the Reserves Policy. A comparison is provided with other LCA in the family group.

In April 2023 the charity had its year one self-assessment and is continuing to score green in all five areas.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

Risk management

The Trustees have reviewed their procedures considering corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'. Organisational risk is assessed within the Business Development Plan. The plan considers potential changes to the environment in which the charity is working and highlights how these could impact on its services. The organisation faces a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then mitigate their impact. The Risk Register is a formal statement of the charity's risk management strategy and how the impact of potential risks can be minimised. The Trustees and the management team have given detailed and careful consideration of the risks.

Suffolk West Citizens Advice Bureau's objectives, its internal organisation, and the environment in which it operates are continually changing and as a result, the risks it faces are not constant. Organisational success derives, in part, from successful risk taking and so the purpose of internal control is to help manage and control risk appropriately rather than to eliminate it.

The following measures will help minimise the risks:

- The Trustee Board recognises its role as the ultimate authority on the governance of the organisation and the management team and staff recognise that they operate with delegated authority
- Effective appraisal and supervision of the Chief Executive Officer and management team
- Reviewing client, staff, and volunteer feedback to improve or adapt the service to meet the needs of the community
- Regular case checking, Independent File Reviews, and training to ensure quality
- Handling complaints promptly and effectively keeping complainants informed throughout the process
- Good communication between volunteers, staff, the management team, and the Trustee Board
- The effective use of probationary periods; staff and volunteer supervision and appraisal; and policies to promptly identify and deal with issues of concern
- Regular review and analysis of statistics to ensure targets are met
- Maintaining good relationships with funders to identify potential funding opportunities and challenges
- Building strong relationships with partners to optimise joint working
- Ensuring adequate financial reserves
- Monthly financial monitoring against annual budget
- Maintaining independence and political neutrality to avoid conflicts of interest.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

Statement of Internal Control

The Trustee Board oversee the information security of all the personal information and special category data that is processed, including the personal information of our clients, staff, funders, and strategic partners. Suffolk West Citizens Advice Bureau hold joint responsibility for client data that is held in our case management system with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The Trustees' annual report was approved on 19th October 2023 and signed on behalf of the board of Trustees by:

C Knight (Treasurer)
Trustee

Suffolk West Citizens Advice Bureau
Company Number 7645392
Charity Number 1144118

Statement of Financial Activities
(Including an Income and Expenditure Account)
For the Year Ended 31 March 2023

	Note	Unrestricted Funds	Restricted Funds	Total	2022
<u>Income and endowments from:</u>					
Donations and Gifts		6,904	0	6,904	3,272
Other Income		14,757		14,757	24,603
Activities in furtherance of the charity's objects					
Local government grants		322,095		322,095	330,393
Other Grants and income		75,795	179,341	255,136	326,087
Bank interest		3,387	0	3,387	1,536
Total income and endowments		422,937	179,341	602,278	685,891
<u>Expenditure on:</u>					
Charitable activities					
Bureau operating costs	5	386,504	210,739	597,244	620,872
Management and administration	6	6,337	1,267	7,604	6,774
Total expenditure		392,482	212,006	604,848	627,646
Net income/(expenditure) before transfers		30,095	-32,665	-2,570	58,245
Transfers between funds		-35,873	35,873	0	0
Net movement in funds		-5,778	3,208	-2,570	58,245
Fund balances brought forward from 1 April 2021		371,476	5,437	376,913	318,668
Fund Balances carried forward at 31 March 2022	4	365,968	8,645	374,343	376,913

All the above results are derived from continuing activities. All gains and losses recognised in the year are included above.

Suffolk West Citizens Advice Bureau
Company Number 7645392
Charity Number 1144118

Balance Sheet 31 March 2023

	As At 31 March 2023		2022	
	Notes			
<u>Fixed Assets</u>				
Tangible Fixed Assets	15	0		0
<u>Current Assets</u>				
Debtors and prepaid expenses	8	8,418	9,511	
Cash at bank and in hand	9	517,414	525,832	511,705
				521,216
<u>Creditors: amounts falling due within one year</u>	10	-151,491		-144,303
<u>Net Current Assets</u>		374,343		376,913
<u>Total Assets less Current Liabilities</u>		374,343		376,913
<u>Funds:</u>				
Unrestricted		365,698		371,476
Restricted		8,645		5,437
<u>Total Funds</u>	4	374,343		376,913

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act, and
- (ii) complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies' regime and in accordance with FRS 102 SORP.

These financial statements were approved by the trustees and

authorised for issue on 19th October 2023

and are signed on their behalf by:

C Knight

Treasurer

Company number 07645392

Suffolk West Citizens Advice Bureau**Company Number 7645392****Charity Number 1144118****Statement of Cash Flows for the year ended 31 March 2023**

	Note	<u>2023</u>	<u>2022</u>
		<u>£</u>	<u>£</u>
Cash flow from operating activities	17	<u>2,324</u>	<u>117,535</u>
Cash flow from investing activities			
Payments to acquire tangible fixed assets		0	0
Interest received		<u>3,387</u>	<u>1,536</u>
Net cash flow from investing activities		<u>3,387</u>	<u>1,536</u>
Net increase/decrease in cash and cash equivalents		5,711	119,071
Cash and cash equivalents at 1 April 2022		511,705	392,634
Cash and cash equivalents at 31 March 2023		<u>517,414</u>	<u>511,705</u>
Cash and cash equivalents consist of:			
Cash at bank and in hand		<u>517,414</u>	<u>511,705</u>

Suffolk West Citizens Advice Bureau
Notes to the Financial Statements
For the Year Ended 31 March 2023

1. Accounting Policies

General information and basis of preparation:

Suffolk West CAB is a charitable company registered in England. Its address is given in the charity information on page 2. It operates Citizens Advice Bureaux for the benefit of the community in West Suffolk and surrounding areas.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)-(Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note to the accounts.

Income:

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

Grants receivable: Revenue grants are credited as incoming resources when they are receivable provided that conditions for receipt have been complied with.

Voluntary income: All voluntary income which is received by way of donations, gifts and fundraising events is included as income on receipt.

Expenditure:

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. It is allocated between:

Expenditure incurred directly to the fulfilment of the charity's objectives.

Expenditure incurred directly in the effort to raise voluntary contributions.

Expenditure incurred in the management and administration of the charity.

Any expenditure which cannot be specifically identified as direct charitable expenditure or fundraising expenditure is included in the management and administration function of the charity.

Pensions:

Prior to auto-enrolment, employer contributions were made through a group policy with Standard Life which is no longer offered to staff. Personal contributions are not deducted from staff pay, but members make individual arrangements for direct debits with Standard Life.

Following the charity's staging date for auto-enrolment in May 2017, NEST became our main pension provider into which staff are automatically enrolled if eligible, with employee deductions from pay.

Suffolk West Citizens Advice Bureau
Notes to the Financial Statements (Continued)
For the Year Ended 31st March 2022

Accounting Policies (Continued)

Leases:

Rentals paid under operating leases are charged against income as incurred.

Office Refurbishment and Equipment :

Expenditure on office refurbishment and equipment with a value below £1,000 is charged against revenue when incurred. Items over £1,000 are capitalised and depreciation is charged at 20% per annum straight line.

Capital Purchases:

New items of equipment over £1,000 will be capitalised and fully depreciated within the year of purchase, which is a change of policy agreed by the trustee board during 2016, allowing the bureau to spend funds from the new Capital Investment Fund when available, given the potential uncertainty of bureau funding from year to year.

Fund Accounting:

General funds are unrestricted funds which are available for use at the discretion of the trustees in the furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular projects having regard to the nature of funding and costs associated with providing services or completion of the project. Any surpluses or deficits are transferred to non-designated unrestricted funds or met from non-designated unrestricted funds on cessation of the service or completion of the project. The aim and use of each designated fund is set out in the notes in the Trustee's Report on page 6.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

2. Grants

In accordance with SORP recommendations, grants receivable before 31st March 2016 relating to future periods have not been treated as deferred.

Material grants received during the period, other than Local Authority revenue grants were:

Restricted funds:

MS Society	£17,450
Supported Advice	£77,717
Nationwide	£24,930
Equity in Mind	£33,307

3. Donations:

Unrestricted funds: Donations received from individuals and corporate bodies amounted to £6,903.

Suffolk West Citizens Advice Bureau**Company Number 7645392****Charity Number 1144118****Notes to the Financial Statements (continued)****For the Year Ended 31 March 2022****4 Statement of Funds**

	01.04.22	Income	Expenditure	Transfers	31.03.23
General Reserve	261,914	422,937	-392,842	-66,311	225,698
Designated Funds					
IT Project	0	0	0		0
Designated	109,562			30,438	140,000
Total Unrestricted Funds	371,476	422,937	-392,842	-35,873	365,698
Restricted Funds					
FinCap	3,457	25,938	-22,730		6,665
Training	1,980		0	0	1,980
MS Society	0	17,450	-14,829	-2,621	0
Supported Advice	0	77,717	-108,291	30,574	0
Nationwide	0	24,930	-32,995	8,065	0
Equity in Mind	0	33,307	-33,612	-145	0
Total Restricted Funds	5,437	179,341	-212,006	35,873	8,645
Total Funds	376,913	602,278	-604,848	0	374,343

Suffolk West Citizens Advice Bureau
Company Number 7645392
Charity Number 1144118
Notes to the Financial Statements (continued)

For the Year Ended 31 March 2023

5 Bureau Operating Costs

	Unrestricted	Restricted	Total	2022
Salaries, NIC and pensions	275,064	159,074	434,138	446,771
Staff and volunteer	5,935	91	6,026	9,069
Office costs	46,344	23,067	69,411	64,482
Premises costs	59,113	28,484	87,597	100,453
Other	49	23	72	96
	386,504	210,739	597,244	620,872

6 Management and Admin

	Unrestricted	Restricted	Total	2022
Fundraising and publicity	0		0	0
Insurance	400		400	400
Annual General Meeting	196		196	353
Meetings	0		0	0
Travel	0		0	0
Secretarial salary	3,350		3,350	3,350
Governance	2,392	1,267	3,658	103
Examiners remuneration	0		0	2,568
Sundry	0		0	0
	6,337	1,267	7,604	6,774

Suffolk West Citizens Advice Bureau
Company Number 7645392
Charity Number 1144118
Notes to the Financial Statements (continued)

For the Year Ended 31 March 2023

7 <u>Restricted Funds Movement</u>	<u>2023</u>
	<u>£</u>
Donation received	
Local government grants	
Other grants and income	179,341
Total Incoming Resources	<u>179,341</u>
Bureau operating costs	-210,739
Management and admin	-1,267
Total Resources Expended	<u>-212,006</u>
Net (outgoing) resources before transfers	-32,665
Transfers between funds	35,873
Opening balance at 1 April 2022	5,437
Balance at 31st March 2023	<u>8,645</u>

Suffolk West Citizens Advice Bureau
Company Number 7645392
Charity Number 1144118
Notes to the Financial Statements (continued)

For the Year Ended 31 March 2023

8	<u>Lease Deposit, Debtors and Prepaid Expenses</u>	2023	2022
	Trade debtors	6,209	8,825
	Prepaid expenses	2,210	686
		8,418	9,511
9	<u>Cash at Bank and In Hand</u>		
	Cash at Bank	517,369	511,660
	Cash in Hand	45	45
		517,414	511,705
10	<u>Creditors</u>		
	Trade creditors	7,771	4,416
	Taxation and Social Security	7,462	6,717
	Accruals and deferred income	136,258	133,170
		151,491	144,303

11 Capital Commitments

The Charity had no capital commitments at 31 March 2023, (31 March 2022, £Nil).

12 Trustees' Expenses and Remuneration

Trustees are invited to submit claims for travelling and incidental costs associated with attendance at Board meetings, training and other meetings attended on the Charity's business. Claims were made during the year and payments to Trustees amounted to £283, (2022, £90).

Suffolk West Citizens Advice Bureau
Company Number 7645392
Charity Number 1144118
Notes to the Financial Statements (continued)

For the Year Ended 31 March 2023

13 Analysis of Net Assets between Funds

	Restricted	Designated	General	Total
Fixed Assets	0		0	0
Current Assets	8,645	140,000	377,187	525,832
Current Liabilities			-151,491	-151,491
	<u>8,645</u>	<u>140,000</u>	<u>225,696</u>	<u>374,343</u>

14 Employees

The average number of employees during the year was 25 (2022, 26) and the total emoluments for the year amounted to;

	2023	2022
Gross Pay	402,842	411,313
Employer's NIC	28,329	27,443
	431,171	438,756
Employer's contribution to pensions	11,318	11,365
	442,489	450,121
Less EA	-5000	
	437,488	450,121

The emoluments were shown in the notes to the accounts as follows;

Bureau operation cost (Note 5)	434,138	446,771
Management and Administration		
Secretarial salary	3,350	3,350
	437,488	450,121

The pension scheme is a defined contribution scheme.

No staff received remuneration at or above £60,000.

Suffolk West Citizens Advice Bureau

Company Number 7645392

Charity Number 1144118

Notes to the Financial Statements (continued)

For the Year Ended 31 March 2023

15 Tangible Fixed Assets

Cost	Office and Computer Equipment	Total
As at 1 April 2022	79,091	79,091
Additions		0
Disposals	0	0
As at 31 March 2023	<u>79,091</u>	<u>79,091</u>

Depreciation

As at 1 April 2022	79,091	79,091
Charge for the year		
Disposals	0	0
As at 31 March 2023	<u>79,091</u>	<u>79,091</u>

Net Book Value

As at 1 April 2022	0	0
As at 31 March 2023	<u>0</u>	<u>0</u>

16 Control of the Charity

The Charity is controlled by the Board of Trustees.

17 Reconciliation of net income/expenditure to net cash flow from operating activities

	<u>2023</u>	<u>2022</u>
	<u>£</u>	<u>£</u>
Net income for the year	-2,570	58,245
Interest received	-3,387	-1,536
Depreciation of tangible fixed assets	0	2,297
Increase/decrease in debtors	1,093	2,708
Increase/decrease in creditors	7,188	55,821
Net cash flow from operating activities	<u>2,324</u>	<u>117,535</u>

Independent Examiner's Report to the Trustees of Suffolk West Citizens Advice Bureau

I report on the accounts of the company for the year ended 31 March 2023 which are set out on pages 13 to 23.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act"). The trustees consider that an audit is not required for this year under Part 16 of the 2006 Act and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with the relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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.

Approved on the 19th October 2023 by

Stephen Cook MA FCA

David Roberton & Co

Chartered Accountants
84 Whiting Street
Bury St Edmunds
IP33 1NZ

Accounts

Suffolk West Citizens Advice Bureau

Annual Report 2021/22



COMPANY REGISTRATION NUMBER: 7645392

CHARITY REGISTRATION NUMBER: 1144118

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Unaudited financial statements

31 March 2022

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Financial statements

Year ended 31 March 2022

	Page
Trustees' annual report (incorporating the directors' report)	1-11
Statement of financial activities (including income and expenditure account)	12
Balance sheet	13
Statement of Cash Flows	14
Notes to the financial statements	15
Independent examiner's report to the Trustees	23

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2022

The Trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2022.

Chair's report

Our 2021 to 2022 year can be most easily described as a blend of consolidation and change.

Consolidation largely took the form of capitalising on the new working methods forced upon us by the pandemic. This meant ensuring that our fantastic team of staff and volunteers are able to offer services across our geography, including the most rural areas, in a way that most readily matches the needs of our clients. Many who come to us for help now receive the entirety of their advice over the phone but those who need the support of a face-to-face meeting are able to arrange one, booked in advance to ensure the safety of all. Where possible we also enable staff and volunteers to blend their office and home working time in the way that suits them best.

Consolidation also meant updating and streamlining some of our processes in order to obtain the highest possible score in our annual Citizens Advice audit; reassurance if any were needed about the exemplary way in which our service is provided by Carol and her team.

Change has been most evident at Trustee level, although we do also benefit from strong continuity. Chris Cadman stood down as Chair at last year's AGM having dedicated himself wholeheartedly and effectively to the role for the full nine year term permitted by our Articles of Association. He had led Citizens Advice West Suffolk (CAWS) since the merger with Haverhill in 2011 and subsequently guided us through the integration of Newmarket into the West Suffolk group in 2019. We owe him more than we can easily express here and remain immensely grateful for his leadership. Fortunately he remained on the Board after stepping down and we continued to benefit from his words of wisdom through the rest of the financial year.

Other changes have included the recruitment to the Board of: Barry Peters, best known to many for his role at the Bury Free Press; Annabel Mayer, a partner at Ashtons Legal; and Tony Howard, formerly Business Development Manager within CAWS. Leaving the Board recently are Judy Lancaster, Judith Hall and Vivienne Steele, all of whom did a superb job and we are particularly grateful to Vivienne for steering our IT development through the pandemic and leaving us well equipped for the future in this regard. Thanks go to all of our Trustees for their proactive input and support throughout the year. A special mention is due to Peter Holland who stepped into the role of Vice Chair this year alongside his Treasurer role and his support and guidance have been invaluable.

Having coped well with the pandemic, the next challenge facing us is how best to absorb and respond to the increase in enquiries that will inevitably follow as the cost-of-living crisis bites those who haven't needed our service before as well as those who we have helped previously. We continue to train, and to seek out, new volunteer advisers and to try to widen the net in pursuit of additional funding to ensure that we are able to advise all those who need us.

As always, we would not be able to continue to deliver the service without the support of our funders and in particular the District Councils, County Council, and numerous project funders. Thank you to them all.

Mary Porch

Chair of the Board of Trustees, Suffolk West Citizens Advice Bureau

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2022

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 (FRS102) (effective 1 January 2015) (as amended by Update Bulletin 1 published on 2 February 2016).

Reference and administrative details

Registered charity name:	Suffolk West Citizens Advice Bureau
Company registration number:	7645392
Charity registration number:	1144118
Registered Office:	The Risbygate Centre, 90 Risbygate Street, Bury St Edmunds, Suffolk, IP33 3AA.
Principal Places of Business:	Bury St Edmunds: The Risbygate Centre, 90 Risbygate Street, Bury St Edmunds, Suffolk, IP33 3AA. Haverhill: Haverhill House, Lower Downs Slade, Haverhill, Suffolk, CB9 9HB. Brandon: 9a Market Hill, Brandon, Suffolk, IP27 0AA. Mildenhall: Mildenhall Hub, Sheldrick Way, Mildenhall, Suffolk, IP28 7JX Newmarket: Foley House, Wellington Street, Newmarket, Suffolk, CB8 0HY

Trustees

The Trustees who served during the year and at the date of approval were as follows:

Ms M Porch (Vice Chair to 20 October 2021 then appointed Chair 20 October 2021)
Mr C Cadman (Chair to 20 October 2021)
Mr P Holland (Treasurer and appointed Vice Chair 20 October 2021)
Mr R Bolton
Ms J Hall
Mr A Howard (Appointed 20 March 2022)
Ms J Lancaster (Resigned 30 September 2021)
Mr K Lardner
Ms A Mayer (Appointed 25 January 2022)
Mr B Peters (Appointed 25 January 2022)
Mr M Simpkin
Ms V Steele
Mr W Walker
Ms J Wilkie (Appointed 9 July 2021)

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2022

Management team

Ms C Eagles (Chief Executive Officer)
Ms J Albin (Business Development Manager)
Ms S Bradbury (Advice Services Manager)
Ms J Chatt (Office Manager)
Ms M Partridge (Training Supervisor)

Independent examiner

Mr S Cook MA FCA
David Robertson & Co
Chartered Accountants
84 Whiting Street, Bury St Edmunds, Suffolk, IP33 1NZ

Bankers

CAF Bank Limited
25 Kings Hill Avenue, Kings Hill,
West Malling, ME19 4JQ

Cambridge and Counties Bank Limited
Charnwood Court, 5B New Walk
Leicester, LE1 6TE.

Cambridge Building Society
Head Office, P O Box 232,
Cambridgeshire, CB5 8FF.

Nationwide Building Society
Nationwide House, Pipers Way,
Swindon, SN38 1NW.

Monmouthshire Building Society
Monmouthshire House, John Frost Square,
Kingsway Centre,
Newport, NP20 1PX

Hinckley and Rugby Building Society
Upper Bond Street,
Hinckley,
Leicestershire, LE10 1NZ

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

Objectives and Activities

Aims and Principles

Citizens Advice West Suffolk provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The charity provides information and advice to all who need it, but aims to target resources in more detailed help and casework to those who are least able to help themselves, whether due to language, mental health, age or disability, or short term difficulties such as homelessness or lack of money.

We also work to improve the policies and practices that affect people's lives, through representing unfairness and difficulties faced by clients, to those able to make a difference in law and procedures, in government or elsewhere. Citizens Advice West Suffolk values their wide range of volunteers and recognises that they are the strength underpinning the organisation, and seeks to promote supported volunteering as a route to develop employability skills and confidence, leading to a healthier and stronger community.

Objectives

The Trustees review the Charity's Business Development and Operation Plans on a regular basis, and at least annually, to agree the achievements of the year and objectives for the following year.

The main objective for the year ending 31 March 2022 was to continue to provide an efficient and effective advice and information service to the local community and our activities were targeted to meet that purpose. The work was carried out by a team of volunteer advisers and specialists providing a predominantly telephone and email service with face-to-face appointments available for the most vulnerable clients, when Government Covid restrictions allowed. We provided advice on 14 key areas: benefits, consumer, debt, education, employment, finance, health, housing, immigration, legal, relationship, tax, travel and utilities.

In addition to generalist advice, both specialist advice and casework were available:

- Supported Advice Project - focused support for clients affected by poor mental health, with a specific project for the over 65s;
- Energy Advice Programme (EAP) - one to one advice on: getting the best price for your fuel; repaying fuel debts; energy efficiency measures such as loft and cavity wall insulation; and grants for fuel;
- MS Society Project - specialist support for families affected by Multiple Sclerosis;
- Long Covid Project - support to patients referred by the Long Covid Clinic at West Suffolk Hospital;
- Housing Advice Project - detailed housing support for homelessness, evictions, rent arrears, landlord disputes and disrepair;
- Specialist Child Support Agency Advice - support with maintenance payments and challenging decisions;
- Specialist Consumer Advice - faulty goods, scams or mis-sold goods;
- Specialist Employment Advice - negotiations with employers and Employment Tribunals;
- Specialist Immigration Advice including spousal visas, Leave to Remain, British Citizenship, financial requirements and the correct use of forms;
- Specialist Money Advice – consideration of debt management options including Breathing Space, debt management plans, bankruptcy, debt relief orders and IVAs;
- Specialist Welfare Benefit Advice - form filling, mandatory reconsiderations and appeals.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

How Our Activities Deliver Public Benefit

Our main activities and who we try to help are described above. 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 Trustee Board 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.

Contribution of Volunteers

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. As at 31 March 2022 the service employed 24 paid workers (14.2 FTEs) (2020/21: 28 paid workers, 16.16 FTEs), and was supported by 84 volunteers (2020/21: 87 volunteers).

Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice West Suffolk service. The volunteers contribute, on average, 34,539 hours per annum. This may be expressed as an annualised value of £715,117 (2020/21: £702,476). 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 2021/22 eleven volunteers left to take up paid work.

Achievements and Performance

The key achievements of the organisation in 2021/22, in line with the Business and Development plan:

- Passed the three year Citizens Advice Audit with the highest award, a green;
- Renewed our Advice Quality Standard and accreditation to the Money Advice and Pension Framework;
- 22 volunteers trained using the virtual training programme;
- 5,874 unique clients assisted;
- 23,145 advice issues handled;
- 26,661 individual activities;
- £799,608 debt managed;
- £2,308,398 awarded in Welfare Benefits through casework;
- 265 clients helped by the Supported Advice Team generating an income of £441,855 for clients;
- 84 clients over the age of 65 with a severe mental illness helped in the Equity in Mind Project in the first seven months;
- £205,082 of income generated for clients affected by Multiple Sclerosis;
- 25 clients affected by Long Covid assisted with their social welfare issues in the first four months of the project;
- 101 clients helped to save money with their energy costs and were provided with energy efficiency advice;
- 249 clients referred for food parcels;
- 788 clients helped by the Help to Claim service;
- In a follow-up client satisfaction survey 93% of clients said they would recommend the service they had received from CAWS;
- Continued upgrade of IT systems to enable volunteers and staff to work from home or the office;
- Developed the phone and email service to ensure the service is fully accessible;
- Partnered with Suffolk LCA and two other charities to deliver the Suffolk Advice and Support Service (SASS) Covid telephone helpline for Suffolk County Council until 30th September 2021;
- Moved into new offices in Foley House, Newmarket with better facilities for clients, volunteers and staff;

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

- Moved into the new Mildenhall Hub with West Suffolk Council;
- Developed a quarterly newsletters to stakeholders in West Suffolk and East Cambridgeshire;
- Continued a quarterly Suffolk Citizens Advice newsletter to funders.

Plans for the Future

A key priority for the Trustee Board for 2022/23 is to continue to develop a sustainable service that meets the needs of our clients during the cost-of-living crisis. We want to expand our service provision to cope with an increase in demand as people feel the impact of the increased costs of energy, food, petrol and services.

We will continue with the work to diversify our funding streams to increase our sustainability and enable us to build a service that is cost-effective. We recognise the challenges involved in short term project funding and will endeavour to secure longer term funding for our core service to enable us to effective plan. We will offer our funders value for money, whilst never compromising on the high quality service that our clients expect and deserve.

There is a three-year Business Development Plan with detailed emphasis on the current year. The Operations Plan is a living document and is an agenda item at Trustee Board meetings.

The specific focus this year will be to:

- Expand the range of volunteer roles and increase recruitment to manage the increased demand on the service due to the cost-of-living crisis;
- Increase the Energy Advice team to be able to provide energy advice to more clients;
- Continue to develop the virtual training offer so that training can be sold to other Local Citizens Advice;
- Work with Suffolk County Council, the Integrated Care System (ICS) and Suffolk Citizens Advice to ensure long term sustainable funding;
- Develop the skills and knowledge of the existing volunteers, trustees and staff;
- Improve the diversity of the trustees and volunteers;
- Develop Research and Campaigning within the organisation. Use client's evidence to influence and change policies and practices at a local and national level with attention focused on the cost-of-living crisis;
- Develop the Nationwide Housing Project to support people with their housing issues including homelessness, eviction, rent arrears, disrepair and disputes;
- Work with the Suffolk and North East Essex Long Covid Clinic to develop social prescribing for people affected by Long Covid;
- Continue to work with the National Lottery to develop the Supported Advice Project to help clients with poor mental health;
- Continue to develop the Equity in Mind Project to support people over 65 with a Severe Mental Illness;
- Continue to work with the Cambridge, Ely and Newmarket MS Group to support people with MS.

Financial Review

The Notes to the Financial Statements are shown on pages 17-24.

The key points are:

- Income in the year amounted to £685,891 (2021: £ 617,566) this included £326,087 (2021: £238,458) related to project restricted activities;
- Expenditure in the year amounted to £627,646 (2021: £620,166);

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

- The highest cost related to staff salaries for our 24 employed staff amounting to £446,770 (2021: £459,330);
- This resulted in a surplus of £58,245 (2021: deficit of £2,600).

Fundraising Activities and Principal Funding Sources

The principal funding sources were as follows:

- West Suffolk District Council (30%)
- Suffolk County Council (4%)
- The Clinical Commissioning Groups (6.5%)
- East Cambridgeshire District Council (3.5%)

We also participated in national Citizens Advice projects funded by The Department of Work and Pensions and the Department for Business, Energy and Industrial Strategy. In addition we received specific support relating to the Covid Pandemic.

The Trustees extend their gratitude to our principal funders with whom we share many strategic objectives and who continued to support the core operating capacity of the charity.

In addition, project-specific funding was received from the following:

- Suffolk Community Foundation;
- Fred Dannatt Trust;
- National Lottery Community Fund.

Funding was also received from the two local MS Society groups in Cambridge, Ely and Newmarket and Bury St Edmunds to support families affected by MS.

The charity did not have any borrowings from either a provider of funding or other sources at the Balance Sheet date.

Reserves Policy

The Trustees have reviewed the reserves of the charity. This review encompassed the nature of the income and expenditure streams, the need to match income with fixed commitments, the risks associated therewith and the nature of the reserves.

The review concluded that:

The charity is dependent on core fund providers to meet fixed annual commitments and other short-term fund providers for specific projects.

The Trustees have reviewed the potential expenditure that could arise should a significant reduction in income be incurred and have determined that free unrestricted reserves should be maintained at between three to six months' budgeted expenditure.

The Trustees are aware of the financial pressures experienced by our major funders and our dependence on them and have taken this into consideration in establishing the reserves policy.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

As at 31 March 2022 the total unrestricted reserves amount to £ 371,476 (2021: £ 318,668), although there is an element of designated reserves within this figure. This is within the noted optimum and therefore the Trustees consider that the position is under control and meets its objectives. The Trustees have continued to maintain a prudent approach to the management of the finances during the year.

Designated Reserves

A proportion of unrestricted funds have been designated with the aim of ensuring the charity's sustainability by making provisions for the replacement of equipment, for fulfilling our contractual commitments, for maintaining our premises and moving if necessary.

Investment Activities

The charity's funds are spent on delivering and developing the free advice service to the local community. The reserves were held during the year in a Charities Aid Foundation bank current account, a Cambridge and Counties account, a Cambridge Building Society account, a Nationwide Building Society account, a Monmouthshire Building Society account and a Hinckley and Rugby Building Society account. . The charity does not currently hold any other material investments.

Governance, Structure and Management

Governing Document

Suffolk West Citizens Advice Bureau is a charitable company limited by guarantee, incorporated on 24 May 2011: Company No. 7645392, Charity No. 1144118. The Company is governed under its Articles of Association. The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in West Suffolk and surrounding areas. In furtherance of its objects the charity has power to establish and conduct local Citizens Advice offices as centres to provide a free, confidential and impartial service of advice, information and counsel for the public.

In the event of the company being wound up every member (including members who ceased to be members within one year prior to such winding up) would be required to contribute to the company's assets an amount not exceeding £1. At 31 March 2022, the company had 17 individual members (2021: 19 individual).

Suffolk West Citizens Advice Bureau is also known and referred to as Citizens Advice West Suffolk.

Trustee Recruitment and Appointment

Trustees are either initially co-opted by the Trustee Board and then elected to the Board at an Annual General Meeting within three years of co-option or, elected directly at an Annual General Meeting. Any election lasts for three years by which time the Trustee can be re-elected.

Trustees, who are also directors of the company, are elected from the local community and must either reside or work in West Suffolk or the surrounding area. A formal interview process is followed for all applicants with an interview panel comprising of three Trustees or Chief Executive Officer. References are taken for all new Trustees. A separate process agreed by the Trustee Board is followed for the election of the Chair.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

Trustee Induction and Training

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

Appraisal of the Trustee Board

The Trustees conduct an annual performance appraisal using a Citizens Advice template. Action is taken on any areas under performing to ensure the Trustee Board conforms to best practice.

Organisational Structure

The Trustee Board is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry ultimate responsibility for the conduct of Citizens Advice West Suffolk and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at least ten times a year, and delegate the day-to-day operation of the organisation to a paid Chief Executive Officer.

The Trustee Board has assigned responsibilities amongst the Trustee group to allow workload to be shared and to give a clear point of contact for senior staff. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

All Trustees and key employees have declared that they are a "fit and proper person" to be involved in the running of a charity.

Over the past year the Trustee Board has reviewed its effectiveness and use of committees. There is now one committee, the Operations Committee, with working groups initiated to discuss particular issues.

The Operations Committee reports to the Trustee Board.

Operations

The committee meets monthly ahead of each Trustee Board meeting and is responsible for:

Addressing any issues that need detailed discussion prior to presenting to the Trustee Board. These include: finance, infrastructure, property, HR, contracts and strategy.

The Committee does not have any decision-making powers other than in exceptional circumstances. The Trustee Board fully ratifies any decisions made under these arrangements.

Membership: Chair, Vice Chair, Treasurer, Governance Lead and Chief Executive Officer

Related Parties

Citizens Advice West Suffolk is a member of Citizens Advice, the national association for the Citizens Advice service. With effect from April 2015 Citizens Advice Bureaux became known as Local Citizens Advice (LCA) and Suffolk West Citizens Advice Bureau became known as Citizens Advice West Suffolk (CAWS). The charity also cooperates and liaises with many other advisory services, local charities, trusts and social services departments on behalf of clients.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

Audit process

The charitable company is annually audited by Citizens Advice using a Performance and Quality Framework. Every three years the LCA receives a full audit to ensure compliance with the Advice Quality Standard (AQS) and the Money Advice Service Debt Advice Quality Framework (MASDAQF).

The Red/Amber/Yellow and Green (RAYG) scoring system is used to mark each of the five key areas:

- Quality of Advice Assessment;
- Client Experience;
- People Management;
- Leadership;
- Financial Health Monitoring.

Quality of Advice Assessment - every quarter the LCA self-assesses a selection of cases which are then checked by a Citizens Advice auditor for the quality of the self-assessment and quality of advice.

Client Experience - a selection of clients is contacted by email or text after the advice process to assess their satisfaction with the service and the advice provided.

People Management - an annual survey is sent to all staff and volunteers to ask people about their experiences, identify what's working well and see where improvements can be made.

Leadership - the Trustees annually self-assess how well the charity is run and whether it is delivering good quality services. The self-assessment is checked by an auditor from Citizens Advice.

Financial Health - quarterly financial reports are provided to Citizens Advice which are assessed against the budget and the Reserves Policy. A comparison is provided against LCA in the family group.

In April 2022 the charity had its three year audit and is continuing to score green in all five areas.

Risk management

The Trustees have reviewed their procedures considering corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'. Organisational risk is assessed within the Business Development Plan. The plan considers potential changes to the environment in which the charity is working and highlights how these could impact on its services. The organisation faces a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then mitigate their impact. The Risk Register is a formal statement of the charity's risk management strategy and how the impact of potential risks can be minimised. Identifying the risks is an important element of risk management and has been given detailed and careful consideration.

Suffolk West Citizens Advice Bureau's objectives, its internal organisation and the environment in which it operates are continually evolving and as a result, the risks it faces are not constant. Organisational success derives, in part, from successful risk taking and so the purpose of internal control is to help manage and control risk appropriately rather than to eliminate it.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

The following measures will help minimise the risks:

- The Trustee Board recognises its role as the ultimate authority on the governance of the organisation and the management team and staff recognise that they operate with delegated authority;
- Effective appraisal and supervision of the Chief Executive Officer and management team;
- Staff awareness of sources of funding and the consequences arising from any failure to deliver services in line with grant agreements and contracts;
- The effective use of probationary periods; staff and volunteer supervision and appraisal; and policies to promptly identify and deal with issues of concern;
- Regular case sheet checking; Independent File Reviews and training to ensure quality;
- Regular review and analysis of statistics to ensure targets are met;
- Maintaining good relationships with funders to identify potential funding opportunities and challenges;
- Ensuring adequate financial reserves;
- Monthly financial monitoring against annual budget;
- Good communication between volunteers, staff, the management team and the Trustee Board;
- Maintaining independence and political neutrality to avoid conflict of interests.

Statement of Internal Control

The Trustee Board oversee the information security of all the personal information that is processed, including the personal information of our clients, staff, funders and strategic partners. Suffolk West Citizens Advice Bureau hold joint responsibility for client data that is held in our case management system with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

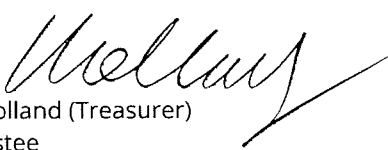
Independent examiner reappointment

A resolution to appoint Mr S Cook of David Robertson & Co as independent examiner will be proposed at the next meeting.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The Trustees' annual report was approved on 4 November 2022 and signed on behalf of the board of Trustees by:


P Holland (Treasurer)
Trustee

Suffolk West Citizens Advice Bureau
Company Number 7645392
Charity Number 1144118

Statement of Financial Activities
(Including an Income and Expenditure Account)
For the Year Ended 31 March 2022

	Note	Unrestricted Funds	Restricted Funds	Total	2021
<u>Income and endowments from:</u>					
Donations and Gifts		3,272	0	3,272	794
Other Income		24,603		24,603	12,491
Activities in furtherance of the charity's objects					
Local government grants		330,393		330,393	364,494
Other Grants and income		125,685	200,402	326,087	238,458
Bank interest		1,536	0	1,536	1,329
Total income and endowments		485,489	200,402	685,891	617,566
<u>Expenditure on:</u>					
Charitable activities					
Bureau operating costs	5	407,704	213,168	620,872	609,751
Management and administration	6	5,869	905	6,774	10,415
Total expenditure		413,573	214,073	627,646	620,166
Net income/(expenditure) before transfers		71,916	-13,671	58,245	-2,600
Transfers between funds		3,371	-3,371	0	0
Transfer of funds from Newmarket				0	0
Net movement in funds		75,287	-17,042	58,245	-2,600
Fund balances brought forward from 1st April 2021		296,189	22,479	318,668	321,268
Fund Balances carried forward at 31st March 2022	4	371,476	5,437	376,913	318,668

All the above results are derived from continuing activities. All gains and losses recognised in the year are included above.

Suffolk West Citizens Advice Bureau
Company Number 7645392
Charity Number 1144118

Balance Sheet 31 March 2022

	As At 31st March 2022		2021	
	Notes			
<u>Fixed Assets</u>				
Tangible Fixed Assets	15	0		2,297
<u>Current Assets</u>				
Debtors and prepaid expenses	8	9,511		12,219
Cash at bank and in hand	9	<u>511,705</u>	<u>521,216</u>	<u>392,634</u> 404,853
Creditors: amounts falling				
<u>due within one year</u>	10	<u>144,303</u>		<u>-88,482</u>
<u>Net Current Assets</u>		376,913		316,371
<u>Total Assets less Current Liabilities</u>		<u>376,913</u>		<u>318,668</u>
<u>Funds:</u>				
Unrestricted		371,476		296,189
Restricted		5,437		<u>22,479</u>
<u>Total Funds</u>	4	<u>376,913</u>		<u>318,668</u>

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act, and
- (ii) complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS 102 SORP.

These financial statements were approved by the trustees and authorised for issue on _____ and are signed on their behalf by:

P Holland
Treasurer
Company number 07645392

-

Suffolk West Citizens Advice Bureau

Company Number 7645392

Charity Number 1144118

Statement of Cash Flows for the year ended 31 March 2022

	Note	<u>2022</u>	<u>2021</u>
		£	£
Cash flow from operating activities	17	<u>117,535</u>	<u>84,093</u>
Cash flow from investing activities			
Payments to acquire tangible fixed assets		0	-17,456
Interest received		<u>1,536</u>	<u>1,329</u>
Net cash flow from investing activities		<u>1,536</u>	<u>-16,127</u>
Net increase/decrease in cash and cash equivalents		119,071	67,967
Cash and cash equivalents at 1 April 2021		392,634	324,668
Cash and cash equivalents at 31 March 2022		<u>511,705</u>	<u>392,634</u>
Cash and cash equivalents consist of:			
Cash at bank and in hand		<u>511,705</u>	<u>392,634</u>

1. Accounting Policies

General information and basis of preparation:

Suffolk West CAB is a charitable company registered in England. Its address is given in the charity information on page 2. It operates Citizens Advice Bureaux for the benefit of the community in West Suffolk and surrounding areas.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)-(Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note to the accounts.

Income:

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Grants receivable: Revenue grants are credited as incoming resources when they are receivable provided that conditions for receipt have been complied with.

Voluntary income: All voluntary income which is received by way of donations, gifts and fundraising events is included as income on receipt.

Expenditure:

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. It is allocated between;

Expenditure incurred directly to the fulfilment of the charity's objectives;

Expenditure incurred directly in the effort to raise voluntary contributions;

Expenditure incurred in the management and administration of the charity.

Any expenditure which cannot be specifically identified as direct charitable expenditure or fundraising expenditure is included in the management and administration function of the charity.

Pensions:

Employer contributions are made through a group policy with Standard Life; this is an historic pension arrangement and no longer offered to staff. Personal contributions are not deducted from staff pay, but members of staff make individual arrangements for direct debits with Standard Life.

There is an anniversary review in April of each year including a review of employer contributions.

The bureau's staging date for auto-enrolment was in May 2017, and NEST became our main pension provider into which staff are automatically enrolled if eligible, with employee deductions from pay.

Suffolk West Citizens Advice Bureau
Notes to the Financial Statements (Continued)
For the Year Ended 31 March 2022

Accounting Policies (Continued)

Leases:

Rentals paid under operating leases are charged against income as incurred.

Office Refurbishment and Equipment :

Expenditure on office refurbishment and equipment with a value below £1,000 is charged against revenue when incurred. Items over £1,000 are capitalised and depreciation is charged at 20% per annum straight line.

Capital Purchases:

New items of equipment over £1,000 will be capitalised and fully depreciated within the year of purchase, which is a change of policy agreed by the trustee board during 2016, allowing the bureau to spend funds from the new Capital Investment Fund when available, given the potential uncertainty of bureau funding from year to year.

Fund Accounting:

General funds are unrestricted funds which are available for use at the discretion of the trustees in the furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular projects having regard to the nature of funding and costs associated with providing services or completion of the project. Any surpluses or deficits are transferred to non-designated unrestricted funds or met from non-designated unrestricted funds on cessation of the service or completion of the project. The aim and use of each designated fund is set out in the notes in the Trustee's Report on page 6.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

2. Grants

In accordance with SORP recommendations, grants receivable before 31st March 2016 relating to future periods have not been treated as deferred.

Material grants received during the period, other than Local Authority revenue grants were:

Restricted funds:

MS Society branches	£20,098
---------------------	---------

3. Donations:

Unrestricted funds: Donations received from individuals and corporate bodies amounted to £3,272.

Suffolk West Citizens Advice Bureau
Company Number 7645392
Charity Number 1144118

Notes to the Financial Statements (continued)

For the Year Ended 31 March 2022

Statement of Funds

	01.04.21	Income	Expenditure	Transfers	31.03.22
General Reserve	178,295	485,489	405,241	3,371	261,914
Designated Funds					
IT Project	8,332	0	8,332		0
Designated	109,562				109,562
Total Unrestricted Funds	296,189	485,489	413,573	3,371	371,476
Restricted Funds					
FinCap	2,487	15,534	14,564		3,457
Training	19,992		0	-18,012	1,980
MS Society	0	20,445	20,098	-347	0
Supported Advice	0	74,801	93,053	18,252	0
Help to Claim	0	64,713	55,088	-9,625	0
MAPS	0	24,909	28,214	3,305	0
Outreach	0	0	3,056	3,056	0
Total Restricted Funds	22,479	200,402	214,073	-3,371	5,437
Total Funds	318,668	685,891	627,646	0	376,913

Suffolk West Citizens Advice Bureau

Company Number 7645392

Charity Number 1144118

Notes to the Financial Statements (continued)

For the Year Ended 31 March 2022

5 Bureau Operating Costs

	Unrestricted	Restricted	Total	2021
Salaries, NIC and pensions	289,641	157,130	446,771	459,330
Staff and volunteer	6,344	2,725	9,069	3,573
Office costs	43,212	21,270	64,482	60,080
Premises costs	68,441	32,012	100,453	86,699
Other	66	30	96	69
	407,704	213,168	620,872	609,751

6 Management and Admin

	Unrestricted	Restricted	Total	2021
Fundraising and publicity	0		0	
Insurance	400		400	400
Annual General Meeting	353		353	0
Meetings			0	0
Travel	0		0	0
Secretarial salary	3,350		3,350	3,350
Governance	103		103	4,145
Examiners remuneration	1,663	905	2,568	2,520
Sundry	0		0	0
	5,869	905	6,774	10,415

Suffolk West Citizens Advice Bureau

Company Number 7645392

Charity Number 1144118

Notes to the Financial Statements (continued)

For the Year Ended 31 March 2022

7 <u>Restricted Funds Movement</u>	<u>2022</u>
	£
Donation received	
Local government grants	
Other grants and income	200,402
Total Incoming Resources	<u>200,402</u>
	-
Bureau operating costs	213,168
Management and admin	-905
	<u>-</u>
Total Resources Expended	<u>214,073</u>
Net (outgoing) resources before transfers	-13,671
Transfers between funds	-3,371
Opening balance at 1 April 2021	22,479
Balance at 31 March 2022	<u>5,437</u>

Suffolk West Citizens Advice Bureau**Company Number 7645392****Charity Number 1144118****Notes to the Financial Statements (continued)****For the Year Ended 31 March 2022**

8	<u>Lease Deposit, Debtors and Prepaid Expenses</u>	2022	2021
	Trade debtors	8,825	8,600
	Prepaid expenses	686	3,619
		9,511	12,219
9	<u>Cash at Bank and In Hand</u>		
	Cash at Bank	511,660	392,589
	Cash in Hand	45	45
		511,705	392,634
10	<u>Creditors</u>		
	Trade creditors	4,416	3,398
	Taxation and Social Security	6,717	8,257
	Accruals and deferred income	133,170	76,827
		144,303	88,482

11 Capital Commitments

The Charity had no capital commitments at 31st March 2022, (31st March 2021, £Nil).

12 Trustees' Expenses and Remuneration

Trustees are invited to submit claims for travelling and incidental costs associated with attendance at Board meetings, training and other meetings attended on the Charity's business. Claims were made during the year and payments to Trustees amounted to £90, (2021, £49).

Suffolk West Citizens Advice Bureau**Company Number 7645392****Charity Number 1144118****Notes to the Financial Statements (continued)****For the Year Ended 31 March 2022****13 Analysis of Net Assets between Funds**

	Restricted	Designated	General	Total
Fixed Assets	0		0	0
Current Assets	5,437	109,562	406,217	521,216
			-	
Current Liabilities			144,303	-144,303
	<u>5,437</u>	<u>109,562</u>	<u>261,914</u>	<u>376,915</u>

14 Employees

The average number of employees during the year was 26 (2021, 24) and the total emoluments for the year amounted to;

	2022	2021
Gross Pay	411,313	427,132
Employer's NIC	27,443	23,394
	438,756	450,526
Employer's contribution to pensions	11,365	12,154
	450,121	462,680
Other staff		
	450,121	462,680

The emoluments were shown in the notes to the accounts as follows;

Bureau operation cost (Note 5)	446,771	459,330
Management and Administration		
Secretarial salary	3,350	3,350
	450,122	462,680

The pension scheme is a defined contribution scheme.

No staff received remuneration at or above £60,000.

Suffolk West Citizens Advice Bureau

Company Number

7645392

Charity Number 1144118

Notes to the Financial Statements (continued)

For the Year Ended 31 March 2022

15 Tangible Fixed Assets

Cost	Office and Computer Equipment	Total
As at 1 April 2021	79,091	79,091
Additions		0
Disposals	0	0
As at 31 March 2022	<u>79,091</u>	<u>79,091</u>
Depreciation		
As at 1 April 2021	76,794	76,794
Charge for the year	2,297	2,297
Disposals	0	0
As at 31 March 2022	<u>79,091</u>	<u>79,091</u>
Net Book Value		
As at 1 April 2021	2,297	2,297
As at 31 March 2022	<u>0</u>	<u>0</u>

16 Control of the Charity

The Charity is controlled by the Board of Trustees.

17 Reconciliation of net income/expenditure to net cash flow from operating activities

	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>
Net income for the year	58,245	-2,600.00
Interest receivable	-1,536	-1,329.37
Depreciation of tangible fixed assets	2,297	19,501.24
Increase/decrease in debtors	2,708	30,543.10
Increase/decrease in creditors	55,821	37,977.12
Net cash flow from operating activities	<u>117,535</u>	<u>84,093.09</u>

Independent Examiner's Report to the Trustees of Suffolk West Citizens Advice Bureau

I report on the accounts of the company for the year ended 31 March 2022 which are set out on pages 1 to 22.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act"). The trustees consider that an audit is not required for this year under Part 16 of the 2006 Act and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with the relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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.

Stephen Cook
Stephen Cook MA FCA

David Roberton & Co

Chartered Accountants
84 Whiting Street
Bury St Edmunds
Suffolk IP33 1NZ

10 November 2022

Accounts

COMPANY REGISTRATION NUMBER: 7645392
CHARITY REGISTRATION NUMBER: 1144118

Suffolk West Citizens Advice Bureau
Company Limited by Guarantee
Unaudited financial statements
31 March 2021

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Financial statements

Year ended 31 March 2021

	Page
Trustees' annual report (incorporating the directors' report)	1-13
Statement of financial activities (including income and expenditure account)	14
Balance sheet	15
Statement of Cash Flows	16
Notes to the financial statements	17-24
Independent examiner's report to the Trustees	25

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2021

The Trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2021

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 (FRS102) (effective 1 January 2015) (as amended by Update Bulletin 1 published on 2 February 2016).

Chair's report

At this time last year we reported that all our offices were closed and our services were being delivered by volunteers and staff working from home with no indication of when life would return to normal. We all know now that we shall never return to the "normal" we once knew.

Our offices have started to re-open and face-to-face interviews have recommenced for our most vulnerable clients. Our client services have continued to be delivered by staff and volunteers working from home and our offices. It is pleasing to note that despite the suspension of face-to-face advice we have still managed to help more clients in 2020/21 than we did in 2019/20. The service has been delivered mainly by email and phone which has made us more accessible to our very rural community.

All of this has been possible because of our people: our volunteers, staff and trustees who have risen to the challenge to meet the changes required head on. It has been no mean feat to transfer service delivery from five offices across West Suffolk to over 40 individuals' homes. We as trustees and our clients have much to thank our volunteers and staff for.

We would not have been able to continue to deliver the service during the pandemic without the support of our funders and in particular the District Councils, County Council, Clinical Commissioning Group and numerous project funders. As always thank you to them all.

The pandemic has highlighted the extent to which certain sectors of the community are dependent on organisations like ours to give advice, and I am pleased to say we there for them all.

My team of Trustees have continued to give me a level of support that is second to none. To them all I say a big thank you.

Chris Cadman
Chair of the Board of Trustees, Suffolk West Citizens Advice Bureau

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Reference and administrative details

Registered charity name:	Suffolk West Citizens Advice Bureau
Company registration number:	7645392
Charity registration number:	1144118
Registered Office:	The Risbygate Centre, 90 Risbygate Street, Bury St Edmunds, Suffolk, IP33 3AA.
Principal Places of Business:	Bury St Edmunds: The Risbygate Centre, 90 Risbygate Street, Bury St Edmunds, Suffolk, IP33 3AA. Haverhill: Haverhill House, Lower Downs Slade, Haverhill, Suffolk, CB9 9HB. Brandon: 9a Market Hill, Brandon, Suffolk, IP27 0AA. Mildenhall: Forest Heath District Council Offices, College Heath Road, Mildenhall, Suffolk IP28 7EY Newmarket: Foley House, Wellington Street, Newmarket CB8 0HY

Trustees

The Trustees who served during the year and at the date of approval were as follows:

Mr C Cadman (Chair)
Mr V McDonald (Vice Chair, resigned 22nd October 2020)
Ms M Porch (Vice Chair, appointed 22nd October 2020)
Mr P Holland (Treasurer)
Mr R Bolton
Ms J Hall
Mr W Hirst (Resigned 26th January 2021)
Ms J Lancaster
Mr K Lardner
Mr M Simpkin
Ms V Steele
Mr W Walker

Management team

J Ballard (Chief Officer, retired 13th November 2020)
C Eagles (Chief Officer, appointed 16th November 2020)
J Ball (IT Manager)
S Bradbury (Project Manager)
J Chatt (Office Manager)
T Howard (Business Development Manager)
M Oakes (Advice Services Manager)

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Independent examiner

Mr S Cook MA FCA
David Robertson & Co
Chartered Accountants
84 Whiting Street, Bury St Edmunds, Suffolk, IP33 1NZ

Bankers

CAF Bank Limited.
25 Kings Hill Avenue, Kings Hill,
West Malling, ME19 4JQ

Saffron Walden Building Society.
Saffron House, 1A Market Street,
Saffron Walden, Essex, CB10 1HX.

Cambridge and Counties Bank Limited.
Charnwood Court, 5B New Walk
Leicester, LE1 6TE.

Cambridge Building Society
Head Office, P O Box 232,
Cambridgeshire, CB5 8FF.

Nationwide Building Society.
Nationwide House, Pipers Way,
Swindon, SN38 1NW.

Suffolk West Citizens Advice Bureau Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Objectives and activities

Aims and Principles

Citizens Advice West Suffolk provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The charity provides information and advice to all who need it, but aims to target resources in more detailed help and casework to those who are least able to help themselves, whether due to language, mental health, age or disability, or short term difficulties such as homelessness or lack of money.

We also work to improve the policies and practices that affect people's lives, through representing unfairness and difficulties faced by clients, to those able to make a difference in law and procedures, in government or elsewhere. Citizens Advice West Suffolk values their wide range of volunteers and recognises that they are the strength underpinning the organisation, and seeks to promote supported volunteering as a route to develop employability skills and confidence, leading to a healthier and stronger community.

Objectives

The Trustees review the Charity's Business Development and Operational Plans on a regular basis, and at least annually, to agree the achievements of the year and objectives for the following year.

The main objective for the year ending 31st March 2021 was to continue to provide an efficient and effective advice and information service to the local community throughout the pandemic, and our activities were targeted to meet that purpose. The work was carried out by a team of volunteer advisers and specialists providing a predominantly telephone and email service with face-to-face appointments available for the most vulnerable clients when Government Covid restrictions allowed. The charity provided 14 key areas of advice: benefits, consumer, debt, education, employment, finance, health, housing, immigration, legal, relationship, tax, travel and utilities.

In addition to generalist advice, specialist advice and casework was available:

- Supported Advice Project providing focused support for clients with poor mental health;
- Specialist Immigration advice including spousal visas, Leave to Remain, British Citizenship, financial requirements and the correct use of forms;
- Specialist Welfare Benefit advice including form filling, mandatory reconsiderations and representation at appeals;
- Specialist Employment advice including negotiations with employers and representation at Employment Tribunals;
- Specialist Money advice to consider clients' debt management options including debt management plans, bankruptcy, Debt Relief Orders and IVAs;
- Specialist Child Support Agency advice providing support with maintenance payments and challenging decisions;
- Specialist Consumer advice helping clients access refunds for faulty goods or miss sold goods;
- Energy Advice Programme (EAP) that provides one to one advice on: getting the best price for your fuel; repaying fuel debts; energy efficiency measures such as loft and cavity wall insulation; and grants for fuel;
- MS Society Project to provide specialist support for families affected by Multiple Sclerosis.

Suffolk West Citizens Advice Bureau Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

How Our Activities Deliver Public Benefit

Our main activities and who we try to help are described above. 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 Trustee Board 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.

Contribution of Volunteers

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 28 paid workers (16.16 FTEs) (2019/20: 29 paid workers, 17.98 FTEs), and was supported by 87 volunteers (2019/20: 118 volunteers).

Volunteers represent the indispensable core of the service for without them, there would not be a Suffolk West Citizens Advice Bureau service. The volunteers contribute, on average, 35,570 hours per annum. This may be expressed as an annualised value of £702,476 (2019/20: £740,246). 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 2020/21 2 volunteers left to take up external work.

Achievements and Performance

The key achievements of the organisation in 2020/21, in line with the Business and Development plan were:

- Continuing to deliver a good quality advice service throughout the pandemic;
- Upgrading all IT systems to allow for home working by volunteers and staff;
- Improved phone service to help more clients;
- 27 volunteers trained using the new virtual training programme;
- 6,985 unique clients assisted;
- 23,775 advice issues handled;
- 24,097 individual activities;
- 144 clients helped by the Supported Advice Team generating an income of £254,967 for clients;
- £500,577 debt managed, with average debt of £13,173;
- £3,149,584 awarded in Welfare Benefits through casework;
- £174,237 of income generated for clients affected by Multiple Sclerosis;
- 109 clients helped to save money with their energy costs and were provided with energy efficiency advice;
- 480 food parcels issued;
- 1,132 clients helped by the Help to Claim service;
- Partnered with Suffolk LCA and two other charities to deliver the Suffolk Advice and Support Service (SASS) Covid telephone helpline for Suffolk County Council;
- Developed a joint qualification with West Suffolk College to train young people to be advisers and improve their employability;
- Worked with national Citizens Advice on the Increasing Debt Advice Project
- Worked with Suffolk County Council to develop the new offices in Foley House, Newmarket;
- Worked with West Suffolk Council to move to the new Mildenhall Hub;
- Developed a monthly e-newsletter for staff and volunteers;
- Continued a quarterly Suffolk newsletter to funders;
- Maintained the Advice Quality Standard for quality advice;
- In a follow-up client satisfaction survey 95.6% of clients said they would recommend the service they had received from CAWS.

Suffolk West Citizens Advice Bureau Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Plans for the Future

A key priority for the Trustee Board for 2020/21 is to continue to develop a sustainable service that meets the needs of our clients during the Covid pandemic and the recovery phase.

We will carry on with the work to diversify funding streams to increase our sustainability and enable us to build a service that is cost-effective. We will offer our funders value for money, whilst never compromising on the high quality service that our clients expect and deserve.

There is a three-year Business Development Plan with detailed emphasis on the current year. The content of the plan is subject to review by the Trustees and is an agenda item at Trustee Board meetings.

The specific focus this year will be to:

- Work with the National Lottery to develop the Supported Advice Project to help clients with poor mental health;
- Work with West Suffolk College to deliver the Youth Intervention Project providing young people with a qualification and employability skills;
- Develop the virtual training offer so that training can be sold to other Local Citizens Advice;
- Deliver year three of the Help To Claim project in partnership with Job Centre Plus delivering advice and support to new claimants of Universal Credit;
- Deliver the Suffolk Advice and Support Service helpline in partnership with Suffolk Citizens Advice and the Local Authorities;
- Work with Suffolk County Council; the Clinical Commissioning Groups and Suffolk Citizens Advice to ensure long term sustainable funding;
- Recruit additional volunteers to allow for the expansion of the phone and email advice services;
- Develop the skills and knowledge of the existing volunteers, Trustees and staff;
- Improve the diversity of the Trustees and volunteers;
- Develop Research and Campaigning within the organisation. Use client's evidence to influence and change policies and practices at a local and national level with attention focused on the pandemic.

Financial Review

The Notes to the Financial Statements are shown on pages 17-24.

The key points are:

Income in the year amounted to £617,566 (2020: £570,958) this included £238,458 (2020: £143,945) related to project restricted activities.

Expenditure in the year amounted to £620,166 (2020: £636,703), the highest cost related to staff salaries for our 28 employed staff amounting to £459,330 (2020: £461,444).

This resulted in a small deficit of £2,600 (2020: deficit of £65,745) when historical creditors were applied to the accounts at the year-end.

Fundraising Activities and Principal Funding Sources

The principal funding sources were as follows:

- West Suffolk District Council (39%)
- Suffolk County Council (4.6%)
- The Clinical Commissioning Groups (7%)
- East Cambridgeshire District Council (3.7%)

Suffolk West Citizens Advice Bureau Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

In addition we received specific Covid support for IT funding from the National Lottery (6.2%)

We also participated in national Citizens Advice projects funded by The Department of Work and Pensions and the Department for Business, Energy and Industrial Strategy that contributed 17.5% of total income.

The Trustees extend their gratitude to our principal funders with whom we share many strategic objectives and who continued to support the core operating capacity of the charity.

In addition, project-specific funding was received from the following:

- Suffolk Community Foundation,
- Fred Dannatt Trust,
- Community Justice Foundation

Funding was also received from the two local MS Society groups in Cambridge, Ely and Newmarket and Bury St Edmunds to support families affected by MS.

The charity did not have any borrowings from either a provider of funding or other sources at the Balance Sheet date.

Reserves Policy

The Trustees have reviewed the reserves of the charity. This review encompassed the nature of the income and expenditure streams, the need to match income with fixed commitments, the risks associated therewith and the nature of the reserves.

The review concluded that:

The charity is dependent on core fund providers to meet fixed annual commitments and other short-term fund providers for specific projects.

The Trustees have reviewed the potential expenditure that could arise should a significant reduction in income be incurred and have determined that a free unrestricted reserves should be maintained at between three to six month's budgeted expenditure.

The Trustees are aware of the financial pressures experienced by our major funders and our dependence on them and have taken this into consideration in establishing the reserves policy.

As at 31st March 2021 the total unrestricted reserves amount to £296,189 (2020 £321,268), although there is an element of designated reserves within this figure. This is within the noted optimum and therefore the Trustees consider that the position is under control and meets its objectives. The Trustees have continued to maintain a prudent approach to the management of the finances during the year.

Designated Reserves

A proportion of unrestricted funds have been designated with the aim of ensuring the charity's sustainability by making provisions for the replacement of equipment, for fulfilling our contractual commitments, for maintaining our premises and moving if necessary. These currently amount to £117,894, as detailed in the notes to the financial statements.

Suffolk West Citizens Advice Bureau Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Investment Activities

The charity's funds are spent on delivering and developing the free advice service to the local community. The reserves were held during the year in a Charities Aid Foundation bank current account, a Saffron Walden Building Society account, a Cambridge and Counties account; a Cambridge Building Society account and a Nationwide Building Society account. The charity does not currently hold any other material investments.

Governance, Structure and Management

Governing Document

Suffolk West Citizens Advice Bureau is a charitable company limited by guarantee, incorporated on 24th May 2011: Company No. 7645392, Charity No. 1144118. The Company is governed under its Articles of Association. The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in West Suffolk and surrounding areas. In furtherance of its objects the charity has power to establish and conduct local Citizens Advice offices as centres to provide a free, confidential and impartial service of advice, information and counsel for the public.

In the event of the company being wound up every member (including members who ceased to be members within one year prior to such winding up) would be required to contribute to the company's assets an amount not exceeding £1. At 31 March 2021, the company had 19 individual members (2020: 19 individual).

Suffolk West Citizens Advice Bureau is also known and referred to as Citizens Advice West Suffolk.

Trustee Recruitment and Appointment

Trustees are either initially co-opted by the Trustee Board and then elected to the Board at an Annual General Meeting within three years of co-option or, alternatively, elected directly at an Annual General Meeting. Any election lasts for three years by which time the Trustee can be re-elected.

Trustees, who are also directors of the company, are elected from the local community and must either reside or work in West Suffolk or the surrounding area. A formal interview process is followed for all applicants with an interview panel comprising of three Trustees or Chief Officer. References are taken for all new Trustees. A separate process agreed by the Trustee Board is followed for the election of the Chair and any Observers nominated from local authorities.

Trustee Induction and Training

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

Appraisal of the Trustee Board

The Trustees conduct an annual performance appraisal using a Citizens Advice template. Action is taken on any areas under performing to ensure the Trustee Board conforms to best practice.

Suffolk West Citizens Advice Bureau Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Organisational Structure

The Trustee Board is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry ultimate responsibility for the conduct of Citizens Advice West Suffolk 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 a paid Chief Officer.

The Trustee Board has assigned responsibilities amongst the Trustee group to allow workload to be shared and to give a clear point of contact for senior staff. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

All Trustees and key employees are required annually to declare they are a "fit and proper person" to be involved in the running of a charity.

The Trustee Board has six committees: Operations; Finance, Governance, Nominations, PR and Funding and Property.

Each committee reports to the Trustee Board.

Operations

The committee meets monthly ahead of each Trustee Board meeting and is responsible for:

Addressing any issues that need detailed discussion prior to presenting to the Trustee Board. These include finance, infrastructure, property issues, contracts and strategy.

The Committee does not have any decision-making powers other than in exceptional circumstances. The Trustee Board fully ratifies any decisions made under these arrangements.

Membership: Chair, Vice Chair, Treasurer and Chief Officer

Finance

The committee meets monthly and is responsible for:

Monitoring the financial position, project funding review and provide an overview and where applicable a detailed report to the Operations committee and Trustee Board.

Establishing detailed financial control procedures to ensure continual awareness of changes in the financial position.

Make any recommendations to the Trustee Board.

Membership: Vice Chair, Treasurer, Chief Officer, Office Manager and representative from accountants.

Suffolk West Citizens Advice Bureau Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Governance Review

The committee meets twice a year and is responsible for:

Ensuring that CAWS and the Trustee Board has effective Governance leadership.

Reviewing and analysing governance structures, policies, procedures to ensure their fitness for purpose.

Ensuring organisational aims are delivered effectively and sustainably,

Ensuring that CAWS provides strategic leadership in line with its aims and values.

Ensuring effective control, delegation, risk assessment and management systems are subject to regular review.

Making recommendations for improvement to the Trustee Board.

Membership: Chair, three Trustees – (one to be elected as chair) and Chief Officer.

Nominations

The committee meets twice a year and is responsible for providing recommendations to the Trustee Board in respect of the following:

Establishment of diversity objectives and communication to staff and volunteers.

Development of criteria and procedures for the appointment of Trustees

Complete an annual review of skills, experience and diversity of Trustees

Annual review of staff salaries including benchmarking

Make any recommendations to the Trustee Board.

Membership: Chair, three Trustees – (one to be elected as chair) and Chief Officer.

PR and Fundraising

The committee meets monthly and is responsible for:

Improving the public relations of CAWS and demonstrating value to funders;

Utilising communication methods such as events, websites, press and local radio to bring awareness of the organisation and the help it provides to the people in need.

Network with potential funders including local business, local councillors to encourage support for the organisation.

Membership: Vice Chair, three Trustees – (one to be elected as chair) and Business Development Manager.

Suffolk West Citizens Advice Bureau Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Property

The committee meets quarterly and is responsible for:

Ensuring CAWS offices are maintained to a good standard and comply with appropriate legislation relating to health and safety.

Ensuring health and safety checks are completed at least annually.

Ensuring adequate and appropriate insurance cover is in place and review each office cost effectiveness at least annually. Establish clear guidelines for negotiations with landlords and complete review of all contracts.

Make recommendations to the Trustee Board

Membership: Chair, Vice Chair, other Trustees and Chief Officer

General Data Protection Regulation (GDPR)

Citizens Advice West Suffolk follows the seven principles of GDPR and this is subject to on-going overview by the Chief Officer and one of the Trustees who is responsible for oversight and provides updates to the Trustee Board.

Related Parties

Citizens Advice West Suffolk is a member of Citizens Advice, the national association for the Citizens Advice service. With effect from April 2015 Citizens Advice Bureaux became known as Local Citizens Advice (LCA) and Suffolk West Citizens Advice Bureau became known as Citizens Advice West Suffolk (CAWS). The charity also cooperates and liaises with many other advisory services, local charities, trusts and social services departments on behalf of clients.

Audit process

The charitable company is annually audited by Citizens Advice using a Performance and Quality Framework. Every three years the LCA receives a full audit to ensure compliance with the Advice Quality Standard (AQS) and the Money Advice Service Debt Advice Quality Framework (MASDAQF).

The Red/Amber/Yellow and Green (RAYG) scoring system is used to mark each of the five key areas:

- Quality of Advice Assessment;
- Client Experience;
- People Management;
- Leadership;
- Financial Health Monitoring.

Quality of Advice Assessment - every quarter the LCA self-assesses a selection of cases which are then checked by a Citizens Advice auditor for the quality of the self-assessment and quality of advice.

Client Experience - a selection of clients is contacted by email or text after the advice process to assess their satisfaction with the service and the advice provided.

Suffolk West Citizens Advice Bureau Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

People Management - an annual survey is sent to all staff and volunteers to ask people about their experiences, identify what's working well and see where improvements can be made.

Leadership - the Trustees annually self-assess how well the charity is run and whether it is delivering good quality services. The self-assessment is checked by an auditor from Citizens Advice.

Financial Health - quarterly financial reports are provided to Citizens Advice which are assessed against the budget and the Reserves Policy. A comparison is provided against LCA in the family group.

In February 2021 the charity had its second year audit and is continuing to score green in all five areas.

Risk management

The Trustees have reviewed their procedures considering corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'. Organisational risk is assessed within the Business Development Plan. The plan considers potential changes to the environment in which the charity is working and highlights how these could impact on its services. The organisation faces a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then mitigate their impact. The Risk Register is a formal statement of the charity's risk management strategy and how the impact of potential risks can be minimised. Identifying the risks is an important element of risk management and has been given detailed and careful consideration.

Suffolk West Citizens Advice Bureau's objectives, its internal organisation and the environment in which it operates are continually evolving and as a result, the risks it faces are not constant. Organisational success derives, in part, from successful risk taking and so the purpose of internal control is to help manage and control risk appropriately rather than to eliminate it.

The following measures will help minimise the risks:

- The Trustee Board recognises its role as the ultimate authority on the governance of the organisation and the management team and staff recognise that they operate with delegated authority;
- Effective appraisal and supervision of the Chief Officer and management team;
- Staff awareness of sources of funding and the consequences arising from any failure to deliver services in line with grant agreements and contracts;
- The effective use of probationary periods; staff and volunteer supervision and appraisal; and policies to promptly identify and deal with issues of concern;
- Regular case sheet checking; Independent File Reviews and training to ensure quality;
- Regular review and analysis of statistics to ensure targets are met;
- Maintaining good relationships with funders to identify potential funding opportunities and challenges;
- Ensuring adequate financial reserves;
- Monthly financial monitoring against annual budget;
- Good communication between volunteers, staff, the management team and the Trustee Board;
- Maintaining independence and political neutrality to avoid conflict of interests.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

Statement of Internal Control

The Trustee Board oversee the information security of all the personal information that is processed, including the personal information of our clients, staff, funders and strategic partners. Suffolk West Citizens Advice Bureau hold joint responsibility for client data that is held in our case management system with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Independent examiner reappointment

A resolution to appoint Mr S Cook of David Robertson & Co as independent examiner will be proposed at the next meeting.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The Trustees' annual report was approved on 20th October 2021 and signed on behalf of the board of Trustees by:

P Holland (Treasurer)
Trustee

Suffolk West Citizens Advice Bureau
Company Number 7645392
Charity Number 1144118

Statement of Financial Activities
(Including an Income and Expenditure Account)
For the Year Ended 31st March 2021

		Unrestricted Funds	Restricted Funds	Total Funds	2020
	Notes				
Income and endowments from:					
Donations and Gifts		794	0	794	6,024
Other Income		12,491	0	12,491	33,671
Activities in furtherance of the charity's objects					
Local government grants		364,494	0	364,494	383,284
Other Grants and income		118,790	119,668	238,458	143,945
Bank interest		1,329	0	1,329	4,034
Total income and endowments		497,898	119,668	617,566	570,958
Expenditure on:					
Charitable activities		0	0	0	0
Bureau operating costs	5	485,408	124,343	609,751	622,415
Management and administration	6	9,441	974	10,415	14,288
Total expenditure		494,849	125,317	620,166	636,703
Net income/(expenditure) before transfers		3,049	-5,649	-2,600	-65,745
Transfers between funds		-28,128	28,128	0	0
Transfer of funds from Newmarket		0	0	0	199,962
Net movement in funds		-25,079	22,479	-2,600	134,217
Fund balances brought forward from 31st March 2020		321,268	0	321,268	187,051
Fund Balances carried forward at 31st March 2021	4	296,189	22,479	318,668	321,268

All the above results are derived from continuing activities. All gains and losses recognised in the year are included above.

Suffolk West Citizens Advice Bureau
Company Number 7645392
Charity Number 1144118

		Balance Sheet 31st March 2021			
		As at 31st March 2021		As at 31st March 2020	
	Notes				
Fixed Assets					
Tangible Fixed Assets	15		2,297		4,342
Current Assets					
Debtors and prepaid expenses	8	12,219		42,762	
Cash at bank and in hand	9	<u>392,634</u>	404,853	<u>324,668</u>	367,430
Creditors: amounts falling due within one year	10		<u>-88,482</u>		<u>-50,504</u>
Net Current Assets			316,371		316,926
Total Assets less Current Liabilities			<u>318,668</u>		<u>321,268</u>
Funds:					
Unrestricted			296,189		321,268
Restricted			<u>22,479</u>		<u>0</u>
Total Funds	4		<u>318,668</u>		<u>321,268</u>

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act, and
- (ii) complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS 102 SORP.

These financial statements were approved by the trustees and authorised for issue on 20th October 2021

and are signed on their behalf by:

P Holland
Treasurer
Company number 07645392

Statement of Cash Flows
For the Year Ended 31st March 2021

		2021	2020
	Notes		
Cash flow from operating activities	17	84,093	160,501
Cash flow from investing activities			
Payments to acquire tangible fixed assets		-17,456	-12,233
Interest received		1,329	4,034
Net cash flow from investing activities		-16,127	-8,199
Net increase/decrease in cash and cash equivalents		67,967	152,302
Cash and cash equivalents at 1st April		324,668	172,366
Cash and cash equivalents at 31st March		392,634	324,668
Cash and cash equivalents consist of:			
Cash at bank and in hand		392,634	324,668

Suffolk West Citizens Advice Bureau
Notes to the Financial Statements
For the Year Ended 31st March 2021

1. Accounting Policies

General information and basis of preparation:

Suffolk West CAB is a charitable company registered in England. Its address is given in the charity information on page 2. It operates Citizens Advice Bureaux for the benefit of the community in West Suffolk and surrounding areas.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)-(Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note to the accounts.

Income:

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Grants receivable: Revenue grants are credited as incoming resources when they are receivable provided that conditions for receipt have been complied with.

Voluntary income: All voluntary income which is received by way of donations, gifts and fundraising events is included as income on receipt.

Expenditure:

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. It is allocated between;

Expenditure incurred directly to the fulfilment of the charity's objectives;

Expenditure incurred directly in the effort to raise voluntary contributions;

Expenditure incurred in the management and administration of the charity.

Any expenditure which cannot be specifically identified as direct charitable expenditure or fundraising expenditure is included in the management and administration function of the charity.

Pensions:

Employer contributions are made through a group policy with Standard Life; this is an historic pension arrangement and no longer offered to staff. Personal contributions are not deducted from staff pay, but members of staff make individual arrangements for direct debits with Standard Life.

There is an anniversary review in April of each year including a review of employer contributions.

The bureau's staging date for auto-enrolment was in May 2017, and NEST became our main pension provider into which staff are automatically enrolled if eligible, with employee deductions from pay.

Suffolk West Citizens Advice Bureau
Notes to the Financial Statements (Continued)
For the Year Ended 31st March 2021

Accounting Policies (Continued)

Leases:

Rentals paid under operating leases are charged against income as incurred.

Office Refurbishment and Equipment :

Expenditure on office refurbishment and equipment with a value below £1,000 is charged against revenue when incurred. Items over £1,000 are capitalised and depreciation is charged at 20% per annum straight line.

Capital Purchases:

New items of equipment over £1,000 will be capitalised and fully depreciated within the year of purchase, which is a change of policy agreed by the trustee board during 2016, allowing the bureau to spend funds from the new Capital Investment Fund when available, given the potential uncertainty of bureau funding from year to year.

Fund Accounting:

General funds are unrestricted funds which are available for use at the discretion of the trustees in the furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular projects having regard to the nature of funding and costs associated with providing services or completion of the project. Any surpluses or deficits are transferred to non-designated unrestricted funds or met from non-designated unrestricted funds on cessation of the service or completion of the project. The aim and use of each designated fund is set out in the notes in the Trustee's Report on page 6.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

2. Grants

In accordance with SORP recommendations, grants receivable before 31st March 2016 relating to future periods have not been treated as deferred.

Material grants received during the period, other than Local Authority revenue grants were:

Restricted funds:

MS Society branches	£20,039
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3. Donations:

Unrestricted funds: Donations received from individuals and corporate bodies amounted to £794.

Suffolk West Citizens Advice Bureau
Company Number 7645392
Charity Number 1144118

Notes to the Financial Statements (continued)
For the Year Ended 31st March 2021

4 Statement of Funds

	1st April 2020	Income	Expenditure	Transfers	31st March 2021
General Reserve	195,040	497,898	486,515	-28,128	178,295
Designated Funds					
IT Project	16,666	0	8,334	0	8,332
Designated	109,562	0	0	0	109,562
Total Unrestricted Funds	321,268	497,898	494,849	-28,128	296,189
Restricted Funds:					
FinCap	0	18,905	16,422	4	2,487
Training	0	0	208	20,200	19,992
MS Society	0	20,039	19,386	-653	0
Supported Advice	0	20,992	29,351	8,359	0
Help to Claim	0	59,732	59,950	218	0
Total Restricted Funds	0	119,668	125,317	28,128	22,479
Total Funds	321,268	617,566	620,166	0	318,668

Notes to the Financial Statements (continued)
For the Year Ended 31st March 2021

5 **Bureau Operating Costs**

	Unrestricted	Restricted	Total	2020
Salaries, NIC and pensions	349,863	109,467	459,330	461,444
Staff and volunteer	3,573	0	3,573	23,267
Office costs	59,353	727	60,080	55,815
Premises costs	72,562	14,137	86,699	81,302
Other	57	12	69	587
	485,408	124,343	609,751	622,415

6 **Management and Admin**

	Unrestricted	Restricted	Total	2020
Fundraising and publicity	0	0	0	0
Insurance	400	0	400	400
Annual General Meeting	0	0	0	106
Meetings	0	0	0	0
Travel	0	0	0	0
Secretarial salary	3,350	0	3,350	3,350
Legal & professional fees	3,171	974	4,145	7,649
Examiners remuneration	2,520	0	2,520	2,376
Sundry	0	0	0	233
	9,441	974	10,415	14,114

Notes to the Financial Statements (continued)
For the Year Ended 31st March 2021

7 **Restricted Funds Movement**

	2021
Donation received	0
Local government grants	0
Other grants and income	119,668
Total Incoming Resources	119,668
Bureau operating costs	-124,343
Management and admin	-974
Total Resources Expended	-125,317
Net (outgoing) resources before transfers	-5,649
Transfers between funds	28,128
Opening balance	0
Balance at 31 March 2021	22,479

Notes to the Financial Statements (continued)
For the Year Ended 31st March 2021

8 Lease Deposit, Debtors and Prepaid Expenses

	2021	2020
Trade debtors	8,600	37,697
Prepaid expenses	3,619	5,065
	12,219	42,762

9 Cash at Bank and In Hand

	2021	2020
Cash at Bank	392,589	323,448
Cash in Hand	45	1,220
	392,634	324,668

10 Creditors

	2021	2020
Trade creditors	3,398	435
Taxation and Social Security	8,257	6,932
Accruals and deferred income	76,827	43,137
	88,482	50,504

11 Capital Commitments

The Charity had no capital commitments at 31st March 2021 (31st March 2020 £Nil).

12 Trustees' Expenses and Remuneration

Trustees are invited to submit claims for travelling and incidental costs associated with attendance at Board meetings, training and other meetings attended on the Charity's business. Claims were made during the year and payments to Trustees amounted to £49 (2020 £363).

Notes to the Financial Statements (continued)
For the Year Ended 31st March 2021

13 Analysis of Net Assets between Funds

	Restricted	Designated	General	Total
Fixed Assets	0	0	2,297	2,297
Current Assets	22,479	117,894	264,480	404,853
Current Liabilities	0	0	-88,482	-88,482
	22,479	117,894	178,295	318,668

14 Employees

The average number of employees during the year was 24 (2020 23) and the total emoluments for the year amounted to;

	2021	2020
Gross Pay	427,132	421,673
Employer's NIC	23,394	24,914
	450,526	446,587
Employer's contribution to pensions	12,154	12,078
	462,680	458,665
Other staff	0	6,129
	462,680	464,794

The emoluments were shown in the notes to the accounts as follows;

Bureau operation cost (Note 5)	459,330	461,444
Management and Administration		
Secretarial salary	3,350	3,350
	462,680	464,794

The pension scheme is a defined contribution scheme.
No staff received remuneration at or above £60,000.

Notes to the Financial Statements (continued)
For the Year Ended 31st March 2021

15 **Tangible Fixed Assets**

	Office and Computer Equipment	Total
Cost		
As at 31st March 2020	61,635	61,635
Additions	17,456	17,456
Disposals	0	0
As at 31st March 2021	79,091	79,091
Depreciation		
As at 31st March 2020	57,293	57,293
Charge for the year	19,501	19,501
Disposals	0	0
As at 31st March 2021	76,794	76,794
Net Book Value		
As at 31st March 2020	4,342	4,342
As at 31st March 2021	2,297	2,297

16 **Control of the Charity**

The Charity is controlled by the Board of Trustees.

17 **Reconciliation of net income/expenditure to net cash flow from operating activities**

	2021	2020
Net income for the year	-2,600	134,217
Interest receivable	-1,329	-4,034
Depreciation of tangible fixed assets	19,501	14,918
Increase/decrease in debtors	30,543	5076
Increase/decrease in creditors	37,978	10,323
Net cash flow from operating activities	84,093	160,501

Independent Examiner's Report to the Trustees of Suffolk West Citizens Advice Bureau

I report on the accounts of the company for the year ended 31 March 2021 which are set out on pages 1 to 24.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act"). The trustees consider that an audit is not required for this year under Part 16 of the 2006 Act and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with the relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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.

Stephen Cook MA FCA

David Robertson & Co

Chartered Accountants
84 Whiting Street
Bury St Edmunds
Suffolk IP33 1NZ