

# **BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**

(a company limited by guarantee)

## **REPORT AND FINANCIAL STATEMENTS**

**For the year ended 31 March 2025**

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**Company No. 02202427  
Charity No. 519639**

# **BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**

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# BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED

## TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2025

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The Trustees (who are also directors of the charity for the purposes of the Companies Act) present their report and the audited financial statements for the year ended 31 March 2025.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), 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).

### REFERENCE AND ADMINISTRATIVE INFORMATION

**Charity number:** 519639  
**Company number:** 02202427  
**Authorised & regulated by the Financial Conduct Authority FRN:** 617509

**Registered office:** First Floor  
Wellington House  
31-34 Waterloo Street  
Birmingham  
B2 5TJ

**Trustee Directors:** Liam Brooker (Chair)  
Jill Lambert  
Councillor Gareth Moore  
Elizabeth Alvey  
Chaitali Desai  
Lucy Vernall  
Phil Marris  
Kay Burton-Williams  
Dee Kundi  
Sundeep Gill (resigned 31/01/25)  
Lydia Stockdale (resigned 06/11/2024)  
Richard Burden (resigned 06/11/24)  
Habib Choudhury (appointed 12/02/25)  
Junaid Shah (appointed 12/02/25)

**Senior Management Team:** Janice Nichols (Chief Executive – Retired 31/08/24)  
Kelly Danks (Interim Chief Executive from 01/09/24)  
Samantha Catchpole  
Jane Priest

**Auditors:** CKCA Limited  
No. 4 Castle Court 2  
Castlegate Way  
Dudley  
DY1 4RH

**Bankers:** Unity Trust Bank Plc  
9 Brindley Place  
Birmingham  
B1 2HB

<b>Solicitors:</b>	DLA Piper UK LLP Victoria Square House Birmingham B2 4DL	Gowling WLG (UK) LLP Two Snowhill Birmingham B4 6WR
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# **BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**

## **TRUSTEES'/DIRECTORS' REPORT**

### **For the year ended 31 March 2025**

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#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The Charity (which has the working name of 'Citizens Advice Birmingham (CAB)') was formed as a company limited by guarantee on 3 December 1987 (Company Number: 02202427). The full name of the charity is Birmingham Citizens Advice Bureau Service Limited and was registered with the Charity Commission on 15 December 1987 (Charity Number: 519639). It is governed by its Memorandum and Articles of Association, as last updated on 8 November 2023.

##### **Recruitment and appointment of trustees**

The Charity is governed through a Trustee Board. Trustees who have held office during the year are listed on page 3. The Articles of Association provide for a minimum of three and a maximum of fifteen Trustees.

Trustees are elected to the Board for a maximum period of three AGMs and are appointed by a resolution of its members at an AGM. The Board has powers to co-opt members, provided that on appointment the total number of co-opted trustees does not exceed one third of the total number of trustees. All co-opted trustees must retire by the third AGM after their appointment and may offer themselves for election.

The Trustee Board has two working committees, the Finance and General Purposes Committee with responsibility for financial management and premises and the Human Resources Committee with responsibility for personnel matters, including the setting and monitoring of pay & remuneration of personnel and key management against industry benchmarks, as well as Health and Safety and safeguarding matters. Other task and finish groups are set up as necessary. The Board implements its decisions through an executive management committee that consists of the Chief Executive, who attends Board Meetings, and three operational managers, each with an individual area of responsibility, along with the new business development manager and the finance manager. The organisation is co-ordinated from its office on Waterloo Street, Birmingham.

##### **Trustee induction and training**

New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan, annual budget and recent financial performance of the charity, and the risk register. They also meet key employees and other trustees. Trustees all undertake GDPR and FCA mandated training, they are also provided with annual training and charity updates where these will facilitate the understanding of their role. They are also invited to the full training programme for staff and volunteers and have access to online training via our national Citizens Advice online portal.

##### **Related parties**

Citizens Advice Birmingham (CAB) is a member of The National Association of Citizens Advice Bureaux (Citizens Advice), the national charity (Charity Number: 279057) which sets out a framework for standards of advice and case management and supports local offices with an information system, training and other services.

During the 2024/25 financial year payments were made to Citizens Advice to the value of £11,503 (2023/24: £11,438) in respect of subscriptions, accountancy support, training services, stationery and sundries. Receipts from Citizens Advice for contracts and grant funding totalled £984,529 (2023/24: £887,954).

Councillor Gareth Moore is an elected member with Birmingham City Council. During the 2024/25 financial year payments were made to Birmingham City Council of £10,551 (2023/24: £47,468) in respect of premises rentals, council taxes and business rates. Receipts from Birmingham City Council for contracts and grant funding in the year totalled £274,063 (2023/24: £370,750).

# **BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**

## **TRUSTEES'/DIRECTORS' REPORT**

**For the year ended 31 March 2025**

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### **STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)**

#### **Background**

During the period covered by this report, the UK saw a change of Government and continued to feel the effects of the largest cost of living crisis for decades.

Citizens Advice Birmingham continued to feel the cost-of-living impact, both in terms of our ability to meet demand for our services and in dealing with the increasingly complex and growing client service needs. We continue to deliver our services by telephone and offer webchat and video calls via a mix of office based and homeworking, as well as face-to-face appointments at outreach locations across the city. This provides more convenience for our clients as well as more efficiency for our staff, both paid and voluntary.

The UK experienced the impact of global political uncertainty during the summer of 2024, with an increase in hate crime and a lack of community cohesion. We remain vigilant, especially as the current political focus on migrants and asylum seekers can further expose vulnerable members of the community.

Following the retirement of our Chief Executive, Janice Nichols, we welcomed our Deputy Chief Executive, Kelly Danks, into the role of Interim Chief Executive.

#### **Key risks and uncertainties**

Senior managers and trustees undertake an annual review of the business risks for Citizens Advice Birmingham, taking care to record all significant risks in a risk register. This is monitored throughout the year to ensure there has not been any major change to individual risks. Consideration is given to the steps the organisation needs to take to mitigate risk by setting down actions that can be taken to reduce the likelihood and/or the impact of an individual risk occurring.

The principal risk identified by the annual review of business risks continues to be the uncertainty of future funding. BCC re commissioned their advice contract in January 2025. BCC's advice model is changing, with the city-wide telephone service no longer commissioned and advice services to be delivered face to face, working alongside BCC staff within Libraries in specified localities. On 13th March 2025, we were pleased to be awarded two of the four available lots i.e. East and North Birmingham, with the new service commencing in 2025/26. We have also diversified into new areas, particularly extending the reach of our advice services within health settings e.g. delivering a Sickle Cell and Thalassaemia project.

Our structural changes and our success in expanding our services brings a staffing capacity and management expertise risk. To mitigate this risk, the organisation undertakes succession planning by ensuring that skills are shared, and roles are developed in the team to cover key posts when required. Training and further development is offered where this can help to develop necessary skills. Where we have been unable to appoint to advisor roles, we are increasingly 'growing our own' by appointing to trainee positions. We continue to explore opportunities to seek funding to develop trainee caseworker roles in the future.

In parallel, trustees continue to look for new funding streams and opportunities to collaborate with others to develop new projects. Citizens Advice Birmingham carries sufficient reserves to meet the obligations of the organisation should no future funding be secured and takes steps actively to manage creditors to ensure there is a healthy cash flow in the bank.

Trustees take seriously the potential risks around information and data, and Information Assurance is another key risk detailed in the organisation's risk register. Staff and volunteers are regularly reminded of their responsibilities around the storage and handling of data as well as undertaking annual GDPR refresher training.

#### **Trustees**

The trustees who have served during 2024/25 can be seen on page 3.

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

# **BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**

## **TRUSTEES'/DIRECTORS' REPORT**

### **For the year ended 31 March 2025**

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#### **STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)**

##### **Pay and remuneration of senior staff**

Levels of salary for senior staff and key management personnel are reviewed annually and the Trustee Board operates a HR Committee which meets to discuss staffing concerns during the year before reporting back to the Board. Salary levels are regularly benchmarked against comparable organisations.

##### **Volunteers**

We currently have 21 volunteers in total and continue to build a strong volunteer team. Most of our current volunteers continue to help deliver our Telephone Advice Line (TAL). We have three volunteers completing benefit forms as part of our Volunteer Benefits Team, another who supports our Birmingham Women's and Children's Hospitals Project, one who provides IT support, one who assists the Macmillan Benefits Team and one who carries out campaigns and communication work.

##### **Fundraising activities**

The Charity had no significant fundraising activities and costs in the year but raised funds from voluntary donations received from regular donors as well as donations received from clients and organisations that are supporting our work.

#### **OBJECTIVES AND ACTIVITIES**

Citizens Advice Birmingham (CAB) has twin aims:

- Provision of information, advice and advocacy to the people of Birmingham; and
- Influence the development of social policy to tackle injustice and reduce poverty and social exclusion.

The free, confidential and impartial advice service is provided to the standards set by national Citizens Advice so that clients can understand their rights and responsibilities and thus enable them to make informed choices about important aspects of their lives.

##### **Policies**

The policy that has been adopted to achieve the above aims is to follow the guidelines set down by national Citizens Advice and includes the operation of office and outreach services within the geographical area.

The trustees achieve their aims by:

- a) Recruiting and training a local diversity of volunteers;
- b) Sustaining and assisting charitable services by providing teams of managerial, administrative and specialist staff;
- c) Raising income by negotiating funding agreements with various bodies, and obtaining donations and income from other sources;
- d) Incurring expenditure, acquiring assets, entering into leases and other transactions such that the service can operate to a high standard in an efficient manner; and
- e) Controlling financial operations on a year-by-year basis by the appropriate use of a Business Development Plan and an Annual Budget.

The charity also operates Health & Safety and Equal Opportunities policies for the benefit of all who come into contact with the organisation.

# **BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**

## **TRUSTEES'/DIRECTORS' REPORT**

### **For the year ended 31 March 2025**

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#### **STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)**

#### **HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT**

Citizens Advice Birmingham provides advice to clients across Birmingham from locations including:

- Various Health Units within primary and secondary care settings
- Hospitals
- Job Centres, libraries, community centres
- HMP Birmingham
- County Court Welfare Office
- Foodbanks

Citizens Advice Birmingham provides information and advice on a wide range of issues to those living or working in the Birmingham area. We provide public benefit through our services which are free, confidential, independent and impartial to anyone using them. Below we set out in more detail how we have provided these services over the last year.

The Board of Trustees has had due regard to the Charity Commission guidance on public benefit and has complied with the duty in section 4 of the Charities Act 2011.

#### **ACHIEVEMENTS AND PERFORMANCE**

During 2024/25, Citizens Advice Birmingham delivered high quality, targeted, free advice to 15,444 clients with 113,404 issues, - an average of 7.3 issues per client (up from 6.3 issues per client in 2023/24) which is a strong indication that people's problems are becoming more complex than ever. During the year our work resulted in total income gains for our clients of £19,598,227.

The Generalist Advice Service assisted 6,704 clients with 80,470 issues. Our Universal Credit: Help to Claim Team achieved additional benefit income of £6.8 million for clients and our Macmillan Benefits Team helped clients living with cancer to access over £11.9 million in welfare benefits.

The Debt Team dealt with £6,434,281 worth of debt, of which 55% was non priority debt and the remaining 45% was priority debt. Debts written off, which included Debt Relief Orders and write offs, totalled £1,174,008 and repayments negotiated, which included Debt Management Plans on clients' behalf and token offer payments, £298,997. During the same period, our County Court Welfare Office dealt with £1,749,407 worth of mortgage arrears and £1,287,132 of rent arrears. 94% of the clients we represented at court hearings were able to avoid repossession.

Citizens Advice Birmingham regularly seeks feedback on its performance from clients. Overall, the vast majority of our clients rated their experience of our service as positive or very positive. 100% of clients who were supported by our Macmillan Benefits Team told us that they were satisfied or very satisfied with the service they received, 89% were less worried about their finances and 88%, said that our assistance had helped to reduce their stress or anxiety. Of the clients assisted by our Wellbeing Team, 94% said they were satisfied or very satisfied with the help they had received.

All this could not have been achieved without the hard work and dedication of our staff and volunteers, and the trustee board thanks all volunteers and staff for their hard work and commitment during another challenging 12 months.

We continue to work in partnership with other agencies including other local Citizens Advice. By keeping in touch with developments within local Citizens Advice from around the country we have been able to share experiences, lessons learned and new ways of doing things. We also continue to work with other Birmingham-based advice and support organisations to provide the best services we can to the citizens of Birmingham.

In summary, whilst the operating environment continues to be difficult, demand is increasing and need is ever more complex. Citizens Advice Birmingham has consistently aimed to ensure its services reach as many of those people who need help as possible with the resources available.

# **BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**

## **TRUSTEES'/DIRECTORS' REPORT**

### **For the year ended 31 March 2025**

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#### **REVIEW OF FINANCIAL POSITION**

During the 2024/25 financial year CAB delivered a financial surplus of £65,715 (2023/24: financial surplus of £66,604). This surplus arose primarily due to increased funding from projects and investments, and salary savings resulting from slow recruitment into vacant positions. Income increased to £2,177,089 compared to £2,137,584 in 2023/24, while over the same period expenditure increased to £2,111,374 from £2,070,980 in 2023/24.

Expenditure on fixed assets capitalised during the year amounted to £NIL (2023/24: £NIL), in congruence with our capitalisation policy. Fixed assets are used for charitable purposes and enable staff and volunteers to provide an optimum service to the public.

There is an end of year restricted fund balance of £53,505 (2023/24: £76,110). Mainly accounted for by £28,709 for NHS projects, and £2,162 for The Henry Smith project, £18,365 left for the Alzheimer's project. The funds are expected to be spent by March 2026.

#### **Restrictions and Investment Powers**

The Memorandum of Association authorises the charity to receive income by way of grants, donations, gifts and legacies provided it does not undertake any permanent trading activities in raising funds for its primary objectives. The Memorandum of Association authorises investment of surplus monies not immediately required, subject only to conditions and consents imposed by law.

#### **Reserves Policy**

The Trustee Board reviews and updates its reserves policy annually to ensure its compliance with Charity Commission best practice. This requires reserves to be available to cover future contingencies and liabilities. The Reserves Policy requires at least three months' expenditure to be held as unrestricted designated funds, equating to £613,644 at budgeted 2025/26 expenditure levels.

The Charity also has a designated fund of £225,000 for tangible fixed assets (investments) and a further £270,000 for other designated funds, the breakdown of which can be seen in Note 20 on page 27. The unrestricted and undesignated general free reserves at 31 March 2025 are £167,448 (2024: £147,080) after designating reserves of £1,108,644 (2024: £1,040,692). Restricted reserves at the end of the year amount to £53,505 (2024: £76,110).

#### **Going Concern**

The Charity reported a cash inflow of £209,507 for the year as creditors and provisions were increased at year end, the Charity expects to make a smaller inflow in 2025/26.

After making further appropriate enquiries, together with our reserves and expenditure control, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the twelve months from the date of signing this report. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

#### **Political Donations**

No donations of monies or donated goods were made to any political parties or political campaigns in the year (2023/4: £NIL).



# **BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**

## **TRUSTEES'/DIRECTORS' REPORT**

### **For the year ended 31 March 2025**

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#### **FUTURE PLANS**

Overall, funding continues to be short term and uncertain and is likely to remain so for some years to come, which makes longer term planning difficult. The Trustee Board recognises this, and its commitment to diversify its search for other funding includes seeking opportunities to work with other local Citizens Advice and other partners to collaborate on projects and share costs where possible.

With traditional sources of funding looking less secure, it is our intention to seek a new funding or new partnerships from a broader base, considering our clients' needs. CAB will offer its 'mainstream' access to our service by the most efficient means, which remains the telephone – across all our projects when clients express a channel preference it is for phone services. Alongside the phone service we will continue to offer some in-person support for clients who need it via funding arrangements with partners already working with the client group.

CAB will seek to target services at those people who are identified as being in greatest need. We will also seek to design services around clients at points where they are undergoing life changing events, for example a relationship breakdown, a cancer diagnosis, a threat of eviction. This approach already describes some of our most successful projects such as our Macmillan Welfare Benefit Service, Alzheimer's Society Project and our duty scheme at the county court supporting clients at risk of eviction.

As a result of our partnerships with Citizens Advice national and Anawim, Birmingham's Centre for Women, additional short-term funding has been secured for our Women's Services Project this year. The challenge remains to identify and secure longer term funding for this service, that has demonstrated a sustainable impact for the clients it supports.

Over the last year we have adapted flexibly to the changing funding landscape, pivoting or expanding services as necessary to continue to meet the needs of our clients e.g: enabling continuity of energy advice via the CADENT project on cessation of the BEAP project; expanding our Help to Claim service as a trusted provider of advice on Managed Migration to Universal Credit.

We have instigated new projects, embedding and expanding our West Midlands Sickle Cell, Thalassaemia and Rare Inherited Anaemia's Network Adviser Service and extending our reach into foodbanks by securing funding from Trussel to offer much needed advice to foodbank users in Quinton. We will continue to use our knowledge and networks to identify further developments for the future.

Much of this work will be underpinned by our long-term commitment to working with volunteers. The volunteer function is important to continue, as it meets additional client demand, and provides us with a pool from which we can recruit to paid posts within context of as workforce shortages across the advice sector. In 2024/25, five of our TAL advisers were recruited to vacant paid posts. The funding for our training and development officer runs out this year, as have now received the maximum grants available from the Henry Smith Trust. We will seek alternative funding for this post, as ongoing workforce training and development is crucial to our ability to deliver high quality advice. The post holder is also responsible for training all volunteers entering the service, for which we have no other funding.

We will continue to utilise technology both to promote ourselves to funders and to support more clients where possible. We will renew our website to ensure a more attractive web presence for clients, potential funders, corporate sponsors, and job candidates. We will also work with other local Citizens Advice and national Citizens Advice (CA) to harness AI where it can make our resources go further.

The priorities laid out below cover a wide range of challenges and opportunities in the next year and beyond:

- Continue to provide the people of Birmingham with high quality and accessible services
- Take steps to maintain our finances on a more sustainable footing by continuing to seek new funding opportunities, having a more diverse funding base and managing our costs
- Have the appropriate infrastructure to provide high quality services to our customers and ensure efficient management of the organisation
- Further develop our telephone and digital offer to ensure we reach as many clients as possible within our limited resources
- Raise the profile of Citizens Advice Birmingham with clients, funders and third parties
- Use our data to analyse and research issues to campaign for the benefit of our clients and the wider community
- Explore collaborative working with other local Citizens Advice, particularly in the West Midlands region, in other Core Cities and with other third sector agencies

- Utilise reserves in line with policy.

## **BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**

### **TRUSTEES'/DIRECTORS' REPORT**

**For the year ended 31 March 2025**

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#### **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company and charity law requires the trustees to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charitable company and of the surplus or deficit of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- a) select suitable accounting policies and apply them consistently
- b) observe the methods and principles in the Charities SORP
- c) make judgements and estimates that are reasonable and prudent
- d) state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- e) prepare the financial statement on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

#### **STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS**

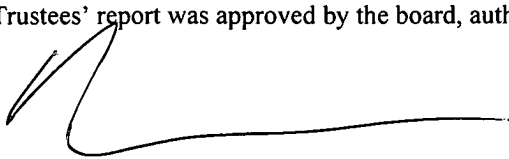
The directors who were in office on the date of approval of these financial statements have confirmed, as far as they are aware, that there is no relevant audit information of which the auditors are unaware. Each of the directors have confirmed that they have taken all the steps that they ought to have taken as directors in order to make themselves aware of any relevant audit information and to establish that it has been communicated to the auditor.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities, preparing the accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) and the Charities Act 2011.

#### **Auditors**

The auditors, CKCA Limited, have indicated their willingness to continue in office for the ensuing year.

The Trustees' report was approved by the board, authorised for issue on 30 July 2025, and signed on its behalf by:



**Liam Brooker**  
Chair

# **BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**

## **INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BIRMINGHAM**

### **CITIZENS ADVICE BUREAU SERVICE LIMITED**

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#### **Opinion**

We have audited the financial statements of Birmingham Citizens Advice Bureau Service Limited (the 'charitable company') for the year ended 31 March 2025 which comprise of the statement of financial activities, balance sheet, cash flow statement and notes to the financial statements, including a summary of 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 2024, and of its incoming resources and application of resources, including its income and expenditure, 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 charitable company 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 charitable company's ability to continue as a going concern for a period of at least 12 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 trustees are responsible for the other information. The other information comprises the information included in the report of the trustees, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

# **BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**

## **INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BIRMINGHAM**

### **CITIZENS ADVICE BUREAU SERVICE LIMITED (CONT.)**

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

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

- the information given in the report of the trustees (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

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

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the Report of the Trustees and from the requirement to prepare a strategic report.

#### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on page 10, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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**

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**

We identified and assessed the risks of material misstatement of the financial statements, in respect of irregularities whether due to fraud or error, or non-compliance with laws and regulations and then designed and performed audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

We obtained an understanding of the legal and regulatory frameworks that are applicable to the Company by discussion and enquiry with the directors and management team and our general knowledge and experience of the charity sector.

# **BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**

## **INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BIRMINGHAM**

### **CITIZENS ADVICE BUREAU SERVICE LIMITED (CONT.)**

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#### **Auditor's responsibilities for the audit of the financial statements (cont.)**

We focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation, data protection, employment, and health and safety legislation;

We assessed the extent of compliance with the laws and regulations identified above through making enquiries of management, reviewing correspondence with relevant regulators.

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

We assessed the susceptibility of the Company's financial statements to material misstatement, including how fraud might occur. Audit procedures performed included but were not limited to:

- Discussions with directors and management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- Confirming our understanding of controls by performing a walkthrough test or observation and enquiry;
- Performing analytical procedures to identify any unusual or unexpected relationships;
- Identifying and testing journal entries;
- Agreeing funding to underlying service agreements and ensuring income is recognised in the correct period;
- Agreeing classification of funding between restricted and unrestricted funds and ensuring amounts are spent for the purposes intended;
- Reviewing the allocation of direct and support costs and ensuring comparable to previous periods;
- Reviewing unusual or unexpected transactions; and
- Agreeing the financial statement disclosures to underlying supporting documentation.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also 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.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://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 charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

*CK Audit*

Mark Nicholls FCA  
Senior Statutory Auditor  
for and on behalf of CK Audit

Chartered Accountants  
Statutory Auditor

30 July 2025

No. 4 Castle Court 2  
Castlegate Way  
Dudley  
West Midlands  
DY1 4RH

**BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
(Including income and expenditure account)  
**For the year ended 31 March 2025**

	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
<b>Income from:</b>							
Donations and legacies	2	2,799	-	2,799	1,986	-	1,986
Charitable activities	3	825,676	1,280,590	2,106,266	896,798	1,175,069	2,071,867
Activities for generating funds	4	50	27,747	27,797	1,978	25,354	27,332
Investments	5	40,227	-	40,227	36,399	-	36,399
<b>Total income</b>		<b>868,752</b>	<b>1,308,337</b>	<b>2,177,089</b>	<b>937,161</b>	<b>1,200,423</b>	<b>2,137,584</b>
<b>Expenditure on:</b>							
Charitable activities	6,7	736,755	1,336,523	2,073,278	763,824	1,206,276	1,970,100
Other expenditure	8	3,127	34,969	38,096	69,484	31,396	100,880
<b>Total expenditure</b>		<b>739,882</b>	<b>1,371,492</b>	<b>2,111,374</b>	<b>833,308</b>	<b>1,237,672</b>	<b>2,070,980</b>
<b>Net income/(expenditure) before transfer</b>		<b>128,870</b>	<b>(63,155)</b>	<b>65,715</b>	<b>103,853</b>	<b>(37,249)</b>	<b>66,604</b>
<b>Transfers between funds</b>	20,21	<b>(40,550)</b>	<b>40,550</b>	<b>-</b>	<b>(71,020)</b>	<b>71,020</b>	<b>-</b>
<b>Net movement in funds</b>		<b>88,320</b>	<b>(22,605)</b>	<b>65,715</b>	<b>32,833</b>	<b>33,771</b>	<b>66,604</b>
<b>Reconciliation of funds:</b>							
Total funds brought forward at 01 April 2024		1,187,772	76,110	1,263,882	1,154,939	42,339	1,197,278
<b>Total funds carried forward at 31 March 2025</b>		<b>1,276,092</b>	<b>53,505</b>	<b>1,329,597</b>	<b>1,187,772</b>	<b>76,110</b>	<b>1,263,882</b>

The statement of financial activities includes all gains and losses in the current and comparative year. All income and expenditure derive from continuing activities.

The notes on pages 17 to 32 form part of these financial statements.

**BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**  
**BALANCE SHEET**  
**As at 31 March 2025**

		2025	2024
	Note	£	£
<b>Fixed assets</b>			
Tangible assets	14	-	-
Investments	14	225,000	225,000
		<u>225,000</u>	<u>225,000</u>
<b>Current assets</b>			
Debtors	15	257,862	300,645
Short term deposits	26	850,633	-
Cash at bank and in hand	26	298,468	939,594
		<u>1,406,963</u>	<u>1,240,239</u>
<b>Liabilities</b>			
Creditors: amounts falling due within one year	16	(222,366)	(121,357)
		<u></u>	<u></u>
<b>Net current assets</b>		<u>1,184,597</u>	<u>1,118,882</u>
<b>Total assets less current liabilities</b>		<u>1,409,597</u>	<u>1,343,882</u>
<b>Provisions for liabilities</b>	19	(80,000)	(80,000)
		<u></u>	<u></u>
<b>Total net assets</b>		<u>1,329,597</u>	<u>1,263,882</u>
<b>Funds of the charity</b>			
Unrestricted funds:	20		
General funds		167,448	147,080
Designated Revaluation reserve		53,557	53,557
Other Designated funds		1,055,087	987,135
		<u>1,276,092</u>	<u>1,187,772</u>
Restricted funds	21	53,505	76,110
		<u></u>	<u></u>
<b>Total charity funds</b>	22	<u>1,329,597</u>	<u>1,263,882</u>

The financial statements for registered Company number 02202427, have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the provisions of FRS 102 Section 1A – small entities. The accounts were approved by the Board, authorised for issue on 30 July 2025 and signed on its behalf by,

  
**Liam Brooker**  
Chair

The notes on pages 17 to 32 form part of these financial statements.

**BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**  
**CASH FLOW STATEMENT**  
**For the year ended 31 March 2025**

	Note	2025 £	2024 £
<b>Cash flows from operating activities:</b>			
Net cash provided by operating activities	25	169,280	(150,319)
<b>Cash flows from investing activities:</b>			
Dividends, interest and rents from investments	5	40,227	36,399
<b>Net cash provided by investing activities</b>		<b>40,227</b>	<b>36,399</b>
Increase / (decrease) in cash and cash equivalents in the reporting period		209,507	(113,920)
Cash and cash equivalents at the beginning of the reporting period		939,594	1,053,514
<b>Cash and cash equivalents at the end of the reporting period</b>	26	<b>1,149,101</b>	<b>939,594</b>

The notes on pages 17 to 32 form part of these financial statements.



# **BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**

## **NOTES TO THE FINANCIAL STATEMENTS**

**For the year ended 31 March 2025**

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### **Charitable Company Information**

Birmingham Citizens Advice Bureau Service Limited is a private limited charitable company, limited by guarantee, by not having share capital incorporated and domiciled in England & Wales. The registered office is First Floor Wellington House, 31-34 Waterloo street, Birmingham, B2 5TJ and the company registration number is: 02202427.

### **1 Accounting Policies**

#### **1.1 Basis of preparation**

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

Birmingham Citizens Advice Bureau Service Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in Sterling and rounded to the nearest £1.

#### **1.2 Fund accounting**

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

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

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

#### **1.3 Income**

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Voluntary income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from government and other grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

#### **1.4 Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the bank.

# **BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**

## **NOTES TO THE FINANCIAL STATEMENTS**

### **For the year ended 31 March 2025**

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#### **1 Accounting Policies (continued)**

##### **1.5 Resources expended**

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates. Expenditure on raising funds comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs include all those overhead costs of office and bureau accommodation, utility services, and other services and costs, which are in support of the activity. They also include those costs not associated with the other two headings and includes costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. staff costs by time spent and other costs by estimated usage.

##### **1.6 Operating leases**

The charity classifies the lease of property and printing and telecommunications equipment as operating leases; the title to the property and equipment remains with the lessor and the equipment is replaced every six years whilst the economic life of such equipment is normally ten years. Rental charges are charged on a straight line basis over the term of the lease.

##### **1.7 Taxation**

The charitable company, being a registered charity with minimal trading income, has been granted exemption from tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

##### **1.8 Tangible fixed assets and depreciation**

All assets individually costing more than £5,000 are capitalised.

Tangible fixed assets other than freehold land are stated at cost less depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life, as follows:

Equipment	20% on the straight line method
Furniture	20% on the straight line method

##### **1.9 Investment property**

Investment property is initially recorded at cost, which includes purchase price and any directly attributable expenditure. Investment property is revalued to its fair value at each reporting date and any changes in fair value are recognised as income or expenditure.

##### **1.10 Debtors**

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

##### **1.11 Cash at bank and in hand**

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

# **BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**

## **NOTES TO THE FINANCIAL STATEMENTS**

### **For the year ended 31 March 2025**

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#### **1 Accounting Policies (continued)**

##### **1.12 Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

##### **1.13 Pensions and retirement benefits**

The charity operates a defined contribution scheme. The amount charged to the statement of financial activities in respect of pension costs and other post retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments in the balance sheet.

##### **1.14 Financial instruments**

The charity only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable, loans from banks and other third parties and loans to related parties.

Debt instruments (other than those wholly repayable or receivable within one year), including loans and other accounts receivable and payable, are initially measured at present value of the future cash flows and subsequently at amortised cost using the effective interest method.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### **1.15 Judgements in applying accounting policies and key sources of estimation uncertainty**

In preparing the Financial Statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, liabilities and disclosure of contingent assets and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

Investment property - The trustees have evaluated the value of the property at the year end. They have based their valuation on a valuation carried out by Charlotte Fullard MRICS on 20 November 2018.

The directors consider that there are no significant areas of key judgement or estimation uncertainty other than those identified in the accounting policies above.

##### **1.16 Going concern**

After making further appropriate enquiries, together with our reserves and expenditure control, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the twelve months from the date of signing this report. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

# BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

### 2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Donations and gifts	2,799	-	2,799	1,986

### 3 Income from charitable activities

Grants and contract income receivable for charitable activity – advice and information	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<b>General Advice:</b>				
Birmingham CC - Advice Service	263,750	-	263,750	344,062
Birmingham & Solihull NHS	-	185,702	187,702	187,252
Universal Support – Help to Claim	-	359,787	359,787	281,632
The Henry Smith Charity	-	48,752	48,752	49,250
Cadent Foundation	-	46,173	46,173	43,117
Energy Saving Trust	-	17,691	17,691	37,958
Birmingham Women & Childrens NHS	-	47,509	47,509	42,764
Sandwell & West Birmingham NHS	-	37,938	37,938	48,441
Other grants		26,456	26,456	
	263,750	770,008	1,033,758	1,034,476
<b>Debt Advice:</b>				
Money Advice Service: Debt Advice	519,614	-	519,614	503,017
Community Law Partnership (CLP)	42,312	-	42,312	48,507
Other grants	-	-	-	-
	561,926	-	561,926	551,524
<b>Benefit Advice:</b>				
Birmingham CC - Mental Health	-	-	-	37,000
Macmillan Cancer Support	-	366,883	366,883	365,498
Alzheimer's	-	143,699	143,699	83,369
	-	510,582	510,582	485,867
<b>Total income from charitable activities</b>	<b>825,676</b>	<b>1,280,590</b>	<b>2,106,266</b>	<b>2,071,867</b>

**BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2025**

**4 Activities for generating funds**

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Other income	50	27,747	27,797	27,332
	<u>50</u>	<u>27,747</u>	<u>27,797</u>	<u>27,332</u>

**5 Investments**

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Interest received.	22,327	-	22,327	21,155
Investment property rental income	17,900	-	17,900	15,244
	<u>40,227</u>	<u>-</u>	<u>40,227</u>	<u>36,399</u>

**6 Expenditure on charitable activities by fund**

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
General Advice	227,221	816,167	1,043,388	954,536
Debt Advice	509,534	-	509,534	517,413
Benefits Advice	-	520,356	520,356	498,151
	<u>736,755</u>	<u>1,336,523</u>	<u>2,073,278</u>	<u>1,970,100</u>

**BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2025**

**7 Analysis of expenditure on charitable activities**

	<b>Basis of Allocation</b>	<b>General Advice £</b>	<b>Debt Advice £</b>	<b>Benefits Advice £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
<b>Direct costs:</b>						
Salaries and wages	Direct	787,533	398,613	395,317	1,581,463	1,463,435
Staff and volunteers	Direct	4,943	489	1,612	7,044	9,777
Office costs	Direct	74	661	-	735	1,616
Premises costs	Direct	-	-	-	-	-
Other costs	Direct	-	-	-	-	602
		<u>792,550</u>	<u>399,763</u>	<u>396,929</u>	<u>1,589,242</u>	<u>1,475,430</u>
<b>Support costs:</b>						
Salaries wages	Staff/Hrs	83,101	36,352	40,873	160,326	147,107
Staff and volunteers	Staff/Hrs	7,553	3,384	3,762	14,699	5,747
Office costs	Staff/Hrs	87,766	38,395	43,177	169,338	185,092
Premises costs	Staff/Hrs	65,209	28,417	32,008	125,634	144,470
Governance costs	Staff/Hrs	6,266	2,788	3,122	12,176	10,841
Other costs	Staff/Hrs	943	435	485	1,863	1,413
		<u>250,838</u>	<u>109,771</u>	<u>123,427</u>	<u>484,036</u>	<u>494,670</u>
<b>Total expenditure on charitable activities</b>		<u>1,043,388</u>	<u>509,534</u>	<u>520,356</u>	<u>2,073,278</u>	<u>1,970,100</u>

**8 Other expenditure**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
Investment property expenditure	3,127	-	3,127	1,433
CEO Forum	-	13,292	13,292	11,954
Other expenditure	-	21,677	21,677	19,442
Office Relocation	-	-	-	68,051
	<u>3,127</u>	<u>34,969</u>	<u>38,096</u>	<u>100,880</u>

**9 Net incoming resources for the year**

This is stated after charging

	<b>2025 £</b>	<b>2024 £</b>
Operating leases - land and buildings	98,907	130,293
Auditor's remuneration:		
- Audit	10,123	8,967
Depreciation and Impairment Charges	-	-

# BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

### For the year ended 31 March 2025

#### 10 Trustees

During the current or previous year no remuneration or benefits for services as a director/trustee have been paid or were payable, directly or indirectly, out of the funds of the charity to any trustee or to any person known to be connected with them.

Reimbursement of travel and incidental expenses to the trustees came to £Nil during the year to 31 March 2025 (202/24: £Nil).

Expenses related to costs of Trustees' meetings including the AGM totalled £1,382 (2023/24: £731).

11	Employees	2025 FTE Number	2024 FTE Number	2025 Head Count	2024 Head Count
	<b>Number of employees</b>				
	The average number of employees, analysed by function was:				
	Advice workers and support staff	48	43	52	47
	Key management personnel	4	5	4	5
		<u>52</u>	<u>48</u>	<u>56</u>	<u>52</u>
	<b>Employment costs</b>			2025 £	2024 £
	Wages and salaries			1,537,480	1,419,196
	Social security costs			132,990	126,184
	Pensions costs			71,319	65,161
				<u>1,741,789</u>	<u>1,610,542</u>

No employee received remuneration amounting to more than £60,000 in the period (2023/24: NIL)

The key management personnel of the Charity comprise the Chief Executive Officer, three operational managers and a finance manager.

The total employee benefits of the key management personnel of the Charity were £225,057 (2023/24: £236,175). During the current or previous year no remuneration or benefits for services as a director/trustee have been paid or were payable, directly or indirectly, out of the funds of the charity to any trustee or any person known to be connected with them.

# BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

### For the year ended 31 March 2025

#### 12 Pensions

There is a defined contribution pension scheme for employees. The basis for allocating the employer expense between activities is based on the salary cost of staff working on that activity. The charity automatically enrol eligible jobholders into a qualifying scheme in accordance with pensions legislation. The assets of the scheme are held separately from those of the company in an independently administered fund. The fund is a Group Personal Pension Scheme with Standard Life. The pension cost charge for the year represents contributions payable by the charitable company to the fund and amounted to £71,319 (2023/24: £65,161). The cost of the pension is allocated to each individual project within which an employee works. At the year-end £0 was owed to the pension scheme (2023/24: £10,553).

#### 13 Volunteers

The Trustee Board and Senior Management Team recognise the tremendous contribution made by our volunteers without whom the service could not operate. While the majority of our volunteers are based within the telephone advice service, we also have volunteers staffing the volunteer benefits team, providing IT and admin support, contributing to research and campaigns work, and working within our energy and Macmillan contracts. We continue to develop our volunteer offer and are working on a strategy for the expansion of the volunteer team to staff our telephone advice line, and support other current and emerging needs of the business.

14 Fixed Assets	Investment			
	Properties	Equipment	Furniture	Total
	£	£	£	£
<b>Cost</b>				
At 31 March 2024	225,000	32,550	10,589	268,139
At 31 March 2025	225,000	32,550	10,589	268,139
<b>Depreciation</b>				
At 1 April 2024	-	32,550	10,589	43,139
At 31 March 2025	-	32,550	10,589	43,139
<b>Net book value</b>				
At 31 March 2025	225,000	-	-	225,000
At 31 March 2024	225,000	-	-	225,000

The property at Tyseley was transferred from freehold property to investment property, after the property stopped being used as an office and became tenanted on 19 December 2018. The carrying value of the freehold property was transferred at this date. The investment property was revalued by the trustees to its fair value based on a valuation carried out on 20 November 2018 by Charlotte Fullard MRICS of Lambert Smith and Hampton which resulted in an increase in value of £53,557. The trustees do not believe the fair value to have changed significantly since that valuation.



**BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2025**

<b>15 Debtors</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Grants receivable	180,706	177,482
Prepayments	33,546	32,840
Accrued income	43,610	78,556
Other debtors		11,767
	<u>257,862</u>	<u>300,645</u>
<b>16 Creditors: amounts falling due within one year</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Trade creditors	7,992	5,135
Social security costs	-	-
Pensions	-	10,553
Accruals	62,952	61,248
Deferred income	149,539	44,203
Other creditors	1,883	218
	<u>222,366</u>	<u>121,357</u>

**17 Deferred income**

Deferred income comprises of income received for the following projects for which performance is expected in the following year; totalling £149,539 in 2025 (2024: £44,203):

	<b>Mental Health £</b>	<b>NHS Project £</b>	<b>Others £</b>
Balance as at 01 April 2024	3,700	32,072	8,431
Amount released to income earned	-	32,072	8,431
Amount deferred in year		68,168	77,671
	<u>3,700</u>	<u>68,168</u>	<u>77,671</u>
<b>Balance as at 31 March 2025</b>	<b>3,700</b>	<b>68,168</b>	<b>77,671</b>

**BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2025**

<b>18</b>	<b>Financial instruments</b>	<b>2025 £</b>	<b>2024 £</b>
	<b>Financial assets</b>		
	Financial assets measured at fair value through profit & loss:		
	- Cash at bank and in hand	<b>1,149,101</b>	939,594
	Financial assets that are debt instruments measured at amortised cost:		
	- Grants receivable	<b>180,706</b>	177,482
	- Accrued income	<b>43,610</b>	78,556
		<hr/>	<hr/>
		<b>1,373,417</b>	1,195,632
		<hr/>	<hr/>
	<b>Financial liabilities</b>		
	Financial liabilities measured at amortised cost:		
	- Trade creditors	<b>7,992</b>	5,135
	- Taxation and social security costs	-	-
	- Pensions	-	10,553
	- Accruals	<b>62,952</b>	61,248
	- Other creditors	<b>1,883</b>	218
		<hr/>	<hr/>
		<b>72,827</b>	77,154
		<hr/>	<hr/>
<b>19</b>	<b>Provisions for liabilities</b>	<b>2025 £</b>	<b>2024 £</b>
	Dilapidations on leased premises	<b>80,000</b>	80,000
		<hr/>	<hr/>
	The dilapidations cost is payable as follows:		
	Within one year	<b>80,000</b>	80,000
	Between one and two years	-	-
	Between two and five years	-	-
	After five years	-	-
		<hr/>	<hr/>
		<b>80,000</b>	80,000
		<hr/>	<hr/>
	<b>Movement in provisions</b>	<b>2025 £</b>	<b>2024 £</b>
	Dilapidations provision brought forward	<b>80,000</b>	80,000
	Increase/(decrease) in the year	-	-
		<hr/>	<hr/>
	<b>Provision carried forward</b>	<b>80,000</b>	80,000
		<hr/>	<hr/>

An increase in the dilapidations provision was made in 2016/17 after a dilapidations review was undertaken on 08.05.17 by Pollie Jelfs MRICS of Fusion Building Consultancy Limited. The expenditure is expected to incur during 2025/26.

**BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2025**

**20 Unrestricted funds**

	Balance at 01 April 2024 £	Incoming resources £	Resources expended £	Transfer Between Funds £	Balance at 31 March 2025 £
General funds	147,080	868,752	(739,882)	(108,502)	167,448
Designated funds: Reserves policy	545,692	-	-	67,952	613,644
Designated funds: Redundancies fund	150,000	-	-	30,000	180,000
Designated funds: Investment property	225,000	-	-	-	225,000
Designated funds: Properties improvements	100,000	-	-	(50,000)	50,000
Designated funds: IT improvements	20,000	-	-	-	20,000
Designated funds: Project Contingency	-	-	-	20,000	20,000
<b>Total Unrestricted funds</b>	<b>1,187,772</b>	<b>868,752</b>	<b>(739,882)</b>	<b>(40,550)</b>	<b>1,276,092</b>

There is a designated fund of £225,000 for the investment property at Tyseley (2023/24: £225,000) as this amount is not readily available to spend on the charitable objects of the Charity. The freehold property was transferred to investment property once it was tenanted on 19 December 2018. A further £613,644 is designated as per the reserves policy of 3 months' budgeted operating costs (2023/24: £545,692), £180,000 for a redundancies fund for all staff (2023/24: £150,000), £50,000 set aside for expected property improvements within the next two years on properties the Charity owns or leases (2023/24: £100,000) £20,000 set aside for IT costs for equipment renewals (2023/24: £20,000) and a Project contingency for loss of contract £20,000.

**Prior year comparative**

	Balance at 01 April 2023 £	Incoming resources £	Resources expended £	Transfer Between Funds £	Balance at 31 March 2024 £
General funds	145,746	937,161	(833,308)	(102,519)	147,080
Designated funds: Reserves policy	514,193	-	-	31,499	545,692
Designated funds: Redundancies fund	150,000	-	-	-	150,000
Designated funds: Investment property	225,000	-	-	-	225,000
Designated funds: Properties improvements	100,000	-	-	-	100,000
Designated funds: IT improvements	20,000	-	-	-	20,000
<b>Total Unrestricted funds</b>	<b>1,025,486</b>	<b>937,161</b>	<b>(833,308)</b>	<b>(71,020)</b>	<b>1,187,772</b>

There is a designated fund of £225,000 for the investment property at Tyseley (2022/23: £225,000) as this amount is not readily available to spend on the charitable objects of the Charity. The freehold property was transferred to investment property once it was tenanted on 19 December 2018. A further £545,692 is designated as per the reserves policy of 3 months' budgeted operating costs (2022/23: £514,193), £150,000 for a redundancies fund for all staff (2022/23: £150,000), £100,000 set aside for expected property improvements within the next two years on properties the Charity owns or leases (2022/23: £100,000) and £20,000 set aside for IT costs for equipment renewals (2022/23: £20,000).

**BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2025**

**21 Restricted funds**

The income funds of the charity include restricted funds comprising the following unexpended balances of grants received for specific purposes:

	Balance at 01 April 2024 £	Incoming resources £	Resources expended £	Transfer Between Funds £	Balance at 31 March 2025 £
Birmingham CC - Mental Health	-	-	-	-	-
Birmingham & Solihull NHS	34,949	233,711	(240,309)	359	28,710
Macmillan Cancer Support	-	366,883	(383,835)	16,952	-
The Henry Smith Charity	6,733	48,752	(53,323)	-	2,162
Universal Support – Help to Claim	-	359,787	(375,390)	15,603	-
Alzheimer's	11,187	143,699	(136,521)	-	18,365
CEO Forum	6,662	6,630	(13,292)	-	-
Cadent Foundation	-	46,173	(44,784)	-	1,389
Energy Saving Trust	7,965	17,691	(14,209)	(11,447)	-
Other	8,615	85,011	(109,828)	19,082	2,880
<b>Total</b>	<b>76,110</b>	<b>1,308,337</b>	<b>(1,371,492)</b>	<b>40,550</b>	<b>53,505</b>

- \*Funds transferred into unrestricted funds from restricted funds represent a paying back of funds transferred into these restricted fund projects from prior years where funding was less than expenditure.

**Prior year comparative**

	Balance at 01 April 2023 £	Incoming resources £	Resources expended £	Transfer Between Funds £	Balance at 31 March 2024 £
Birmingham CC - Mental Health	10,090	37,000	(31,856)	(15,234)	-
Birmingham & Solihull NHS	10,943	230,016	(211,829)	5,819	34,949
Macmillan Cancer Support	-	365,498	(394,113)	28,615	-
The Henry Smith Charity	6,587	49,250	(49,104)	-	6,733
Universal Support – Help to Claim	-	281,632	(330,008)	48,376	-
Alzheimer's	-	83,369	(72,182)	-	11,187
CEO Forum	9,013	9,603	(11,954)	-	6,662
Cadent Foundation	(3,136)	43,117	(44,478)	4,497	-
Energy Saving Trust	4,098	37,958	(34,091)	-	7,965
Other	4,745	62,980	(58,056)	(1,053)	8,615
<b>Total</b>	<b>42,339</b>	<b>1,200,423</b>	<b>(1,237,671)</b>	<b>71,020</b>	<b>76,110</b>

- \*Funds transferred into unrestricted funds from restricted funds represent a paying back of funds transferred into these restricted fund projects from prior years where funding was less than expenditure.

# **BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**

## **NOTES TO THE FINANCIAL STATEMENTS**

### **For the year ended 31 March 2025**

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#### **Restricted Project Descriptions**

##### **Birmingham & Solihull NHS**

Our Wellbeing service provides generalist advice to the patients of 14 GP surgeries within the Birmingham and Solihull Clinical Commissioning Group (CCG). Referrals to the services are via members of the Primary Health Care Team and clients via self-referral. The aim of the service is for patients to be supported and advised on their non-clinical issues that may be impacting their health and wellbeing, thus freeing practice staff time to focus on clinical issues. This contract has been extended until the end of March 2025.

Our staff project delivers a generalist advice service to the staff of Birmingham & Solihull Integrated Care System (ICS) primarily via a dedicated telephone hotline with follow up appointments either in person, or digitally, subject to staff preference and/or when the complexity of the issues requires. Our project based at Birmingham Women's and Children's hospital, involves an onsite presence to deliver a full-time service to patients and families. Each contract provides funding for one FTE caseworker.

##### **West Midlands Sickle Cell and Thalassemia Network**

Our West Midlands wide Sickle Cell, Thalassemia and Rare Inherited Anaemia's Network Adviser Service delivers telephone based advice on a range of social welfare issues for those with Sickle Cell, Thalassemia or rare anaemias, their families and carers living in the West Midlands. The contract runs for 12 months to October 2025.

##### **Quinton Food Bank**

Our LEAS team provides face to face generalist advice to users of Quinton Food Bank via our partnership with Trussell. The contract runs for 12 months until November 2025.

##### **Macmillan Cancer Support**

This project offers face to face appointments at numerous outreach sessions each week. These were delivered out of six hospitals, 2 hospices, 2 community buildings and a CA office across Birmingham and Solihull. Clients are also given the option of a telephone appointment if they are unable to travel for a face to face appointment. The project provides welfare benefits advice to people affected by cancer. Referrals into the service are via clinical nurse teams, consultants, and other health and social care professionals. Clients can also self-refer through our dedicated Macmillan helpline. The funding from Macmillan Cancer Support has been extended to 31st December 2025

##### **Universal Support**

Citizens Advice nationally has contracted with Citizens Advice Birmingham to assist people to make a new claim for Universal Credit, from assessment of eligibility for the benefit up to receipt of their first payment. The service includes staffing the national Help to Claim telephone helpline, via which clients are assessed for eligibility for Universal Credit, and for the level of support they require to make the claim; and providing practical support where required by clients to submit the claim. This service is funded until December 2025.

##### **The Henry Smith Charity**

We receive funding from The Henry Smith Charity to support a team of six volunteers to deliver specialist welfare benefits and financial capability advice to Birmingham residents via telephone/video and in-person appointments. The contract began in July 2022 and is funded to Oct 2025.

##### **Cadent Foundation**

We receive funding from national Citizens Advice from the Cadent Foundation for one FTE caseworker to deliver specialist energy advice and income maximisation support to clients experiencing fuel poverty. The caseworker looks at individuals' circumstances holistically and ensures they can access the range of services they need to tackle fuel poverty and financial hardship for the long term. The project is funded until 31<sup>st</sup> March 2027.

## Alzheimer's Society

This project provides welfare benefits advice to people affected by dementia. Appointments are telephone based and referrals are made by Alzheimer's Society staff. Clients can be referred from anywhere in England, Scotland and Wales. The project is funded through to September 2025.

### Other restricted funds

These funds relate to client grants received by the charity from other charities and trusts and held on trust for clients until they can be passed onto them.

#### 22 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 March 2025 are represented by:			
Investment property	225,000	-	225,000
Net current assets	1,131,092	53,505	1,184,597
Provisions	(80,000)	-	(80,000)
	<u>1,276,092</u>	<u>53,505</u>	<u>1,329,597</u>
	Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 March 2024 are represented by:			
Investment property	225,000	-	225,000
Net current assets	1,042,772	76,110	1,118,882
Provisions	(80,000)	-	(80,000)
	<u>1,187,772</u>	<u>76,110</u>	<u>1,263,882</u>

#### 23 Commitments under operating leases

##### As lessee:

As at 31 March 2025, the company had commitments under non-cancellable operating leases as follows:

	Land and buildings		Other	
	2025 £	2024 £	2025 £	2024 £
Within one year	61,944	51,000	-	-
Between one and two years	17,620	61,200	-	-
	<u>79,564</u>	<u>112,200</u>	<u>-</u>	<u>-</u>

# BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

### 24 Related parties

Citizens Advice Birmingham (CAB) is a member of The National Association of Citizens Advice Bureaux (Citizens Advice), the national charity (Charity Number: 279057) which sets out a framework for standards of advice and case management and supports local offices with an information system, training and other services.

During the 2024/25 financial year payments were made to Citizens Advice to the value of £11,503 (2023/24: £11,438) in respect of subscriptions, accountancy support, training services, stationery and sundries. Receipts from Citizens Advice for contracts and grant funding totalled £984,529 (2023/24: £887,954).

Councillor Gareth Moore is an elected member with Birmingham City Council. During the 2024/25 financial year payments were made to Birmingham City Council of £10,551 (2023/24: £47,468) in respect of premises rentals, council taxes and business rates. Receipts from Birmingham City Council for contracts and grant funding in the year totalled £274,063 (2023/24: £370,750).

25	Reconciliation of cash flows from operating activities	2025 £	2024 £
	Net income / (expenditure) for the reporting period	65,715	66,604
	Add: Depreciation charge		-
	Less: Dividends, interest and rents from investments	(40,227)	(36,399)
	(Increase) / decrease in debtors	42,783	8,438
	Increase / (decrease) in creditors and provisions	101,009	(188,962)
	Net cash provided by operating activities	169,280	(150,319)

26	Analysis of cash and cash equivalents	2025 £	2024 £
	Cash at bank and in hand	298,468	939,594
	Short term deposits	850,633	-
	Total cash and short term deposits	1,149,101	939,594

26A	Analysis of changes in net debt	At start of year £	Cashflows in year £	At end of year £
	Cash and short term deposits	939,594	209,507	1,149,101
		939,594	209,507	1,149,101

# **BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED**

## **NOTES TO THE FINANCIAL STATEMENTS**

### **For the year ended 31 March 2025**

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#### **27 Members liability**

The Charity (which has the working name of 'Citizens Advice Birmingham (CAB)') was formed as a company limited by guarantee on 3 December 1987 (Company Number: 02202427). The full name of the charity is Birmingham Citizens Advice Bureau Service Limited and was registered with the Charity Commission on 15 December 1987 (Charity Number: 519639).

None of the trustees have 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.