

**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**

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

# **Suffolk West Citizens Advice Bureau**

## **Company Limited by Guarantee**

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

#### **Year ended 31 March 2025**

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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 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

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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>FCA Firm Reference number:</b>	617759
<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 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

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#### 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.  
17<sup>th</sup> 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**

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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 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**

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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**

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##### **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**

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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**

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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**

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#### **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**

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#### **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**

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#### **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**

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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**

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#### **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 20<sup>th</sup> 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
<b><u>Income and endowments from:</u></b>					
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
<b>Total income and endowments</b>		<b>548,484</b>	<b>165,667</b>	<b>714,151</b>	<b>759,724</b>
<b><u>Expenditure on:</u></b>					
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
<b>Total expenditure</b>		<b>510,529</b>	<b>166,514</b>	<b>677,043</b>	<b>680,558</b>
<hr/>					
Net income/(expenditure) before transfers		37,955	(847)	37,108	79,166
Transfers between funds					
<b>Net movement in funds</b>		<b>37,955</b>	<b>(847)</b>	<b>37,108</b>	<b>79,166</b>
<hr/>					
Fund balances brought forward from 1st April 2024		435,625	17,884	453,509	374,343
<b>Fund balances carried forward at 31st March 2025</b>	4	<b>473,580</b>	<b>17,037</b>	<b>490,617</b>	<b>453,509</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 31st March 2025

	Notes	2025	2024
<b><u>Fixed Assets</u></b>			
Tangible Fixed Assets	15	0	0
<b><u>Current Assets</u></b>			
Debtors and prepaid expenses	8	17,484	12,592
Cash at bank and in hand	9	604,049	618,698
		621,533	631,290
<b>Creditors: amounts falling due within one year</b>	10	<b>(130,916)</b>	<b>(177,781)</b>
<b><u>Net Current Assets</u></b>		<b>490,617</b>	<b>453,509</b>
<b><u>Total Assets less Current Liabilities</u></b>		<b>490,617</b>	<b>453,509</b>
<b>Funds:</b>			
Unrestricted		473,580	435,625
Restricted		17,037	17,884
<b><u>Total Funds</u></b>	4	<b>490,617</b>	<b>453,509</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 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
<b>Cash (absorbed by) generated from operations</b>			
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
<b>Net cash flow from operating activities</b>		<b>(36,644)</b>	<b>86,346</b>
<b>Cash flow from operating activities</b>		<b>(36,644)</b>	<b>86,346</b>
<b>Cash flow from investing activities</b>			
Payments to acquire tangible fixed assets		-	-
Interest received		21,995	14,937
<b>Net cash flow from investing activities</b>		<b>21,995</b>	<b>14,937</b>
<b>Net increase/decrease in cash and cash equivalents</b>		<b>(14,649)</b>	<b>101,283</b>
<b>Cash and cash equivalents at 1 April 2024</b>		<b>618,698</b>	<b>517,415</b>
<b>Cash and cash equivalents at 31 March 2025</b>		<b>604,049</b>	<b>618,698</b>
<b>Cash and cash equivalents consist of:</b>			
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.

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

**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
<b>Total Unrestricted Funds</b>	<b>435,625</b>	<b>548,484</b>	<b>(510,529)</b>	<b>-</b>	<b>473,580</b>
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)	-	-
<b>Total Restricted Funds</b>	<b>17,884</b>	<b>165,667</b>	<b>(166,514)</b>	<b>-</b>	<b>17,037</b>
<b>Total Funds</b>	<b>453,509</b>	<b>714,151</b>	<b>(677,043)</b>	<b>-</b>	<b>490,617</b>

*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**

	<b>01.04.23</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers</b>	<b>31.03.24</b>
General Reserve	225,699	550,907	(468,027)	(12,954)	295,625
Designated Funds					
Designated	140,000	-	-		140,000
<b>Total Unrestricted Funds</b>	<b>365,699</b>	<b>550,907</b>	<b>(468,027)</b>	<b>(12,954)</b>	<b>435,625</b>
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)	-
<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>374,344</b>	<b>759,724</b>	<b>(680,559)</b>	<b>-</b>	<b>453,509</b>

*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.

**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**

**5. Bureau Operating Costs**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>2024</b>
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**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>2024</b>
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**

<b><u>7a. Other Income</u></b>	<b>2025</b>	<b>2024</b>
Miscellaneous income	6,810	7,925
Fundraising	11,292	4,593
	<u>18,102</u>	<u>12,518</u>
 <b><u>7b. Analysis of Grants Received</u></b>	 <b>2025</b>	 <b>2024</b>
<b><u>Local government grants</u></b>		
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>
 <b><u>Other Grants and income</u></b>	 <b>2025</b>	 <b>2024</b>
	<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**

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

**9. Cash at bank and In Hand**

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

**10. Creditors**

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

<b>Cost</b>	<b>Office and Computer Equipment</b>	<b>Total</b>
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>
<b>Depreciation</b>		
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>
<b>Net Book Value</b>		
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**

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### **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").

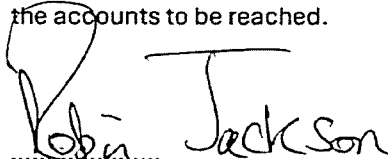
Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("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