

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

England & Wales · Charity number 1146772

## Details

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Other names	CITIZENS ADVICE SOUTH WORCESTERSHIRE, SOUTH WORCESTERSHIRE CAB
Status	Registered
Legal form	Charitable company
Company number	<a href="#">07881905</a>
Registered	2012-04-03
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	52 Prospect Close Malvern WR14 2FD
Phone	01684563611
Email	<a href="mailto:enquiries.malvern@citizensadvice.org.uk">enquiries.malvern@citizensadvice.org.uk</a>
Website	<a href="http://www.citizensadvice.org.uk/">http://www.citizensadvice.org.uk/</a>

## Activities

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

**Activities:** Provides advocacy, advice and information to the general public in South Worcestershire, specifically in the districts of Malvern Hills and Wychavon.

## Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

## Geography

- Worcestershire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£729,532	£784,064	£475,649	29
2024-03-31	£941,148	£824,291	£530,181	30
2023-03-31	£816,580	£711,730	£413,324	24
2022-03-31	£578,255	£531,905	£308,474	12
2021-03-31	£458,731	£405,369	-	-

## Trustees

Name	Role	Appointed
Christopher Bannister		2025-10-21
Colin Chandler		2021-08-01
Linda Dawn Ranford		2023-11-23
Nigel Cates		2024-09-24
Stephen Molyneux		2021-08-01

**SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1146772

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# Accounts

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Charity Registration No. 1146772

Company Registration No. 07881905 (England and Wales)

**SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU  
ANNUAL REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**



# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	L D Ranford (Chair)	
	B D Herdman	(Resigned 01/11/2024)
	C R Chandler	
	S Molyneux	
	G Purcell	(Resigned 28/01/2025)
	Dr P Goode	
	N Cates	(Appointed 24/09/2024)

All the above are also directors for the purpose of Company Law.

**Charity number** 1146772

**Chief Executive Officer** Annie Robson (Resigned as Director 19/04/2024)

**Company number** 07881905

**Registered office** 52 Prospect Close  
Malvern  
Worcestershire  
WR14 2FD

**Auditor** Kendall Wadley LLP  
Granta Lodge  
71 Graham Road  
Malvern  
Worcestershire  
WR14 2JS

**Bankers** CAF Bank  
25 Kings Hill  
West Malling  
Kent  
ME19 4JQ

HSBC Malvern  
1 Church Street  
Malvern  
WR14 2AB

The Charity Bank Limited  
Fosse House  
182 High Street  
Tonbridge  
TN9 1BE

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# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

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# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

### ***FOR THE YEAR ENDED 31 MARCH 2025***

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The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum & Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

#### **Constitution and objectives**

South Worcestershire Citizens Advice (SWCA) was incorporated as a limited company in 2011. The charity's objectives are to promote any charitable purpose for public benefit by the advancement of education, the protection of health, the relief of poverty, sickness and distress in particular, but not without limitation, for the benefit of the communities within the South Worcestershire district areas of Malvern Hills and Wychavon.

The charity provides and assists with the provision of services providing free, independent, impartial and confidential advice and information to whoever should need it within our boundary areas. The trustees have paid due regard to the guidance issued by the Charity Commission, concerning public benefit, in deciding the activities the charity should undertake.

Our aim is to:

- Provide the advice people need for the problems they face
- Improve the policies and practices that adversely affect people's lives

#### **Our Mission**

South Worcestershire Citizens Advice aims to reduce inequality, deprivation and the lack of access to justice due to a lack of knowledge of personal rights, by providing information, advice and support within the local communities.

SWCA believes everyone has the right to a fair chance of participating in society and will exercise a responsible influence on the development of social policies and services, both locally and nationally. We exist to shape a society where people face far fewer problems.

#### **Our Vision**

The charity aims to achieve its objectives by providing quality assured, free and trusted advice and information through a range of mediums to ensure accessibility for all and by being a well-informed influence and advocate on social policy issues that affect local people. We will continue to deliver advice on a wide range of issues including debt, benefits, housing, employment, welfare support, health and social care, and crime.

By addressing such issues and giving people access to the right kind of support and information we believe that we can create stronger and better connected communities, reduce the strain on public services and help people to live more economically active and healthier lives.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

### **FOR THE YEAR ENDED 31 MARCH 2025**

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#### **Achievements and performance in 2024/25**

2024/25 has seen a number of changes both internally and externally that have influenced advice services significantly and resulted in an extremely challenging year but also one that has produced a number of new opportunities. The government white paper on the devolution of Local Authorities will see a number of changes to the way that local government is structured, with a move towards more unitary authorities.

In Worcestershire, we are not sure yet what this will look like but we work closely with our Local Authorities and it is more important than ever that these relationships are strengthened, developed and that the work of our organisation becomes an integral part of the local government strategy, whatever this may look like in the future. Nationally there is also a great deal of political change which brings further uncertainty and more opportunities and a need to continue with relationship building at a local and national level.

Whatever happens externally, SWCA are committed to the communities that we serve and we continue to see a rise in demand for advice and information services as the problems associated with continued rising costs and increased levels of debt are still an ongoing issue for many people in the areas of Wychavon and Malvern Hills.

Within this report we aim to demonstrate how, as a small, local charity South Worcestershire Citizens Advice continues to develop our services to react to these pressures and challenges that are faced by our local communities.

#### **Activities throughout 2024/25**

We continue to offer multiple channels for our clients to access our services in a number of different ways as demonstrated below:

- Local telephone lines. In both Evesham and Malvern clients can call a local number and get straight through to an adviser who will assess the needs of a client and place them appropriately in the callback system or refer for further support.
- Worcestershire Adviceline. We have around 10 advisers who are trained to undertake telephone advice sessions using the Connect platform and onward referral system across Worcestershire.
- A text service where clients can be reminded of appointments or contacted via text from our offices.
- An email and call back service where the client can outline their problem, they will then either be emailed with advice or contacted to arrange a follow up telephone or face to face appointment depending on their level of need. Often complex issues are presented which may require a number of follow up appointments either by phone or face to face. Each email case is assessed by the supervisor to decide on the most appropriate course of action.
- Face to face pre booked appointments available at our Malvern, Evesham and Droitwich offices.
- An open door, drop-in service is available at Droitwich Library 2 days per week and Tenbury Library 1 day per week as well as several days at Malvern Office where our reception staff can undertake a triage procedure to assist with clients on the day where possible.
- Drop-in advice sessions also run from 5 foodbanks across the districts as well as from Malvern Town Football Club Help Centre on a Thursday morning.

We continue to investigate any opportunities to expand our local community presence and plan to develop these outreach services specifically in the Wychavon district in 2025/26.

Demand for advice services continues to rise, particularly for money advice and debt solutions as the full effect of the cost of living crisis continues to be felt across all communities, including the charitable sector. South Worcestershire Citizens Advice remains an important local charity that is accessible to everyone when people don't know where else to turn to ask for help. We have continued to see a significant increase in the number of people accessing our services who have never needed to do so before. The ripple effect of the cost of living crisis is widening the net of destitution and plunging people into poverty who never previously would have experienced this.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

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

### FOR THE YEAR ENDED 31 MARCH 2025

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The continuation of the Household Support Funding from the Labour government as well as other welfare support packages is evidence that there is still a real need for this help. In 2024 we took the strategic decision to step back from delivering cash grants and vouchers to clients as it became clear that this was providing nothing more than a sticking plaster to address more complex issues of money management, debt and mental health struggles. In making this directional change we have been well supported by our funders who recognise the value of the advice services that we offer and agree that this should remain our focus as crisis support can be accessed from a number of other organisations locally.

It is incredibly important that we work closely with organisations who do offer this short term support, and that clients are offered both levels of support. Short term grants or funding to address immediate need, as well as longer term support to unpick the complexity of the issues that are being faced and to make some meaningful progress towards finding long term solutions for these issues.

In recognition of the importance of advice services being embedded within local communities, SWCA still receives funding through the Household Support Fund as a means of increasing the number of appointments we can offer and the number of outreach sessions we can be present at.

We look forward to working with both District Councils over the coming 12 months to use the learning we have gained from the delivery of Household Support Funding to really influence the local delivery plan for the next stage of this funding stream, announced by government recently, as being a newly named Crisis and Resilience Fund, due to be available from April 2026.

#### Health related projects

Our health related projects have continued to develop throughout 2024/25 and we have been able to secure further funding through Public Health and the local Primary Care Network (PCN) to expand these services to include the following projects:

- **Social Prescribing** - increasing staff to 3.6 FTE and negotiating an above inflation uplift to mitigate against the impact of the increase in the National Living Wage and the increase to employers National Insurance contributions.
- **Being Well Project** - Joint working with Age UK to deliver mental health support across Malvern Hills and creating a non-medical pathway into mental health support
- **The Circle Group** - Support group for clients with mental health issues who need support whilst waiting for further intervention from NHS.
- **Fibromyalgia Support Group** - offering tailored support with physical exercises appropriate for people suffering with this long term health condition.
- **WorkWell** - New pilot projects in Evesham and Malvern using funding from DWP (Department of Work and Pensions) but through the ICB (Integrated Care Board) and partnering with the local PCN's (Primary Care Networks) to receive referrals from GP's in an attempt to tackle the issue of rising levels of sickness from employment. These projects align with the government agenda of keeping people in employment and place us in a strong position to have meaningful conversations about the impact of this project and help to shape the future of employability projects beyond the life of the current pilot scheme.
- **Building Brighter Futures** - Another funded project tackling the issue of long term unemployment and looking at ways of re-engaging clients in volunteering, training, self development and/or employment after a prolonged period of economic inactivity.

We now have a team of 10 staff delivering these important projects managed by a Head of Health and Wellbeing Services post. The expansion and investment in these projects shows a confidence in the voluntary sector to deliver positive health outcomes for people in a non clinical way. We have been successful in securing some really great outcomes for many of the clients who have engaged in these services throughout the year and continually receive positive feedback from our funders in relation to project performance against these contracts.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

### ***FOR THE YEAR ENDED 31 MARCH 2025***

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The expansion of this team has brought some challenges in terms of office space as we quickly outgrow the space that we have. We have spent some time looking at alternative venues to deliver our health projects and some staff have taken the opportunity to create outreach working opportunities at venues such as GP practices, Community groups, warm spaces, youth centres etc. However, we do need to look at alternative premises options if we want to continue to expand these important projects. Premises is an ongoing subject of discussion at Board meetings. The Board are all aware of our need to look at potentially applying for capital investment or grants to fund new premises.

In addition to general advice and health projects, the following specialist services were also delivered in 2024/25:

- Specialist debt advice funded by MaPSDAP (Money and Pensions Service Debt Advice Project) for two part-time debt caseworkers covering the whole of the South Worcestershire district.
- Specialist advice support for Ukrainian refugees resettling in the UK after fleeing war. Project funded for 2 years by Malvern Hills District Council.
- Foodbank advisers present to deliver information and advice in communities at Ledbury, Pershore, Malvern, Upton and Droitwich foodbanks.
- Money Management Advice funded through Worcestershire County Council on a referral basis from Act on Energy aimed at tackling fuel debt as well as more general household budgeting.
- Management of Malvern Hills Discretionary Welfare Assistance Scheme for those who have experienced homelessness and need financial support to settle into new homes. Working in conjunction with Local Authority Housing teams to contribute to fulfilling their statutory duty.
- Community Signposting project in Wychavon aimed at better informing community groups of where to go to get trusted and reliable information and support across a number of enquiry areas. Funded by Worcestershire County Council.

Whilst we aim to empower clients to find a solution to their problems, we also recognise that some clients will require more support than others based on their level of vulnerability, their ability to access digital resources, their mental health status and the complexity of the issues that we face. We aim to be flexible and person-centred when designing and delivering our services so that we are accessible to everyone.

### **Funding and services**

We remain a well-known and well-respected local charity who are relied upon by more people than ever before and it is important to everyone who works for the organisation that we remain accessible and open our doors to the people who need it the most. However, long term planning and sustainability is incredibly difficult at the current time due to the nature of many of the contracts/pots of funding that we receive.

The landscape of funding within the voluntary sector is often that of short term funding opportunities which, whilst they offer us opportunities to explore new projects, make long term business planning challenging as the future of these funded projects is never guaranteed. With the changes made to the National Living Wage and the Employers National Insurance costs, we are finding that our core costs of salaries are rising more than ever. In order to remain a financially viable organisation, it is imperative that we review our risk management strategies and look ahead as much as possible to ensure our projected costs can be covered by our income. When applying for project funding we ensure that we adopt a full cost recovery method, as covering the cost of salaries alone is no longer enough to make contracts viable for us. Despite these challenges we continue to produce positive outcomes for our clients which are reflected in our quarterly reports and in the case studies that we produce.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

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

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A client with rent arrears of over £2000 was helped to undertake a full debt assessment and prepare a household budget. Applications were made for a grant to pay off the rent arrears through Household Support Fund plus an application for a DHP (Discretionary Housing Payment) which would make the rent more affordable in the future. With the rent arrears cleared the client was able to make a housing application to a smaller property more suitable for her needs following a relationship breakdown. Furniture for the new property was sourced from Roundabout Evesham and a grant offered to help pay for this.

Following ongoing debt advice the client is able to afford a repayment plan and has a secure and affordable tenancy. Further referrals were made for assistance with school uniforms and the client reports that they feel a huge weight has been lifted which is enabling her to look for work rather than continuing to rely on benefit income



We remain reliant on grants from local authorities and are more aware than ever that these authorities, as we currently know them, will not exist in the same form by April 2028. Now is the time to review our funding strategy and look at ways to establish the key relationships required to help secure our future funding.

The Board takes a low risk approach to funding, and we currently hold a healthy level of reserves. Our free reserves policy is to hold the equivalent of 6 months running costs to mitigate against any sudden or unexpected loss of funding. We are in a position to look at how some of our designated reserves could be put to use to help secure our future financial sustainability and the Board will look at options available to us throughout 2025/26.

There are many more opportunities to look at regional working opportunities with other LCA's (Local Citizens Advice) who are also experiencing the challenges that we face. There is a widely accepted recognition that funding applications for large contracts are much more likely to be successful if resources are pooled and local organisations work in collaboration rather than in competition. We will continue to be involved in the discussions that are starting to happen within the West Midlands region about possibilities of joint funding bids for advice services.

Our relationships with Local Authorities continue to be important though and have shown some really positive development throughout 2024/25 with a 30% uplift in the value of our 3 year SLA with Wychavon and further funding from Malvern Hills District Council who have informally confirmed a further extension of our current SLA to 2030 which will offer some longer term security beyond the move to a unitary authority.

Partnership working remains a key strategic priority embedded within our Business Plan and something that we see as a particular strength of the organisation. Our CEO continually seeks opportunities to develop new relationships and maintain and strengthen existing ones that will benefit our clients, our staff and our organisation as a whole. She has also encouraged other staff and volunteer teams to invest time in this partnership working model as it is important that this is something that happens throughout the whole organisation, at every level, not just as a management strategy.

Our advice teams regularly work in conjunction with Housing Teams and Revenues and Benefits to ensure a holistic advice and support service is available to local communities. Our Money Management and Money Advice workers work alongside their peers from other Worcestershire districts to ensure equity of opportunity for our clients and also to receive important peer support from other experienced advice teams.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

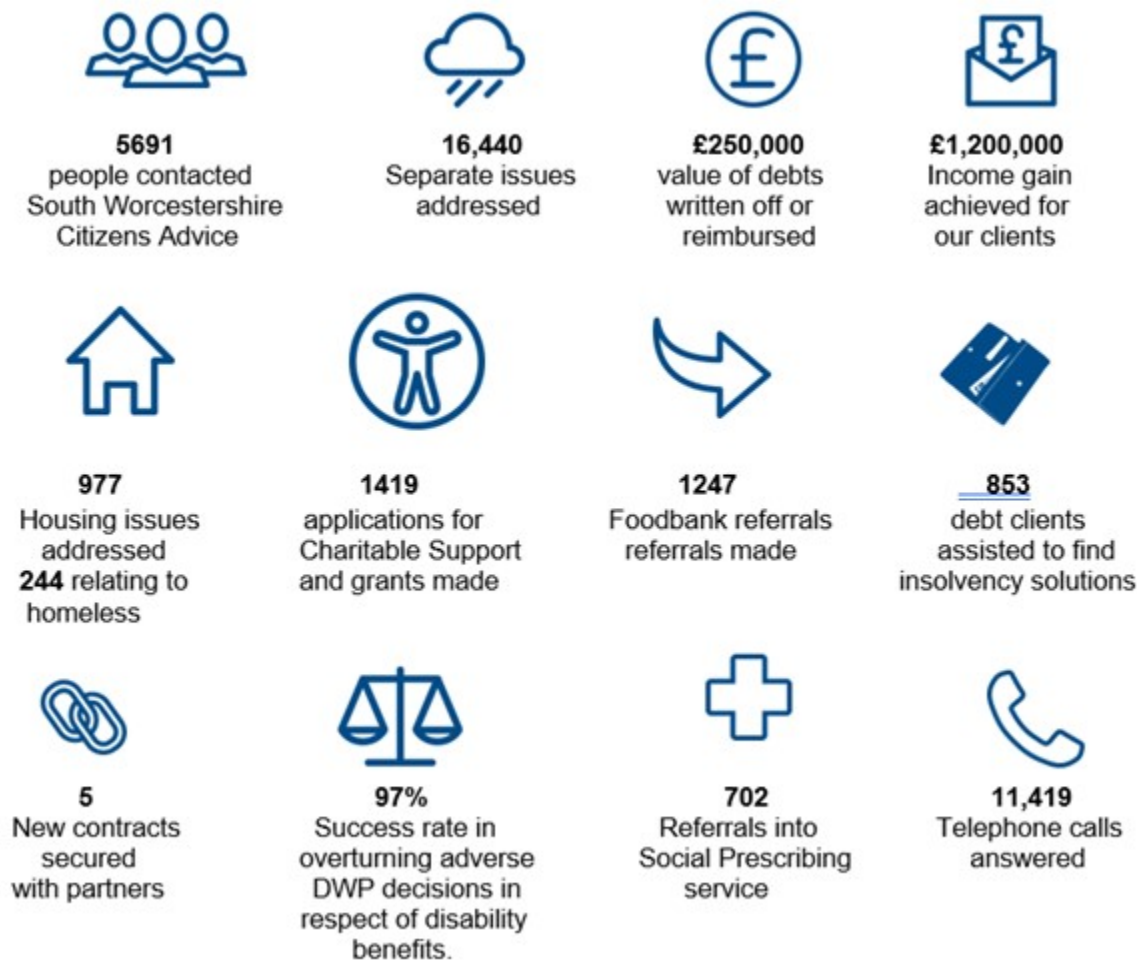
## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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As a Board, we do not underestimate how challenging it is to work with the complexity of problems that our clients are facing on a daily basis. More and more clients are living with a negative budget than ever before even after debt advice and budgeting support have been accessed. We are determined to work towards more of a preventative approach to reduce the number of people reaching crisis point and important projects like our Community Signposting and Being Well projects are well placed to deliver against these strategic aims.

### Our Impact 2024/25



Our success throughout 2024/25 could not have been achieved without the hard work and dedication of our staff and volunteer team. We have 29 paid staff (mostly part time) and around 85 volunteers across the whole service. The Trustee Board and the Senior Management Team recognises the incredible levels of commitment and enthusiasm shown by our volunteers to deliver our advice services. We could not, and would not want to do this without them. This amazing effort given freely for no financial reward enables us to offer a quality, trusted and locally based service and we conservatively estimate that the time spent volunteering throughout 2024/25 equates to around £367,200 of paid hours at an adviser salary rate.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

**FOR THE YEAR ENDED 31 MARCH 2025**

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### **Financial review**

SWCA's results for the year show a deficit of £14,579 (2024 - surplus £96,725) on Unrestricted Funds. Unrestricted Funds are used for core advice services at Droitwich, Evesham, Malvern, Pershore, Tenbury and Upton. As a result of this deficit, the balance of Unrestricted Funds at the end of the year was £400,266.

The Trustees have a policy of holding free reserves equivalent to six months operational expenditure. In light of the main operating risks of the Charity, unrestricted funds of £153,000 have been designated towards the costs of the IT strategy and potential restructuring, relocation and office maintenance costs.

The Charity also managed several restricted funds in the year which showed a combined deficit of £39,953 with a restricted fund balance of £75,383 to be carried forward for expenditure on the charitable activities of the restricted funds in 2025/26.

As part of the annual strategic planning process, the Trustees regularly assess the major risks to which the organisation might be exposed. The principal medium-term risk continues to be that of funding shortfall in relationship to planned expenditure. The situation is monitored, and any changes or cutbacks would be planned for and implemented after appropriate consultation with all parties affected. In 2024/25 we have seen an increase in core costs including salaries which has led to a deficit budget for the first time in a number of years. This has led to a review by the Board of our financial strategy which will look at ways of better using our levels of reserves, increasing the amount of core funding applied for and how we can reduce these costs.

A redundancy planning exercise has taken place to ensure we are aware of our obligations should this be necessary as well as discussions around freezing pay for the next financial year and looking at whether it is necessary to replace staff like for like when people leave or retire from the service. The Finance team have worked hard to reduce core costs that are not related to salaries by having a review of all utility contracts and have identified some significant savings here as well as identifying more funding opportunities from Town and Parish Councils. Strategies remain under review and are scrutinised by the Board at the quarterly meetings as well as addressed at Finance sub-committee meetings with members of the Senior Management Team (SMT) and the Treasurer.

Despite the financial challenges faced, the Board remains satisfied that the organisation is taking every step possible to either secure new funding or to reduce costs where possible. We remain focussed on our financial sustainability and support the work of the CEO in securing new contracts and seeking new regional and collaborative partnership working opportunities that may secure longer term funding.

### **Organisational Priorities 2025-26.**

SWCA recognises the importance of setting our goals and vision. We fully align with the National CitA mission and vision but recognise that as a small charity, it is important to identify our own strategic priorities. As funding cuts impact the National Citizens Advice service, it is more important than ever to move towards more collaborative ways of working to ensure we remain sustainable for the longer term. In order to align the activities in these plans and identify the operational actions required to support them, four strategic priorities have been identified to encompass our ambitions over the next 3 years:

- Work towards organisational financial stability.
- Deliver quality services to local communities and campaign on the issues that affect people living within these communities.
- Protect and develop our profile.
- Invest in our staff and volunteers.

In 2024/25 we have continued to invest in our staff team and with the success of securing new contracts, we have also increased the number of paid staff to specifically deliver against the targets of the new contracts. Our Senior Management Team has remained strong in developing our staff and identifying new funding opportunities and producing meaningful reports to funders to show the impact we are achieving. These have particularly been praised by both Local Authorities who value the richness of our data and story telling that comes from the nature of the advice work that we carry out.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

### ***FOR THE YEAR ENDED 31 MARCH 2025***

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The introduction of a new role to the Senior Management Team in 2022 has seen some considerable impact throughout his year as this role has become embedded within the organisation, which has resulted in internal processes being scrutinised and improved, staff appraisals becoming more regular and meaningful, and new relationships being developed with potential new funders and existing ones to ensure that the work that we do is highlighted, acknowledged and celebrated across the Wychavon district.

The Training and Recruitment Team have seen a continuation of their contracts as we now consider these posts to be an integral and vital part of the organisation.

Highly trained and well supported staff and volunteers are integral for delivering a good service to clients. Whilst we recognise that this will temporarily increase core costs as these salaries are absorbed into our central overheads, as a Board we agree that they are a fundamental part of the service and know that the CEO will seek to replace the one off grant that allowed us to create these roles, with more ongoing funding to ensure their future viability. Offering training opportunities in safeguarding, suicide prevention, wellbeing, heartstart, as well as around the usual enquiry areas of debt, housing, benefits and employment is incredibly important in the current climate of complexity of issues and increasing levels of mental ill health.

We will continue to develop relationships with key partners and look to forge new relationships with other sectors. Our securing of contracts such as the Workwell projects allow us to demonstrate to funders that we can deliver impactful results against central government targets of engaging people in employment. This strategy is aimed at providing a strong evidence base of the importance and value in good advice and information as being able to deliver long term positive outcomes, therefore preventing further resource drain on the NHS and the welfare benefit system. The importance of the voluntary sector in delivering against Local Authority and Central Government key strategic priorities around health and wellbeing is more prevalent than ever before. As all partners delivering health outcomes including the NHS are being pushed towards looking at more preventative measures to reduce waiting lists, we know that we are well placed to deliver some impactful outcomes against these priorities. So it is imperative that we remain seen, trusted and able to deliver against these key objectives if we are to achieve our long term aim of financial stability.

We must continue to nurture and make new relationships with key delivery partners, funders and other community groups to remain relevant and ensure we are delivering a service that our local community requires. The work we have undertaken in setting up a Poverty Truth Commission within Malvern Hills shows our commitment to making our clients' voices heard. Following the launch of this commission we are working closely with the group who now consist of people with lived experience of poverty working alongside civic and business commissioners to work together to help shape policy in the Malvern Hills area.

We will continue to look at ways of developing our workforce through training and succession planning and strive to ensure that every member of staff and volunteer feels valued, and gives 100% commitment to our organisation. Our annual people survey results are overwhelmingly positive and are reviewed and analysed by the Board. The results of these are used to shape the strategic priorities for the year ahead and to make positive changes to our working environments and to the outcomes and experiences of our clients.

There is no denying that the challenges that lie ahead are daunting in terms of funding, with the restructuring of Local Authorities and the review and cost saving restructuring that is happening at National Citizens Advice. But these changes can offer as many opportunities as they can challenges and we are optimistic that the work we are currently undertaking is showing some important and valuable outcomes for some of the most vulnerable people living within the South Worcestershire district. Once again, we are proud of what has been achieved and know that we are doing everything we can to put ourselves in the best position possible to remain relevant and accessible to our clients, to be a trusted partner and deliver outcomes for our funders and to be a supportive and nurturing employer for our staff and volunteer teams.

The Trustee Board, along with the CEO continually assess the performance of our contracts against the budgets that have been set for the year. The Business Plan is used as a guiding document for our strategy and to ensure that risks are recognised and mitigated against as much as possible.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

### ***FOR THE YEAR ENDED 31 MARCH 2025***

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In 2024/25 we acknowledge that our top 5 risks currently are as follows:

1. Loss of core funding due to Local Government restructure. Worcestershire is to become a unitary authority in 2028 which will inevitably change the way that we receive funding from local government bodies.
2. Cybersecurity and I.T - We recognise that our I.T strategy needs some investment in order to reach the required standards of Cyber Essentials and to ensure the security of our website and all digital based platforms of engagement with clients.
3. Premises - In order to continue to meet growing demand we acknowledge that our current premises may not be fit for purpose in the future as teams are growing and health & safety implications become highlighted.
4. Short Term Project funding - Making future sustainability and service development incredibly difficult to plan as continued funding beyond the life of the current contracts is not guaranteed.
5. Staffing. Recruitment and retention of talented staff is challenging due to budget constraints and our inability to compete with private sector salaries, increasing the risk of staff burnout and mental ill health which affects productivity and morale.

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

The charity is a company limited by guarantee governed by its Memorandum and Articles of Association. The management of the organisation is the responsibility of the Trustee Board, all of whom are also directors of the company limited by guarantee. The maximum number of directors is fifteen and the minimum is four. The Trustees/directors are:

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

B D Herdman	(Resigned 1 November 2024)
C R Chandler	
S Molyneux	
G Purcell	(Resigned 28 January 2025)
P Goode Dr	
L D Ranford (Chair)	

Organisationally we have seen more changes within the Trustee Board in 2024/25 and sadly our previous Chairman passed away in November 2024. He had stepped down from the role of chair but remained an active and important member of the Board until ill health prevented him from continuing. We are grateful for his input over the years and endeavour to mark his contribution by means of a memorial event in the future.

Trustees are appointed from candidates deemed to have sufficient knowledge and experience of the organisation and its activities, and/or because they bring skills and knowledge that will strengthen the Board in its governance role. However, where necessary, Trustees receive additional induction and training in the workings of the charity at committee meetings.

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

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

***FOR THE YEAR ENDED 31 MARCH 2025***

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Day to day operational and management decisions are the responsibility of the Chief Executive Officer who is appointed by the Trustee Board and reports to the Chair. The Board is extremely appreciative of the CEO's commitment and has every confidence in her ability to lead the charity in a positive and productive way. The organisation has 30 paid staff (31 March 2025) but is heavily dependent on volunteers who act as client advisors or who provide administrative support. The greatest contribution of our volunteers is their dedication, commitment and reliability. In addition to volunteer advisers and receptionists, we have people who provide all kinds of other support ranging from administrative to accounting to gardening. Thanks to our volunteers, our clients know that however they contact us, be it by phone, email or dropping-in, they will receive a professional and efficient service. They are confident that they will be listened to, that all aspects of their issue will be investigated and that they will be given sound and impartial advice. Without our volunteers South Worcestershire Citizens Advice could not exist.

It is the Board who determine the levels of remuneration for key management personnel taking into account similar organisations and market conditions.

We have retained all of our Quality marks and accreditations in 2024/25 and continue to perform well in this area, taking into consideration any changes to requirements under the FCA (Financial Conduct Authority) and the AQS (Advice Quality Standard).

### **Auditor**

In accordance with the company's articles, a resolution proposing that Kendall Wadley LLP be reappointed as auditor of the company will be put at a General Meeting.

### **Disclosure of information to auditor**

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.

### **L D Ranford (Chair)**

Trustee

Dated: 24 October 2025

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

***FOR THE YEAR ENDED 31 MARCH 2025***

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The trustees, who are also the directors of South Worcestershire Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **INDEPENDENT AUDITOR'S REPORT**

### **TO THE TRUSTEES OF SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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#### **Opinion**

We have audited the financial statements of South Worcestershire Citizens Advice Bureau (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

#### **Other information**

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

### **TO THE TRUSTEES OF SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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#### **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

#### **Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

#### **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

#### **Extent to which the audit was considered capable of detecting irregularities including fraud**

- an understanding of the risk assessment process (including the risk of fraud) adopted by the Board is obtained and their attitude to risk is ascertained;
- an assessment of the susceptibility to material mis-statement of the financial statements as a result of management over-ride or fraud is made;
- it is ensured that the engagement team have, collectively, the appropriate competence, capabilities and skills to be involved in the assignment, are fully briefed and understand the risks specific to the charitable company.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

### **TO THE TRUSTEES OF SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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The information obtained through the assessment to risk procedures is reviewed and the following work undertaken:

- we establish processes to test the outcomes of our assessment include, a review of Board minutes, analytical review, the relevance and accuracy of significant accounting estimates, substantive testing of significant transactions, work to identify unusual or unexpected accounting entries, including the testing of journal entries, information disclosed in the financial statements is traced to supporting documentation. In all instances it is acknowledged that material mis-statements that arise from fraud may involve deliberate concealment or collusion and are, therefore, by their very nature harder to detect than those arising from error.
- an understanding of the legal and regulatory framework as applicable to the charitable company is obtained together with knowledge of the procedures put in place by the Board in order to comply with the same.
- it is established if there have been any instances of non-compliance with applicable laws and regulations, where there are such breaches, a full understanding, including gathering of relevant documentation appertaining to the event is obtained and assessed.

It should be noted that Auditing standards limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

#### **Audit response to risks identified**

The information obtained through the assessment to risk procedures is reviewed and the following work undertaken:

- we establish processes to test the outcomes of our assessment include, a review of Board minutes, analytical review, the relevance and accuracy of significant accounting estimates, substantive testing of significant transactions, work to identify unusual or unexpected accounting entries, including the testing of journal entries, information disclosed in the financial statements is traced to supporting documentation. In all instances it is acknowledged that material mis-statements that arise from fraud may involve deliberate concealment or collusion and are, therefore, by their very nature harder to detect than those arising from error.
- an understanding of the legal and regulatory framework as applicable to the charitable company is obtained together with knowledge of the procedures put in place by the Board in order to comply with the same.
- it is established if there have been any instances of non-compliance with applicable laws and regulations, where there are such breaches, a full understanding, including gathering of relevant documentation appertaining to the event is obtained and assessed.

It should be noted that Auditing standards limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

#### **Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

### **TO THE TRUSTEES OF SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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**Elizabeth Needham ACA CTA (VAT) (Senior Statutory Auditor)  
for and on behalf of Kendall Wadley LLP**

24 October 2025

**Chartered Accountants  
Statutory Auditor**

Granta Lodge  
71 Graham Road  
Malvern  
Worcestershire  
WR14 2JS

Kendall Wadley LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

### Current financial year

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
<b>Income from:</b>					
Donations, grants and other charitable income	3	297,123	417,426	714,549	930,011
Fundraising	4	3,276	-	3,276	6,920
Investments	5	11,707	-	11,707	4,217
<b>Total income</b>		<u>312,106</u>	<u>417,426</u>	<u>729,532</u>	<u>941,148</u>
<b>Expenditure on:</b>					
Raising funds	6	1,612	-	1,612	4,081
Charitable activities	7	325,073	457,379	782,452	820,210
<b>Total expenditure</b>		<u>326,685</u>	<u>457,379</u>	<u>784,064</u>	<u>824,291</u>
<b>Net (expenditure)/income for the year/ Net movement in funds</b>		(14,579)	(39,953)	(54,532)	116,857
Fund balances at 1 April 2024		414,845	115,336	530,181	413,324
<b>Fund balances at 31 March 2025</b>		<u><u>400,266</u></u>	<u><u>75,383</u></u>	<u><u>475,649</u></u>	<u><u>530,181</u></u>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

Prior financial year

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes			
<b>Income from:</b>				
Donations, grants and other charitable income	3	245,365	684,646	930,011
Fundraising	4	6,920	-	6,920
Investments	5	4,217	-	4,217
<b>Total income</b>		<u>256,502</u>	<u>684,646</u>	<u>941,148</u>
<b>Expenditure on:</b>				
Raising funds	6	4,081	-	4,081
Charitable activities	7	155,696	664,514	820,210
<b>Total expenditure</b>		<u>159,777</u>	<u>664,514</u>	<u>824,291</u>
<b>Net (expenditure)/income for the year/ Net movement in funds</b>		96,725	20,132	116,857
Fund balances at 1 April 2023		<u>318,120</u>	<u>95,204</u>	<u>413,324</u>
<b>Fund balances at 31 March 2024</b>		<u><u>414,845</u></u>	<u><u>115,336</u></u>	<u><u>530,181</u></u>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## BALANCE SHEET

AS AT 31 MARCH 2025

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	Notes	2025 £	£	2024 £	£
<b>Current assets</b>					
Debtors	12	33,875		35,146	
Cash at bank and in hand		469,678		517,379	
		<u>503,553</u>		<u>552,525</u>	
<b>Creditors: amounts falling due within one year</b>	13	(27,904)		(22,344)	
<b>Total net assets</b>			475,649		530,181
			<u><u>475,649</u></u>		<u><u>530,181</u></u>
<b>The funds of the charity</b>					
Restricted income funds	15		75,383		115,336
Designated funds	15		153,000		102,412
General unrestricted funds	16		247,266		312,433
			<u>475,649</u>		<u>530,181</u>
			<u><u>475,649</u></u>		<u><u>530,181</u></u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025, although an audit has been carried out under section 144 of the Charities Act 2011.

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

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

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

The financial statements were approved by the trustees on 24 October 2025

L D Ranford (Chair)

**Trustee**

Company registration number 07881905 (England and Wales)

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

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	Notes	2025 £	£	2024 £	£
<b>Cash flows from operating activities</b>					
Cash (absorbed by)/generated from operations	20		(59,408)		115,199
<b>Investing activities</b>					
Investment income received		11,707		4,217	
<b>Net cash generated from investing activities</b>			11,707		4,217
<b>Net (decrease)/increase in cash and cash equivalents</b>			(47,701)		119,416
Cash and cash equivalents at beginning of year			517,379		397,963
<b>Cash and cash equivalents at end of year</b>			469,678		517,379

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# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

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### 1 Accounting policies

#### Charity information

South Worcestershire Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales (company number 07881905) and a charity registered in England and Wales (charity number 1146772). The registered office is Community Centre, 52 Prospect Close, Malvern, Worcestershire, WR14 2FD.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's governing document, The Charities Act 2011, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

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

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future and that there are no material uncertainties about its ability to continue. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Accounts are maintained for each fund.

Unrestricted funds comprise a "general" reserve which may be used for any of the organisation's activities.

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

A number of restricted funds are also maintained (where the activities are restricted by the provider of the fund), details are provided in the notes to the financial statements.

#### 1.4 Income

Income is included in the Statement of Financial Activities in the year in which the organisation becomes entitled to the income (not always the same year that it is received) and when its amount can be quantified with reasonable accuracy. Where income has been received to meet specific expenditure in future years, then this is treated as "income received in advance".

There is one "grant in kind" included in these financial statements relating to the rentfree provision for the organisation's Evesham office by Rooftop Housing Group Limited. An equal amount is included in "cost of charitable activities —property".

No value is attributed to the time given to the organisation by volunteers. This time cannot be resold and any fair value attributed thereto would result in an overstatement of resources.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

All expenditure is included on an accruals basis (being recognised when the liability has been legally or constructively incurred). No amounts are included for the resources provided by volunteers. "Cost of charitable activities" includes the costs of all employment, operating and property resources directly deployed to achieve the bureau's objectives, it also includes all governance costs.

Staff costs are allocated to the relevant project or bureau activity on the basis of estimated time spent.

Other costs are allocated to the relevant project or bureau activity on the basis of estimated use of resources.

All costs are shown inclusive of VAT which is not recoverable.

#### 1.6 Tangible fixed assets

The bureau does not own any office accommodation, other property or vehicles. Fixtures and fittings are not capitalised due to the shortness of the property leases. Office furniture and equipment is not capitalised due to the negligible resale value.

#### 1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less.

#### 1.8 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

#### 1.9 Employee benefits

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

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

#### 1.10 Retirement benefits

The pension cost shown in note 10 represents the employer's contributions to the personal pension funds of paid staff. For auto-enrolment, the CAB's staging date was 1 May 2017 and the NEST provider was selected. Some staff opted out and the CAB agreed to contribute to an existing scheme with Aviva Life Services UK Ltd. The funds are independent of the bureau's finances.

#### 1.11 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

#### 1.12 Liabilities

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

***FOR THE YEAR ENDED 31 MARCH 2025***

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### **1 Accounting policies**

**(Continued)**

#### **1.13 Agency arrangements**

The Charity acts as an agent in distributing the Homes For Ukraine fund and the DWAS fund. Payments received from these organisations are excluded from the statement of financial activities as the Charity does not have control over the charitable application of the funds. Details of these funds is in note 16 to the financial statements.

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

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

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

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 3 Donations, grants and other charitable income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025	2025	2025	2024	2024	2024
	£	£	£	£	£	£
<b>Voluntary income</b>						
Public donations	5,899	955	6,854	6,010	500	6,510
Trusts	35,000	-	35,000	35,500	-	35,500
Pershore Food Bank	-	7,472	7,472	-	9,944	9,944
Ledbury Food Bank	-	10,415	10,415	-	19,561	19,561
Malvern Hills Food Bank	-	19,903	19,903	-	30,249	30,249
Droitwich Spa Food Bank	-	16,611	16,611	-	13,770	13,770
Sundry income	500	-	500	5,463	8,487	13,950
	41,399	55,356	96,755	46,973	82,511	129,484
<b>Local Authorities</b>						
Droitwich Town Council	4,000	-	4,000	4,000	-	4,000
Evesham Town Council	2,000	-	2,000	-	-	-
Ledbury Town Council	5,000	-	5,000	5,000	-	5,000
Malvern Hills District Council	73,359	84,000	157,359	73,359	225,513	298,872
Malvern Town Council	18,000	-	18,000	16,000	-	16,000
Parish Councils	2,500	-	2,500	1,900	-	1,900
Pershore Town Council	1,500	-	1,500	2,000	-	2,000
Tenbury Town Council	1,250	-	1,250	1,000	-	1,000
Worcs. County Council Contract	78,267	36,350	114,617	39,216	21,000	60,216
Wychavon District Council	50,250	25,000	75,250	42,500	70,000	112,500
	236,126	145,350	381,476	184,975	316,513	501,488
<b>Organisations Funded from Government Sources</b>						
Money Advice Service	-	55,860	55,860	-	55,292	55,292
Citizens Advice	-	-	-	-	2,203	2,203
NHS	-	160,860	160,860	-	179,947	179,947
Community Organisations Cost of Living Fund	-	-	-	-	48,180	48,180
	-	216,720	216,720	-	285,622	285,622

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 3 Donations, grants and other charitable income (Continued)

#### Trusts Housing Associations and Corporate Bodies

Rooftop Housing Group Limited	12,500	-	12,500	12,501	-	12,501
Others	7,098	-	7,098	916	-	916
	<u>19,598</u>	<u>-</u>	<u>19,598</u>	<u>13,417</u>	<u>-</u>	<u>13,417</u>
	<u>297,123</u>	<u>417,426</u>	<u>714,549</u>	<u>245,365</u>	<u>684,646</u>	<u>930,011</u>

#### Other

### 4 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising events	<u>3,276</u>	<u>6,920</u>

### 5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	<u>11,707</u>	<u>4,217</u>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 6 Raising funds

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
<u>Fundraising and publicity</u>		
Other fundraising costs	1,612	4,081
	<u>1,612</u>	<u>4,081</u>

### 7 Charitable activities

	2025	2024
	£	£
Staff costs (including non-payroll costs)	586,038	533,110
Volunteer costs	2,324	2,022
Operating costs	39,856	42,620
Property costs	62,056	57,699
Grants to individuals	87,805	180,537
	<u>778,079</u>	<u>815,988</u>
Governance costs	4,373	4,222
	<u>782,452</u>	<u>820,210</u>
<b>Analysis by fund</b>		
Unrestricted funds	325,073	155,696
Restricted funds	457,379	664,514
	<u>782,452</u>	<u>820,210</u>

### 8 Trustees

Annie Robson resigned as a Director on 19 April 2024.

None of the trustees claimed for or received expenses as a result from carrying out their responsibilities. The wife of S Molyneux was employed by the charity prior to his appointment as trustee and continues to remain in post, receiving a salary of £12,984 and expenses of £469 in the financial year. Moreover, a small amount of essential travel expenses was claimed by one of the Trustees, L Ranford, during the financial year.

### 9 Governance costs

Governance costs comprise of auditors fees £3,000 (2024: £2,950) for the audit of the financial statements, meeting costs £873 (2024: £759) and other fees for preparing the annual report of £500 (2024: £500).

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

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#### 10 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	29	30
	<u>          </u>	<u>          </u>

#### Employment costs

	2025 £	2024 £
Wages and salaries	515,100	472,061
Social security costs	30,871	25,318
Other pension costs	25,566	23,119
	<u>          </u>	<u>          </u>
	571,537	520,498
	<u>          </u>	<u>          </u>

In addition to the paid staff, approximately 91 part time volunteers were employed to support bureau activities (2024 - 72). The only associated costs included in these financial statements are for training, travel and insurance.

No (2024: no) member of staff receives emoluments in excess of £60,000.

The remuneration of key management personnel (including employers National Insurance and pension costs) was £187,348 (2024: £146,358).

Key management personnel are defined as the Chief Executive Officer and the Senior Management Team, which includes the Head of Operations, Finance Manager, Head of Wellbeing Services, and Advice Services Development Manager

The number of full time equivalent staff is 18 (2024: 17).

#### 11 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

#### 12 Debtors

	2025 £	2024 £
<b>Amounts falling due within one year:</b>		
Other debtors	17,690	27,112
Prepayments and accrued income	16,185	8,034
	<u>          </u>	<u>          </u>
	33,875	35,146
	<u>          </u>	<u>          </u>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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

	<b>2025</b>	<b>2024</b>
	£	£
Trade creditors	8,592	8,201
Other creditors	525	3,733
Accruals and deferred income	18,787	10,410
	<u>27,904</u>	<u>22,344</u>

Deferred income of £6,640 (2024: £2,250) is included above and relates to grant income received in advance.

**14 Retirement benefit schemes**

	<b>2025</b>	<b>2024</b>
	£	£
<b>Defined contribution schemes</b>		
Charge to profit or loss in respect of defined contribution schemes	25,566	23,119
	<u>25,566</u>	<u>23,119</u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 15 Restricted funds

	Balance at 1 April 2024	Incoming resources	Resources expended	Transfers	Balance at 31 March 2025
	£	£	£	£	£
Being Well	23,251	25,000	(24,233)	-	24,018
CAIS	-	13,500	(3,375)	-	10,125
Food Bank Droitwich	-	16,611	(16,611)	-	-
Food Bank Ledbury	10,328	10,415	(12,910)	-	7,833
Food Bank Malvern Hills	6,136	19,902	(23,943)	-	2,095
Food Bank Pershore	-	7,472	(7,472)	-	-
Homes for Ukraine	-	25,000	(25,000)	-	-
Household Support MHDC	31,553	34,000	(65,553)	-	-
Household Support Wychavon	17,426	25,000	(42,426)	-	-
MAPS	-	55,860	(55,860)	-	-
Money Management Debt Assessment	15,750	22,850	(16,600)	-	22,000
Alternative to Healthy Minds	9,778	12,500	(14,937)	-	7,341
Social Prescribing	-	144,574	(144,574)	-	-
Sundry Small Restricted	1,114	955	(98)	-	1,971
WorkWell Programme Evesham	-	671	(671)	-	-
WorkWell Programme Malvern	-	3,116	(3,116)	-	-
	<u>115,336</u>	<u>417,426</u>	<u>(457,379)</u>	<u>-</u>	<u>75,383</u>

#### Previous year:

	Balance at 1 April 2023	Incoming resources	Resources expended	Transfers	Balance at 1 April 2024
	£	£	£	£	£
Being Well	18,750	25,000	20,499	-	23,251
Food Bank Droitwich	-	13,770	13,770	-	-
Food Bank Ledbury	1,523	19,561	10,756	-	10,328
Food Bank Malvern Hills	-	30,249	24,113	-	6,136
Food Bank Pershore	-	9,944	9,944	-	-
Homes for Ukraine	-	19,873	19,873	-	-
Household Support MHDC	22,700	180,640	171,787	-	31,553
Household Support Wychavon	7,521	50,000	40,095	-	17,426
MAPS	-	55,292	55,292	-	-
Money Management Debt Assessment	15,000	21,000	20,250	-	15,750
Alternative to Healthy Minds	7,429	13,905	11,556	-	9,778
Social Prescribing	-	142,799	142,799	-	-
Sundry Small Restricted	614	500	-	-	1,114
Lifestyle Advisor Service	-	23,244	23,244	-	-
Cost of Living Sub Grant	15,000	-	15,000	-	-
Ukrainian Support to Claim	6,667	-	6,667	-	-
Debt Modernisation Fund	-	2,203	2,203	-	-
Community Organisations Cost of Living Fund	-	48,180	48,180	-	-
UK Shared Prosperity Funding	-	20,000	20,000	-	-
National Grid CM	-	8,486	8,486	-	-
	<u>95,204</u>	<u>684,646</u>	<u>(664,514)</u>	<u>-</u>	<u>115,336</u>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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### 15 Restricted funds

(Continued)

Restricted Funds are subject to restrictions on the expenditure imposed by the source of the funds.

**Community Awareness and Information Signposting (CAIS)** - to raise awareness of Worcestershire Community Advice Services among residents of Wychavon.

**Alternative to Healthy Mind** - to provide an additional local service to improve mental health and wellbeing for patients within the Malvern Town Primary Care area while reducing pressure on the Healthy Minds service.

**Being Well** - to work with partners to develop a non-medical mental health pathway for Malvern Hills District.

**Food Bank Droitwich** - to provide advice and information aimed at income maximisation to users of the Droitwich Foodbank.

**Food Bank Ledbury** - to provide advice and information to users of the Ledbury Foodbank to address underlying issues that may lead to over reliance on the use of the foodbank and to address underlying poverty.

**Food Bank Malvern Hills** - to provide advice and information aimed at income maximisation to users of the Malvern Foodbank.

**Food Bank Pershore** - to provide advice and information to users of the Pershore Foodbank.

**Household Support MHDC** - to provide grants to households in need in Malvern Hills District.

**Household Support Wychavon** - to provide grants to households in need in Wychavon District

**MAPS** - to assist members of the public with the management of debt.

**Money Management Debt Assessment** - to deliver money management advice to clients referred by 'Act on Energy' or other partners of Worcestershire County Council.

**Social Prescribing** - to link patients within the Malvern Town Primary Care area with non-medical support to address needs in an holistic way.

**Sundry Small Restricted** - various small funds.

**WorkWell Prog Evesham** - to provide a work & health coach to help residents in the Evesham Vale Primary Care area.

**WorkWell Prog Malvern** - to provide a work & health coach to help residents in the Malvern Town Primary Care area.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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### 15 Restricted funds

(Continued)

**Cost of Living Sub Grant** - to support or increase direct service delivery capacity to help clients.

**Ukrainian Support to Claim** - to provide advice for Ukrainian refugees to claim the benefits that they are entitled to.

**Debt Modernisation Fund** - to purchase new IT equipment for debt caseworkers.

**Community Organisations Cost of Living Fund** - to support or increase direct service delivery capacity to help clients through the cost of living crisis.

**UK Shared Prosperity Fund** - to recruit and train higher numbers of volunteers in Wychavon District.

**National Grid CM** - to provide advice sessions to tackle fuel poverty in rural areas.

The following restricted funds received as agent are as follows;

	<b>Funds held b/f 01/04/2024</b>	<b>Income</b>	<b>SWCAB fees</b>	<b>Grants paid</b>	<b>Funds held c/f 31/03/2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
(1)	4,387	50,000	(13,573)	(28,505)	12,309
(2)	15,641	50,000	(3,650)	(15,050)	46,941

(1) **DWAS** - for the allocation of discretionary welfare assistance to district residents.

(2) **Homes for Ukraine** - to provide a package of support and assistance to Ukrainian households who have been displaced from Ukraine due to the ongoing conflict with Russia and who have secured a tenancy through social housing after having moved on from their initial host family and who have been identified by the funder and referred to the recipient.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024	Incoming resources	Outgoing expenditure	Net incoming resources	Transfers	At 31 March 2025
	£	£	£	£	£	£
<b>General funds</b>	312,433	312,105	(324,959)	(12,853)	(52,314)	247,266
<b>Designated Funds:</b>						
IT Strategy	26,691	-	(1,726)	(1,726)	10,035	35,000
Restructuring/ Investment in staff roles	45,721	-	-	-	32,279	78,000
Relocation costs	25,000	-	-	-	-	25,000
Office maintenance costs	5,000	-	-	-	10,000	15,000
	<u>102,412</u>	<u>-</u>	<u>(1,726)</u>	<u>(1,726)</u>	<u>52,314</u>	<u>153,000</u>
<b>Previous year:</b>	<b>At 1 April 2023</b>	<b>Incoming resources</b>	<b>Outgoing expenditure</b>	<b>Net incoming resources</b>	<b>Transfers</b>	<b>At 31 March 2024</b>
	£	£	£	£	£	£
<b>General funds</b>	228,075	256,502	(156,144)	(100,358)	(16,000)	312,433
<b>Designated Funds:</b>						
Base costs	90,045	-	(3,633)	(3,633)	-	86,412
Building Maintenance at Evesham office	-	-	-	-	5,000	5,000
IT Strategy	-	-	-	-	11,000	11,000
	<u>90,045</u>	<u>-</u>	<u>(3,633)</u>	<u>(3,633)</u>	<u>16,000</u>	<u>102,412</u>

The Trustees have a policy of holding free reserves (general funds) equivalent to six months operational expenditure.

In light of the main operating risks of the charity as set out in the Trustees report, funds have been designated towards the costs of the IT strategy and potential restructuring, relocation and office maintenance costs.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

17 Analysis of net assets between funds	Unrestricted funds 2025 £	Designated funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Designated funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fund balances at 31 March 2025 are represented by:								
Current assets/(liabilities)	247,266	153,000	75,383	475,649	312,433	102,412	115,336	530,181
	247,266	153,000	75,383	475,649	312,433	102,412	115,336	530,181
	247,266	153,000	75,383	475,649	312,433	102,412	115,336	530,181

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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### 18 Operating lease commitments

#### Lessee

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

	2025 £	2024 £
Within one year	28,250	14,808
Between two and five years	24,084	-
	<u>52,334</u>	<u>14,808</u>

### 19 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

### 20 Cash generated from operations

	2025 £	2024 £
(Deficit)/surplus for the year	(54,532)	116,857
Adjustments for:		
Investment income recognised in statement of financial activities	(11,707)	(4,217)
Movements in working capital:		
Decrease/(increase) in debtors	1,271	(3,282)
Increase in creditors	5,560	5,841
<b>Cash (absorbed by)/generated from operations</b>	<u>(59,408)</u>	<u>115,199</u>

### 21 Analysis of changes in net funds

The charity had no material debt during the year.

**SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1146772

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# Accounts

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Charity Registration No. 1146772

Company Registration No. 07881905 (England and Wales)

**SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU  
ANNUAL REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**



# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	L D Ranford (Acting Chair)	(Appointed 23/11/2023)
	B D Herdman (Vice Chair)	
	C J Boccock	(Resigned 23/11/2023)
	C R Chandler	
	S Molyneux	
	G Purcell	
	F E Howarth	(Appointed 10/05/2023, resigned 19/03/2024)
Dr P Goode	(Appointed 18/01/2024)	
	All the above are also directors for the purpose of Company Law.	
<b>Charity number</b>	1146772	
<b>Chief Executive Officer</b>	Annie Robson (Appointed as a Trustee 28/09/2022, resigned 19/04/2024)	
<b>Company number</b>	07881905	
<b>Registered office</b>	52 Prospect Close Malvern Worcestershire WR14 2FD	
<b>Auditor</b>	Kendall Wadley LLP Granta Lodge 71 Graham Road Malvern Worcestershire WR14 2JS	
<b>Bankers</b>	CAF Bank 25 Kings Hill West Malling Kent ME19 4JQ	
	HSBC Malvern 1 Church Street Malvern WR14 2AB	
	The Charity Bank Limited Fosse House 182 High Street Tonbridge TN9 1BE	

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# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

**FOR THE YEAR ENDED 31 MARCH 2024**

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The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum & Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

### **Objectives and activities**

South Worcestershire Citizens Advice (SWCA) was incorporated as a limited company in 2011. The charity's objectives are to promote any charitable purpose for public benefit by the advancement of education, the protection of health, the relief of poverty, sickness and distress in particular, but not without limitation, for the benefit of the communities within the South Worcestershire district areas of Malvern Hills and Wychavon.

The charity provides and assists with the provision of services providing free, independent, impartial and confidential advice and information to whoever should need it within our boundary areas. The trustees have paid due regard to the guidance issued by the Charity Commission, concerning public benefit, in deciding the activities the charity should undertake.

Our aim is to:

- Provide the advice people need for the problems they face
- Improve the policies and practices that adversely affect people's lives

### **Our Mission**

South Worcestershire Citizens Advice aims to reduce inequality, deprivation and the lack of access to justice due to a lack of knowledge of personal rights, by providing information, advice and support within the local communities.

SWCA believes everyone has the right to a fair chance of participating in society and will exercise a responsible influence on the development of social policies and services, both locally and nationally. We exist to shape a society where people face far fewer problems.

### **Our Vision**

The charity aims to achieve its objectives by providing quality assured, free and trusted advice and information through a range of mediums to ensure accessibility for all and by being a well-informed influence and advocate on social policy issues that affect local people. We will continue to deliver advice on a wide range of issues including debt, benefits, housing, employment, welfare support, health and social care, and crime.

By addressing such issues and giving people access to the right kind of support and information we believe that we can create stronger and better connected communities, reduce the strain on public services and help people to live more economically active and healthier lives.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

**FOR THE YEAR ENDED 31 MARCH 2024**

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### **Achievements and performance in 2023/24**

2023/24 has seen a continuation of the financial pressures felt by our communities due to the cost of living crisis and the relentless rising of costs of essential household goods. As we predicted, we have seen an upsurge in the number of people needing money advice as they simply cannot make their household budgets stretch far enough to cover all of the essentials.

Within this report we aim to demonstrate how, as a small, local charity South Worcestershire Citizens Advice continues to develop our services to react to the pressures and challenges faced by our local communities.

Although we have seen a reduction in the rates of inflation and energy prices from the peaks of last year, the effects of these costs are still being felt by hundreds of families across South Worcestershire who turn to Citizens Advice for help when they don't know where else to go. The continuation of the Household Support Funding from government as well as other welfare support packages is evidence that there is still a real need for this help. We have seen a significant increase in the number of people accessing our services in the last 12 months who have never needed to do so before. The ripple effect of the cost of living crisis is widening the net of destitution and plunging people into poverty who never previously would have experienced this.

Therefore, it has been incredibly important in the last 12 months to continue to deliver services in the heart of our communities and to be as accessible as we possibly can be. We know that demand for our services is high which adds pressure to everyone in the operational teams. But we have made a monumental effort this year to develop our services in an attempt to at least try to address the unmet demand issue that faces many charitable organisations in the current political and economic climate.

We have continued to deliver services from a number of foodbanks across both Malvern Hills and Wychavon districts, and this partnership is showing really positive results and we are delighted that we have been able to expand these projects further into the future by securing more funding from local grants or the Trussell Trust who are working to deliver their mission of living in a society where foodbanks are no longer required. Having this alignment in missions is an important factor in successful partnership working and something that we have continued to do well over the last 12 months. We will always strive to seek opportunities to work in collaboration with key stakeholders in a shared goal to improve the lives and opportunities of those living within our local communities.

We also had a visit from HRH Princess Anne in November 2023 who accepted our bid to come and visit us at our Malvern Office. The visit was to celebrate a number of longstanding staff and volunteers all of whom have dedicated between 25 and 30 years service to our organisation. This was a great opportunity to say thank you to our staff and volunteers, whilst also allowing for a PR opportunity to raise our profile further. We were also delighted to host Dame Clare Moriarty on the day who is the Chief Executive of National Citizens Advice and this was a welcome opportunity to put SWCA on the map in terms of the National Office. It also allowed our Chief Executive to make some valuable contacts within the National network.

### **Health related projects**

Our health related projects have moved from strength to strength throughout 2023/24 and we have been able to secure further funding through Public Health and the local Primary Care Network (PCN) to expand these services to include the following services:

- Social Prescribing - increasing staff to 3.6 FTE
- Lifestyle Service - offering support with weight management, smoking cessation and drug/alcohol reduction
- Being Well Project - Joint working with Age UK to deliver mental health support across Malvern Hills and creating a non-medical pathway into mental health support
- The Circle Group - Support group for clients with mental health issues who need support whilst waiting for further intervention from NHS

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

**FOR THE YEAR ENDED 31 MARCH 2024**

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We now have a team of 8 staff delivering these important projects managed by a Head of Health and Wellbeing Services post. The expansion and investment in these projects shows a confidence in the voluntary sector to deliver positive health outcomes for people in a non clinical way. We have been successful in securing some really great outcomes for many of the clients who have engaged in these services throughout the year.

However, we were disappointed to learn that the Lifestyle service was going to cease in its current format from 1st April 2024 and a new service was being procured through Public Health to deliver a similar service countywide. Healthy Worcestershire is due to roll out in Summer 2024 and we will work with partners to ensure that our clients still have access to these much needed services and that the skills we have within our staff team are utilised to the best of their ability.

The expansion of this team has brought some challenges in terms of office space as we quickly outgrow the space that we have. We have spent some time looking at alternative venues to deliver our health projects and some staff have taken the opportunity to create outreach working opportunities at venues such as GP practices, Community groups, warm spaces, youth centres etc. However, we would like to secure funding to look at a longer term lease of appropriate venues to continue and develop these services.

### **Funding and services**

We remain a well-known and well-respected local charity who are relied upon by more people than ever before and it is important to everyone who works for the organisation that we remain accessible and open our doors to the people who need it the most. However, long term planning and sustainability is incredibly difficult at the current time due to the nature of many of the contracts/pots of funding that we receive.

The landscape of funding remains very unstable within the voluntary sector and we are seeing a more challenging picture than we have for several years due to the political uncertainty and the lack of funding for charities like ours. We need to ensure that we adopt a full cost recovery method to any funding applications as covering the cost of salaries alone is no longer enough to make contracts viable for us.

The recent annual review with Malvern Town PCN resulted in an extension of the contract for 12 months only rather than the 3 years we were hoping for. This is not, in any way, a reflection of performance, but rather an illustration of the situation of funding in general, across all sectors, public, statutory, voluntary and corporate. There is such a high level of uncertainty at the moment that funders are unwilling and/or unable to commit to any longer term funding as no-one is clear if budgets will be cut and by how much and in which areas, when a new government is formed later in 2024.

This makes things very difficult in terms of financial planning and being able to offer our staff team any longer term security as we are being forced to create short, fixed term employment contracts. We are mindful that this could put people off from entering the charitable sector as the lack of any permanent contracts is unappealing.

All this said, we have had a significant achievement this year in the renewal of the Worcestershire Advice network (WAN) contract. We are one of 7 partners within this group who deliver the Advice & Information contract on behalf of Worcestershire County Council. The contract was under review and out for procurement for 12 months but last summer we were awarded a 5 year contract to continue to deliver in this partnership and negotiated a 30% uplift in the contract value. These types of agreements are incredibly scarce and we were delighted to be successful in achieving this as the funding is unrestricted and makes a vital contribution to our core costs.

We were also successful in securing a significant grant from the National Lottery Cost of Living Grant Scheme which we are using to invest in the development of our Wychavon services which is much needed and is being welcomed by the District Council there who are keen for us to increase our footprint across the Wychavon district as a whole.

We do remain reliant on grants from Local Authorities and are acutely aware that this is something that in the future may not be available to us, so looking to diversify our income streams is a key priority for the year ahead.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

***FOR THE YEAR ENDED 31 MARCH 2024***

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Overall we remain positive about the relationships we have with our Local Authorities and the opportunities that this opens up for further collaboration and funding opportunities. Indeed, it is thanks to our successful delivery of the Household Support Fund (HSF) in Malvern Hills that we have been asked to deliver 2 other streams of welfare support in the form of a Discretionary Welfare Assistance Scheme and a Homes 4 Ukraine Welfare Assistance Scheme. Within both of these projects we are acting as an agent for Malvern Hills District Council (who are the principal) in delivering much needed financial support to clients who are moving into new social housing properties but who need support to gain the essential items associated with setting up a new home, i.e somewhere to sleep, something to cook on and somewhere to store food.

These contracts have given further opportunities to work collaboratively with both the local Housing and Homelessness teams and the Ukrainian Community across Malvern Hills. This increases our visibility and presence within local communities and enables us to reach more vulnerable people who need our help.

Our delivery of HSF has also enabled us to create new and valuable relationships with the Local Authority Revenues and Benefits teams who work with clients to collect Council Tax Debt. This still remains the most frequently asked about debt issue across our area so the opportunity to work more closely with the teams at MHDC is welcomed here.

Our Money Management and Money Advice workers are incredibly busy trying to help clients to balance their own books and find ways of reducing or getting out of debt. With the increase of the lasting effect of the pandemic on people's mental health this has been harder than ever in 2023/24. As predicted by experts, the cost of living crisis does appear to be turning into a debt crisis and debt is not a quick fix. There are many complex reasons why people get into debt that need to be explored by our highly skilled advisers who are tasked with finding an appropriate solution for our clients, which is sometimes just not possible despite all the income maximisation work that can be done. We are still seeing an increase in the number of clients who are trying to manage a negative budget despite all of our best efforts.

We continue to offer services by telephone, email and face to face appointments and have a mix of staff and advisers working from office hubs, outreach locations and home working. We are working towards being available in more locations but need to balance this with the added pressure on management of juggling numerous outreach locations and all of the logistical and resourcing considerations that need to go alongside this.

It is important to the organisation that we continue to reflect on the service delivery methods and ensure that these are meeting the needs of our local communities. We continually review the client journey to ensure that processes are as streamlined, accessible and as free from bureaucracy as possible. We use our client feedback and feedback from partners to continually develop this and to introduce new ways of working when and where possible and appropriate.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

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

FOR THE YEAR ENDED 31 MARCH 2024

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### Our Impact



**5772**  
people contacted  
South Worcestershire  
Citizens Advice



**17,571**  
Issues were raised by  
our clients



**1205**  
Household Support  
Fund grants  
awarded totalling  
£191,000



**£812,000**  
Income gain for  
clients



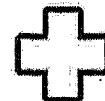
**11,318**  
Telephone enquiries  
dealt with



**4**  
New contracts secured  
with partners to  
develop service  
delivery



**98%**  
Success rate in  
overturning  
adverse DWP  
decisions in  
respect of disability  
benefit entitlement



**657**  
Referrals into our  
Social Prescribing  
service

### Fundraising in 2023/24

Our fundraising activity in 2023/24 focussed on 2 events that are held annually and align with our strategic priorities of becoming more financially sustainable, promoting our brand and working with key partners. The events take the form of a Winter Charity Ball and auction and a Summer Family Funday. These events are aimed at very different demographics which is a conscious decision to help promote our brand as a charity across as wide a range of people and communities as possible. This year we decided to join forces with another local charity for the Winter Charity Ball which was a useful exercise in promoting relationships but did result in a lower income as we shared the profits. The Family Funday was our most successful yet and showed that there is a great deal of appetite for this type of family friendly engagement event even in the most deprived areas of our region. With the implementation of further management support in Wychavon we hope to run a similar event in this District next year as well as the Malvern event.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

**FOR THE YEAR ENDED 31 MARCH 2024**

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### **Financial review**

SWCA's results for the year show a surplus of £96,725 (2023 - £10,260) on Unrestricted Funds. Unrestricted funds are used for core advice services at Droitwich, Evesham, Malvern, Pershore, Tenbury and Upton. As a result of this surplus, the balance of Unrestricted Funds at the end of the year was £414,845.

The Charity also managed several restricted funds in the year, which showed a combined surplus of £20,132 with a restricted fund balance of £115,336 to be carried forward for expenditure on the charitable activities of the restricted funds in 2024/25. The biggest activity within the restricted funds was grant making under the Household Support Funds which accounted for over £182,293 of income and expenditure in the year.

As can be seen in note 3 (Donations, grants and other charitable income) 90% (2022 - 91%) of the organisation's funding has been derived from government sources.

Of the balance of Unrestricted Funds at the end of the year, £102,412 has been set aside as Designated Funds. This leaves a balance of £312,433 (2023: £228,075) as free reserves which is sufficient to meet the Board's policy of maintaining reserves equivalent to at least 6 months' worth of relevant expenditure.

As part of the annual strategic planning process, the Trustees regularly assess the major risks to which the organisation might be exposed. The principal medium-term risk continues to be that of funding shortfall in relationship to planned expenditure. The situation is monitored, and any changes or cutbacks would be planned for and implemented after appropriate consultation with all parties affected.

Other risks are mitigated by a variety of plans and scenario planning so that we keep ahead of negative as well as positive potential impacts.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

### **FOR THE YEAR ENDED 31 MARCH 2024**

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#### **Organisational Priorities 2024-25**

SWCA recognises the importance of setting our goals and vision. We fully align with the National CITA mission and vision but recognise that as a small charity, it is important to identify our own strategic priorities. As funding cuts impact the National Citizens Advice service, it is more important than ever to move towards more collaborative ways of working to ensure we remain sustainable for the longer term. In order to align the activities in these plans and identify the operational actions required to support them, four strategic priorities have been identified to encompass our ambitions over the next 3 years:

- Work towards organisational financial stability
- Deliver quality services to local communities and campaign on the issues that affect people living within these communities.
- Protect and develop our profile
- Invest in our staff and volunteers

In terms of investing in our staff and volunteers, we have made some significant impact in the last 12 months by developing a training and recruitment team who have increased the number of training opportunities offered to staff and widened the scope of these sessions to include things such as suicide prevention, safeguarding, wellbeing and heartstart training. This demonstrates a commitment to adapt our training offer to align with the issues that are being presented by our clients.

We have also invested in a new member of the Senior Management Team in Wychavon which is a strategic decision aimed at addressing current pressures within these teams and looking at ways of developing our services across the Wychavon District.

Where appropriate we will look to further invest in our staff team, particularly in the support and supervision area as we are mindful that the needs of clients are more complex than ever, the pressures on staff are higher and the number of staff are growing year on year which puts further pressure on the management team.

We will continue to develop relationships with key partners and look to forge new relationships with other sectors. The importance of the voluntary sector in delivering against Local Authority key strategic priorities around health and wellbeing is more prevalent than ever before. As all partners delivering health outcomes including the NHS are being pushed towards looking at more preventative measures to reduce waiting lists, we know that we are well placed to deliver some impactful outcomes against these priorities. So it is imperative that we remain seen, trusted and able to deliver against these key objectives if we are to achieve our long term aim of financial stability.

We must continue to nurture and make new relationships with key delivery partners, funders and other community groups to remain relevant and ensure we are delivering a service that our local community requires. The work we have undertaken in setting up a Poverty Truth Commission within Malvern Hills shows our commitment to making our clients' voices heard and we look forward to seeing the development of this commission and the potential outcomes it could achieve.

We will continue to look at ways of developing our workforce through training and succession planning and strive to ensure that every member of staff and volunteer feels valued, and gives 100% commitment to our organisation.

There is no denying that the challenges that lie ahead are daunting in terms of funding and the future of the National Citizens Advice membership offer. But we can be proud, once again of what has been achieved and know that we are doing everything we can to put ourselves in the best position possible to remain relevant and accessible to our clients, to be a trusted partner and deliver outcomes for our funders and to be a supportive and nurturing employer for our staff and volunteer teams.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

**FOR THE YEAR ENDED 31 MARCH 2024**

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

The charity is a company limited by guarantee governed by its Memorandum and Articles of Association.

The management of the organisation is the responsibility of the Trustee Board, all of whom are also directors of the company limited by guarantee. The maximum number of directors is fifteen and the minimum is five. The Trustees/directors are:

- elected at the AGM (no more than ten elected Trustees in total);
- co-opted by the Trustee Board provided that the total number of co-opted Trustees does not exceed one third of the total number of Trustees.

The Trustees manage the business and exercise all powers of the organisation. The Trustees may delegate any of their functions and duties to a committee of at least two Trustees. The Trustees may delegate the implementation of their resolutions and the day to day management of the affairs of the organisation to any person or committee in accordance with the Articles.

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

C J Boccock	(Resigned 23 November 2023)
B D Herdman (Vice Chair)	
C R Chandler	
S Molyneux	
G Purcell	
F E Howarth	(Appointed 10 May 2023 and resigned 19 March 2024)
P Goode Dr	(Appointed 18 January 2024)
L D Ranford (Acting Chair)	(Appointed 23 November 2023)

Organisationally we have seen some changes within the Trustee Board in 2023/24 and currently have an Interim Chairperson and a new Treasurer in post. This has given the organisation an opportunity to look at the Trustee Board, which has seen a number of changes over recent years and seek ways to ensure the new Board has the opportunity to become familiar with, not only each other but the organisation as a whole.

Trustees are appointed from candidates deemed to have sufficient knowledge and experience of the organisation and its activities, and/or because they bring skills and knowledge that will strengthen the Board in its governance role. However, where necessary, Trustees receive additional induction and training in the workings of the charity at committee meetings.

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

Day to day operational and management decisions are the responsibility of the Chief Executive Officer who is appointed by the Trustee Board and reports to the Chair. The organisation has 30 paid staff (31 March 2024) but is heavily dependent on volunteers who act as client advisors or who provide administrative support. The greatest contribution of our volunteers is their dedication, commitment and reliability. In addition to volunteer advisers and receptionists, we have people who provide all kinds of other support ranging from administrative to accounting to gardening. Thanks to our volunteers, our clients know that however they contact us, be it by phone, email or dropping-in, they will receive a professional and efficient service. They are confident that they will be listened to, that all aspects of their issue will be investigated and that they will be given sound and impartial advice. Without our volunteers South Worcestershire Citizens Advice Bureau could not exist.

It is the Board who determine the levels of remuneration for key management personnel taking into account similar organisations and market conditions.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

**FOR THE YEAR ENDED 31 MARCH 2024**

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We have, once again performed well in our leadership self assessment and retained the high scores that we achieved last year in our external assessment. Thanks to the high standard we set last year, this year's assessment has been a less formal process but nonetheless, the trustee board have been pleased with the performance of the organisation against all of the areas included in the assessment and are confident that the quality marks that were gained last year are being upheld in all areas of work undertaken.

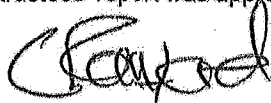
### **Auditor**

In accordance with the company's articles, a resolution proposing that Kendall Wadley LLP be reappointed as auditor of the company will be put at a General Meeting.

### **Disclosure of information to auditor**

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.



**L D Ranford (Acting Chair)**

Trustee

Dated: 23 September 2024

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

***FOR THE YEAR ENDED 31 MARCH 2024***

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The trustees, who are also the directors of South Worcestershire Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **INDEPENDENT AUDITOR'S REPORT**

### **TO THE TRUSTEES OF SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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#### **Opinion**

We have audited the financial statements of South Worcestershire Citizens Advice Bureau (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

#### **Other information**

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
  - sufficient accounting records have not been kept; or
  - the financial statements are not in agreement with the accounting records; or
  - we have not received all the information and explanations we require for our audit.
-

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

### **TO THE TRUSTEES OF SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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#### **Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

#### **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

#### **Extent to which the audit was considered capable of detecting irregularities including fraud**

- an understanding of the risk assessment process (including the risk of fraud) adopted by the Board is obtained and their attitude to risk is ascertained;
- an assessment of the susceptibility to material mis-statement of the financial statements as a result of management over-ride or fraud is made;
- it is ensured that the engagement team have, collectively, the appropriate competence, capabilities and skills to be involved in the assignment, are fully briefed and understand the risks specific to the charitable company.

#### **Audit response to risks identified**

- processes to test the outcomes of our assessment include, a review of Board minutes, analytical review, the relevance and accuracy of significant accounting estimates, substantive testing of significant transactions, work to identify unusual or unexpected accounting entries, including the testing of journal entries, information disclosed in the financial statements is traced to supporting documentation. In all instances it is acknowledged that material mis-statements that arise from fraud may involve deliberate concealment or collusion and are, therefore, by their very nature harder to detect than those arising from error.
- an understanding of the legal and regulatory framework as applicable to the charitable company is obtained together with knowledge of the procedures put in place by the Board in order to comply with the same.
- it is established if there have been any instances of non-compliance with applicable laws and regulations, where there are such breaches, a full understanding, including gathering of relevant documentation appertaining to the event is obtained and assessed.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

### **TO THE TRUSTEES OF SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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#### **Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



**Elizabeth Needham ACA CTA (VAT) (Senior Statutory Auditor)  
for and on behalf of Kendall Wadley LLP**

23 September 2024

**Chartered Accountants  
Statutory Auditor**

Granta Lodge  
71 Graham Road  
Malvern  
Worcestershire  
WR14 2JS

Kendall Wadley LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

### Current financial year

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
<b>Income from:</b>					
Donations, grants and other charitable income	3	245,365	684,646	930,011	807,888
Fundraising	4	6,920	-	6,920	7,121
Investments	5	4,217	-	4,217	1,571
<b>Total income</b>		<u>256,502</u>	<u>684,646</u>	<u>941,148</u>	<u>816,580</u>
<b>Expenditure on:</b>					
Raising funds	6	4,081	-	4,081	4,018
Charitable activities	7	155,696	664,514	820,210	707,712
<b>Total expenditure</b>		<u>159,777</u>	<u>664,514</u>	<u>824,291</u>	<u>711,730</u>
<b>Net income for the year/ Net movement in funds</b>		96,725	20,132	116,857	104,850
Fund balances at 1 April 2023		318,120	95,204	413,324	308,474
<b>Fund balances at 31 March 2024</b>		<u>414,845</u>	<u>115,336</u>	<u>530,181</u>	<u>413,324</u>

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

All income and expenditure derive from continuing activities.

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

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 MARCH 2024**

Prior financial year

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
<b><u>Income from:</u></b>				
Donations, grants and other charitable income	3	157,819	650,069	807,888
Fundraising	4	7,121	-	7,121
Investments	5	1,571	-	1,571
<b>Total income</b>		<b>166,511</b>	<b>650,069</b>	<b>816,580</b>
<b><u>Expenditure on:</u></b>				
Raising funds	6	4,018	-	4,018
Charitable activities	7	152,043	555,669	707,712
<b>Total expenditure</b>		<b>156,061</b>	<b>555,669</b>	<b>711,730</b>
Gross transfers between funds	12	(190)	190	-
<b>Net income for the year/ Net movement in funds</b>		<b>10,260</b>	<b>94,590</b>	<b>104,850</b>
Fund balances at 1 April 2022		307,860	614	308,474
<b>Fund balances at 31 March 2023</b>		<b>318,120</b>	<b>95,204</b>	<b>413,324</b>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
<b>Current assets</b>					
Debtors	13	35,146		31,864	
Cash at bank and in hand		517,379		397,963	
		<u>552,525</u>		<u>429,827</u>	
<b>Creditors: amounts falling due within one year</b>	14	<u>(22,344)</u>		<u>(16,503)</u>	
Net current assets			<u>530,181</u>		<u>413,324</u>
<b>Income funds</b>					
Restricted funds	15		115,336		95,204
<u>Unrestricted funds</u>					
Designated funds	16	102,412		90,045	
General unrestricted funds		<u>312,433</u>		<u>228,075</u>	
			<u>414,845</u>		<u>318,120</u>
			<u>530,181</u>		<u>413,324</u>


The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024, although an audit has been carried out under section 144 of the Charities Act 2011.

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

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

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

The financial statements were approved by the Trustees on 23 September 2024

  
L D Ranford (Acting Chair)  
Trustee

Company registration number 07881905

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

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	Notes	2024 £	£	2023 £	£
<b>Cash flows from operating activities</b>					
Cash generated from operations	20		115,199		34,464
<b>Investing activities</b>					
Proceeds on disposal of investments		-		80,049	
Investment income received		4,217		1,571	
<b>Net cash generated from Investing activities</b>			4,217		81,620
<b>Net increase in cash and cash equivalents</b>			119,416		116,084
Cash and cash equivalents at beginning of year			397,963		281,879
<b>Cash and cash equivalents at end of year</b>			517,379		397,963

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# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2024**

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### **1 Accounting policies**

#### **Charity information**

South Worcestershire Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales (company number 07881905) and a charity registered in England and Wales (charity number 1146772). The registered office is Community Centre, 52 Prospect Close, Malvern, Worcestershire, WR14 2FD.

#### **1.1 Accounting convention**

The financial statements have been prepared in accordance with the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

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

#### **1.2 Going concern**

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future and that there are no material uncertainties about its ability to continue. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### **1.3 Charitable funds**

Accounts are maintained for each fund.

Unrestricted funds comprise a "general" reserve which may be used for any of the bureau's activities.

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

A number of restricted funds are also maintained (where the activities are restricted by the provider of the fund), details are provided in the notes to the financial statements.

#### **1.4 Income**

Income is included in the Statement of Financial Activities in the year in which the bureau becomes entitled to the income (not always the same year that it is received) and when its amount can be quantified with reasonable accuracy. Where income has been received to meet specific expenditure in future years, then this is treated as "income received in advance".

There is one "grant in kind" included in these financial statements relating to the rentfree provision for the bureau's Evesham office by Rooftop Housing Group Limited. An equal amount is included in "cost of charitable activities—property".

No value is attributed to the time given to the Bureau by volunteers. This time cannot be resold and any fair value attributed thereto would result in an overstatement of resources.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2024**

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### **1 Accounting policies**

**(Continued)**

#### **1.5 Expenditure**

All expenditure is included on an accruals basis (being recognised when the liability has been legally or constructively incurred). No amounts are included for the resources provided by volunteers. "Cost of charitable activities" includes the costs of all employment, operating and property resources directly deployed to achieve the bureau's objectives, it also includes all governance costs.

Staff costs are allocated to the relevant project or bureau activity on the basis of estimated time spent.

Other costs are allocated to the relevant project or bureau activity on the basis of estimated use of resources.

All costs are shown inclusive of VAT which is not recoverable.

#### **1.6 Tangible fixed assets**

The bureau does not own any office accommodation, other property or vehicles. Fixtures and fittings are not capitalised due to the shortness of the property leases. Office furniture and equipment is not capitalised due to the negligible resale value.

#### **1.7 Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less.

#### **1.8 Financial instruments**

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

#### **1.9 Employee benefits**

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

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

#### **1.10 Retirement benefits**

The pension cost shown in note 10 represents the employer's contributions to the personal pension funds of paid staff. For auto-enrolment, the CAB's staging date was 1 May 2017 and the NEST provider was selected. Some staff opted out and the CAB agreed to contribute to an existing scheme with Aviva Life Services UK Ltd. The funds are independent of the bureau's finances.

#### **1.11 Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

#### **1.12 Liabilities**

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2024**

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### **1 Accounting policies**

**(Continued)**

#### **1.13 Agency arrangements**

The Charity acts as an agent in distributing the Homes For Ukraine fund and the DWAS fund. Payments received from these organisations are excluded from the statement of financial activities as the Charity does not have control over the charitable application of the funds. Details of these funds is in note 15 to the financial statements.

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

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

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

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2024**

### 3 Donations, grants and other charitable income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2024	2024	2024	2023	2023	2023
	£	£	£	£	£	£
<b>Voluntary income</b>						
Public donations	6,010	500	6,510	6,607	-	6,607
Trusts	35,500	-	35,500	4,000	27,500	31,500
Pershore Food Bank	-	9,944	9,944	-	4,207	4,207
Ledbury Food Bank	-	19,561	19,561	-	7,561	7,561
Malvern Hills Food Bank	-	30,249	30,249	-	5,992	5,992
Droitwich Spa Food Bank	-	13,770	13,770	-	4,651	4,651
Sundry income	5,463	8,487	13,950	1,750	1,650	3,400
	<u>46,973</u>	<u>82,511</u>	<u>129,484</u>	<u>12,357</u>	<u>51,561</u>	<u>63,918</u>
<b>Rental income</b>	-	-	-	280	-	280
	<u>-</u>	<u>-</u>	<u>-</u>	<u>280</u>	<u>-</u>	<u>280</u>
<b>Local Authorities</b>						
Droitwich Town Council	4,000	-	4,000	4,000	-	4,000
Evesham Town Council	-	-	-	3,000	-	3,000
Ledbury Town Council	5,000	-	5,000	-	5,000	5,000
Malvern Hills District Council	73,359	225,513	298,872	66,670	236,049	302,719
Malvern Town Council	16,000	-	16,000	16,000	-	16,000
Parish Councils	1,900	-	1,900	3,450	-	3,450
Pershore Town Council	2,000	-	2,000	-	-	-
Tenbury Town Council	1,000	-	1,000	1,000	-	1,000
Worcs. County Council Contract	39,216	21,000	60,216	-	56,618	56,618
Wychavon District Council	42,500	70,000	112,500	37,500	95,127	132,627
	<u>184,975</u>	<u>316,513</u>	<u>501,488</u>	<u>131,620</u>	<u>392,794</u>	<u>524,414</u>
<b>Organisations Funded from Government Sources</b>						
Money Advice Service	-	55,292	55,292	-	51,394	51,394
Universal Credit	-	-	-	-	(190)	(190)
Citizens Advice	-	2,203	2,203	262	15,000	15,262
NHS	-	179,947	179,947	-	139,510	139,510
Community Organisations Cost of Living Fund	-	48,180	48,180	-	-	-
	<u>-</u>	<u>285,622</u>	<u>285,622</u>	<u>262</u>	<u>205,714</u>	<u>205,976</u>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

**3 Donations, grants and other charitable income** (Continued)

**Trusts Housing Associations and Corporate Bodies**

Rooftop Housing Group Limited	12,501	-	12,501	12,500	-	12,500
Others	916	-	916	800	-	800
	<u>13,417</u>	<u>-</u>	<u>13,417</u>	<u>13,300</u>	<u>-</u>	<u>13,300</u>
	<u>245,365</u>	<u>684,646</u>	<u>930,011</u>	<u>157,819</u>	<u>650,069</u>	<u>807,888</u>

Other

**4 Fundraising**

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Fundraising events	<u>6,920</u>	<u>7,121</u>

**5 Investments**

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Interest receivable	<u>4,217</u>	<u>1,571</u>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

### 6 Raising funds

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
<u>Fundraising and publicity</u>		
Other fundraising costs	4,081	4,018
	<u>4,081</u>	<u>4,018</u>

### 7 Charitable activities

	2024	2023
	£	£
Staff costs (including non-payroll costs)	533,110	398,078
Volunteer costs	2,022	43
Operating costs	42,620	34,526
Property costs	57,699	46,122
Grants to individuals	180,537	226,550
	<u>815,988</u>	<u>705,319</u>
Governance costs	4,222	2,393
	<u>820,210</u>	<u>707,712</u>
<b>Analysis by fund</b>		
Unrestricted funds	155,696	152,043
Restricted funds	664,514	555,669
	<u>820,210</u>	<u>707,712</u>

### 8 Governance costs

Governance costs comprise of auditors fees £2,950 for the audit of the financial statements, meeting costs £759, other fees for preparing the annual report of £500 and filing costs of £13.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

### 9 Trustees

One Trustee has been paid remuneration from their employment with the charity. Annie Robson was remunerated for her role as Chief Executive Officer. Remuneration was £44,000 (2023: £22,635) plus employer pension contributions of £2,200 (2023: £1,132).

None of the trustees claimed for or received expenses as a result from carrying out their responsibilities. The wife of S Molyneux was employed by the charity prior to his appointment as trustee and continues to remain in post.

### 10 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	30	24
	<u>30</u>	<u>24</u>
<b>Employment costs</b>	<b>2024</b>	<b>2023</b>
	£	£
Wages and salaries	472,061	357,119
Social security costs	25,318	19,960
Other pension costs	23,119	17,225
	<u>520,498</u>	<u>394,304</u>

In addition to the paid staff, approximately 72 part time volunteers were employed to support bureau activities (2023 - 73). The only associated costs included in these financial statements are for training, travel and insurance.

No (2023 - no) member of staff receives emoluments in excess of £60,000.

The remuneration of key management personnel (including employers National Insurance and pension costs) was £146,358 (2023 - £52,949).

Key management personnel is defined as; the CEO, deputy CEO, finance manager and the general manager.

The number of full time equivalent staff is 17 (2023 - 13).

### 11 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

### 12 Transfers

This year a transfer of £5,000 was made from unrestricted to designated funds for the purpose of building maintenance at Evesham office. A further £11,000 was transferred from unrestricted to designated funds for implementation of the IT strategy.

In the prior year, following the repayment of the universal credit grant a transfer was made from unrestricted funds to restricted funds to cover this deficit.

### 13 Debtors

	2024	2023
	£	£
<b>Amounts falling due within one year:</b>		
Other debtors	27,112	26,009
Prepayments and accrued income	8,034	5,855
	<u>35,146</u>	<u>31,864</u>

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

	2024	2023
	£	£
Trade creditors	8,201	7,411
Other creditors	3,733	2,936
Accruals and deferred income	10,410	6,156
	<u>22,344</u>	<u>16,503</u>

Deferred income of £2,250 (2023 : £nil) is included above and relates to grant income received in advance.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2024

**15 Restricted funds**

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes, all other restricted monies received in the period were fully expended:

	Balance at 1 April 2022		Movement in funds		Transfers	Balance at 1 April 2023		Movement in funds		Balance at 31 March 2024
	£	£	Incoming resources	Resources expended		£	£	Incoming resources	Resources expended	
Lifestyle Advisor Service	-	-	23,244	(23,244)	-	-	23,244	(23,244)	-	-
National Grid CM	-	-	-	-	-	-	8,486	(8,486)	-	-
Sundry Small Restricted	614	-	1,650	(1,650)	-	614	500	-	-	1,114
Malvern Hills Foodbank	-	-	5,992	(5,992)	-	-	30,249	(24,113)	-	6,136
Pershore Food Bank	-	-	4,207	(4,207)	-	-	9,944	(9,944)	-	-
MAPS	-	-	51,394	(51,394)	-	-	55,292	(55,292)	-	-
Debt Modernisation Fund	-	-	-	-	-	-	2,203	(2,203)	-	-
Household Support MHDC	-	-	191,049	(168,349)	-	22,700	180,640	(171,787)	-	31,553
Household Support Wychavon	-	-	95,127	(87,606)	-	7,521	50,000	(40,095)	-	17,426
Alternative to Healthy Minds	-	-	9,905	(2,476)	-	7,429	13,905	(11,556)	-	9,778
Ledbury Foodbank	-	-	7,561	(6,038)	-	1,523	19,561	(10,756)	-	10,328
Money Management Debt Assessment	-	-	20,000	(5,000)	-	15,000	21,000	(20,250)	-	15,750
Being Well	-	-	25,000	(6,250)	-	18,750	25,000	(20,499)	-	23,251
Cost of Living Sub Grant	-	-	15,000	-	-	15,000	-	(15,000)	-	-
Ukrainian Support to Claim	-	-	20,000	(13,333)	-	6,667	-	(6,667)	-	-
Food Bank Droitwich	-	-	4,651	(4,651)	-	-	13,770	(13,770)	-	-
Homes for Ukraine	-	-	-	-	-	-	19,873	(19,873)	-	-
Social Prescribing	-	-	103,950	(103,950)	-	-	142,799	(142,799)	-	-
UK Shared Prosperity Funding	-	-	-	-	-	-	20,000	(20,000)	-	-
Community Organisations Cost of Living Fund	-	-	-	-	-	-	48,180	(48,180)	-	-
John Martin	-	-	27,500	(27,500)	-	-	-	-	-	-
Adult Weight Management	-	-	2,411	(2,411)	-	-	-	-	-	-
Universal Credit	-	-	(190)	-	190	-	-	-	-	-

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

15 Restricted funds	(Continued)			
Worcestershire County Council	-	36,618	(36,618)	-
Outreach Ledbury	-	5,000	(5,000)	-
	614	650,069	(555,669)	190
	614	650,069	(555,669)	190
		95,204	684,646	(664,514)
		95,204	684,646	(664,514)
				115,336

Restricted Funds are subject to restrictions on the expenditure imposed by the source of the funds.

Lifestyle Advisor Service - to provide a client centred Lifestyle service to patients within the Malvern Town Primary Care area.

National Grid CEM - to provide advice sessions to tackle fuel poverty in rural areas.

Sundry Small Restricted - various small restricted donations.

Malvern Hills Foodbank - to provide advice and information aimed at income maximisation to users of the Malvern Foodbank.

Pershore Food Bank - to provide advice and information to users of the Pershore Foodbank.

MAPS - to assist members of the public with the management of debt.

Debt Modernisation Fund - to purchase new IT equipment for debt caseworkers.

Household Support MHDC - to provide grants to households in need in Malvern Hills District.

Household Support Wychavon - to provide grants to households in need in Wychavon District.

Alternative to Healthy Minds - to provide an additional local service to improve mental health and wellbeing for patients within the Malvern Town Primary Care area, while reducing pressure on the Healthy Minds service.

Ledbury Foodbank - to provide advice and information to users of the Ledbury Foodbank to address underlying issues that may lead to over reliance on the use of the foodbank and to address underlying poverty.

## SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

#### 15 Restricted funds

(Continued)

Money Management Debt Assessment - to deliver money management advice to clients referred by 'Act on Energy' or other partners of Worcestershire County Council.

Being Well - to work with partners to develop a non-medical mental health pathway for Malvern Hills District.

Cost of Living Sub Grant - to support or increase direct service delivery capacity to help clients through the cost of living crisis.

Ukrainian Support to Claim - to provide advice for Ukrainian refugees to claim the benefits that they are entitled to.

Food Bank Droitwich - to work in partnership to provide a range of information and advice support aimed at income maximisation for foodbank clients.

Homes for Ukraine - to provide a package of support and assistance to Ukrainian households who have been displaced from Ukraine and have moved on from their initial host family in Malvern Hills District.

Social Prescribing - to link patients within the Malvern Town Primary Care area with non-medical support to address needs in an holistic way.

UK Shared Prosperity Funding - to recruit and train higher numbers of volunteers in Wychavon District.

Community Organisations Cost of Living Fund - to support or increase direct service delivery capacity to support clients through the cost of living crisis.

**SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2024**

**15 Restricted funds**

(Continued)

The following restricted funds received as agent are as follows;

	Income	SWCAB fees	Grants paid	Funds held as agent 31/03/2024
	£	£	£	£
DWAS	33,501	-	(27,370)	6,131
Homes for Ukraine	104,873	(19,873)	(70,344)	14,656

DWAS - for the allocation of discretionary welfare assistance to district residents.

Homes for Ukraine - to provide a package of support and assistance to Ukrainian households who have been displaced from Ukraine due to the ongoing conflict with Russia and who have secured a tenancy through social housing after having moved on from their initial host family and who have been identified by the funder and referred to the recipient.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

### 16 Designated funds

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

	Balance at 1 April 2022	Resources expended	Balance at 1 April 2023	Resources expended	Transfers	Balance at 31 March 2024
	£	£	£	£	£	£
Base costs	90,721	(676)	90,045	(3,633)	-	86,412
Building Maintenance at Evesham office	-	-	-	-	5,000	5,000
IT Strategy	-	-	-	-	11,000	11,000
	<u>90,721</u>	<u>(676)</u>	<u>90,045</u>	<u>(3,633)</u>	<u>16,000</u>	<u>102,412</u>

The trustees have identified a level of minimum reserves in order for the charity to be able to operate, relocate and re-furbish premises, such sums have been designated from general reserves.

Two new designated funds have been created, £5,000 for building maintenance at the Evesham office and £11,000 to implement the new IT strategy.



# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

### 18 Operating lease commitments

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

	2024	2023
	£	£
Within one year	14,808	17,500
Between two and five years	-	14,808
	<u>14,808</u>	<u>32,308</u>

### 19 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

### 20 Cash generated from operations

	2024	2023
	£	£
Surplus for the year	116,857	104,850
Adjustments for:		
Investment income recognised in statement of financial activities	(4,217)	(1,571)
Movements in working capital:		
(Increase) in debtors	(3,282)	(7,256)
Increase/(decrease) in creditors	5,841	(61,559)
<b>Cash generated from operations</b>	<u>115,199</u>	<u>34,464</u>

### 21 Analysis of changes in net funds

The charity had no debt during the year.



**SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1146772

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# Accounts

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Charity Registration No. 1146772

Company Registration No. 07881905 (England and Wales)

**SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2023**



# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	B D Herdman (Chairman of the Board of Trustees) C J Bocock C R Chandler S Molyneux G Purcell F E Howarth (Appointed 10 May 2023) All the above are also directors for the purpose of Company Law.
<b>Charity number</b>	1146772
<b>Chief Executive Officer</b>	Annie Robson (Appointed as a director 28 September 2022)
<b>Company number</b>	07881905
<b>Registered office</b>	Community Centre 52 Prospect Close Malvern Worcestershire WR14 2FD
<b>Auditor</b>	Kendall Wadley LLP Granta Lodge 71 Graham Road Malvern Worcestershire WR14 2JS
<b>Bankers</b>	CAF Bank 25 Kings Hill West Malling Kent ME19 4JQ  HSBC Malvern 1 Church Street Malvern WR14 2AB  The Charity Bank Limited Fosse House 182 High Street Tonbridge TN9 1BE
<b>Investment provider</b>	United Trust Bank Limited One Ropemaker Street London EC2 9AW

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# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

**FOR THE YEAR ENDED 31 MARCH 2023**

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The trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum & Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

### **Objectives and activities**

South Worcestershire Citizens Advice Bureau continued operations as a limited company (No. 07881905), which is registered as a charity (No. 1146772).

South Worcestershire Citizens Advice (SWCA) was incorporated as a limited company in 2011. The charity's objectives are to promote any charitable purpose for public benefit by the advancement of education, the protection of health, the relief of poverty, sickness and distress in particular, but not without limitation, for the benefit of the communities within the South Worcestershire district areas of Malvern Hills and Wychavon.

The charity provides and assists with the provision of services providing free, independent, impartial and confidential advice and information to whoever should need it within our boundary areas.

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

Our aim is to:

- Provide the advice people need for the problems they face
- Improve the policies and practices that adversely affect people's lives

### **Our Mission**

South Worcestershire Citizens Advice aims to reduce inequality, deprivation and the lack of access to justice due to a lack of knowledge of personal rights, by providing information, advice and support within the local communities.

SWCA believes everyone has the right to a fair chance of participating in society and will exercise a responsible influence on the development of social policies and services, both locally and nationally.

### **Our Vision**

The charity aims to achieve its objectives by providing quality assured, free and trusted advice and information through a range of mediums to ensure accessibility for all and by being a well-informed influence and advocate on social policy issues that affect local people. We will continue to deliver advice on a wide range of issues including debt, benefits, housing, employment, welfare support, health and social care, and crime.

By addressing such issues and giving people access to the right kind of support and information we believe that we can create stronger and better connected communities, reduce the strain on public services and help people to live more economically active and healthier lives.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

### **FOR THE YEAR ENDED 31 MARCH 2023**

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#### **Achievements and performance in 2022/23**

The last 12 months has been one of global economic uncertainty and challenge. Whilst the Covid pandemic has eased and the restrictions imposed upon us previously all lifted, the economic fallout of several global factors including the ongoing conflict in Ukraine has left a cost of living crisis, the likes of which haven't been seen in the UK for decades. The rate of inflation has impacted upon everybody and left people struggling to cope with household budgets and facing stark choices in the winter periods. Charities are more relevant and prevalent now than ever before to help people navigate their way through this period of social unrest and financial crisis. Meanwhile funding for charities like ours is scarce and as we are also impacted by rising costs of staffing, premises and utility bills, the pressures to find extra funding are significant. These are just some of the key issues that are influencing us now and for the immediate future.

There have been some fundamental changes within the organisation this year also with the appointment of a new Chair of the Board of Trustees and a new Chief Executive Officer. These appointments both demonstrate the organisational commitment to workforce development and future sustainability planning which is vital in the continued protection and growth of SWCA. The new senior management team have spent time together to ensure alignment with future goal setting and planning for the year ahead and beyond.

Despite all of the challenges we have faced this year, we were still able to achieve an outstanding result in our Leadership Self-Assessment membership audit. The organisation is assessed on 9 different areas ranging from governance to business planning, finance to staff development. In all 9 areas we achieved a score of 4 or 5 out of 5 and in several areas the assessor increased our score due to the quality of the service that he witnessed during his on-site visit. It was a fantastic achievement and has given both the Trustee Board and the Senior Management Team the confidence that SWCA is delivering a high quality service to our local communities and that we have strong strategic aspirations in order to further develop our services.

To achieve the accreditations of these advice quality marks in the face of an exceptionally challenging socio-economic climate says a very great deal about the calibre, commitment and drive of our team of staff and volunteers.

Within this report we aim to demonstrate how, as a small local charity, South Worcestershire Citizens Advice continues to develop our services to react to the pressures and challenges faced by our local communities. This year we have developed a number of new services that illustrate our strengths in partnership working and our desire to continually improve the services we provide to those most in need.

The cost of living crisis has had a fundamental impact on the way that advice services are delivered and indeed on the types of clients that are using our services and the types of issues that they present. We have seen a significant increase in the number of employed people who are coming to us for help with foodbank referrals, household support fund and money management appointments. We have seen more people who are unable to afford their household utility bills than ever before and an upturn in the number of people presenting who have long term mental or physical health issues.

All of these factors have necessitated a shift in the services we deliver to include more welfare support and wellbeing services as people struggle with the fallout of Covid, the challenges faced in coping with rising prices and the impact this all has on general levels of good health.

We remain a well-known and well-respected local charity but the financial landscape for organisations like us is just as tough as it is for our clients. We remain reliant on grants from Local Authorities, District Councils and other charitable organisations in order to ensure our future financial sustainability more than ever.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

***FOR THE YEAR ENDED 31 MARCH 2023***

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However, we are bold and ambitious and we want to achieve more autonomy with our finances so we are forging ahead with plans to open a charity shop that will provide an income stream for us that will hopefully make us less reliant on grants from others in the future.

We are grateful for the continued, significant support from our partners, particularly our Local Authorities through the continuation and expansion of the Household Support Fund which has led to us forging new partnerships with other organisations to deliver jointly funded services within the Malvern Hills District.

We have entered into a number of new contracts this year that sees us expand our reach further into the communities we serve. These include contracts with local foodbanks who are funded by The Trussell Trust, where we have advisers based in foodbanks so that they are accessible for those most in need. This is also a move to help look at the root causes of people needing to use foodbanks which will help to identify the best strategies for offering longer term support. This preventative way of working aligns with the Trussell Trust missions of eradicating the need for foodbanks at all in the longer term.

We have also joined forces with our local Age UK service in the Malvern Hills District to offer a "Being Well" service that focuses on the gaps in service provision for those with low level mental health issues and seeks to find solutions for this using an asset-based approach of utilising services and community groups that are already running in our local areas.

The introduction of our Money Management Adviser role has also been a result of the impact of the cost of living crisis and the rise in demand for energy related advice and in particular, debt advice around energy. This is a county wide strategy, working in conjunction with Act On Energy, an energy specific advice service to better address client issues before they become unmanageable.

Our Social Prescribing team has continued to grow as the investment from Public Health in preventative measures has continued to be an ongoing trend throughout this year, and looking at the work of the VCSE Alliance, and the Joint Forward Plan for Worcestershire, this preventative theme will shape the future of health project funding. It is important for SWCA that we are seen as a key partner in delivering quality health projects that deliver on their objectives and align with the wider strategies proposed by the Health & Well Being Board.

We continue to offer services by telephone, email and face to face appointments and have a mix of staff and advisers working from office hubs, outreach locations and home working, though most are now back in the office which is proving to be a welcome return for all involved following the lifting of all restrictions posed by the Covid pandemic.

It is important to the organisation that we continue to reflect on the service delivery methods and ensure that these are meeting the needs of our local communities. We continually review the client journey to ensure that processes are as streamlined, accessible and as free from bureaucracy as possible. We use our client feedback and feedback from partners to continually develop this and to introduce new ways of working when and where possible and appropriate. A good example of this is our recent development of a Discretionary Welfare Assistance Scheme for Ukrainians who are now securing their own housing tenancies and who need financial support to aid their resettlement.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

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

FOR THE YEAR ENDED 31 MARCH 2023

### Our impact



**5524**  
people contacted  
South Worcestershire  
Citizens Advice



**16,597**  
Issues were raised by  
our clients



**2078**  
Household Support  
Fund grants  
awarded totalling  
£356,871



**£502,000**  
Income gain for  
clients



**13,618**  
telephone enquiries  
dealt with



**6**  
New contracts secured  
with partners to  
develop service  
delivery



**96%**  
Success rate in  
overturning  
adverse DWP  
decisions in  
respect of disability  
benefit entitlement



**630**  
Referrals into our  
Social Prescribing  
service

### Fundraising in 2022/23

Our fundraising activity in 2022/23 focussed on 2 events that are held annually and align with our strategic priorities of becoming more financially sustainable, promoting our brand and working with key partners. The events take the form of a Winter Charity Ball and Auction and a Summer Family Funday. These events are aimed at very different demographics which is a conscious decision to help promote our brand as a charity across as wide a range of people and communities as possible.

We will seek to develop our fundraising strategy in 2023/24 and are looking at the possibility of co-hosting an event with another local charity to broaden appeal even further.

### **Financial review**

SWCA's results for the year show a surplus of £10,260 (2022 - £59,213) on Unrestricted Funds. Unrestricted funds are used for core advice services at Droitwich, Evesham, Malvern, Pershore, Tenbury and Upton. As a result of this surplus, the balance of Unrestricted Funds at the end of the year was £318,120.

The Charity also managed 18 restricted funds in the year, which showed a combined surplus of £94,590 with a restricted fund balance of £95,204 to be carried forward for expenditure on the charitable activities of the restricted funds in 2023/24. The biggest activity within the restricted funds was grant making under the Household Support Funds which accounted for over £255,000 of income and expenditure in the year.

As can be seen in note 3 (Donations, grants and other charitable income) 90% (2022 - 91%) of the organisation's funding has been derived from government sources.

Of the balance of Unrestricted Funds at the end of the year, £90,045 has been set aside as Designated Funds. This leaves a balance of £228,075 (2022 £217,139) as free reserves which is sufficient to meet the Board's policy of maintaining reserves equivalent to at least 6 months' worth of relevant expenditure.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

***FOR THE YEAR ENDED 31 MARCH 2023***

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As part of the annual strategic planning process, the Trustees regularly assess the major risks to which the organisation might be exposed. The principal medium-term risk continues to be that of funding shortfall in relationship to planned expenditure. The situation is monitored, and any changes or cutbacks would be planned for and implemented after appropriate consultation with all parties affected.

Other risks are mitigated by a variety of plans and scenario planning so that we keep ahead of negative as well as positive potential impacts.

### **Organisational Priorities 2023-24**

SWCA recognises the importance of setting our goals and vision. We fully align with the National CitA mission and vision but recognise that as a small charity, it is important to identify our own strategic priorities. In order to align the activities in these plans and identify the operational actions required to support them, four strategic priorities have been identified to encompass our ambitions over the next 3 years:

- Maintain organisational financial stability
- Deliver quality services to local communities and campaign on the issues that affect people living within these communities.
- Protect and develop our profile
- Invest in our staff and volunteers

Our ambition of opening a charity shop remains a priority for 2023/24 and plan are in place to investigate the potential of this in Droitwich where we are looking to develop our advice services and further our reach within this geographical area of the Wychavon district.

We plan to look at more diverse funding streams and develop the work we have started in 2022 in undertaking more jointly funded initiatives with key partners in order to contribute to address the county wide strategy of "Living Well in Worcestershire"

There is a real recognition of the importance of the role that the voluntary sector must play in implementing the focus on prevention of ill-health and promotion of good mental health. We know that we are well placed to deliver on many of the Integrated Care Partnership (ICP) strategies and must remain focussed and around the table in relation to funding opportunities within this framework.

We must continue to nurture and make new relationships with key delivery partners, funders and other community groups to remain relevant and ensure we are delivering a service that our local community wants. We are currently in discussions with a number of organisations in the Malvern Hills district in conjunction with Malvern Hills District Council about the possibility of having a bespoke built community hub from which a variety of voluntary agencies can deliver their services.

We are about to embark on a journey with the Poverty Truth Commission who will work with us to embed our client's voices into the work that we do and ensure that future policy decisions are influenced by those with lived experience rather than strategic decisions makers who are far removed from the realities faced by those living in poverty. This is an innovative and exciting piece of work which really embeds the clients voice at the heart of what we do.

We have recently invested in HR support for our staff to ensure they have access to relevant training and support programmes. This is in recognition of the growing complexity of the issues that they are presented with and the need for more support and supervision to be able to work through these issues which can sometimes be triggering for staff who are also impacted by the cost of living crisis and other external challenges.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

**FOR THE YEAR ENDED 31 MARCH 2023**

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We will continue to look at ways of developing our workforce through training and succession planning and strive to ensure that every member of staff and volunteer feels valued, and gives 100% commitment to our organisation.

We look forward to welcoming a visit from the patron of Citizens Advice nationally HRH The Princess Royal later in the year which will be a great opportunity to showcase our organisation and gain some publicity locally. We are also pleased to welcome Dame Clare Moriarty, Chief Executive of National Citizens Advice and see this as an opportunity to strengthen relationships between our local offices and the national network which provides a great deal of support to its members in a number of different ways that positively impact upon our organisation.

Despite challenging external factors, we remain positive in our approach to the year ahead with lots of opportunities to be explored that could open more doors to new funding streams and develop further relationships for development of our service delivery.

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

The charity is a company limited by guarantee governed by its Memorandum and Articles of Association.

The management of the organisation is the responsibility of the Trustee Board, all of whom are also directors of the company limited by guarantee. The maximum number of directors is fifteen and the minimum is five. The Trustees/directors are:

- elected at the AGM (no more than ten elected Trustees in total);
- co-opted by the Trustee Board provided that the total number of co-opted Trustees does not exceed one third of the total number of Trustees.

The Trustees manage the business and exercise all powers of the organisation. The Trustees may delegate any of their functions and duties to a committee of at least two Trustees. The Trustees may delegate the implementation of their resolutions and the day to day management of the affairs of the organisation to any person or committee in accordance with the Articles.

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

J T Crowe	(Resigned 27 September 2022)
C J Bocock	
B D Herdman (Chairman of the Board of Trustees)	
Dr C A Rendell	(Resigned 16 April 2022)
C R Chandler	
S Molyneux	
G Purcell	
F E Howarth	(Appointed 10 May 2023)

In addition Annie Robson was appointed as director only on 28 September 2022.

Trustees are appointed from candidates deemed to have sufficient knowledge and experience of the organisation and its activities, and/or because they bring skills and knowledge that will strengthen the Board in its governance role. However, where necessary, Trustees receive additional induction and training in the workings of the charity at committee meetings.

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

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

**FOR THE YEAR ENDED 31 MARCH 2023**

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Day to day operational and management decisions are the responsibility of the Chief Executive Officer who is appointed by the Trustee Board and reports to the Chair. The organisation has 19 paid staff (31 March 2022) but is heavily dependent on volunteers who act as client advisors or who provide administrative support. The greatest contribution of our volunteers is their dedication, commitment and reliability. In addition to volunteer advisers and receptionists, we have people who provide all kinds of other support ranging from administrative to accounting to gardening. Thanks to our volunteers, our clients know that however they contact us, be it by phone, email or dropping-in, they will receive a professional and efficient service. They are confident that they will be listened to, that all aspects of their issue will be investigated and that they will be given sound and impartial advice. Without our volunteers South Worcestershire Citizens Advice Bureau could not exist.

It is the Board who determine the levels of remuneration for key management personnel taking into account similar organisations and market conditions.

### **Auditor**

In accordance with the company's articles, a resolution proposing that Kendall Wadley LLP be reappointed as auditor of the company will be put at a General Meeting.

### **Disclosure of information to auditor**

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.



**B D Herdman (Chairman of the Board of Trustees)**

Trustee

Dated: 5 October 2023

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

**FOR THE YEAR ENDED 31 MARCH 2023**

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The trustees, who are also the directors of South Worcestershire Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **INDEPENDENT AUDITOR'S REPORT**

### **TO THE TRUSTEES OF SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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#### **Opinion**

We have audited the financial statements of South Worcestershire Citizens Advice Bureau (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

#### **Other information**

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
  - sufficient accounting records have not been kept; or
  - the financial statements are not in agreement with the accounting records; or
  - we have not received all the information and explanations we require for our audit.
-

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

### **TO THE TRUSTEES OF SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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#### **Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

#### **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

#### **Extent to which the audit was considered capable of detecting irregularities including fraud**

- an understanding of the risk assessment process (including the risk of fraud) adopted by the Board is obtained and their attitude to risk is ascertained;
- an assessment of the susceptibility to material mis-statement of the financial statements as a result of management over-ride or fraud is made;
- It is ensured that the engagement team have, collectively, the appropriate competence, capabilities and skills to be involved in the assignment, are fully briefed and understand the risks specific to the charitable company.

#### **Audit response to risks identified**

- processes to test the outcomes of our assessment include, a review of Board minutes, analytical review, the relevance and accuracy of significant accounting estimates, substantive testing of significant transactions, work to identify unusual or unexpected accounting entries including the testing of journal entries, information disclosed in the financial statements is traced to supporting documentation. In all instances it is acknowledged that material mis-statements that arise from fraud may involve deliberate concealment or collusion and are, therefore, by their very nature harder to detect than those arising from error.
- an understanding of the legal and regulatory framework as applicable to the charitable company is obtained together with knowledge of the procedures put in place by the Board in order to comply with the same
- It is established if there have been any instances of non-compliance with applicable laws and regulations, where there are such breaches, a full understanding, including gathering of relevant documentation appertaining to the event is obtained and assessed.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

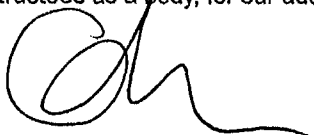
## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

### **TO THE TRUSTEES OF SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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#### **Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



**Elizabeth Needham ACA CTA (VAT) (Senior Statutory Auditor)  
for and on behalf of Kendall Wadley LLP**

5 October 2023

**Chartered Accountants  
Statutory Auditor**

Granta Lodge  
71 Graham Road  
Malvern  
Worcestershire  
WR14 2JS

Kendall Wadley LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

Current financial year

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
<b><u>Income from:</u></b>					
Donations, grants and other charitable income	3	157,819	650,069	807,888	571,298
Fundraising	4	7,121	-	7,121	5,938
Investments	5	1,571	-	1,571	1,019
<b>Total income</b>		<u>166,511</u>	<u>650,069</u>	<u>816,580</u>	<u>578,255</u>
<b><u>Expenditure on:</u></b>					
Raising funds	6	4,018	-	4,018	3,245
Charitable activities	7	152,043	555,669	707,712	528,660
<b>Total expenditure</b>		<u>156,061</u>	<u>555,669</u>	<u>711,730</u>	<u>531,905</u>
<b>Net incoming resources before transfers</b>		10,450	94,400	104,850	46,350
Gross transfers between funds	11	(190)	190	-	-
<b>Net income for the year/ Net movement in funds</b>		10,260	94,590	104,850	46,350
Fund balances at 1 April 2022		307,860	614	308,474	262,124
<b>Fund balances at 31 March 2023</b>		<u><u>318,120</u></u>	<u><u>95,204</u></u>	<u><u>413,324</u></u>	<u><u>308,474</u></u>

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

All income and expenditure derive from continuing activities.

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

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 MARCH 2023**

Prior financial year	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
<b>Income from:</b>				
Donations, grants and other charitable income	3	162,108	409,190	571,298
Fundraising	4	5,938	-	5,938
Investments	5	1,019	-	1,019
<b>Total income</b>		169,065	409,190	578,255
<b>Expenditure on:</b>				
Raising funds	6	3,245	-	3,245
Charitable activities	7	119,198	409,462	528,660
<b>Total expenditure</b>		122,443	409,462	531,905
<b>Net incoming resources before transfers</b>		46,622	(272)	46,350
Gross transfers between funds	11	12,591	(12,591)	-
<b>Net income for the year/ Net movement in funds</b>		59,213	(12,863)	46,350
Fund balances at 1 April 2021		248,647	13,477	262,124
<b>Fund balances at 31 March 2022</b>		307,860	614	308,474

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
<b>Current assets</b>					
Debtors	12	31,864		24,608	
Investments	13	-		80,049	
Cash at bank and in hand		397,963		281,879	
		<u>429,827</u>		<u>386,536</u>	
<b>Creditors: amounts falling due within one year</b>	14	<u>(16,503)</u>		<u>(78,062)</u>	
Net current assets			<u>413,324</u>		<u>308,474</u>
<b>Income funds</b>					
Restricted funds	15		95,204		614
<u>Unrestricted funds</u>					
Designated funds	16	90,045		90,721	
General unrestricted funds		<u>228,075</u>		<u>217,139</u>	
			<u>318,120</u>		<u>307,860</u>
			<u>413,324</u>		<u>308,474</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023, although an audit has been carried out under section 144 of the Charities Act 2011.

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

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

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

The financial statements were approved by the Trustees on 5 October 2023



B D Herdman (Chairman of the Board of Trustees)  
Trustee



S Molyneux  
Trustee

Company registration number 07881905

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2023

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	Notes	2023 £	£	2022 £	£
<b>Cash flows from operating activities</b>					
Cash generated from operations	20		33,941		100,736
<b>Investing activities</b>					
Proceeds on disposal of investments		80,049		(1,299)	
Investment income received		2,094		1,642	
		<u>          </u>		<u>          </u>	
<b>Net cash generated from investing activities</b>			82,143		343
<b>Net cash used in financing activities</b>			<u>          </u>		<u>          </u>
			-		-
<b>Net increase in cash and cash equivalents</b>			116,084		101,079
Cash and cash equivalents at beginning of year			281,879		180,800
			<u>          </u>		<u>          </u>
<b>Cash and cash equivalents at end of year</b>			<u>397,963</u>		<u>281,879</u>

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

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### **1 Accounting policies**

#### **Charity information**

South Worcestershire Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is Community Centre, 52 Prospect Close, Malvern, Worcestershire, WR14 2FD.

#### **1.1 Accounting convention**

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

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

#### **1.2 Going concern**

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

#### **1.3 Charitable funds**

Accounts are maintained for each fund.

Unrestricted funds comprise a "general" reserve which may be used for any of the bureau's activities.

A number of restricted funds are also maintained (where the activities are restricted by the provider of the fund), details are provided in the notes to the financial statements.

#### **1.4 Income**

Incoming resources are included in the Statement of Financial Activities in the year in which the bureau becomes entitled to the income (not always the same year that it is received) and when its amount can be quantified with reasonable accuracy. Where income has been received to meet specific expenditure in future years, then this is treated as "Income received in advance".

There is one "grant in kind" included in these financial statements relating to the rentfree provision for the bureau's Evesham office by Rooftop Housing Group Limited. An equal amount is included in "cost of charitable activities —property".

No value is attributed to the time given to the Bureau by volunteers. This time cannot be resold and any fair value attributed thereto would result in an overstatement of resources.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

All expenditure is included on an accruals basis (being recognised when the liability has been legally or constructively incurred). No amounts are included for the resources provided by volunteers. "Cost of charitable activities" includes the costs of all employment, operating and property resources directly deployed to achieve the bureau's objectives, it also includes governance costs.

Staff costs are allocated to the relevant project or bureau activity on the basis of estimated time spent.

Other costs are allocated to the relevant project or bureau activity on the basis of estimated use of resources.

All costs are shown inclusive of VAT which is not recoverable.

#### 1.6 Tangible fixed assets

The bureau does not own any office accommodation, other property or vehicles. Fixtures and fittings are not capitalised due to the shortness of the property leases. Office furniture and equipment is not capitalised due to the negligible resale value.

#### 1.7 Cash and cash equivalents

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

#### 1.8 Financial instruments

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

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

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors are initially recognised at transaction. Financial liabilities classified as payable within one year are not amortised.

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

##### **Derecognition of financial liabilities**

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

#### 1.9 Employee benefits

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

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

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2023**

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### **1 Accounting policies**

**(Continued)**

#### **1.10 Retirement benefits**

The pension cost shown in note 9 represents the employer's contributions to the personal pension funds of paid staff. For auto-enrolment, the CAB's staging date was 1 May 2017 and the NEST provider was selected. Some staff opted out and the CAB agreed to contribute to an existing scheme with Aviva Life Services UK Ltd. The funds are independent of the bureau's finances.

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

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

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

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

### 3 Donations, grants and other charitable income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2023	2023	2023	2022	2022	2022
	£	£	£	£	£	£
<b>Voluntary income</b>						
Public donations	6,607	-	6,607	6,488	-	6,488
Trusts	4,000	27,500	31,500	3,000	16,000	19,000
Pershore Food Bank	-	4,207	4,207	-	5,609	5,609
Ledbury Food Bank	-	7,561	7,561	-	4,445	4,445
Malvern Hills Food Bank	-	5,992	5,992	-	-	-
Droitwich Spa Food Bank	-	4,651	4,651	-	-	-
Sundry income	1,750	1,650	3,400	25	700	725
	<u>12,357</u>	<u>51,561</u>	<u>63,918</u>	<u>9,513</u>	<u>26,754</u>	<u>36,267</u>
<b>Rental Income</b>	<u>280</u>	<u>-</u>	<u>280</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Local Authorities</b>						
Droitwich Town Council	4,000	-	4,000	4,000	-	4,000
Evesham Town Council	3,000	-	3,000	3,000	-	3,000
Ledbury Town Council	-	5,000	5,000	-	5,000	5,000
Malvern Hills District Council	66,670	236,049	302,719	66,670	57,161	123,831
Malvern Town Council	16,000	-	16,000	16,000	-	16,000
Parish Councils	3,450	-	3,450	2,850	-	2,850
Pershore Town Council	-	-	-	2,000	-	2,000
Tenbury Town Council	1,000	-	1,000	1,000	-	1,000
Worcs. County Council Contract	-	56,618	56,618	-	48,432	48,432
Covid focus group	-	-	-	-	4,000	4,000
Wychavon District Council	37,500	95,127	132,627	43,792	61,299	105,091
	<u>131,620</u>	<u>392,794</u>	<u>524,414</u>	<u>139,312</u>	<u>175,892</u>	<u>315,204</u>
<b>Organisations Funded from Government Sources</b>						
Money Advice Service	-	51,394	51,394	-	41,340	41,340
Universal Credit	-	(190)	(190)	-	88,674	88,674
Citizens Advice	262	15,000	15,262	243	-	243
NHS	-	139,510	139,510	-	76,530	76,530
Covid-19 response	-	-	-	-	-	-
	<u>262</u>	<u>205,714</u>	<u>205,976</u>	<u>243</u>	<u>206,544</u>	<u>206,787</u>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

### 3 Donations, grants and other charitable income (Continued)

**Trusts Housing  
Associations and  
Corporate Bodies**

Rooftop Housing Group

Limited	12,500	-	12,500	12,500	-	12,500
Others	800	-	800	540	-	540
	<u>13,300</u>	<u>-</u>	<u>13,300</u>	<u>13,040</u>	<u>-</u>	<u>13,040</u>
	<u>157,819</u>	<u>650,069</u>	<u>807,888</u>	<u>162,108</u>	<u>409,190</u>	<u>571,298</u>

### 4 Fundraising

Unrestricted Unrestricted  
funds funds

2023 2022  
£ £

Fundraising events

7,121 5,938

### 5 Investments

Unrestricted Unrestricted  
funds funds

2023 2022  
£ £

Interest receivable

1,571 1,019

### 6 Raising funds

Unrestricted Unrestricted  
funds funds

2023 2022  
£ £

Fundraising and publicity

Other fundraising costs

4,018 3,245  
4,018 3,245

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2023**

### 7 Charitable activities

	2023 £	2022 £
Staff costs (including non-payroll costs)	398,078	352,434
Volunteer costs	43	1,145
Operating costs	34,526	32,409
Property costs	46,122	45,099
Grants	226,550	95,040
	705,319	526,127
 Governance costs	 2,393	 2,533
	707,712	528,660
 <b>Analysis by fund</b>		
Unrestricted funds	152,043	119,198
Restricted funds	555,669	409,462
	707,712	528,660

### 8 Trustees

None of the trustees received any remuneration or benefits from the charity during the year. The wife of S Molyneux was employed by the charity prior to his appointment as trustee and continues to remain in post.

### 9 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
	24	19
	24	19
 <b>Employment costs</b>		
	<b>2023</b> £	<b>2022</b> £
Wages and salaries	357,119	317,886
Social security costs	19,960	18,283
Other pension costs	17,225	15,120
	394,304	351,289

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

### 9 Employees

(Continued)

In addition to the paid staff, approximately 73 part time volunteers were employed to support bureau activities (2022- 44). The only associated costs included in these financial statements are for training, travel and insurance.

No (2021 - no) member of staff receives emoluments in excess of £60,000.

The remuneration of key management personnel (including employers National Insurance and pension costs) was £52,949 (2022 - £49,779).

The number of full time equivalent staff is 13.16 (2022 - 12.23)

### 10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

### 11 Transfers

Following the repayment of the universal credit grant a transfer was made from unrestricted funds to restricted funds to cover this deficit.

In the prior year following completion of the improvement to the IT function, monies received for that purpose were released from restricted to unrestricted funds.

Also in the prior year the trustees reviewed the estimate to improving facilities and sustaining operations (including potential re-location) in the event of a loss of income, this resulted in a transfer from unrestricted to designated funds of £59,721.

### 12 Debtors

	2023	2022
	£	£
Amounts falling due within one year:		
Other debtors	26,009	22,218
Prepayments and accrued income	5,855	2,390
	<u>31,864</u>	<u>24,608</u>

### 13 Current asset investments

	2023	2022
	£	£
Term cash deposit	-	80,049
	<u>-</u>	<u>80,049</u>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2023*

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14 Creditors: amounts falling due within one year	2023	2022
	£	£
Trade creditors	7,411	2,456
Other creditors	2,936	57,983
Accruals and deferred income	6,156	17,623
	<u>16,503</u>	<u>78,062</u>
	<u><u>16,503</u></u>	<u><u>78,062</u></u>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

### 15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes, all other restricted monies received in the period were fully expended:

	Balance at Net movement		Transfers	Balance at Net movement		Transfers	Balance at
	1 April 2021			1 April 2022			
	£	£	£	£	£	£	£
Malvern Hardship Fund	886	(272)	-	614	-	-	614
Universal Credit	-	-	-	-	(190)	190	-
Covld - 19 Household Support	12,591	-	(12,591)	-	-	-	-
MHDC	-	-	-	-	22,700	-	22,700
Household Support Wychavon	-	-	-	-	7,521	-	7,521
Alternative to Healthy Minds	-	-	-	-	7,429	-	7,429
Ledbury Foodbank	-	-	-	-	1,523	-	1,523
Money Management Debt	-	-	-	-	15,000	-	15,000
Assessment Being Well	-	-	-	-	18,750	-	18,750
Cost of Living Sub Grant	-	-	-	-	15,000	-	15,000
Ukranian Support to Claim	-	-	-	-	6,667	-	6,667
	<u>13,477</u>	<u>(272)</u>	<u>(12,591)</u>	<u>614</u>	<u>94,400</u>	<u>190</u>	<u>95,204</u>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

### 15 Restricted funds

(Continued)

Restricted Funds are subject to restrictions on the expenditure imposed by the source of the funds.

Malvern Hardship Fund - this fund is provided for the purpose of supporting those in hardship with small expenditures that may be a barrier to self-help, for example the costs of transport to attend a CAB advice session, or a job interview.

Household Support MHDC - to provide grants to households in need in Malvern Hills District.

Household Support Wychavon - to provide grants to households in need in Wychavon District.

Alternative to Healthy Minds - to provide an additional local service to improve mental health and wellbeing for patients within the Malvern Town Primary Care area while reducing pressure on the Healthy Minds service.

Ledbury Foodbank - to provide advice and information to users of the Ledbury Foodbank to address underlying issues that may lead to over reliance on the use of the foodbank and to address underlying poverty.

Money Management Debt Assessment - to deliver money management advice to clients referred by 'Act on Energy' or other partners of Worcestershire County Council.

Being Well - to work with partners to develop a non-medical mental health pathway for Malvern Hills District.

Cost of Living Sub Grant - to support or increase direct service delivery capacity to help clients through the cost of living crisis.

Ukrainian Support to Claim - to provide advice for Ukrainian refugees to claim the benefits that they are entitled to.

### 16 Designated funds

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

	Balance at 1 April 2021	Transfers	Balance at 1 April 2022	Resources expended 31 March 2023	Balance at 31 March 2023
	£	£	£	£	£
Base costs	31,000	59,721	90,721	(676)	90,045
	<u>31,000</u>	<u>59,721</u>	<u>90,721</u>	<u>(676)</u>	<u>90,045</u>

The trustees have identified a level of minimum reserves in order for the charity to be able to operate, relocate and re-furbish premises, such sums have been designated from general reserves.



# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

### 18 Operating lease commitments

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

	2023 £	2022 £
Within one year	17,500	17,500
Between two and five years	14,808	32,308
	<u>32,308</u>	<u>49,808</u>

### 19 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

### 20 Cash generated from operations

	2023 £	2022 £
Surplus for the year	104,850	46,350
Adjustments for:		
Investment income recognised in statement of financial activities	(1,571)	(1,019)
Movements in working capital:		
(Increase) in debtors	(7,779)	(1,635)
(Decrease)/increase in creditors	(61,559)	57,040
<b>Cash generated from operations</b>	<u>33,941</u>	<u>100,736</u>

### 21 Analysis of changes in net funds

The charity had no debt during the year.

**SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1146772

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# Accounts

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Charity Registration No. 1146772

Company Registration No. 07881905 (England and Wales)

**SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU  
ANNUAL REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**



# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	J T Crowe C J Boccock B D Herdman C R Chandler S Molyneux G Purcell	(Appointed 1 August 2021) (Appointed 1 August 2021) (Appointed 1 August 2021)
<b>Secretary</b>	J T Crowe	
<b>Charity number</b>	1146772	
<b>Chief Executive Officer</b>	Marie Henry	
<b>Company number</b>	07881905	
<b>Registered office</b>	Community Centre 52 Prospect Close Malvern Worcestershire WR14 2FD	
<b>Auditor</b>	Kendall Wadley LLP Granta Lodge 71 Graham Road Malvern Worcestershire WR14 2JS	
<b>Bankers</b>	CAF Bank 25 Kings Hill West Malling Kent ME19 4JQ  HSBC Malvern 1 Church Street Malvern WR14 2AB  The Charity Bank Limited Fosse House 182 High Street Tonbridge TN9 1BE	
<b>Investment provider</b>	United Trust Bank Limited One Ropemaker Street London EC2 9AW	

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# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

### **FOR THE YEAR ENDED 31 MARCH 2022**

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum & Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

#### **Objectives and activities**

South Worcestershire Citizens Advice Bureau continued operations as a limited company (No. 07881905), which is registered as a charity (No. 1146772).

The organisation is established for the promotion of any charitable purposes for the public benefit of the community, in the area of the Malvern Hills District and Wychavon District, by the advancement of education, the protection of health and the relief of poverty, sickness and distress. It achieves these purposes primarily by being a member of Citizens Advice and fulfilling its service standards and aims which are:

- That the services provided are free, independent, confidential and impartial advice to everyone on their rights and responsibilities.
- It values diversity, promotes equality and challenges discrimination
- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives.

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

#### **South Worcestershire Citizens Advice Bureau in 2021-22**

As a small charity with big ambitions, this report demonstrates, as always, how we are able to adapt and flex to offer new services and forge new partnerships enabling us to continue improving essential services to our communities.

We understand the financial challenges that face us. We are a well known and loved local charity, but without the ability to sell our services we are reliant on applying for grants, local fundraising and more than ever, the funding from local Government. Sadly, we lost the Help to Claim contract for Universal Credit applicants which will impact on our capacity and ability to help them, it meant staff either left or took other roles and had a detrimental impact on our core funding. It is a stark reminder of how precarious much of our income is and therefore our long-term sustainability.

This year we have again had significant support from our partners, particularly our Local Authorities through the Household Support Fund and have forged new partnerships with other organisations and groups who align with our values and ambitions and want to support the local communities within South Worcestershire.

This year has seen the way we offer our services still impacted by the Covid 19 pandemic with a slow, cautious return to face to face services. We have continued to offer services by telephone, via email and through IT based virtual face to face appointments. Some advisers have been more comfortable offering support from their own homes so we have had to adapt again to the changing external impacts on our service, staff and volunteers. Despite this, we have managed to support 5,770 people across South Worcestershire with a total of 14,788 issues, many of these people had literally nowhere else to turn in a time when we were all tentatively trying to return to the new normal but being impacted by huge cost of living rises. Since the financial impact of the pandemic, support and services we normally rely on have closed. We dealt with 511 food bank referrals and we helped 777 with their debt issues, over 200 more than the previous 12 months.

Without the passion and commitment from our staff and volunteers we would be in a poorer place and this is one opportunity to formally thank them for everything they do, you are the heart and soul of CASW.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

**FOR THE YEAR ENDED 31 MARCH 2022**

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### **Our Impact**

In the last 12 months we have seen an increasing number of people needing our services and support. Our advisers have dealt with 14,788 issues via more than 5,770 individual cases. Help with welfare benefits creates the highest demand for support with wide ranging issues from help with completing forms for applications and appeals to understanding what evidence is required and how to get it.

Demand for support connected with Universal Credit has seen the largest increase, with this set to continue due to the challenges presented by the cost of living crisis and more business failing due to the long-term impact of the pandemic. We helped 1,110 people in the last twelve months and sadly we will need to find new ways to help these people as we no longer have the Help to Claim contract.

With limited affordable housing and house prices rising, private housing has seen demand rocket and we are seeing more and more people in unsuitable housing with very limited opportunity to improve their situation and those in housing debt and threatened with homelessness are also rising.

Around 25% of issues are connected to debt or financial issues and our specialist debt advice service has seen an increase in those needing additional help – with the cost of living crisis looming, this can only worsen.

Our social prescribing service has been a great success and has once again raised the profile of the organisation as well as their services. They offer individual tailored support, an alternative or complementary non-medical treatment for many people visiting GP surgeries with wellbeing and lifestyle challenges. Our social prescribers are supported by a team of lifestyle advisers and along with individual projects around healthy living and weight loss have supported just under 500 people to access support, services or activities which can improve their wellbeing and reduce visits to their GPs.

Finally, thanks to the partnership with Russell & Co solicitors based in Malvern, we are able to offer specialist Family Law advice once per month at Malvern, Evesham and Droitwich free of charge.

### **Financial review**

The organisation's results for the year show a surplus of £46,350 (2021 - £53,362) comprising of a surplus of £59,213 (2021 - £45,942) on Unrestricted Funds and a deficit of £12,863 (2021 - surplus of £7,420) on Restricted Funds.

Unrestricted funds are used for our advice services at Droitwich, Evesham, Malvern, Pershore, Tenbury and Upton.

The organisation also managed £409,190 Restricted Funds in the year, which showed a combined deficit of £12,863 (2021 - surplus £7,420). On the Restricted Funds side one (2021 - two) area has monies carried forward into 2022/23 totalling £614 (2021 - £13,477). Overheads are charged to restricted funds.

As can be seen in note 3 (Income from Charitable Activities) 90% (2021 - 89%) of the organisation's funding has been derived from government sources.

Of the net Unrestricted Assets of £307,860, £90,721 has been set aside as Designated Funds, leaving £217,139 (2021 £217,647) as free reserves. This is sufficient to allow us to continue 6 months provision of our core services.

As part of the annual strategic planning process, the Trustees regularly assess the major risks to which the organisation might be exposed. The principal medium-term risk continues to be that of funding shortfall in relationship to planned expenditure. The situation is monitored, and any changes or cutbacks would be planned for and implemented after appropriate consultation with all parties affected. Other risks are mitigated by a variety of plans and scenario planning so that we keep ahead of negative as well as positive potential impacts.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

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### **Organisational Priorities 2022-23**

As an organisation we recognise the importance of clear goals and shared vision. We aspire to be an excellent organisation recognised for our professional brand and consistent quality services. We are also a small charity with an ongoing need for financial support to ensure our sustainability long into the future. These are the overarching strategic priorities under which sit our actions and operational plans:

#### **1. Maintain Organisational Financial Stability**

This objective drives our focus on performance of current contracts and services such as the specialist Debt Advice service and Social Prescribing – these services are important to our communities and the organisation. We have a comprehensive funding strategy which incorporates our ambitions, targets and highlight the importance of working in partnership to develop new services and open us up to opportunities for grant funding, corporate social responsibility and general income generation. This is a fluid and flexible document regularly reviewed by the CEO and Board to ensure it continues to meet our needs.

#### **2. Deliver quality services to the community and campaign on the issues which affect our communities**

We recognise the imperative to be recognised for the quality work that we do and demonstrate this via the Performance Quality Framework and external accreditation. We review service delivery methods to ensure we are as accessible as possible and explore new ways to deliver our support and services. South Worcestershire is largely rural, and our aim is to work in partnership to improve the access and services available to rural communities in an effort to combat social isolation and financial exclusion. We work to keep abreast of any changes which will impact negatively on our communities and campaign against things which our work highlights as unfair.

#### **3. Protect and develop our profile**

In order to ensure that our services are available for years to come, we recognise that we need to publicise what we do and promote an understanding of our position. People recognise our brand and value what we do, but they rarely understand our funding challenges. We meet with our current partners and funders but also make ourselves available for new groups and projects to ensure we remain relevant and in the forefront of people's minds when they consider information, advice and wellbeing services.

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

The charity is a company limited by guarantee governed by its Memorandum and Articles of Association.

The management of the organisation is the responsibility of the Trustee Board, all of whom are also directors of the company limited by guarantee. The maximum number of directors is fifteen and the minimum is five. The Trustees/directors are:

- elected at the AGM (no more than ten elected Trustees in total);
- co-opted by the Trustee Board provided that the total number of co-opted Trustees does not exceed one third of the total number of Trustees.

The Trustees manage the business and exercise all powers of the organisation. The Trustees may delegate any of their functions and duties to a committee of at least two Trustees. The Trustees may delegate the implementation of their resolutions and the day to day management of the affairs of the organisation to any person or committee in accordance with the Articles.

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

J T Crowe

J A Abrantes

C J Boccock

B D Herdman

C M Murray

(Resigned 6 August 2021)

(Resigned 23 June 2021)

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

**FOR THE YEAR ENDED 31 MARCH 2022**

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Dr C A Rendell	(Resigned 16 April 2022)
C R Chandler	(Appointed 1 August 2021)
S Molyneux	(Appointed 1 August 2021)
G Purcell	(Appointed 1 August 2021)

Trustees are appointed from candidates deemed to have sufficient knowledge and experience of the organisation and its activities, and/or because they bring skills and knowledge that will strengthen the Board in its governance role. However, where necessary, Trustees receive additional induction and training in the workings of the charity at committee meetings.

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

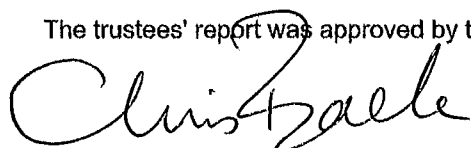
Day to day operational and management decisions are the responsibility of the Chief Executive Officer who is appointed by the Trustee Board and reports to the Chair. The organisation has 19 paid staff (31 March 2022) but is heavily dependent on volunteers who act as client advisors or who provide administrative support. The greatest contribution of our volunteers is their dedication, commitment and reliability. In addition to volunteer advisers and receptionists, we have people who provide all kinds of other support ranging from administrative to accounting to gardening. Thanks to our volunteers, our clients know that however they contact us, be it by phone, email or dropping-in, they will receive a professional and efficient service. They are confident that they will be listened to, that all aspects of their issue will be investigated and that they will be given sound and impartial advice. Without our volunteers South Worcestershire Citizens Advice Bureau could not exist.

It is the Board who determine the levels of remuneration for key management personnel taking into account similar organisations and market conditions.

### **Auditor**

In accordance with the company's articles, a resolution proposing that Kendall Wadley LLP be reappointed as auditor of the company will be put at a General Meeting.

The trustees' report was approved by the Board of Trustees.



**C J Boccock**

Trustee

Dated: 7 September 2022

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

**FOR THE YEAR ENDED 31 MARCH 2022**

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The trustees, who are also the directors of South Worcestershire Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **INDEPENDENT AUDITOR'S REPORT**

### **TO THE TRUSTEES OF SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

---

#### **Opinion**

We have audited the financial statements of South Worcestershire Citizens Advice Bureau (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

#### **Other information**

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

### **TO THE TRUSTEES OF SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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#### **Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

#### **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

#### **Extent to which the audit was considered capable of detecting irregularities including fraud**

- an understanding of the risk assessment process (including the risk of fraud) adopted by the Board is obtained and their attitude to risk is ascertained;
- an assessment of the susceptibility to material mis-statement of the financial statements as a result of management over-ride or fraud is made;
- it is ensured that the engagement team have, collectively, the appropriate competence, capabilities and skills to be involved in the assignment, are fully briefed and understand the risks specific to the charitable company.

#### **Audit response to risks identified**

- processes to test the outcomes of our assessment include, a review of Board minutes, analytical review, the relevance and accuracy of significant accounting estimates, substantive testing of significant transactions, work to identify unusual or unexpected accounting entries including the testing of journal entries, information disclosed in the financial statements is traced to supporting documentation. In all instances it is acknowledged that material mis-statements that arise from fraud may involve deliberate concealment or collusion and are, therefore, by their very nature harder to detect than those arising from error.
- an understanding of the legal and regulatory framework as applicable to the charitable company is obtained together with knowledge of the procedures put in place by the Board in order to comply with the same
- it is established if there have been any instances of non-compliance with applicable laws and regulations, where there are such breaches, a full understanding, including gathering of relevant documentation appertaining to the event is obtained and assessed.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

### **TO THE TRUSTEES OF SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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#### **Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Elizabeth Needham ACA CTA (VAT) (Senior Statutory Auditor)**  
**for and on behalf of Kendall Wadley LLP**

7 September 2022

**Chartered Accountants**  
**Statutory Auditor**

Granta Lodge  
71 Graham Road  
Malvern  
Worcestershire  
WR14 2JS

Kendall Wadley LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

Current financial year					
	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
<b><u>Income from:</u></b>					
Donations, grants and other charitable income	3	162,108	409,190	571,298	456,611
Fundraising	4	5,938	-	5,938	-
Investments	5	1,019	-	1,019	2,120
<b>Total income</b>		<b>169,065</b>	<b>409,190</b>	<b>578,255</b>	<b>458,731</b>
<b><u>Expenditure on:</u></b>					
Raising funds	6	3,245	-	3,245	216
Charitable activities	7	119,198	409,462	528,660	405,153
<b>Total expenditure</b>		<b>122,443</b>	<b>409,462</b>	<b>531,905</b>	<b>405,369</b>
<b>Net incoming/(outgoing) resources before transfers</b>		<b>46,622</b>	<b>(272)</b>	<b>46,350</b>	<b>53,362</b>
Gross transfers between funds	10	12,591	(12,591)	-	-
<b>Net income/(expenditure) for the year/ Net movement in funds</b>		<b>59,213</b>	<b>(12,863)</b>	<b>46,350</b>	<b>53,362</b>
Fund balances at 1 April 2021		248,647	13,477	262,124	208,762
<b>Fund balances at 31 March 2022</b>		<b>307,860</b>	<b>614</b>	<b>308,474</b>	<b>262,124</b>

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

All income and expenditure derive from continuing activities.

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

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

Prior financial year

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
<b><u>Income from:</u></b>				
Donations, grants and other charitable income	3	176,904	279,707	456,611
Investments	5	2,120	-	2,120
<b>Total income</b>		<b>179,024</b>	<b>279,707</b>	<b>458,731</b>
<b><u>Expenditure on:</u></b>				
Raising funds	6	216	-	216
Charitable activities	7	132,510	272,643	405,153
<b>Total expenditure</b>		<b>132,726</b>	<b>272,643</b>	<b>405,369</b>
<b>Net incoming resources before transfers</b>		<b>46,298</b>	<b>7,064</b>	<b>53,362</b>
Gross transfers between funds	10	(356)	356	-
<b>Net income for the year/ Net movement in funds</b>		<b>45,942</b>	<b>7,420</b>	<b>53,362</b>
Fund balances at 1 April 2020		202,705	6,057	208,762
<b>Fund balances at 31 March 2021</b>		<b>248,647</b>	<b>13,477</b>	<b>262,124</b>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
<b>Current assets</b>					
Debtors	11	24,608		23,596	
Investments	12	80,049		78,750	
Cash at bank and in hand		281,879		180,800	
		<u>386,536</u>		<u>283,146</u>	
<b>Creditors: amounts falling due within one year</b>	13	<u>(78,062)</u>		<u>(21,022)</u>	
Net current assets			<u>308,474</u>		<u>262,124</u>
<b>Income funds</b>					
Restricted funds	14		614		13,477
<u>Unrestricted funds</u>					
Designated funds	15	90,721		31,000	
General unrestricted funds		<u>217,139</u>		<u>217,647</u>	
			<u>307,860</u>		<u>248,647</u>
			<u>308,474</u>		<u>262,124</u>

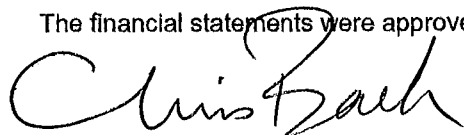
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022, although an audit has been carried out under section 144 of the Charities Act 2011.

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

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

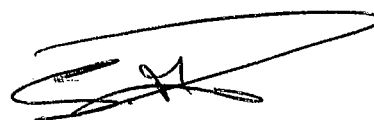
These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 7 September 2022



C J Bocock  
Trustee

S Molyneux  
Trustee



Company registration number 07881905

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2022

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	Notes	2022 £	£	2021 £	£
<b>Cash flows from operating activities</b>					
Cash generated from operations	19		100,736		46,496
<b>Investing activities</b>					
Proceeds on disposal of investments		(1,299)		(2,738)	
Investment income received		1,642		3,782	
<b>Net cash generated from investing activities</b>			343		1,044
<b>Net cash used in financing activities</b>			-		-
<b>Net increase in cash and cash equivalents</b>			101,079		47,540
Cash and cash equivalents at beginning of year			180,800		133,260
<b>Cash and cash equivalents at end of year</b>			<u>281,879</u>		<u>180,800</u>

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# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **NOTES TO THE FINANCIAL STATEMENTS**

### **FOR THE YEAR ENDED 31 MARCH 2022**

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#### **1 Accounting policies**

##### **Charity information**

South Worcestershire Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is Community Centre, 52 Prospect Close, Malvern, Worcestershire, WR14 2FD.

##### **1.1 Accounting convention**

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

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

##### **1.2 Going concern**

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

##### **1.3 Charitable funds**

Accounts are maintained for each fund.

Unrestricted funds comprise a "general" reserve which may be used for any of the bureau's activities.

A number of restricted funds are also maintained (where the activities are restricted by the provider of the fund), details are provided in the notes to the financial statements.

##### **1.4 Income**

Incoming resources are included in the Statement of Financial Activities in the year in which the bureau becomes entitled to the income (not always the same year that it is received) and when its amount can be quantified with reasonable accuracy. Where income has been received to meet specific expenditure in future years, then this is treated as "income received in advance".

There is one "grant in kind" included in these financial statements relating to the rentfree provision for the bureau's Evesham office by Rooftop Housing Group Limited. An equal amount is included in "cost of charitable activities —property".

No value is attributed to the time given to the Bureau by volunteers. This time cannot be resold and any fair value attributed thereto would result in an overstatement of resources.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

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### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

All expenditure is included on an accruals basis (being recognised when the liability has been legally or constructively incurred). No amounts are included for the resources provided by volunteers. "Cost of charitable activities" includes the costs of all employment, operating and property resources directly deployed to achieve the bureau's objectives, it also includes governance costs.

Staff costs are allocated to the relevant project or bureau activity on the basis of estimated time spent.

Other costs are allocated to the relevant project or bureau activity on the basis of estimated use of resources.

All costs are shown inclusive of VAT which is not recoverable.

#### 1.6 Tangible fixed assets

The bureau does not own any office accommodation, other property or vehicles. Fixtures and fittings are not capitalised due to the shortness of the property leases. Office furniture and equipment is not capitalised due to the negligible resale value.

#### 1.7 Cash and cash equivalents

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

#### 1.8 Financial instruments

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

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

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors are initially recognised at transaction. Financial liabilities classified as payable within one year are not amortised.

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

##### **Derecognition of financial liabilities**

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

#### 1.9 Employee benefits

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

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

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2022**

---

### **1 Accounting policies**

**(Continued)**

#### **1.10 Retirement benefits**

The pension cost shown in note 9 represents the employer's contributions to the personal pension funds of paid staff. For auto-enrolment, the CAB's staging date was 1 May 2017 and the NEST provider was selected. Some staff opted out and the CAB agreed to contribute to an existing scheme with Aviva Life Services UK Ltd. The funds are independent of the bureau's finances.

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

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

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

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

### 3 Donations, grants and other charitable income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022	2022	2022	2021	2021	2021
	£	£	£	£	£	£
<b>Voluntary income</b>						
Public donations	6,488	-	6,488	11,477	-	11,477
Trusts	3,000	16,000	19,000	1,000	12,000	13,000
Pershore Food Bank	-	5,609	5,609	-	1,402	1,402
Ledbury Food Bank	-	4,445	4,445	-	-	-
Sundry income	25	700	725	40	-	40
	<u>9,513</u>	<u>26,754</u>	<u>36,267</u>	<u>12,517</u>	<u>13,402</u>	<u>25,919</u>
<b>Rental income</b>	-	-	-	200	-	200
<b>Local Authorities</b>						
Droitwich Town Council	4,000	-	4,000	4,000	-	4,000
Evesham Town Council	3,000	-	3,000	2,000	-	2,000
Ledbury Town Council	-	5,000	5,000	-	5,000	5,000
Malvern Hills District Council	66,670	57,161	123,831	66,670	-	66,670
Malvern Town Council	16,000	-	16,000	15,500	-	15,500
Parish Councils	2,850	-	2,850	2,600	-	2,600
Pershore Town Council	2,000	-	2,000	2,000	-	2,000
Tenbury Town Council	1,000	-	1,000	1,000	-	1,000
Worcs. County Council Contract	-	48,432	48,432	-	30,432	30,432
Covid focus group	-	4,000	4,000	-	-	-
Wychavon District Council	43,792	61,299	105,091	47,500	-	47,500
	<u>139,312</u>	<u>175,892</u>	<u>315,204</u>	<u>141,270</u>	<u>35,432</u>	<u>176,702</u>
<b>Organisations Funded from Government Sources</b>						
Money Advice Service	-	41,340	41,340	-	47,393	47,393
Universal Credit	-	88,674	88,674	-	88,193	88,193
Citizens Advice	243	-	243	667	20,230	20,897
NHS	-	76,530	76,530	-	67,957	67,957
Covid-19 response	-	-	-	-	7,100	7,100
	<u>243</u>	<u>206,544</u>	<u>206,787</u>	<u>667</u>	<u>230,873</u>	<u>231,540</u>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

### 3 Donations, grants and other charitable income

(Continued)

**Trusts Housing  
Associations and  
Corporate Bodies**

Rooftop Housing Group

Limited

Others

12,500	-	12,500	12,500	-	12,500
540	-	540	9,750	-	9,750
13,040	-	13,040	22,250	-	22,250
162,108	409,190	571,298	176,904	279,707	456,611

### 4 Fundraising

**Unrestricted  
funds**

**Total**

**2022**

**2021**

**£**

**£**

Fundraising events

5,938

-

### 5 Investments

**Unrestricted  
funds**

**Unrestricted  
funds**

**2022**

**2021**

**£**

**£**

Interest receivable

1,019

2,120

### 6 Raising funds

**Unrestricted  
funds**

**Unrestricted  
funds**

**2022**

**2021**

**£**

**£**

Fundraising and publicity

Other fundraising costs

3,245

216

3,245

216

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2022

#### 7 Charitable activities

	2022	2021
	£	£
Staff costs (including non-payroll costs)	352,434	315,354
Volunteer costs	1,145	77
Operating costs	32,409	41,547
Property costs	45,099	44,997
Grants	95,040	-
	<u>526,127</u>	<u>401,975</u>
Governance costs	2,533	3,178
	<u>528,660</u>	<u>405,153</u>
<b>Analysis by fund</b>		
Unrestricted funds	119,198	132,510
Restricted funds	409,462	272,643
	<u>528,660</u>	<u>405,153</u>

#### 8 Trustees

None of the trustees received any remuneration or benefits from the charity during the year. The wife of S Molyneux was employed by the charity prior to his appointment as trustee and continues to remain in post.

#### 9 Employees

The average monthly number of employees during the year was:

	2022	2021
	Number	Number
	19	19
	<u>19</u>	<u>19</u>
<b>Employment costs</b>		
	2022	2021
	£	£
Wages and salaries	317,886	285,906
Social security costs	18,283	14,924
Other pension costs	15,120	13,985
	<u>351,289</u>	<u>314,815</u>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

### 9 Employees

(Continued)

In addition to the paid staff, approximately 44 part time volunteers were employed to support bureau activities (2021- 84). The only associated costs included in these financial statements are for training, travel and insurance.

No (2021 - no) member of staff receives emoluments in excess of £60,000.

The remuneration of key management personnel (including employers National Insurance and pension costs) was £49,779 (2021 - £48,402).

The number of full time equivalent staff is 12.23 (2021 - 11.2)

### 10 Transfers

Following completion of the improvement to the IT function, monies received for that purpose have been released from restricted to unrestricted funds.

The trustees have reviewed the estimate to improving facilities and sustaining operations (including potential re-location) in the event of a loss of income, this has resulted in a transfer from unrestricted to designated funds of £59,721.

In the prior year a transfer was made from unrestricted funds to restricted funds to clear the deficit arising on the Malvern Hills Volunteering project.

### 11 Debtors

	2022	2021
	£	£
<b>Amounts falling due within one year:</b>		
Other debtors	22,218	22,405
Prepayments and accrued income	2,390	1,191
	<u>24,608</u>	<u>23,596</u>

### 12 Current asset investments

	2022	2021
	£	£
Term cash deposit	80,049	78,750
	<u>80,049</u>	<u>78,750</u>

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

	2022	2021
	£	£
Other taxation and social security	-	280
Trade creditors	2,456	-
Other creditors	57,983	5,566
Accruals and deferred income	17,623	15,176
	<u>78,062</u>	<u>21,022</u>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2022

#### 14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes, all other restricted monies received in the period were fully expended:

	Balance at Net movement 1 April 2020		Transfers	Balance at Net movement 1 April 2021		Transfers	Balance at 31 March 2022	
	£	£	£	£	£	£	£	£
Advice Services Transition Fund	2,117	(2,117)	-	-	-	-	-	-
Malvern Hardship Fund	886	-	-	886	(272)	-	-	614
Malvern Hills Volunteering Social Prescribing	1,379	(1,735)	356	-	-	-	-	-
Covid - 19	-	12,591	-	12,591	-	(12,591)	-	-
	<u>6,057</u>	<u>7,064</u>	<u>356</u>	<u>13,477</u>	<u>(272)</u>	<u>(12,591)</u>		<u>614</u>

Restricted Funds are subject to restrictions on the expenditure imposed by the source of the funds.

Advice Services Transition Fund - this was a grant distributed by the Big Lottery Fund to enable not-for-profit providers of advice services in England to continue to give vital help to people and communities.

Malvern Hardship Fund - this fund is provided for the purpose of supporting those in hardship with small expenditures that may be a barrier to self-help, for example the costs of transport to attend a CAB advice session, or a job interview.

Malvern District Council (Malvern Hills Volunteering) - to support volunteering in the community in the Malvern area.

Social Prescribing - a pilot project which aims to link patients with non-medical support to address people's needs in an holistic way particularly with a view to improving their mental wellbeing and therefore help save GP time in the long term.

Covid - 19 - Funding received to enable the charity to improve the IT function to facilitate remote and on-line services.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2022

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#### 15 Designated funds

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

	Movement in funds				
	Balance at 1 April 2020	Incoming resources	Balance at 1 April 2021	Transfers	Balance at 31 March 2022
	£	£	£	£	£
Base costs	31,000	-	31,000	59,721	90,721
	<u>31,000</u>	<u>-</u>	<u>31,000</u>	<u>59,721</u>	<u>90,721</u>
	<u><u>31,000</u></u>	<u><u>-</u></u>	<u><u>31,000</u></u>	<u><u>59,721</u></u>	<u><u>90,721</u></u>

The trustees have identified a level of minimum reserves in order for the charity to be able to operate, relocate and re-furbish premises, such sums have been designated from general reserves.



# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

### 17 Operating lease commitments

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

	2022 £	2021 £
Within one year	17,500	17,500
Between two and five years	32,308	49,808
	<u>49,808</u>	<u>67,308</u>

### 18 Related party transactions

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

### 19 Cash generated from operations

	2022 £	2021 £
Surplus for the year	46,350	53,362
Adjustments for:		
Investment income recognised in statement of financial activities	(1,019)	(2,120)
Movements in working capital:		
(Increase) in debtors	(1,635)	(14,457)
Increase in creditors	57,040	9,711
<b>Cash generated from operations</b>	<u>100,736</u>	<u>46,496</u>

### 20 Analysis of changes in net funds

The charity had no debt during the year.

**SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1146772

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# Accounts

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Charity Registration No. 1146772

Company Registration No. 07881905 (England and Wales)

**SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU  
ANNUAL REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021  
PAGES FOR FILING WITH REGISTRAR**



# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	J T Crowe J A Abrantes C J Boccock B D Herdman C M Murray Dr C A Rendell
<b>Secretary</b>	J T Crowe
<b>Charity number</b>	1146772
<b>Chief Executive Officer</b>	Marie Henry
<b>Company number</b>	07881905
<b>Registered office</b>	Community Centre 52 Prospect Close Malvern Worcestershire WR14 2FD
<b>Auditor</b>	Kendall Wadley LLP Granta Lodge 71 Graham Road Malvern Worcestershire WR14 2JS
<b>Bankers</b>	CAF Bank 25 Kings Hill West Malling Kent ME19 4JQ  HSBC Malvern 1 Church Street Malvern WR14 2AB  The Charity Bank Limited Fosse House 182 High Street Tonbridge TN9 1BE
<b>Investment provider</b>	United Trust Bank Limited One Ropemaker Street London EC2 9AW

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# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

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# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

### **FOR THE YEAR ENDED 31 MARCH 2021**

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The trustees present their report and financial statements for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum & Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

#### **Objectives and activities**

South Worcestershire Citizens Advice Bureau continued operations as a limited company (No. 07881905), which is registered as a charity (No. 1146772).

The organisation is established for the promotion of any charitable purposes for the public benefit of the community, in the area of the Malvern Hills District and Wychavon District, by the advancement of education, the protection of health and the relief of poverty, sickness and distress. It achieves these purposes primarily by being a member of Citizens Advice and fulfilling its service standards and aims which are:

- That the services provided are free, independent, confidential and impartial advice to everyone on their rights and responsibilities.
- It values diversity, promotes equality and challenges discrimination
- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives.

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

#### **South Worcestershire Citizens Advice Bureau in 2020-21**

As a small charity with big ambitions, this report demonstrates, more than ever, how we are able to adapt and flex to offer new services and forge new partnerships enabling us to continue improving our services to our communities.

We understand the financial challenges that face us. We are a well known and loved local charity, but without the ability to sell our services we are reliant on applying for grants such as local fundraising and funding from local Government that is already under financial pressure.

This year we have had some significant support from our partners, particularly our Local Authorities and have forged new partnerships with other organisations and groups who align with our values and ambitions and want to support the local communities within South Worcestershire.

This year has seen the way we offer our services impacted significantly by the Covid 19 pandemic. We had to quickly adapt our services to be able to offer them by telephone, via email and through IT based virtual face to face appointments. We managed to secure grants and funding to enable us to buy new IT equipment so that our dedicated staff and volunteers could continue to work for us. This meant a considerable learning challenge for all of us, working differently, in our own homes and without the support of the teams we rely on so much. Despite this, we have managed to support 5533 people across South Worcestershire with a total of 13,311 issues, many of these people had literally nowhere else to turn in a time when we were all afraid and our lives impacted negatively and many of the support and services we normally relied on were closed. We dealt with 511 food bank referrals and whilst many people were protected from immediate threats due to debt because of the hold on evictions and no Bailiff activity, we still helped 589 with their debt issues.

Without the passion and commitment from our staff and volunteers we would be in a poorer place and this is one opportunity to formally thank them for everything they do, from advising clients and campaigning, to office reception and admin, from accounts and social media, to fundraising and building maintenance - we salute you.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

**FOR THE YEAR ENDED 31 MARCH 2021**

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As always in our service, the changing landscape whether economic or political, impacts on our ability to offer our services; we are flexible and adaptable and have learnt to be creative and innovative in order to do more or do things differently, often with the same or less. This has never been more important than it is now; this document is being produced with the country in lockdown due to the Coronavirus pandemic. The community needs us more than ever and we have had to quickly adapt our service offer to ensure we are still there when people need us at the same time keeping our teams safe.

Staff and volunteers are working from home or social distancing at the office (no more than 2 people). They are keeping up to date with an alarming level of new guidelines and information, almost daily updates and changes to advice, but still they carry on. Our Social Prescribers have adapted their service to include wellbeing calls for those isolated or at risk and our Help to Claim team are busier than ever trying to help people who can no longer work and need help to claim Universal credit for the first time.

Only time will tell what long term impact this terrible pandemic will have on South Worcestershire, or indeed the whole country, but one thing we can be sure of, whatever it looks like after this has passed, whatever the challenges we all have to face, Citizens Advice South Worcestershire will be there to help build up our communities again.

### **Our Impact**

In the last 12 months we have seen an increasing number of people needing our services and support. Our advisers have dealt with 13,311 issues via more than 5533 individual cases. Help with welfare benefits creates the highest demand for support with wide ranging issues from help with completing forms for applications and appeals to understanding what evidence is required and how to get it.

Demand for support connected with Universal Credit has seen the largest increase, with this set to continue due to the challenges presented by the Coronavirus pandemic and the resultant business closures. Our Help to Claim service helped 697 people to make their first claim for Universal Credit.

There is also an ongoing demand for support with issues relating to rent arrears for housing association tenants and this is likely to spike following the dramatic changes to income and support throughout the pandemic and it is likely that private tenants and those with mortgages will need additional help. The impact of the social restrictions and lockdown on employment is likely to mean this will be an increasing issue throughout the coming year

and many of those people will also have financial challenges for their other bills. The changes in law meaning evictions were temporarily suspended is likely to mean a sharp increase in applications and evictions once the suspension is removed. This is a real issue both for the tenants and for the landlords, so we will work to support the tenants to effectively communicate with their landlord, set up regular payments and keep to their agreements – ultimately aiming to prevent eviction or to support an organised move to alternative accommodation.

Around 25% of issues are connected to debt or financial issues and our specialist debt advice service saw 589 separate people in the last 12 months.

Our social prescribing service has been a great success and expanded this year to a team of 3 officers. They offer individual tailored support, an alternative or complementary non-medical treatment for many people visiting GP surgeries with wellbeing and lifestyle challenges. Our social prescribers supported 410 people to access support, services or activities which can improve their wellbeing and reduce visits to their GPs. During the pandemic our social prescribing team helped support the wellbeing of local people, making phone calls to those community members who were identified as vulnerable or isolated. This was a district wide effort and we are proud to have been able to play our part, making a difference to those who need it most.

Finally, thanks to the partnership with Russell & Co solicitors based in Malvern, we are able to offer specialist Family Law advice once per month at Malvern, Evesham and Droitwich free of charge. This has had to be suspended throughout the pandemic due to our inability to offer services face to face but will restart once it is safe to do so.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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

**FOR THE YEAR ENDED 31 MARCH 2021**

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### **Financial review**

The organisation's results for the year show a surplus of £53,362 (2020 - surplus £41,440) comprising of a surplus of £45,942 (2020- £45,073) on Unrestricted Funds and a surplus of £7,420 (2020 - deficit of £3,633) on Restricted Funds.

Unrestricted funds are used for our advice services at Droitwich, Evesham, Malvern, Pershore, Tenbury and Upton.

The organisation also managed £279,707 Restricted Funds in the year, which showed a combined surplus of £7,420 (2020 - deficit £3,633). On the Restricted Funds side two (2020 - four) areas have monies carried forward into 2021/22 totalling £13,477 (2020 - £6,057). Overheads are charged to restricted funds.

As can be seen in note 3 (Income from Charitable Activities) 89% (2020 - 82%) of the organisation's funding has been derived from government sources.

Of the net Unrestricted Assets of £248,647, £31,000 has been set aside as Designated Funds, leaving £217,647 (2020 £171,705) as free reserves. This is sufficient to allow us to continue provision of our core services.

As part of the annual strategic planning process, the Trustees regularly assess the major risks to which the organisation might be exposed. The principal medium-term risk continues to be that of funding shortfall in relationship to planned expenditure. The situation is monitored, and any changes or cutbacks would be planned for and implemented after appropriate consultation with all parties affected. The impact of the Coronavirus pandemic is yet to be known fully but the magnitude of the potential impact on operations, fundraising and future demand means it is currently high risk.

### **Organisational Priorities 2021-22**

As an organisation we recognise the importance of clear goals and shared vision. We aspire to be an excellent organisation recognised for our professional brand and consistent quality services. We are also a small charity with an ongoing need for financial support to ensure our sustainability long into the future. The Coronavirus pandemic has limited our ability to fundraise and forced us to change how we offer our services; it will undoubtedly cause an increased need for our support and therefore our strategic priorities must remain strong and focussed. These are the overarching strategic priorities under which sit our actions and operational plans

#### **1.Maintain Organisational Financial Stability**

This objective drives our focus on performance of current contracts and services such as the Help to Claim service for applicants of Universal Credit and our specialist Debt Advice service – these services are important to our communities and the organisation. We have a comprehensive funding strategy which incorporates our ambitions, targets and highlight the importance of working in partnership to develop new services and open us up to opportunities for grant funding, corporate social responsibility and general income generation. This is a fluid and flexible document regularly reviewed by the CEO and Board to ensure it continues to meet our needs.

#### **2.Deliver quality services to the community and campaign on the issues which affect our communities**

We recognise the imperative to be recognised for the quality work that we do and demonstrate this via the Performance Quality Framework and external accreditation. We review service delivery methods to ensure we are as accessible as possible and explore new ways to deliver our support and services. Due to the pandemic, we have had to withdraw from face to face services and will keep abreast of the changing guidance to ensure we offer our services as widely as possible whilst ensuring that our clients, staff and volunteers are not put at risk. South Worcestershire is largely rural, and our aim is to work in partnership to improve the access and services available to rural communities in an effort to combat social isolation and financial exclusion.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

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

FOR THE YEAR ENDED 31 MARCH 2021

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### 3. Protect and develop our profile

In order to ensure that our services are available for years to come, we recognise that we need to publicise what we do and promote an understanding of our position. People recognise our brand and value what we do, but they rarely understand our funding challenges. Throughout 2020 it has been challenging to raise our profile or maintain the level of brand recognition that we achieved during our 80 for 80 campaign in 2019. We have managed to meet, virtually with a number of groups including our funders and have been successful in achieving recognition for our continued services. It is likely that 2021 will be a year of resetting ourselves, using our learning from the way we worked throughout the pandemic and moving forward with our promotional work to raise our profile.

#### Structure, governance and management

The charity is a company limited by guarantee, governed by its Memorandum and Articles of Association.

The management of the organisation is the responsibility of the Trustee Board, all of whom are also directors of the company limited by guarantee. The maximum number of directors is fifteen and the minimum is five. The Trustees/directors are:

- (a) elected at the AGM (no more than ten elected Trustees in total);
- (b) co-opted by the Trustee Board provided that the total number of co-opted Trustees does not exceed one third of the total number of Trustees.

The Trustees manage the business and exercise all powers of the organisation. The Trustees may delegate any of their functions and duties to a committee of at least two Trustees. The Trustees may delegate the implementation of their resolutions and the day to day management of the affairs of the organisation to any person or committee in accordance with the Articles.

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

Ms M Walters	(Resigned 8 November 2020)
J T Crowe	
J A Abrantes	
C J Boccock	
B D Herdman	
C M Murray	
Dr C A Rendell	
F A Hellowell	(Appointed 7 October 2020 and resigned 13 January 2021)
M C L Tolliday	(Resigned 3 July 2020)
S P Stratton	(Resigned 28 April 2020)

Trustees are appointed from candidates deemed to have sufficient knowledge and experience of the organisation and its activities, and/or because they bring skills and knowledge that will strengthen the Board in its governance role. However, where necessary, Trustees receive additional induction and training in the workings of the charity at committee meetings.

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

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

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

*FOR THE YEAR ENDED 31 MARCH 2021*

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The company's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code (copies are available from the CBI, Centre Point, 103 New Oxford Street, London WC1A 1DU).

The company's current policy concerning the payment of trade creditors is to:

- settle the terms of payment with suppliers when agreeing the terms of each transaction;
- ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- pay in accordance with the company's contractual and other legal obligations.

Trade creditors of the company at the year end were equivalent to XX day's purchases, based on the average daily amount invoiced by suppliers during the year.

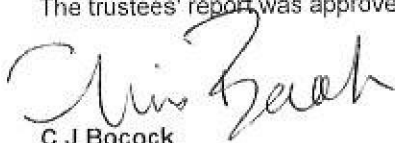
Day to day operational and management decisions are the responsibility of the Chief Executive Officer who is appointed by the Trustee Board and reports to the Chair. The organisation has 19 paid staff (31 March 2021) but is heavily dependent on volunteers who act as client advisors or who provide administrative support. The greatest contribution of our volunteers is their dedication, commitment and reliability. In addition to volunteer advisers and receptionists, we have people who provide all kinds of other support ranging from administrative to accounting to gardening. Thanks to our volunteers, our clients know that however they contact us, be it by phone, email or dropping-in, they will receive a professional and efficient service. They are confident that they will be listened to, that all aspects of their issue will be investigated and that they will be given sound and impartial advice. Without our volunteers South Worcestershire Citizens Advice Bureau could not exist.

It is the Board who determine the levels of remuneration for key management personnel taking into account similar organisations and market conditions.

### **Auditor**

In accordance with the company's articles, a resolution proposing that Kendall Wadley LLP be reappointed as auditor of the company will be put at a General Meeting.

The trustees' report was approved by the Board of Trustees.



**C J Bocock**

Trustee

Dated: 28 July 2021

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

***FOR THE YEAR ENDED 31 MARCH 2021***

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The trustees, who are also the directors of South Worcestershire Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **INDEPENDENT AUDITOR'S REPORT**

### **TO THE TRUSTEES OF SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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#### **Opinion**

We have audited the financial statements of South Worcestershire Citizens Advice Bureau (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet and the notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

#### **Other information**

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

### **TO THE TRUSTEES OF SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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#### **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

#### **Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

#### **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

#### **Extent to which the audit was considered capable of detecting irregularities including fraud**

- an understanding of the risk assessment process (including the risk of fraud) adopted by the Board is obtained and their attitude to risk is ascertained;
- an assessment of the susceptibility to material mis-statement of the financial statements as a result of management over-ride or fraud is made;
- it is ensured that the engagement team have, collectively, the appropriate competence, capabilities and skills to be involved in the assignment, are fully briefed and understand the risks specific to the charitable company.

# **SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

### **TO THE TRUSTEES OF SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

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#### **Audit response to risks identified**

- processes to test the outcomes of our assessment include, a review of Board minutes, analytical review, the relevance and accuracy of significant accounting estimates, substantive testing of significant transactions, work to identify unusual or unexpected accounting entries including the testing of journal entries, information disclosed in the financial statements is traced to supporting documentation. In all instances it is acknowledged that material mis-statements that arise from fraud may involve deliberate concealment or collusion and are, therefore, by their very nature harder to detect than those arising from error.
- an understanding of the legal and regulatory framework as applicable to the charitable company is obtained together with knowledge of the procedures put in place by the Board in order to comply with the same
- it is established if there have been any instances of non-compliance with applicable laws and regulations, where there are such breaches, a full understanding, including gathering of relevant documentation appertaining to the event is obtained and assessed.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

#### **Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



**Elizabeth Needham ACA CTA (VAT) (Senior Statutory Auditor)**  
for and on behalf of Kendall Wadley LLP

28 July 2021

**Chartered Accountants**  
**Statutory Auditor**

Granta Lodge  
71 Graham Road  
Malvern  
Worcestershire  
WR14 2JS

Kendall Wadley LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

Current financial year

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
<b>Income from:</b>					
Donations, grants and other charitable income	3	176,904	279,707	456,611	416,909
Fundraising	4	-	-	-	10,612
Investments	5	2,120	-	2,120	1,808
<b>Total income</b>		<u>179,024</u>	<u>279,707</u>	<u>458,731</u>	<u>429,329</u>
<b>Expenditure on:</b>					
Raising funds	6	216	-	216	3,932
Charitable activities	7	132,510	272,643	405,153	383,957
<b>Total resources expended</b>		<u>132,726</u>	<u>272,643</u>	<u>405,369</u>	<u>387,889</u>
<b>Net incoming resources before transfers</b>		46,298	7,064	53,362	41,440
Gross transfers between funds	10	(356)	356	-	-
<b>Net income for the year/ Net movement in funds</b>		<u>45,942</u>	<u>7,420</u>	<u>53,362</u>	<u>41,440</u>
Fund balances at 1 April 2020		202,705	6,057	208,762	167,322
<b>Fund balances at 31 March 2021</b>		<u><u>248,647</u></u>	<u><u>13,477</u></u>	<u><u>262,124</u></u>	<u><u>208,762</u></u>

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

All income and expenditure derive from continuing activities.

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

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

Prior financial year	Notes	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
<b>Income from:</b>				
Donations, grants and other charitable income	3	153,707	263,202	416,909
Fundraising	4	10,612	-	10,612
Investments	5	1,808	-	1,808
<b>Total income</b>		<u>166,127</u>	<u>263,202</u>	<u>429,329</u>
<b>Expenditure on:</b>				
Raising funds	6	3,932	-	3,932
Charitable activities	7	117,122	266,835	383,957
<b>Total resources expended</b>		<u>121,054</u>	<u>266,835</u>	<u>387,889</u>
<b>Net incoming resources before transfers</b>		<u>45,073</u>	<u>(3,633)</u>	<u>41,440</u>
<b>Net income for the year/ Net movement in funds</b>		<u>45,073</u>	<u>(3,633)</u>	<u>41,440</u>
Fund balances at 1 April 2019		<u>157,632</u>	<u>9,690</u>	<u>167,322</u>
<b>Fund balances at 31 March 2020</b>		<u><u>202,705</u></u>	<u><u>6,057</u></u>	<u><u>208,762</u></u>

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

All income and expenditure derive from continuing activities.

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

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
<b>Current assets</b>					
Debtors	11	23,596		10,801	
Investments	12	78,750		76,012	
Cash at bank and in hand		180,800		133,260	
		<u>283,146</u>		<u>220,073</u>	
<b>Creditors: amounts falling due within one year</b>	13	(21,022)		(11,311)	
Net current assets			<u>262,124</u>		<u>208,762</u>
<b>Income funds</b>					
Restricted funds	14		13,477		6,057
<u>Unrestricted funds</u>					
Designated funds	15	31,000		31,000	
General unrestricted funds		<u>217,647</u>		<u>171,705</u>	
			<u>248,647</u>		<u>202,705</u>
			<u>262,124</u>		<u>208,762</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021, although an audit has been carried out under section 144 of the Charities Act 2011.

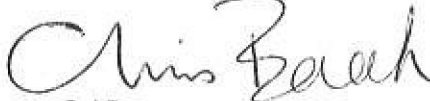
The directors acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

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

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

The financial statements were approved by the Trustees on 28 July 2021

  
J.A. Abrantes  
Trustee

  
C.J. Bocock  
Trustee

Company Registration No. 07881905

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

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### 1 Accounting policies

#### Charity information

South Worcestershire Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is Community Centre, 52 Prospect Close, Malvern, Worcestershire, WR14 2FD.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

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

#### 1.2 Going concern

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

#### 1.3 Charitable funds

Accounts are maintained for each fund.

Unrestricted funds comprise a "general" reserve which may be used for any of the bureau's activities.

A number of restricted funds are also maintained (where the activities are restricted by the provider of the fund), details are provided in the notes to the financial statements.

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

#### 1.4 Income

Incoming resources are included in the Statement of Financial Activities in the year in which the bureau becomes entitled to the income (not always the same year that it is received) and when its amount can be quantified with reasonable accuracy. Where income has been received to meet specific expenditure in future years, then this is treated as "income received in advance".

There is one "grant in kind" included in these financial statements relating to the rentfree provision for the bureau's Evesham office by Rooftop Housing Group Limited. An equal amount is included in "cost of charitable activities —property".

No value is attributed to the time given to the Bureau by volunteers. This time cannot be resold and any fair value attributed thereto would result in an overstatement of resources.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

All expenditure is included on an accruals basis (being recognised when the liability has been legally or constructively incurred). No amounts are included for the resources provided by volunteers. "Cost of charitable activities" includes the costs of all employment, operating and property resources directly deployed to achieve the bureau's objectives, it also includes governance costs.

Staff costs are allocated to the relevant project or bureau activity on the basis of estimated time spent.

Other costs are allocated to the relevant project or bureau activity on the basis of estimated use of resources.

All costs are shown inclusive of VAT which is not recoverable.

#### 1.6 Tangible fixed assets

The bureau does not own any office accommodation, other property or vehicles. Fixtures and fittings are not capitalised due to the shortness of the property leases. Office furniture and equipment is not capitalised due to the negligible resale value.

#### 1.7 Cash and cash equivalents

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

#### 1.8 Financial instruments

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

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

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors are initially recognised at transaction. Financial liabilities classified as payable within one year are not amortised.

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

##### **Derecognition of financial liabilities**

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

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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### 1 Accounting policies

(Continued)

#### 1.9 Employee benefits

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

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

#### 1.10 Retirement benefits

The pension cost shown in note 9 represents the employer's contributions to the personal pension funds of paid staff. For auto-enrolment, the CAB's staging date was 1 May 2017 and the NEST provider was selected. Some staff opted out and the CAB agreed to contribute to an existing scheme with Aviva Life Services UK Ltd. The funds are independent of the bureau's finances.

### 2 Critical accounting estimates and judgements

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

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

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 3 Donations, grants and other charitable income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
<b>Voluntary income</b>						
Public donations	11,477	-	11,477	11,749	-	11,749
Trusts	1,000	12,000	13,000	2,500	25,750	28,250
Pershore Food Bank	-	1,402	1,402	-	6,808	6,808
Sundry income	40	-	40	115	-	115
	<u>12,517</u>	<u>13,402</u>	<u>25,919</u>	<u>14,364</u>	<u>32,558</u>	<u>46,922</u>
<b>Rental income</b>	<u>200</u>	<u>-</u>	<u>200</u>	<u>480</u>	<u>-</u>	<u>480</u>
<b>Local Authorities</b>						
Droitwich Town Council	4,000	-	4,000	4,000	-	4,000
Evesham Town Council	2,000	-	2,000	4,000	-	4,000
Ledbury Town Council	-	5,000	5,000	-	5,000	5,000
Malvern Hills District Council	66,670	-	66,670	66,670	-	66,670
Malvern Hills District Council - volunteering	-	-	-	-	5,000	5,000
Malvern Town Council	15,500	-	15,500	15,500	-	15,500
Parish Councils	2,600	-	2,600	3,230	-	3,230
Pershore Town Council	2,000	-	2,000	2,000	-	2,000
Tenbury Town Council	1,000	-	1,000	1,000	-	1,000
Worcs. County Council Contract	-	30,432	30,432	-	35,800	35,800
Wychavon District Council	47,500	-	47,500	25,000	-	25,000
	<u>141,270</u>	<u>35,432</u>	<u>176,702</u>	<u>121,400</u>	<u>45,800</u>	<u>167,200</u>
<b>Organisations Funded from Government Sources</b>						
Money Advice Service	-	47,393	47,393	-	52,032	52,032
Universal Credit	-	88,193	88,193	-	82,986	82,986
Citizens Advice	667	20,230	20,897	1,411	250	1,661
NHS	-	67,957	67,957	-	49,576	49,576
Covid-19 response	-	7,100	7,100	-	-	-
	<u>667</u>	<u>230,873</u>	<u>231,540</u>	<u>1,411</u>	<u>184,844</u>	<u>186,255</u>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 3 Donations, grants and other charitable income (Continued)

**Trusts Housing  
Associations and  
Corporate Bodies**

Rooftop Housing Group  
Limited  
Others

12,500	-	12,500	12,500	-	12,500
9,750	-	9,750	3,552	-	3,552
<u>22,250</u>	<u>-</u>	<u>22,250</u>	<u>16,052</u>	<u>-</u>	<u>16,052</u>
<u>176,904</u>	<u>279,707</u>	<u>456,611</u>	<u>153,707</u>	<u>263,202</u>	<u>416,909</u>

### 4 Fundraising

**Total** Unrestricted  
funds

**2021**  
£

**2020**  
£

Fundraising events

-      10,612

### 5 Investments

**Unrestricted** Unrestricted  
**funds** funds

**2021**  
£

**2020**  
£

Interest receivable

2,120      1,808

### 6 Raising funds

**Unrestricted** Unrestricted  
**funds** funds

**2021**  
£

**2020**  
£

Fundraising and publicity

Other fundraising costs

216      3,932

216      3,932

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 7 Charitable activities

	2021 £	2020 £
Staff costs	315,354	295,790
Volunteer costs	77	3,156
Operating costs	41,547	30,583
Property costs	44,997	51,482
	<u>401,975</u>	<u>381,011</u>
Governance costs	3,178	2,946
	<u>405,153</u>	<u>383,957</u>
<b>Analysis by fund</b>		
Unrestricted funds	132,510	117,122
Restricted funds	272,643	266,835
	<u>405,153</u>	<u>383,957</u>

### 8 Trustees

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

### 9 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
	19	20
	<u>19</u>	<u>20</u>
<b>Employment costs</b>		
	2021 £	2020 £
Wages and salaries	285,906	267,338
Social security costs	14,924	14,390
Other pension costs	13,985	12,989
	<u>314,815</u>	<u>294,717</u>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 9 Employees

(Continued)

In addition to the paid staff, approximately 84 part time volunteers were employed to support bureau activities (2020- 97). The only associated costs included in these financial statements are for training, travel and insurance.

No (2020 - no) member of staff receives emoluments in excess of £60,000.

The remuneration of key management personnel (including employers National Insurance and pension costs) was £48,402 (2020 - £45,624).

The number of full time equivalent staff is 11.2 (2020 - 10.52)

### 10 Transfers

A transfer has been made from unrestricted funds to restricted funds to clear the deficit arising on the Malvern Hills Volunteering project.

### 11 Debtors

	2021	2020
	£	£
<b>Amounts falling due within one year:</b>		
Other debtors	22,405	9,550
Prepayments and accrued income	1,191	1,251
	<u>23,596</u>	<u>10,801</u>

### 12 Current asset investments

	2021	2020
	£	£
Term cash deposit	<u>78,750</u>	<u>76,012</u>

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

	2021	2020
	£	£
Other taxation and social security	280	-
Other creditors	5,566	-
Accruals and deferred income	15,176	11,311
	<u>21,022</u>	<u>11,311</u>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes, all other restricted monies received in the period were fully expended:

	Balance at 1 April 2019	Net movement	Balance at 1 April 2020	Net movement	Transfers	Balance at 31 March 2021
	£	£	£	£	£	£
Advice Services Transition Fund	2,117	-	2,117	(2,117)	-	-
Broadband Grant	1,089	(1,089)	-	-	-	-
Malvern Hardship Fund	930	(44)	886	-	-	886
Malvern Hills Volunteering	1,379	-	1,379	(1,735)	356	-
Social Prescribing	1,675	-	1,675	(1,675)	-	-
Universal Credit	2,500	(2,500)	-	-	-	-
Covid - 19	-	-	-	12,591	-	12,591
	<u>9,690</u>	<u>(3,633)</u>	<u>6,057</u>	<u>7,064</u>	<u>356</u>	<u>13,477</u>

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

### 14 Restricted funds

(Continued)

Restricted Funds are subject to restrictions on the expenditure imposed by the source of the funds.

Advice Services Transition Fund - this was a grant distributed by the Big Lottery Fund to enable not-for-profit providers of advice services in England to continue to give vital help to people and communities.

CitA Broadband Grant - migration from the case management system Petra to Casebook required installation of broadband and additional lines which local Citizens Advice will manage instead of the centrally managed routers etc. This funding redirects resources towards these now localised costs.

John Martin Grant - supporting operating costs in Evesham and the Pershore Foodbank.

Malvern Hardship Fund - this fund is provided for the purpose of supporting those in hardship with small expenditures that may be a barrier to self-help, for example the costs of transport to attend a CAB advice session, or a job interview.

Malvern District Council (Malvern Hills Volunteering) - to support volunteering in the community in the Malvern area.

Money Advice Service - the Money Advice Service has provided a grant in partnership with Citizens Advice in order that a service can be provided to assist members of the public with the management of debt.

Outreach Ledbury - provision of outreach services in Ledbury funded by Ledbury Town Council.

Pershore Food Bank - following funding from Pershore Foodbank we have been able to provide a service on Friday afternoons at Pershore Foodbank to help clients in debt, fuel poverty, or on a low income which can help to start addressing some of the underlying issues which have contributed to them using these and other local Welfare Support Schemes.

Social Prescribing - a pilot project which aims to link patients with non-medical support to address people's needs in an holistic way particularly with a view to improving their mental wellbeing and therefore help save GP time in the long term.

Universal Credit - we are now participating in a national project with funding from Citizens Advice to provide assistance to individuals who need extra support in order to submit and substantiate a claim for Universal Credit. This will provide assistance from the point of making a claim to first payment and may also involve helping clients to set up email or bank accounts and deal with issues arising from the verification process as well as budgeting support. Clients using this service will, in addition, have access to the full range of other services Citizens Advice provides.

Worcestershire County Council Contract - for the delivery of the Supported Access to Information Service run with our Worcestershire Advice Network partners.

Covid - 19 - Funding received to enable the charity to improve the IT function to facilitate remote and on-line services.

**SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2021**

16 Analysis of net assets between funds	Unrestricted funds		Designated funds		Restricted funds		Total		Total 2020 £
	2021 £	2021 £	2021 £	2021 £	2021 £	2021 £	2020 £	2020 £	
Fund balances at 31 March 2021 are represented by:									
Current assets/(liabilities)	218,003	31,000	13,121	262,124	171,705	31,000	6,057	208,762	
	<u>218,003</u>	<u>31,000</u>	<u>13,121</u>	<u>262,124</u>	<u>171,705</u>	<u>31,000</u>	<u>6,057</u>	<u>208,762</u>	

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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### 15 Designated funds

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

	Balance at 1 April 2019 £	Movement in funds Incoming resources £	Balance at 1 April 2020 £	Movement in funds Incoming resources £	Balance at 31 March 2021 £
Base costs	31,000	-	31,000	-	31,000
	<u>31,000</u>	<u>-</u>	<u>31,000</u>	<u>-</u>	<u>31,000</u>

The trustees have identified a level of minimum reserves in order for the charity to be able to operate, such sums have been designated from general reserves.

# SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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### 17 Audit report information

The auditor's report was unqualified.

Elizabeth Needham ACA CTA (VAT) (Senior Statutory Auditor)  
Kendall Wadley LLP

Chartered Accountants  
Statutory Auditor

### 18 Operating lease commitments

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

	2021	2020
	£	£
Within one year	17,500	17,500
Between two and five years	49,808	67,308
	<u>67,308</u>	<u>84,808</u>

### 19 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).

