

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

Trustees	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	

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

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**

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

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

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**

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.

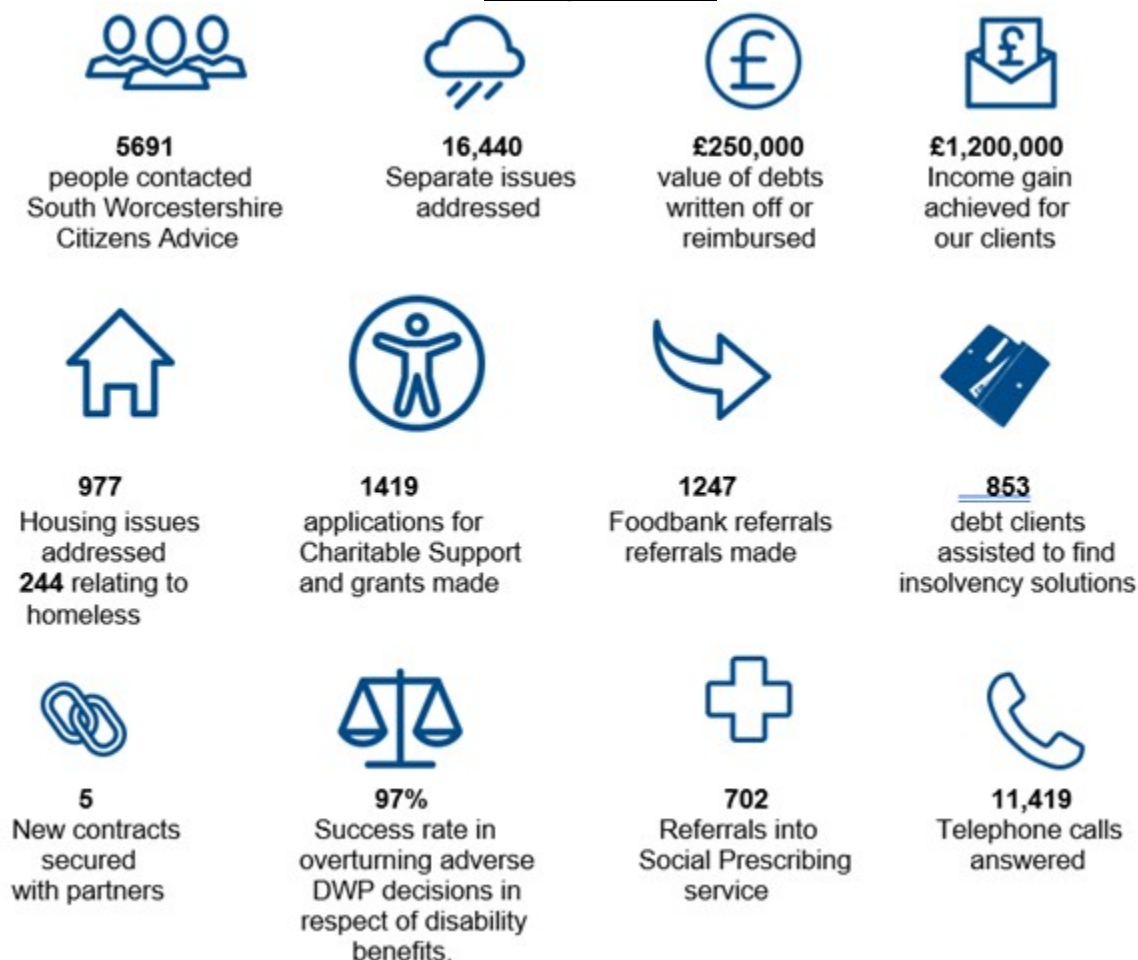
Our advice teams regularly work in conjunction with Housing Teams and Revenues and Benefits to ensure a holistic advice and support service is available to local communities. Our Money Management and Money Advice workers work alongside their peers from other Worcestershire districts to ensure equity 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

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**

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

The introduction of a new role to the Senior Management Team in 2022 has seen some considerable impact throughout this 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**

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**

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

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 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

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

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

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

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

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			
<u>Income from:</u>				
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
Total income		256,502	684,646	941,148
<u>Expenditure on:</u>				
Raising funds	6	4,081	-	4,081
Charitable activities	7	155,696	664,514	820,210
Total expenditure		159,777	664,514	824,291
Net (expenditure)/income for the year/ Net movement in funds		96,725	20,132	116,857
Fund balances at 1 April 2023		318,120	95,204	413,324
Fund balances at 31 March 2024		414,845	115,336	530,181

SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Debtors	12	33,875		35,146	
Cash at bank and in hand		469,678		517,379	
		<u>503,553</u>		<u>552,525</u>	
Creditors: amounts falling due within one year	13	(27,904)		(22,344)	
Total net assets			475,649		530,181
			<u><u>475,649</u></u>		<u><u>530,181</u></u>
The funds of the charity					
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

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

SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

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

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

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 £
Voluntary income						
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
Local Authorities						
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
Organisations Funded from Government Sources						
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

Others

12,500

-

12,500

12,501

-

12,501

7,098

-

7,098

916

-

916

19,598

-

19,598

13,417

-

13,417

297,123

417,426

714,549

245,365

684,646

930,011

Other

4 Income from other trading activities

Unrestricted funds 2025 £	Unrestricted funds 2024 £
------------------------------------	------------------------------------

Fundraising events

3,276

6,920

5 Income from investments

Unrestricted funds 2025 £	Unrestricted funds 2024 £
------------------------------------	------------------------------------

Interest receivable

11,707

4,217

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>
Analysis by fund		
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

10 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	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
	£	£
Amounts falling due within one year:		
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**

13 Creditors: amounts falling due within one year

	2025	2024
	£	£
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

	2025	2024
	£	£
Defined contribution schemes		
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)	-	-
	115,336	417,426	(457,379)	-	75,383

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	-	-
	95,204	684,646	(664,514)	-	115,336

SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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

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;

	Funds held b/f 01/04/2024	Income	SWCAB fees	Grants paid	Funds held c/f 31/03/2025
	£	£	£	£	£
(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 £
General funds	312,433	312,105	(324,959)	(12,853)	(52,314)	247,266
Designated Funds:						
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>
Previous year:	At 1 April 2023 £	Incoming resources £	Outgoing expenditure £	Net incoming resources £	Transfers £	At 31 March 2024 £
General funds	228,075	256,502	(156,144)	(100,358)	(16,000)	312,433
Designated Funds:						
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	Designated funds	Restricted funds	Total	Unrestricted funds	Designated funds	Restricted funds	Total
		2025	2025	2025	2025	2024	2024	2024	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
		<u>247,266</u>	<u>153,000</u>	<u>75,383</u>	<u>475,649</u>	<u>312,433</u>	<u>102,412</u>	<u>115,336</u>	<u>530,181</u>

SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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
Cash (absorbed by)/generated from operations	<u>(59,408)</u>	<u>115,199</u>

21 Analysis of changes in net funds

The charity had no material debt during the year.