



# **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**

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# **Suffolk West Citizens Advice Bureau**

## **Company Limited by Guarantee**

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

#### **Year ended 31 March 2024**

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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

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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

<b>Registered charity name:</b>	Suffolk West Citizens Advice Bureau
<b>Company registration number:</b>	07645392
<b>Charity registration number:</b>	1144118
<b>Registered Office:</b>	The Risbygate Centre, 90 Risbygate Street, Bury St Edmunds, Suffolk, IP33 3AA.
<b>Principal Places of Business:</b>	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 Poch (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

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<b>Management team</b>	Ms C Eagles (Chief Executive Officer) Ms J Albin (Business Development Manager) Ms S Bradbury (Operations Manager) Ms J Chatt (Office Manager)
<b>Independent examiner</b>	Mr James Knights Bsc ACA Knights Lowe Limited Chartered Accountants Eldo House, Kempson Way, Suffolk Business Park, Bury St Edmunds, Suffolk IP32 7AR.
<b>Financial Institutions</b>	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 <sup>th</sup> 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**

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#### **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

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##### 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

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##### 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**

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##### **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**

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##### **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**

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##### **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

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##### 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

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#### 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**

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## **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 16<sup>th</sup> October 2024 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 2024**

	Note	Unrestricted Funds	Restricted Funds	Total	2023
<b><u>Income and endowments from:</u></b>					
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
<b>Total income and endowments</b>		<b>550,907</b>	<b>208,817</b>	<b>759,724</b>	<b>602,278</b>
<b><u>Expenditure on:</u></b>					
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
<b>Total expenditure</b>		<b>468,027</b>	<b>212,532</b>	<b>680,558</b>	<b>604,848</b>
Net income/(expenditure) before transfers		82,881	-3,715	79,166	-2,570
Transfers between funds		-37,355	37,355	0	0
<b>Net movement in funds</b>		<b>45,526</b>	<b>33,640</b>	<b>79,166</b>	<b>-2,570</b>
Fund balances brought forward from 1st April 2023		365,698	8,645	374,343	376,913
<b>Fund Balances carried forward at 31st March 2024</b>	4	<b>411,224</b>	<b>42,285</b>	<b>453,509</b>	<b>374,343</b>

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 31<sup>st</sup> March 2024**

	Notes	2024	2023
<b><u>Fixed Assets</u></b>			
Tangible Fixed Assets	15	0	0
<b><u>Current Assets</u></b>			
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
<b><u>Creditors: amounts falling due within one year</u></b>	10	<u>-177,781</u>	<u>-151,491</u>
<b><u>Net Current Assets</u></b>		<b>453,510</b>	<b>374,343</b>
<b><u>Total Assets less Current Liabilities</u></b>		<b><u>453,510</u></b>	<b><u>374,343</u></b>
<b><u>Funds:</u></b>			
Unrestricted		<b>435,624</b>	365,698
Restricted		<b>17,884</b>	8,645
<b><u>Total Funds</u></b>	4	<b><u>453,509</u></b>	<b><u>374,343</u></b>

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 16<sup>th</sup> 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
<b>Cash flow from operating activities</b>	17	<b><u>86,344</u></b>	<b><u>2,324</u></b>
<b>Cash flow from investing activities</b>			
Payments to acquire tangible fixed assets		0	0
Interest received		<u>14,937</u>	<u>3,387</u>
<b>Net cash flow from investing activities</b>		<b><u>14,937</u></b>	<b><u>3,387</u></b>
<b>Net increase/decrease in cash and cash equivalents</b>		<b>101,283</b>	<b>5,711</b>
<b>Cash and cash equivalents at 1 April 2023</b>		<b>517,414</b>	<b>511,705</b>
<b>Cash and cash equivalents at 31 March 2024</b>		<b><u>618,697</u></b>	<b><u>517,414</u></b>
<b>Cash and cash equivalents consist of:</b>			
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 31<sup>st</sup> 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 31<sup>st</sup> 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
<b>Total Unrestricted Funds</b>	<b>365,698</b>	<b>550,907</b>	<b>468,027</b>	<b>-12,954</b>	<b>435,624</b>
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
<b>Total Restricted Funds</b>	<b>8,645</b>	<b>208,817</b>	<b>212,532</b>	<b>12,954</b>	<b>17,884</b>
<b>Total Funds</b>	<b>374,343</b>	<b>759,724</b>	<b>680,558</b>	<b>0</b>	<b>453,509</b>

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

**5 Bureau Operating Costs**

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

**6 Management and Admin**

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

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

<b>7 <u>Restricted Funds Movement</u></b>	<b>2024</b>
Donation received	0
Local government grants	0
Other grants and income	208,817
<b>Total Incoming Resources</b>	<b>208,817</b>
Bureau operating costs	-211,597
Management and admin	-935
<b>Total Resources Expended</b>	<b>-212,532</b>
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**

<b><u>Lease Deposit, Debtors and Prepaid</u></b>		
<b>8 <u>Expenses</u></b>	<b>2024</b>	<b>2023</b>
Trade debtors	<b>7,589</b>	6,209
Prepaid expenses	<b>5,004</b>	2,210
	<hr/> <b>12,592</b> <hr/>	<hr/> 8,418 <hr/>
 <b>9 <u>Cash at Bank and In Hand</u></b>		
Cash at Bank	<b>618,652</b>	517,369
Cash in Hand	<b>45</b>	45
	<hr/> <b>618,697</b> <hr/>	<hr/> 517,414 <hr/>
 <b>10 <u>Creditors</u></b>		
Trade creditors	<b>14,386</b>	7,771
Taxation and Social Security	<b>7,954</b>	7,462
Accruals and deferred income	<b>155,441</b>	136,258
	<hr/> <b>177,781</b> <hr/>	<hr/> 151,491 <hr/>

**11 Capital Commitments**

The Charity had no capital commitments at 31 March 2024, (31 March 2023, £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 £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**

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

**14 Employees**

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

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

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

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

<b>Cost</b>	<b>Office and Computer Equipment</b>	<b>Total</b>
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**

	<b>2024</b>	<b>2023</b>
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 16<sup>th</sup> 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.

