

REGISTERED COMPANY NUMBER: 06827297 (England and Wales)
REGISTERED CHARITY NUMBER: 1128497

Report of the Trustees and
Audited Financial Statements for the Year Ended 31st March 2025
for
Citizens Advice Worcester and
Herefordshire

Richards Sandy Audit Services Limited
(Statutory Auditor)
Thorneloe House
25 Barbourne Road
Worcester
WR1 1RU

**Citizens Advice Worcester and
Herefordshire**

**Contents of the Financial Statements
for the Year Ended 31st March 2025**

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 15
Report of the Independent Auditors	16 to 18
Statement of Financial Activities	19
Balance Sheet	20
Cash Flow Statement	21
Notes to the Cash Flow Statement	22
Notes to the Financial Statements	23 to 39
Detailed Statement of Financial Activities	40 to 41

**Citizens Advice Worcester and
Herefordshire**

**Reference and Administrative Details
for the Year Ended 31st March 2025**

TRUSTEES

S Lister (Chair)
P Y Griffith
B Griffiths
M E Jenkins
R Tyler (Treasurer)
O T Cleary (resigned 17.4.24)
J C Jones
D A Wiltshire
S J Furnival
A C H Scott (appointed 12.2.25)
B Close (appointed 21.8.24)
C A M Morgan-Jones (appointed 17.7.24)

MANAGEMENT TEAM

G Thomas	Chief Executive
S Reeves	Advice Service Manager (retired 11.04.25)
D George	"SmartMove" Service Manager (resigned 19.11.24)
K Borthwick	"SmartMove" Service Manager (from 20.11.24)
A Limbert	Advice Services and WAN Partnership Manager
S Gregory	Advice Service Manager

COMPANY SECRETARY

G R Thomas

REGISTERED OFFICE

The Hopmarket
The Foregate
Worcester
Worcestershire
WR1 1DL

REGISTERED COMPANY NUMBER 06827297 (England and Wales)

REGISTERED CHARITY NUMBER 1128497

AUDITORS

Richards Sandy Audit Services Limited
(Statutory Auditor)
Thorneloe House
25 Barbourne Road
Worcester
WR1 1RU

BANKERS

Unity Trust Bank Plc
4 Brindley Place
Birmingham
B1 2HB

BANKERS

CCLA Fund Managers Limited
One Angel Lane
London
EC4R 3AB

Clydesdale Bank PLC (trading as Virgin
Money)
177 Bothwell Street
Glasgow
G2 7ER

**Citizens Advice Worcester and
Herefordshire**

**Report of the Trustees
for the Year Ended 31st March 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the prevention of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in and around Worcester City, Worcestershire, Herefordshire and surrounding areas.

We aim to:

- Provide the advice people need for the problems they face
- Improve the policies and practices that affect people's lives
- Help prevent homelessness through advice, advocacy, practical assistance and support to those in need

Significant activities

The Charity provides free, confidential, impartial and independent advice and information for the benefit of the local community and seeks to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or inability to express their needs effectively. In addition, the Charity provides advice; information, practical assistance and support, through the operation of a "SmartMove" deposit guarantee scheme and "SmartLets" social lettings agency, to the single homeless and those at risk of homelessness in Worcestershire.

These services are delivered to users from our main premises in the Hopmarket and Lowesmoor in Worcester and St Owen Street in Hereford. General advice services are also provided at a number of other locations within Worcester City including at St. Richards Hospice and also at outreach locations across Herefordshire at Ross on Wye, Bromyard, Leominster, Kington and at Newton Farm in South Hereford. In addition during 2024/25 we continued with 'pilot outreaches' at Peterchurch in the rural south west of the county to continue increasing our reach to clients across Herefordshire.

The Charity also provides other services across Worcestershire, Herefordshire and for some specialist advice services or projects for specific client groups this can include clients from surrounding counties such as Gloucestershire. We provide specialist advice under contract to the Legal Aid Agency in housing law to include a Housing Possession Court Desk Scheme in Kidderminster and Redditch as well as Worcester and Hereford County Courts. We also operate our SmartMove and SmartLets schemes to provide assistance to the single homeless in a number of districts in Worcestershire. We also deliver a Macmillan welfare benefits advice service for those with a cancer diagnosis, their families and carers across Worcestershire (in partnership with Citizens Advice Wyre Forest) and in Herefordshire. Services delivered in locations other than our 3 main sites are generally provided at premises of partner agencies and/or through home visits to clients. In addition, the Charity provides the face to face element of the Pension Wise guidance service to eligible clients in Worcestershire, Herefordshire and the Cheltenham and Gloucester areas of Gloucestershire as part of a national contract held by Citizens Advice. Prior to the Covid-19 pandemic this service was delivered from our own premises and partner locations in the main population centres of the areas covered. However at the start of the Covid-19 pandemic delivery of this service changed from a face to face service to a national telephone service to which we have contributed. Post Covid-19 pandemic a limited number of face to face Pension Wise appointments were re-introduced during 2022/23 (within the limits of the grant agreement) in addition to telephone appointments and this partial delivery of face to face Pensionwise Guidance has continued. These face-to-face appointments have been delivered from our offices in Worcester and Hereford and the demand has been such that we have attracted clients from Herefordshire, Worcestershire, Gloucestershire and surrounding counties and Wales.

**Citizens Advice Worcester and
Herefordshire**

**Report of the Trustees
for the Year Ended 31st March 2025**

OBJECTIVES AND ACTIVITIES

Our Service Delivery During 2024/25.

We have now established multiple channels for client to access and receive help from our advice and housing services, following the pandemic.

During 2024/25 access to our services was available as follows:

Worcester Services

- Worcestershire Adviceline, (including a facility for Worcester callers to leave a voicemail in order to receive a call back from an adviser), which is open from 10am - 4pm Monday - Friday.
- A text and call back service, where client can leave their name, postcode and the advice subject area in which they require advice (e.g. benefits debt or housing) at any time. They will then be called back within 5 working days to receive telephone advice and if the case is more complex or as required, a follow up appointment by telephone or face to face will be arranged. (Call backs are made by our volunteer advisers from Monday - Friday across the year except during bank holiday and between Christmas and New Year).
- An email and call back service, where the client can outline their problem. They will then be provided with information or advice by email if this possible or emailed/called back within 5 working days to receive further email or telephone advice. If the case is more complex or as required, (which usually happens due to the complexity of many clients' problems) a follow up appointment by telephone or face to face will be arranged. (Call backs are made by our volunteer advisers from Monday - Friday across the year except during bank holiday and between Christmas and New Year)
- An open door drop-in service for three days a week. In 2024/25 the drop in days were changed to Monday morning, Tuesday morning, and Wednesdays afternoon.
- Face to face appointments after initial contact are available 5 days a week and are arranged at our Hopmarket or Lowesmoor offices depending on the service the client requires. We also have a monthly Pre Arranged Appointment Advice Session in Worcester with a BSL interpreter in attendance to facilitate access to our services for clients who communicate using BSL. (In addition we arrange specific appointments outside these sessions when required for BSL users and for other clients who communicate in languages other than English, using approved interpreting services).
- Appointments are also available at outreaches where funders have commissioned services such as benefits advice/casework service at St Richards Hospice, outreach locations for our Macmillan benefits casework service and SmartMove outreaches such as in Kidderminster

Herefordshire Services

- A Telephone Access which is open from 10am - 3pm Monday, Tuesday, Wednesday and Friday.
- A text and call back service, where clients can leave their name, postcode and the advice subject area in which they require advice (e.g. benefits debt or housing) at any time. They will then be called back within 5 working days to receive telephone advice and if the case is more complex or as required, a follow up appointment by telephone or face to face will be arranged. (Call backs are made by our volunteer advisers from Monday, Tuesday, Wednesday and Friday across the year except during bank holiday and between Christmas and New Year).
- An email and call back service, where the client can outline their problem. They will then be provided with information or advice by email if this possible or emailed/called back within 5 working days to receive further email or telephone advice. If the case is more complex or as required, (which usually happens due to the complexity of many clients' problems) a follow up appointment by telephone or face to face will be arranged. (Call backs are made by our volunteer advisers from Monday - Friday across the year except during bank holiday and between Christmas and New Year)
- An open door drop-in service for three days a week on Monday, Tuesday and Wednesdays mornings.
- Face to face appointments after initial contact available across 5 days a week and are arranged at our Hereford Office and our outreaches in the market towns of Bromyard, Kington, Leominster, and Ross on Wye and at other outreaches where funders have commissioned services such as the Hope Centre Bromyard, and Newton Farm Advice Centre on the South of Hereford. We also arrange outreach locations for our Macmillan Benefits Casework Service, such as at the Macmillan Renton Unit. In addition, during 2024/25 'pilot outreaches' at Peterchurch in the rural south west of the county have been tested as part of developing and increasing our reach to clients across Herefordshire.

Volunteer Advisers deliver advice by phone or face to face from our offices in Worcester and Herefordshire as team working is one of the benefits of volunteering. However, some volunteers still choose to volunteer from home, using the Voipfone technology that the charity invested in during the pandemic, and the new Adviceline 'Connect' technology, which is accessed via computer via the internet.

**Citizens Advice Worcester and
Herefordshire**

**Report of the Trustees
for the Year Ended 31st March 2025**

OBJECTIVES AND ACTIVITIES

The board and management team have committed to making as many channels available to our clients to access our services given that clients' needs and abilities to use different channels are wide ranging.

Public benefit

The trustees confirm that the charity has complied with the duty in section 17(5) of the 2011 Charities Act to have due regard to guidance on public benefit when reviewing its aims and objectives and in planning future activities.

Contribution of Volunteers

The Charity receives help and support in the form of voluntary assistance in advising the public and the charity's administration. Generalist advice is provided almost entirely by volunteers and without their time and commitment we would be unable to deliver this service. During the last 12 months we recruited and trained 41 new volunteers: 12 advisers at our sites in Herefordshire and 21 advisers in Worcester City. In addition 6 students were recruited as volunteers or on placements as part of their law degree and 2 volunteers were recruited for non-advice roles. In total 123 volunteers contributed approximately 30,921 hours of work to the charity in 2024/25. This is roughly the equivalent of 16 full-time posts; we estimate the value of this help at around £580,034 per annum.

Ensuring our work delivers our aims

The Charity reviews its aims, objectives and activities each year. This is undertaken as part of an overall review of our service strategy and business plan. The review looks at the outcomes achieved from our activities and the benefits to users of our services and those we aim to help. This review helps us to ensure our aims, objectives and activities remain focused on our stated purposes. We have referred to the guidance contained in the Charity Commission general guidance on public benefit when reviewing our aims and objectives and when planning future activities. Specifically, we consider how planned activities will contribute to our overall aims and objectives.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Citizens Advice Worcester and Herefordshire (previously known as Worcester Citizens Advice Bureau & WHABAC) was brought about following the merger of Worcester CAB and Worcester Housing & Benefits Advice Centre on the 1 April 2009. The charitable company passed a special resolution on 15th December 2022 changing its name from Worcester CAB & WHABAC to Citizens Advice Worcester and Herefordshire. The main areas of charitable activity are the provision of advice and support. Advice services are largely delivered through the provision of a Citizens Advice Service enhanced by additional projects targeted at specific groups in need and the provision of legal help in housing matters for those eligible. In addition, we provide practical assistance and support to the single homeless to secure and retain suitable accommodation. These areas of activity are complementary to each other and are undertaken to further our charitable purposes for the public benefit.

In total during the year 15,148 individuals have benefitted from our services. This exceeded last year's figure (individuals in 2023/24) by 2%. If we include dependents, spouses and partners, this figure of 15,148 individuals rises to over 30,000 people. Over the last 12 months the proportion of clients who are aged 50 years or over, (who represent 66% of all clients helped) has increased slightly compared to last year (64% in 2023/24). However, the number of clients with a disability and/or long term health condition has increased again to 52% of all clients when compared to last year's figure of 50% of all clients. We dealt with 18,886 individual enquires during the year (a similar level to 2023/24) resulting in around 45,130 contacts made with or on behalf of clients including telephone contacts and those made via letter, email and face to face contacts, (again a similar level to 2023/24). Over 36,877 separate issues were recorded, with 80% of these our top 5 advice areas relating to Benefits, Housing, Debt, Charitable Support and Financial Capability/Services. On the basis of these figures therefore it does appear that our clients still need help for problems they face relating to multiple issues on which they require advice. In addition, the nature of these problems is such that they are of greater complexity which requires more help from our advisers (in terms of the contacts our advisers have with our clients and/or contacts with third party organisations on behalf of our clients). A more detailed report on our main areas of activity follows below:

**Citizens Advice Worcester and
Herefordshire**

**Report of the Trustees
for the Year Ended 31st March 2025**

Advice Services

In addition to the general advice services provided to the public we also delivered a number of other advice services, targeted at specific client groups or those in particular circumstances. The performance of these services is outlined below:

- 1255 individual clients received help from the Macmillan welfare benefits advice service for those with a cancer diagnosis, their families and carers across Worcestershire (in partnership with Citizens Advice Wyre Forest) and in Herefordshire. This was a similar level to 2023/24 (1,280 in 2022/23). The total financial gains for clients and their families during the period was £3,659,495
- 1125 individual clients were assisted through funding from the Money Advice and Pensions Service to deliver face to face debt advice, in Worcester and Herefordshire. 1060 of these represented new client cases during the year. Following the retirement of a 0.5FTE Caseworker from 1 May 2023, which occurred due to a 10% decrease in funding for the national contract held by Citizens Advice with MaPS, (from which delivery is subcontracted to us), we were unable to replace this caseworker due to a recruitment freeze. This reduced number of caseworkers continued during 2024/25. Despite this reduction, the work on this project resulted in total debts of £1,720,956 being written off or rescheduled, (£1,498,865 in 2023/24) and £38,242 of other financial gains being achieved by debt caseworkers and advisers as part of this funded project.
- 210 individual clients in Worcester were helped by our Money Management Adviser funded by Worcester Municipal Charities. 114 individual clients were referred by WMC Grants Committee or by our volunteer advisers to receive help relating to benefit entitlement/income maximisation, energy/water bills, finances and Crisis Support. In addition the Money Management Adviser assisted a further 96 individuals supporting them with multiple issues at our Worcester 'Open-Door Drop-in Advice Service' sessions such as Money Management, Charitable Support and Foodbank, energy/Utilities advice and benefits advice. The Money Management Adviser also supervises one of our volunteers' advisers sessions each week.
- 432 individual clients were helped through extra staff on our core 'Text and Call-back Service' from April 2024 - September 2024 via Core Funding from Rausing that was awarded via Citizens Advice for our core 'Text and Call-back Service'. This project funding was for 12 months from July 2023 - August 2024.
- 245 individuals received help at court through the Housing Loss Prevention Advice Scheme (HLPAS) at Worcester and Hereford County Court This project was funded by the Legal Aid Agency during the year and provided emergency help at court for clients who have rent arrears and are at risk of losing their home as a result of possession proceedings issued by both social and private landlords.
- 138 individual clients received help with Housing Casework funded by either Early Legal Assistance (ELA) under the Housing Loss Prevention Assistance Scheme prior to a County Court possession hearing, and as Controlled Work under the Legal Aid Agency Legal Help Scheme for those cases where the client was eligible and the work was within the scope of the scheme. These figures also include casework funded by The National Lottery as part of our Lottery funded outreach project which includes provision of extra capacity for Housing Casework that falls outside the scope of the Legal Aid Agency Legal Help scheme.
- 137 Clients were helped by our Benefits Casework Project provided in partnership with students from Worcester University Law School (with financial support from Worcester Municipal Charities). Students volunteering receive training, ongoing supervision and support to help deliver this welfare benefits casework service to clients. 137 clients received advice and assistance from the project in the year and the total new income gained for clients in the period was over £473,906 plus other total financial gains for clients (through maintaining or regaining their previous entitlement to benefits) amounting to an additional £30,753
- 116 Individual clients received Benefits Advice and Casework to help them appeal decisions of the Department of Work and Pensions in relation to Universal Credit, Disability Benefits and Incapacity benefits. This Specialist Help was provided as a result of part of the Lottery funded Project to provide outreach advice services to provide extra capacity for Benefits casework with a focus on Herefordshire. As a result total financial gains through new income for clients and their family amounted to £278,167
- 345 clients received Specialist Benefits Advice and Casework assistance in Herefordshire as a result of funding we received from the Access to Justice Fund Improving lives Through Advice (ILTA) during 2024/25. This Specialist Help was delivered in Worcester and Herefordshire provided to provide extra capacity for Benefits casework. As a result total financial gains through new and backdated income for clients and their family amounted to £636,959
- 101 individual patients and patients' family members referred to our Benefits Advisers funded by and based at St Richard's Hospice were helped with benefits advice and casework. As a result total financial gains through new income for clients and their family amounted to £226,574. In addition other financial gains for clients amounted to further £55,088 in total.
- 101 individual vulnerable clients (for example with severe and enduring mental health problems or learning Disabilities) were helped with benefits and housing issues by our part time adviser funded by The Lasletts Charity.
- 197 families in Herefordshire with children under 5, Herefordshire foodbank clients, and vulnerable pensioners, who required financial support under the Household Support Fund (HSF5) were given Benefit and Debt Advice
- We delivered two Money management projects in 2023/24, funded by Worcestershire County Council and The Trussell Trust as follows:

**Citizens Advice Worcester and
Herefordshire**

**Report of the Trustees
for the Year Ended 31st March 2025**

- 344 clients were helped by a 1.8 FTE Money Management Advisers (increasing from 1 FTE to 1.8 FTE in June 2024) funded by Trussell and Worcester Foodbank to provide Debt assessments, advice on budgeting and income maximisation through benefit checks to clients referred by the Worcester Foodbank or who were issued with Foodbank Vouchers by Citizens Advice Worcester and Herefordshire. This project obtained total financial gains for clients of £484,598 and other financial gains/reimbursements of £35,766. In addition this project directly helped clients with debt advice/casework in single debt issue cases or cases with only a few lower value debts resulting in debts totalling £61,293 being written off or rescheduled
- 163 clients were helped by a part time Money Management Adviser funded to provide Debt assessments, advice on budgeting and income maximisation through benefit checks to advise referrals from Act on Energy - who work with Worcestershire County Council in the delivery of Energy Advice and energy vouchers to clients eligible for help under the Household Support Fund. This project obtained total financial gains for clients of over £85,000 this was delivered through The Worcester Advice Network, an advice partnership of Advice organisations in Worcestershire which we lead.

Pension Wise

This year, we celebrate 10 years of the Pension Wise service!

Citizens Advice Worcester and Herefordshire is one of 38 local Citizens Advice who have been delivering the government's Pension Wise service since its launch in April 2015. Pension Wise is a guidance service from MoneyHelper, that supports people aged 50 and over with their defined contribution pension options.

This year Pension Wise:

- Supported 83,000 clients with their pension options across the service in England, Wales and Northern Ireland
- Reduced the waiting time for an appointment, dropping from 30 days to an average of 18 days, meaning people could get the support they needed quicker
- Client satisfaction rates remained high, exceeding 91% across the year
- Clients reported an increased confidence in recognising and avoiding pension scams, with 92% saying they felt confident in this area post a Pension Wise appointment

Services for the Single Homeless:

Citizens Advice Worcester provides a number of private rented sector access schemes aimed at the prevention of homelessness among single people and childless couples; these services are centred on the "SmartMove" deposit guarantee scheme and "SmartLets" social lettings agency. The main focus of this work is in Worcester City but we also provide assistance to single homeless people in other locations in the County. These schemes provide practical assistance and ongoing support to those who are homeless or at risk of homelessness to secure and retain suitable accommodation. The main achievements and performance of these schemes over the year are outlined below:

- 695 individuals who were single and either homeless or threatened with homelessness were helped through advice, regarding temporary and long term housing options.
- There were 360 referrals and 288 applicants to our private rented sector access schemes last year. All applicants received advice and assistance relating to their housing situation. In total 70 were helped to secure and settle into suitable accommodation and 30 of these were housed in properties managed by SmartLets or through the provision of a deposit guarantee bond.
- 77.7% of applicants have a level of vulnerability in addition to the risk of homelessness, most with more than one contributing issue. The most common were: a history of homelessness, a history of offending, mental ill health, drug and/or alcohol problems and poor physical health. 29 had slept rough in the 12 months before approaching SmartMove
- The SmartLets social lettings agency had 86 properties (13 HMO's and 73 self-contained flats) providing 119 units of accommodation under management at the end of March 2025.
- In total as at 31 March 2025 there were 170 tenancies/Licenses across Worcestershire where Citizens Advice Worcester had either provided a deposit guarantee bond to the landlord or was directly managing the property through the SmartLets agency.

Fundraising activities

The charity does not actively solicit members of the public for donations, either directly or using a professional fund-raiser. As such the charity is not bound by any voluntary scheme for regulating fund-raising.

FINANCIAL REVIEW

Financial position

Total incoming resources for the year were £2,235,488 (2024: £2,217,856), an increase in total income of £17,632 compared to 2023/24.

Expenditure increased for the year to £2,112,957 from £1,936,111 in 2023/24.

Total funds carried forward were £2,186,924 (2024: £2,064,393) of which £1,571,611 (2024: £1,442,121) were unrestricted funds, this includes £597,126 (2024: £597,126) in fixed assets representing three social investment properties providing accommodation for the single homeless.

**Citizens Advice Worcester and
Herefordshire**

**Report of the Trustees
for the Year Ended 31st March 2025**

The future is uncertain in relation to a number of current project funding grants, such as:

- The Money and Pensions Services' Debt Advice Project (MaPSDAP) contract held by Citizens Advice, which we are subcontracted by Citizens Advice to deliver this service in Worcester City and Herefordshire was due to be recommissioned as our current contract ends on 31 March 2025. This contract has already been extended by 3 years from 1 April 2023 - 31 March 2025 and in January 2023 we were advised that the funding to Citizens Advice from The Money and Pensions Service (MaPs) would be cut by 10%, this resulted in a recruitment freeze and as one of our caseworkers retired in May of 2023, this has resulted in us permanently losing funding for 0.5 FTE caseworker. This contract has now been extended again to 31 March 2026 and we understand that recommissioning will commence in 2026 with a view to the new commissioned contract commencing January 2027 or April 2027.
- Our Pension Wise contract was extended for two years from April 2022 to 31 March 2024 and again for one year from 1 April 2024 - 31 March 2025. At the start of the second half of 2024/25 we were therefore unclear whether the service would be recommissioned or whether the contract would be extended. It was however finally confirmed in the final quarter of 2024/25 that the contract would be extended for further 12 months to 31 March 2026 but that this would be the final year of the contract as the services would be brought in house to be delivered directly by the Money and Pensions Service from 1 April 2026.
- Our Macmillan contracts for both Herefordshire and Worcestershire were due to end on 31 December 2024, but were extended during the third quarter of 2024/25 for further 12 months to 31 December 2025. It was however confirmed at the end of 2024/25 that the Macmillan Welfare Benefits Advice services would end in their current form in May 2026. We therefore understand that our Macmillan contracts will be extended for a further 5 months to May 2026, after which the service in its current form will end.
- Our 4-year National Lottery Community Fund Grant awarded from 1 October 2021 to meet the costs of developing and delivering Citizens Advice generalist advice and specialist advice services at outreach locations in the market towns and other venues across the County of Herefordshire is due to end in September 2025. In addition, this fund also meets the costs of increasing capacity at our central Hereford office through the introduction of open-door drop-in advice sessions and increasing our capacity to deliver specialist Housing Casework and Benefits Casework with a focus on Herefordshire. This has therefore been crucial in us developing and maintaining our services in Herefordshire.

Most grants relating to the provision of "core" services are awarded on an annual basis and project funding has been subject to annual renewal and extension over the last 12 months. These agreements will come to an end during 2025/26 with no certainty over their continuation. In addition in the case of the Household Support Scheme funding for advice services was only confirmed for a six month period during Q1-Q2 of 2024/25 before further funding for Q3-Q4 was later confirmed.

We were however awarded a 5-year Access to Justice Fund Grant (funded by the National Lottery) of £500,000 over 5 years payable at £100,000 pa from March 2024 which we are using to meet the costs of developing and delivering a Specialist Benefits Casework Service across our organisation. This aims to fund in the region of 2 FTE caseworkers over a 5 year period. The funding is structured so that the project is a long term project funded for 5 years.

The future overall financial position remains challenging and uncertainty at the end of 2024/25 has been increased as both the Covid-19 pandemic and the cost of living crisis has affected the availability of grants from some local funders for our core services. For example Worcester Municipal Charities, who are our largest core funder have reduced their grants by 25% for 2025/26 and The Hopmarket Charity was not awarding any grants at the start of 2025. In addition there is a greater amount of competition from charitable organisations for funding - particularly from those charities that provide short term crisis support for individuals in need cope with the cost of living crisis. Similarly running costs are increasing as a result of the cost of living crisis. Trustees have for a number of years recognised the difficulties in sustaining grant funding at current levels and have continued their strategy of investment to both reduce costs and generate income from charitable activities. Most significantly, this has included investing in the acquisition of suitable properties to provide accommodation for the single homeless which also generate an income from rents for the Charity to meet the running costs of the project.

**Citizens Advice Worcester and
Herefordshire**

**Report of the Trustees
for the Year Ended 31st March 2025**

FINANCIAL REVIEW

Principal funding sources

The Charity is funded from a variety of sources both statutory and charitable.

One of the largest single source of funding was the grant from Worcester Municipal Charities CIO of £205,865 (2024: £192,938).

Worcester Municipal Charities CIO also provide rent free commercial premises which is valued at £36,755 (2024: £46,240), based on the Charity's usage proportion of the premises. In addition, 68 units of accommodation for the homeless are managed by Citizens Advice Worcester and Herefordshire on behalf of Worcester Municipal Charities. A management charge of 15% of the rent received is retained by the charity totalling £63,911 (2024: £60,637), which contributed towards the cost of our work with the single homeless. Worcester Municipal Charities are the most significant contributor to meeting the costs of the charity's core activities in Worcester. The Charity would like to acknowledge their gratitude to the continued support of Worcester Municipal Charities.

The Eveson Trust provides a funding contribution to the cost of our work with the single homeless in Worcester. In addition, The John Martin Charity funds similar work in Wychavon. Wyre Forest District Council also fund projects working with the single homeless in Wyre Forest.

Worcestershire County Council also contributed funding to the provision of core advice services delivered by the Charity as part of the Worcestershire Advice Network (WAN). This included additional funding to deliver provision for those in need in accordance with the Household Support Fund and to provide extra capacity or maintain existing capacity for Money Management, Debt Assessment, Income Maximisation Advice and Benefits Casework. In addition, Worcester City Council funded core services in relation to the contribution made to preventing homelessness in Worcester to support both our advice services and specific initiatives to provide services to the single homeless. We received additional funding from Worcester City Council under the Household Support fund for staff hours to support our Volunteer Advisers so we were able to maintain the capacity of our open door drop in advice service in Worcester City Centre. Additionally this provides further capacity to assist clients to access our internal income maximisation, money management, debt, benefits and housing advice, and to also access Crisis support schemes across Worcester, (such as the foodbank, Armchair, Worcester Municipal charities' individual grants scheme and The Discretionary Welfare Assistance Scheme).

Substantial grants were received via Citizens Advice from the Money and Pensions Service to provide debt advice in Worcester City and Herefordshire and from the DWP for the delivery of the face-to-face element of the Governments Pension Wise service in Worcestershire, Herefordshire and the Cheltenham and Gloucester areas of Gloucestershire. During 2022/23 following the Covid-19 pandemic Pension Wise Guidance was delivered as part of a national telephone service, however face-to-face advice was introduced which we delivered at our offices in Worcester and Hereford.

A number of organisations provided funding specifically for advice work with particular client groups. These include St. Richards Hospice in Worcester, for those receiving their care and Macmillan Cancer Support for those with a cancer diagnosis and their families in Worcestershire and Herefordshire. We also continued to receive payments from the Legal Aid Agency to cover the cost of legal advice on housing matters, provided under contract in the two counties. We also receive a grant from the Laslett's Charity to advise and provide a level of support and casework to vulnerable clients with complex problems.

We were also supported by The Trussell Trust and Worcester Foodbank who currently provide funding in a project which commenced in October 2023, to deliver Money Management, Debt Assessment and Income Maximisation advice to Worcester Foodbank Clients.

Delivery of "core" advice services in Herefordshire is funded from a number of sources including Ross Town Council, Hereford City Council, Bromyard Town Council, The Hope Centre- Bromyard, the Philippa Southall Trust and other non-restricted funding from Herefordshire Council (from sources such as the Household Support Fund, HSF for specific projects during the year). Income received relating to the "core" service in Herefordshire is "ring-fenced" to ensure expenditure is directly related to our activities in the County.

In addition, in Herefordshire, we received cost free accommodation from The Herefordshire Council and funding from The Household Support fund to complement and support both our core services and the Herefordshire Outreach Project funded by The National Lottery Community Fund. The Household Support fund projects we have delivered in Herefordshire has specifically funded advice services (focussing on income maximisation and money management) to families in need with children under the age of five, vulnerable pensioners and food bank users.

**Citizens Advice Worcester and
Herefordshire**

**Report of the Trustees
for the Year Ended 31st March 2025**

FINANCIAL REVIEW

As result of a grant from the Community Organisations Cost of Living Fund from the National Lottery to support our SmartMove and SmartLets Projects during 2023/24 we were able in 2023/24 to meet the costs of extra staff time to complete a re-costing of all of our properties to ensure we are working as efficiently as possible and maximising our net rents which contribute to the costs of both our core SmartMove and SmartLets Projects for the single homeless and thus maintain our capacity. All of these objectives were successfully achieved and these enabled us to increase our net rent income during 2024/25 and we hope to build on this during 2025/26. This is particularly important because two of our accommodation projects for the single homeless funded by the Ministry of Housing, Communities and Local Government (MHCLG), through Worcester City Council (i) The Accommodation for Ex Offender (AfEO Project to house single ex-offenders in Worcester) and (ii) The Rough Sleepers Accommodation Project (RSAP - to provide accommodation based support for those who have or are at risk of rough sleeping) ended at the end of 2024/25. At the end of 2024/25 we were in conversation with Worcester City Council concerning funding from The Rough Sleeping Prevention and Recovery Grant that they had received to replace the RSAP and AfEO schemes.

Reserves policy

The Trustee Board has considered the Charity's requirements for reserves in light of the main risks to the organisation and its future plans. It has established a policy that the unrestricted funds not committed, or invested in tangible fixed assets held by the Charity should be between 3 and 6 months' operational expenditure.

Budgeted operational expenditure for 2024/25 was £1,820,500 (2024: £1,717,443) (excluding SmartLets property costs); the level of reserves required is therefore between £455,125 and £910,250 (2024: £429,361 and £858,722). The Trustee Board reviewed the level of reserves held during the years 2017/18 and 2018/19. This review took into account the unrestricted fixed assets, consisting of social investment properties, which could be sold in the event of any serious existential threat to the Charity.

As a result of the review the Trustee Board decided to reduce the level of reserves held to nearer to the lower, 3-month figure and they reduced cash reserves through the purchase of a further social investment property which was completed during 2019/20.

The lower level of reserves held is considered by the Trustee Board to be sufficient, in the event of significant reductions in funding, to meet any outstanding commitments and maintain activities at a reasonable level, while efforts to replace lost funding and/or identify and secure alternative sources of income are undertaken. This will allow, if necessary, for a managed reduction in services and resources to minimise the impact on the Charity and its beneficiaries in the short to medium term.

**Citizens Advice Worcester and
Herefordshire**

**Report of the Trustees
for the Year Ended 31st March 2025**

FINANCIAL REVIEW

Unrestricted funds currently stand at £1,571,611 (2024: £1,442,121); this includes fixed assets of £599,058 (2024: £604,348).

A number of designated funds are in place, as follows:

- Office Buildings Fund: £60,000 (2024: £30,000), which is designated to meet the cost of repair and redecoration of the Charity's premises.
- IT Fund: £25,000 (2024: £20,000), which is designated for the replacement of IT. Given that the organisation understand that Windows 10 is no longer being supported from autumn 2025 we anticipate that this fund will be needed in future.
- Redundancy Fund: £271,612 (2024: £262,384), which is designated to provide sufficient funds to cover the cost of redundancy.
- Smartlets Building Fund: £35,000 (2024: £Nil), which is designated to meet the costs of anticipated repairs to the Smartlets properties.

The present level of reserves available to the Charity stands at £972,557 (2024: £837,773) (comprising the general fund less fixed assets of £580,945 (2024: £525,389), and designated funds of £391,612 (2024: £312,384) which represents 6 months budgeted expenditure, (and only 3 months expenditure if the designated funds are not included).

Total restricted funds as at 31 March 2025 were £615,309 (2024: £622,272), bringing total charity funds to £2,186,924 (2024: £2,064,393). The restricted fund includes £105,633 in The Access to Justice ILTA fund, provided funding for a benefits casework project that commenced in March 2024 for £500,000 of funding over 5 years. £100,000 was received at the start of the project in March (£98,786 of which was carried over into 2024/25 of which £93,153 was spent we have budgeted for wage rises across the project over 5 years so there will be underspend in the first years of what is a 5 year project). We received the second payment of £100,000 during 2024/25 which has resulted in the current amount in this fund. The restricted fund also includes £336,543 which is the value of our Hopmarket Property that can under our lease with the Hopmarket only be used for our charitable benefit.

In addition, the Charity holds specific restricted funds to cover possible liabilities in relation to the operation of its private rented sector access schemes, SmartMove and SmartLets to include potential losses against deposit guarantee bonds issued to landlords through the SmartMove scheme and meeting leasing commitments and any repairs for which we are responsible in relation to SmartLets properties. The value of these funds is reviewed on an annual basis in line with identified possible liabilities going forward, however, as these funds decrease (see page 32) the charity will need to make any future provision for the possible liabilities by designating unrestricted funds in a new designated fund, which has been called the Smartlets Building Fund.

This year, a provision has been estimated for the dilapidation costs of two leased properties that are managed by the Charity as part of the Smartlets scheme, which is based on a surveyors' report. Refer to Note 18 to the accounts.

The Trustee Board want to maintain healthy reserves in line with their policy, but will continue to monitor the level held, giving consideration to how they can be best used to further the Charity's objectives, both in the short and longer term. Due to the uncertainties following the Covid 19 pandemic, the cost of living crisis and the resulting uncertain economic outlook, the trustees have postponed reviewing their current reserves policy in recent years. However the trustees have started to review their current Reserves Policy since the end of 2024/25 in order to: (i) look at the level of cash reserves required including the need for the current and further designated funds given the charity's potential liabilities (ii) to assess whether some of the organisations current reserves could be invested in a form so they can also fulfil the charity's benefit.

**Citizens Advice Worcester and
Herefordshire**

**Report of the Trustees
for the Year Ended 31st March 2025**

PLANS FOR THE FUTURE

The climate of austerity with cuts in public spending at both the local and national level since 2010, together with the future uncertainty due to the cost of living crisis, has continued to have an impact on the Charity's core funding position and the capacity to develop new projects and services, which can be sustained in the medium and longer term to meet the increased demand for our services.

Since the pandemic we have been able to manage financially and sustain services (initially developed from grant income from Covid-19 funding and cost of living funding) as a result of funding from the Household Support Fund from Worcestershire County Council, Worcester City Council and Herefordshire Council to support specific projects that are delivered within the scope of our core service. Unfortunately these funding agreements have been extremely short term, (usually for a maximum of 12 months). However in 2024/25 the Household Support fund was only available for six months from April - September 2024 and it was only in September 2024 that the government confirmed another six months funding (which then had to be distributed by our local authorities, to ensure all funded projects and crisis support schemes were within scope of the funding. This funding has also been subject to spending within this short period. Finally we did not have confirmation that there would be an additional Household Support Fund settlement for 2025/26 until quarter four of 2024/25. Such short term allocations of funding have therefore made it difficult for our partners in local authorities and charities such as ours to plan both financially and logistically to sustain any new or additional advice services capacity that we have developed - including the retention of the staff who have trained and developed skills and experience that are in short supply. These circumstances have been particularly difficult for our dedicated staff and volunteers who have trained for new roles and then have been unsure how long the services that they have developed together (for which there is considerable demand) will last. These circumstances have been particularly stressful for our staff given the concerns about the security of their jobs.

The support we have received from Worcester Municipal Charities, who have been our largest core funder for many years has been crucial in us being able to provide a strong core service. We are supported by other local charities in Worcester but in 2024/25 have received reduced funding from other supportive local charities due to the difficulties they have encountered in securing income since the pandemic and cost of living crisis. This trend is unfortunately continuing due to the pressures charities are under and we were informed by Worcester Municipal Charities that they will have to reduce all their organisation grants by 25% in 2025/26 and other charities that have previously supported us are not awarding any grants.

As an organisation we have been seeking funding to cope with the continued demand for phone advice - particularly for our text and call back service in Worcester (which we introduced at the start of the pandemic in 2020/21). The organisation was able to secure funding for this from a Citizens Advice Core grant available for 1 year from July 2023. The funding for this ended in July 2024 however we were able to continue this service to maintain our core services and support the volunteer service, though HSF funding from Worcester City Council.

At the start of 2023/24 we were aware that our Henry Smith Grant that met around 40% of the costs of our core Herefordshire Service in Herefordshire was ending after over 5 years of funding since 2017. We initially were able to meet this potential gap in funding with a variation to our lottery grant to meet this potential hole in funding. In 2024/25 the Household support fund grants for core service projects along with a reorganisation of staff allowed us to maintain services. Our plans to seek additional funding in Herefordshire have been successful to date since the end of the Henry Smith Grant and also following the award from the national Lottery Community Fund for a 4 year grant funding of £495,000 which commenced in October 2021, to meet the costs of developing and delivering Citizens Advice generalist advice and specialist advice services at outreach locations in the market towns and other venues across the County of Herefordshire.

However Herefordshire will be one of our priority areas in 2025/26 as our Lottery Outreach Project ends in 2025/26 and we need to find a longer term solution. Given our collaboration with the Herefordshire council through the delivery of Household Support fund projects and a refugee project, we have been in talks to discuss a core grant and certainty regarding our current accommodation in Hereford which the Herefordshire council provide cost free each year which amount to a 'grant in kind' of £32,000. Central premises based in Hereford are essential in order to deliver and coordinate our activities across Herefordshire, particularly now that we have been successful in gaining funding from the National Lottery Community Fund to develop outreach and make our services more accessible throughout all of Herefordshire.

**Citizens Advice Worcester and
Herefordshire**

**Report of the Trustees
for the Year Ended 31st March 2025**

Over the next 12 months the Charity's initial priority will again continue to be the maintenance of "core" services at the level during 2024/25, and to maintain the increase made during 2024/25 of the amount of face to face appointments and amount of open door advice drop-in services in Worcester (three days per week funded by core funding) and Herefordshire (three days per week funded by Lottery funding) delivered during 2024/25

In addition to the maintenance of face-to-face services the organisation is also committed to ensure that other channels such as our telephone advice service through Worcestershire Adviceline and our text and call back service in Worcester and Herefordshire (which we introduced at the start of the pandemic in 2020/21). Our service however will include a general advice service to the public in Worcester City and Herefordshire and the continuation of the private rented sector access schemes SmartMove and SmartLets, which are focused on preventing single homelessness. We will also maintain face-to-face service for those clients that need this to progress their problems and prevent homelessness.

The organisation however expects funding for our core services to be a challenge over the next few years due to fewer grants available. In addition, the widely predicted increase in demand for our services due to an increase in inflation which resulted in the 'cost of living' crisis for those on low and medium incomes, has continued to be evidenced from our experience.

We plan to increase the number of properties under management by our SmartLets social lettings agency over the next 12 months. We currently face a challenge as many landlords have decided to sell properties reducing the number of HMOs available to us, this initially affected us at the start of 2023/24 and it has provide difficult to identify properties to replace these. As a result of a grant from the Community Organisations Cost of Living Fund from the National Lottery during 2023/24 we were able to complete a comprehensive re-costing of all of our properties and reorganising of our SmartMove and SmartLets Projects to ensure we are working as efficiently as possible and maximising our net rents, (which contribute to the costs of the project) and thus maintain capacity in relation to both our staff support and the accommodation we manage for the single homeless. We will therefore continue to work with local landlords to increase the number of SmartLets properties further as we are expecting the increase in demand for properties for the single homeless to continue over the next 12 months.

We have also continued to review and improve SmartLets administration, and at the end of the 2023/24 we completed a transfer to new improved property management software. This has been more efficient than our previous system and this has allowed our Project Workers to identify clients who need assistance to maintain their tenancies (for example through advice to maximise their income and sustain tenancies in the longer term), at the earliest opportunity. The new SmartLets Service Manager, Kirsteen Borthwick, has reorganised the SmartLets Team with the aim of reduce rent arrears, to improve inspections to reduce maintenance costs and improve turnaround times for any empty properties across all the properties managed by SmartLets.

We also hope to re-engage our previous successful partnerships with Crisis and Worcester City Council, in order to look for funding opportunities to sustain and develop our advice and specialist services to prevent homelessness in Worcester City, Herefordshire and surrounding areas. We are also looking to develop new partnerships to manage properties of other local charities who wish to support the single homeless through suitable property developments.

Although our contracts funded by the Money and Pensions Services via Citizens Advice have been extended to the end of 2025/26; Pension Wise has been extended to 31 March 2026 and the Face to Face Debt Advice Project (Maps DAP) has been extended to 31 March 2026, we have been informed that after 31 March 2026 the Pensionwise Service will be delivered by MaPS 'in house'. The uncertain future of our Face to Face Debt Advice Project (MaPSDAP) is a concern given that Debt advice and casework has been within our top advice issues for many years. We understand that a new service will be commissioned in the first half of 2026 with the new service starting on 1 January 2027 or 1 April 2027. The recommissioning will be on regional level so we will look to work in partnership with our LCA colleagues in the West Midlands to be part of their bid as part of the supply chain or sub lead contractor.

Similarly we have had challenges in the delivery with our Legal Aid Agency (LAA) Housing during 2024/25 due to the retirement of our caseworkers and also our Housing caseworker supervisor who had over 30 years' experience of housing. Despite formulating plans to expand the services and recruit we were unable to do so as a result of the skills shortage with no applicants for any of the posts.

Citizens Advice Worcester and Herefordshire

Report of the Trustees for the Year Ended 31st March 2025

We are therefore looking to find funding to develop a service to complete emergency Housing Casework (as there are no other LAA or non LAA providers of housing casework in Worcester or Herefordshire) and to facilitate referral for clients who are eligible for LAA advice and assistance or legal representation, (on the basis of both the scope of the LAA scheme and financial eligibility) to LAA suppliers in surrounding counties. The Proposed housing caseworker could also provide advice and assistance to those not eligible for LAA funded work or within the scope of the scheme but nonetheless need help and are in need.

Our Macmillan contract to provide Welfare Benefits Advice and Casework for people affected by cancer in Worcestershire and Herefordshire has been extended to the end of 2025. However we have been told that this funding and service will be extended to May 2026 but that the grant and service will then end in their current form. We are currently engaged in consultation with Citizens Advice and Macmillan as it is unclear what Macmillan's expectations are for a new (much reduced) service and whether such a service on this basis is viable.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 23 February 2009 and registered as a charity on 11 March 2009. The company was established under a memorandum of association which established the objects and the powers of the charitable company and is governed under its articles of association. New articles were adopted by a special resolution dated 30 January 2014 and New Articles were again adopted by a special resolution dated 3 December 2020. In addition the organisation changed its charitable and company name from Citizens Advice Worcester Bureau & WHABAC to Citizens Advice Worcester and Herefordshire by special resolution on 15 December 2022.

Recruitment and appointment of new trustees

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as members of the Trustee Board. The maximum number of Trustees is 15 who may be elected at the AGM or co-opted by the Trustee Board provided the total number of co-opted Trustees does not exceed one third of the total number of Trustees. Trustees are elected or appointed for a period of 3 years but may be re-elected.

New Trustees are recruited based on an evaluation of their skills and experience against criteria set by the organisation. The Trustee Board also seeks to ensure that its composition reflects the diversity of the local community and users of the Organisation's services.

Induction and training of new trustees

New trustees are provided with an Induction Pack containing:

- Guidance on the role and responsibilities of Trustee Board Members
- The Memorandum and Articles of Association
- The most recent Director's Report and Audited Accounts
- The Charity's current Business Plan
- The most recent Annual Review report

This is followed up with an induction meeting with the Chief Executive and/or Chair, which provides an opportunity to learn more about the work of the Charity, focus on current Board priorities and assess any further training needs. New Trustees will also be invited to visit the offices when the Charity is open to the public which will allow them to better understand the day to day operation of the Charity and the delivery of its services.

Organisational structure

The charity is governed by a Trustee Board of up to 15 members who meet at least quarterly to conduct normal business.

The Trustee Board is responsible for the strategic direction and policy of the Charity and the Trustees carry the ultimate responsibility for the conduct of Citizens Advice Worcester and Herefordshire and for ensuring the Charity satisfies its legal and contractual obligations.

There is a full-time Chief Executive Officer who is responsible for ensuring the Charity delivers the services specified and that key performance indicators are met. The day to day operational management of the organisation and supervision of staff and volunteers is the responsibility of 4 Service Managers. The Chief Executive Officer and Management Team are also supported by a part time Business Administrator and a full time Financial Administrator.

Qualifying third party indemnity provisions

The Articles of Association states that, to the extent permitted by Companies Act 2006, the Trustee are indemnified out of the assets of the charity in relation to any liability incurred in their capacity as Trustees of the charity.

**Citizens Advice Worcester and
Herefordshire**

**Report of the Trustees
for the Year Ended 31st March 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Related parties

The Charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Citizens Advice Worcester and Herefordshire in order to fulfil its charitable objects and comply with the national membership requirements.

The Charity is also a member of a Homeless Link, the national membership charity for organisations who work directly with people who become homeless in England. The trustees also take active steps to maintain and develop relationships with local authorities e.g. Worcestershire County Council, Worcester City Council, other district councils within the Worcestershire, Herefordshire Council and town councils within Herefordshire. We also have relationships with a number of other organisations including the Legal Aid Agency and other charities including Macmillan Cancer Support, Crisis, Maggs Day Centre, St. Pauls Hostel, St Richards Hospice and Worcester Municipal Charities. We are the lead agency for the Worcestershire Advice Network consisting of the 4 Local Citizens Advice (LCA) in Worcestershire, Worcestershire DIAL and two Age UK District organisations.

Risk management

The Trustee Board consider the major risks that the charity faces on an annual basis when preparing and updating the strategic plan. Where appropriate, systems or procedures are in place to mitigate the risks identified. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers, clients and visitors to the Charity. Working to the standards to meet the Citizens Advice membership requirements, the Advice Quality Standard (AQS), the Community Legal Service Specialist Quality Mark (SQM) and other quality measures ensure a consistent quality of delivery for all operational aspects of the Charity. Policies and Procedures are periodically reviewed to ensure they continue to meet the needs of the Charity.

STATEMENT OF INTERNAL CONTROL

The Trustee Board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice Worcester and Herefordshire hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Citizens Advice Worcester and Herefordshire for the purposes of company law) are responsible for preparing the Report of the Trustees 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

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

In so far as the trustees are aware:

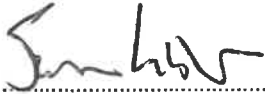
- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

**Citizens Advice Worcester and
Herefordshire**

**Report of the Trustees
for the Year Ended 31st March 2025**

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 12/11/2025 and signed on its behalf by:


.....
S Lister - Trustee

**Report of the Independent Auditors to the Members of
Citizens Advice Worcester and
Herefordshire**

Opinion

We have audited the financial statements of Citizens Advice Worcester and Herefordshire (the 'charitable company') for the year ended 31st March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the 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 (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 31st March 2025 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 Auditors' 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 the provisions available for small entities, in the circumstances set out in note 21 to the financial statements, 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 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors 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 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 the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the 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 Report of the Trustees.

We have nothing to report in respect of the following matters where 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 take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

**Report of the Independent Auditors to the Members of
Citizens Advice Worcester and
Herefordshire**

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, 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.

Our 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 a Report of the Independent Auditors 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:

- Obtained an understanding of the nature of the industry and sector, including the legal and regulatory framework that the charity operates in and how the charity is complying with the legal and regulatory framework;
- Enquired of management, and those charged with governance, about their own identification and assessment of the risks and irregularities, including known actual, suspected or alleged instances of fraud; and
- Discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to fraud.

As a result of these procedures we consider the most significant laws and regulations that have a direct impact on the financial statements are the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', the Companies Act 2006 (and related legislation), the Charities Act 2011 (and related legislation)), and laws and regulations relating to the employment and payment of staff including, but not limited to, the Employment Rights Act 1996, the National Minimum Wage Act 1998 and the Pensions Act 2008.

We performed audit procedures to detect non-compliances which may have a material impact on the financial statements, which included reviewing the financial statement disclosures. This includes sample testing of monthly payroll records for the calculation of gross wages, payroll taxes and pension costs.

We identified the areas of the financial statements most susceptible to fraud to be management's judgement in allocating expenditure to individual restricted and unrestricted funds, including the allocation of wage costs and general staff overheads. Audit procedures performed included, but were not limited to, reviewing managements reasoning and workings behind these allocations of expenditure.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**Report of the Independent Auditors to the Members of
Citizens Advice Worcester and
Herefordshire**

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 auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the 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.



Mrs Melissa Jean Godwin (Senior Statutory Auditor)
for and on behalf of Richards Sandy Audit Services Limited
(Statutory Auditor)
Thorneloe House
25 Barbourne Road
Worcester
WR1 1RU

Date: 17.11.25

**Citizens Advice Worcester and
Herefordshire**

**Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31st March 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	4	304,850	428,998	733,848	777,589
Charitable activities	6				
SmartLets property income		388,229	-	388,229	354,139
Advice & support income		601,593	502,124	1,103,717	1,076,373
Investment income	5	9,694	-	9,694	9,755
Total		1,304,366	931,122	2,235,488	2,217,856
EXPENDITURE ON					
Charitable activities	7				
Advice and support		926,530	925,150	1,851,680	1,717,443
SmartLets property		245,350	15,927	261,277	218,568
Total		1,171,880	941,077	2,112,957	1,936,011
NET INCOME/(EXPENDITURE)		132,486	(9,955)	122,531	281,845
Transfers between funds	19	(2,996)	2,996	-	-
Net movement in funds		129,490	(6,959)	122,531	281,845
RECONCILIATION OF FUNDS					
Total funds brought forward		1,442,121	622,272	2,064,393	1,782,548
TOTAL FUNDS CARRIED FORWARD		1,571,611	615,313	2,186,924	2,064,393

The notes form part of these financial statements


**Citizens Advice Worcester and
Herefordshire (Registered number: 06827297)**

**Balance Sheet
31st March 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	13	1,932	336,543	338,475	352,735
Social investments	14	597,126	-	597,126	597,126
		<u>599,058</u>	<u>336,543</u>	<u>935,601</u>	<u>949,861</u>
CURRENT ASSETS					
Debtors	15	237,068	-	237,068	178,933
Cash at bank		906,879	278,766	1,185,645	1,054,526
		<u>1,143,947</u>	<u>278,766</u>	<u>1,422,713</u>	<u>1,233,459</u>
CREDITORS					
Amounts falling due within one year	16	(131,390)	-	(131,390)	(118,927)
NET CURRENT ASSETS		<u>1,012,557</u>	<u>278,766</u>	<u>1,291,323</u>	<u>1,114,532</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,611,615</u>	<u>615,309</u>	<u>2,226,924</u>	<u>2,064,393</u>
PROVISIONS FOR LIABILITIES	18	(40,000)	-	(40,000)	-
NET ASSETS		<u>1,571,615</u>	<u>615,309</u>	<u>2,186,924</u>	<u>2,064,393</u>
FUNDS	19				
Unrestricted funds				1,571,615	1,442,121
Restricted funds				615,309	622,272
TOTAL FUNDS				<u>2,186,924</u>	<u>2,064,393</u>

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

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:

12/11/2025

.....
R Tyler - Trustee

**Citizens Advice Worcester and
Herefordshire**

**Cash Flow Statement
for the Year Ended 31st March 2025**

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	121,425	184,100
Net cash provided by operating activities		121,425	184,100
Cash flows from investing activities			
Interest received		9,694	9,755
Net cash provided by investing activities		9,694	9,755
Change in cash and cash equivalents in the reporting period		131,119	193,855
Cash and cash equivalents at the beginning of the reporting period		1,054,526	860,671
Cash and cash equivalents at the end of the reporting period		1,185,645	1,054,526

The notes form part of these financial statements

**Citizens Advice Worcester and
Herefordshire**

**Notes to the Cash Flow Statement
for the Year Ended 31st March 2025**

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	122,531	281,845
Adjustments for:		
Depreciation charges	14,260	7,411
Loss on disposal of fixed assets	-	2,113
Interest received	(9,694)	(9,755)
Increase in provisions	40,000	-
Increase in debtors	(58,135)	(105,302)
Increase in creditors	12,463	7,788
Net cash provided by operations	121,425	184,100

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
Net cash			
Cash at bank	1,054,526	131,119	1,185,645
	1,054,526	131,119	1,185,645
Total	1,054,526	131,119	1,185,645

The notes form part of these financial statements

**Citizens Advice Worcester and
Herefordshire**

**Notes to the Financial Statements
for the Year Ended 31st March 2025**

1. STATUTORY INFORMATION

Citizens Advice Worcester and Herefordshire is a charitable company limited by guarantee registered in England and Wales.

In the event of the charitable company being wound up, the liability in respect of the guarantee is limited to £1 per member.

The charitable company's registered number and registered office address can be found on page 1.

2. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

INCOME

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income from grants (including government grants) and donations is recognised in the period in which the charity is entitled to receipt and the amount can be measured with reasonable certainty. Income from grants is only deferred when the charity has to fulfil conditions not yet met before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Rental and property management income is recognised in line with the periods to which such income relates, up to the extent that it is probable that such income is recoverable. Where recoverability of rental income is in doubt, such income is instead recognised on a cash basis.

Interest income is recognised for all interest-bearing instruments on an accrual basis.

Donated services are recognised in income at fair value at time of receipt, provided that it is practical to assess fair value. Where it is impractical to assess the fair value of donated services, they are not recognised in the financial statements.

EXPENDITURE

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

TANGIBLE FIXED ASSETS

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Long leasehold property	- Straight line over 99 yrs, from Aug 2000
Improvements to property	- 15% on cost
Office equipment	- 33% on cost

All fixed assets are initially measured at cost and depreciated as detailed above. Assets costing less than £1,000 are not capitalised.

SOCIAL INVESTMENTS IN PROPERTY

Social investments in property are held primarily for the provision of social benefits in accordance with the objectives of the charity, although rental income is received in regard to these properties.

**Citizens Advice Worcester and
Herefordshire**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2025**

2. ACCOUNTING POLICIES - continued

SOCIAL INVESTMENTS IN PROPERTY

Social investments in property are measured at cost less and provisions for depreciation or impairment.

Social investments in property are considered to have a residual value not less than historical cost, and they are subject to a programme of repairs designed to maintain these assets to a high standard. On this basis, no depreciation is charged on these properties.

TAXATION

The charity is exempt from corporation tax on its charitable activities.

FUND ACCOUNTING

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

PENSION COSTS

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

FINANCIAL INSTRUMENTS

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

Financial instruments are recognised when the charity becomes party to contractual provisions of the instrument.

Financial assets are offset, with the net amounts presented in the accounts where there is a legally 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

Basic Financial Assets

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest.

Basic Financial Liabilities

Basic financial liabilities, including trade and other payables, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of future receipts, discounted at a market rate of interest. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

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

OPERATING LEASES

Rents receivable and payable under operating leases are credited or charge to the statement of financial activities on a straight line basis over the term of the individual leases to which they relate.

FUNDS HELD AS AGENT

Funds received as agent are not recognised as an asset in its accounts because the funds are not within its control. The receipt of funds as agent is not recognised as income nor is its distribution recognised as expenditure.

However, any fee receivable for acting as agent is recognised as income.

**Citizens Advice Worcester and
Herefordshire**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2025**

3. CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical areas of judgements

The allocation of support costs between individual unrestricted and restricted funds is based on the estimated split of staff time for each individual employee of the charity. The allocation of other support costs between individual unrestricted and restricted funds includes some instances where shared overhead costs have been allocated between various restricted and unrestricted funds based on management's estimation of usage of shared facilities between such funds.

Significant judgement is applied when determining whether or not each of the grants received by the charity are subject to conditions that either link the the amounts receivable to the achievement of a particular level of service provided or state that elements of the total grant award cannot be spent until future financial periods. Where grant income is considered to be received subject to such conditions, then the element of the total grant award that does not meet the criteria for recognition as at the balance sheet date is not recognised and any cash received in advance of meeting the criteria for recognition is deferred.

Where the charity has been awarded grant funding to be received over a number of years, the element of such grant awards that relate to future years are not recognised, on the basis that the charity may not be entitled to spend part or all of that income in advance of its budgeted years without the further prior approval of the grant-maker. When determining whether grants to be received over multiple years are treated either as a single project grant or as a series of annual grants, the charity considers both the substance of the grant as well as the specific terms of any formal grant agreement in effect. At the year end the charity had commitments from grant providers to receive grant funding relating to future years totalling £411,335 (2024: £605,257).

4. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	2,233	2,293
Legacies	-	1,000
Grants	662,860	695,537
Donated services & facilities	68,755	78,240
Miscellaneous income	-	519
	<u>733,848</u>	<u>777,589</u>

**Citizens Advice Worcester and
Herefordshire**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2025**

4. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	2025	2024
	£	£
Access to Justice Foundation - ILTA (funded by National Lottery)	100,000	100,000
Citizens Advice - MAPS IT	-	7,646
Department for Work and Pensions	5,430	-
The Eveson Charitable Trust	13,500	13,000
Hereford City Council	10,000	10,000
Hereford Elgar Rotary	-	1,000
Herefordshire Council	-	13,337
Herefordshire Council - HSF 5 and HSF 6 Talk Community	80,422	-
Herefordshire Council - Talk Community	-	43,000
Hopmarket Charities	-	7,000
John Martin's Charity	3,455	13,080
Lasletts Charities	25,070	21,219
The National Lottery Community Fund - Hereford	126,422	123,948
The National Lottery Community Fund - Hereford Variation	-	74,391
The National Lottery Community Fund - CCLF	-	64,478
The Philippa Southall Trust	7,500	7,500
The Roger & Douglas Turner Charitable Trust	-	3,000
Strengthening Worcester	9,963	-
Worcester Municipal Charity	205,865	192,938
Worcestershire County Council - Household Support Fund	75,233	-
	<hr/> 662,860 <hr/>	<hr/> 695,537 <hr/>

DONATED SERVICES & FACILITIES

The Charity would also like to acknowledge their gratitude to Worcester Municipal Charities CIO for the provision of rent free premises at 1/2 Inglethorpe Court and substantially reduced rent and service charges at 13/15 Lowesmoor, the value of this assistance is currently estimated at £36,755 (2024: £46,240) for the portion of the building used by the charity.

The Charity is also grateful to Herefordshire Council for the provision of rent free and service charge free premises at No.8 St. Owens Street. The value of this service is currently estimated at £32,000 (2024: £32,000).

5. INVESTMENT INCOME

	2025	2024
	£	£
Bank interest	9,694	9,755
	<hr/> 9,694 <hr/>	<hr/> 9,755 <hr/>

**Citizens Advice Worcester and
Herefordshire**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2025**

6. INCOME FROM CHARITABLE ACTIVITIES

		2025	2024
	Activity	£	£
Rents received	SmartLets property income	388,229	354,139
Grants and contract income	Advice & support income	1,103,717	1,076,373
		<u>1,491,946</u>	<u>1,430,512</u>

Grants received, included in the above, are as follows:

	2025	2024
	£	£
Bromyard & Winslow Town Council	9,999	9,999
Citizens Advice - Armed Forces Veteran's Pilot	-	2,000
Citizens Advice - Barclays	-	2,700
Citizens Advice - CSDF Pot 1	-	15,000
Citizens Advice - CSDF Pot 2	-	41,500
Citizens Advice – Energy Advice Project	-	15,750
Citizens Advice – MaPSDAP - Debt Advice Project	195,806	205,369
Citizens Advice – Pension Wise	213,386	199,169
Hereford Food Bank	1,000	5,000
Herefordshire Council	8,250	-
Herefordshire Council - Refugee Project	11,746	-
The Hope Centre, Bromyard - Outreach Grant	10,760	10,000
Legal Aid Agency	27,089	38,798
Macmillan Cancer Support	130,517	126,003
Newton Farm Community Association	10,004	-
Ross Town Council	10,000	10,000
St Richard's Hospice – Palliative Care	36,404	37,266
The Trussell Trust (Worcester Food Bank)	57,479	38,730
Worcester City Council - Accommodation for Ex-Offenders	41,741	71,836
Worcester City Council – Homelessness Prevention	30,000	30,000
Worcester City Council - Household Support Fund	22,000	-
Worcester City Council - Rough Sleeping Accommodation Programme	38,690	38,690
Worcester Food Bank	28,000	15,000
Worcestershire County Council - Sensory Outreach	12,500	-
Worcestershire County Council – WAN Community Advice	107,000	131,695
Worcestershire County Council - WAN HSF and other additional funding	68,037	-
Wyre Forest District Council	33,309	31,868
	<u>1,103,717</u>	<u>1,076,373</u>

7. CHARITABLE ACTIVITIES COSTS

	Support costs (see note 8) £
Advice and support	1,851,680
SmartLets property	261,277
	<u>2,112,957</u>

**Citizens Advice Worcester and
Herefordshire**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2025**

8. SUPPORT COSTS

	Management £	Governance costs £	Totals £
Advice and support	1,834,766	16,914	1,851,680
SmartLets property	261,277	-	261,277
	<u>2,096,043</u>	<u>16,914</u>	<u>2,112,957</u>

Support costs, included in the above, are as follows:

			2025	2024
	Advice and support £	SmartLets property £	Total activities £	Total activities £
Wages	1,269,112	-	1,269,112	1,158,037
Social security	99,662	-	99,662	89,872
Pensions	121,154	-	121,154	106,397
Equipment and repairs	35,119	-	35,119	46,633
Insurance	11,438	-	11,438	10,675
Rent, rates and service charges	111,710	-	111,710	119,533
Telephone and postage	21,854	-	21,854	25,966
Printing and stationery	11,358	-	11,358	11,810
Advertising	3,145	-	3,145	3,764
Sundries	15,449	-	15,449	14,789
Education and training	17,930	-	17,930	13,302
Bonds written off	1,018	-	1,018	3,885
Reimbursed expenses	24,196	-	24,196	21,219
Subscriptions	14,154	-	14,154	2,650
Property rental expenses	-	261,277	261,277	218,568
Professional fees	5,094	-	5,094	2,309
Heat and light	9,471	-	9,471	6,239
IT support	36,602	-	36,602	48,846
AFEO incentives and top-ups	12,040	-	12,040	9,825
Depreciation	14,260	-	14,260	7,411
Loss on sale of tangible fixed assets	-	-	-	2,114
Auditors' remuneration	6,577	-	6,577	6,180
Auditors' remuneration for non audit work	10,337	-	10,337	5,987
	<u>1,851,680</u>	<u>261,277</u>	<u>2,112,957</u>	<u>1,936,011</u>

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025 £	2024 £
Auditors' remuneration	6,577	6,180
Auditors' remuneration for non audit work	10,337	5,987
Depreciation - owned assets	14,260	7,411
Deficit on disposal of fixed assets	-	2,114
Rents payable under operating leases (including donated services)	<u>182,207</u>	<u>187,412</u>

**Citizens Advice Worcester and
Herefordshire**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2025**

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2025 nor for the year ended 31st March 2024.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31st March 2025 nor for the year ended 31st March 2024.

11. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	1,269,112	1,158,037
Social security costs	99,662	89,872
Other pension costs	121,154	106,397
	<u>1,489,928</u>	<u>1,354,306</u>

The average monthly number of employees during the year was as follows:

	2025	2024
	57	52
Average number of employees	<u>57</u>	<u>52</u>

No employees received emoluments in excess of £60,000.

The full time equivalent is estimated to be around 43 (2024: 44).

Total remuneration (including employer NI and pensions costs) paid to key management personnel during the year was £235,170 (2024: £239,019).

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	348,876	428,713	777,589
Charitable activities			
SmartLets property income	354,139	-	354,139
Advice & support income	504,809	571,564	1,076,373
Investment income	9,755	-	9,755
Total	<u>1,217,579</u>	<u>1,000,277</u>	<u>2,217,856</u>
EXPENDITURE ON			
Charitable activities			
Advice and support	824,257	893,186	1,717,443
SmartLets property	199,070	19,498	218,568
Total	<u>1,023,327</u>	<u>912,684</u>	<u>1,936,011</u>
NET INCOME	194,252	87,593	281,845
Transfers between funds	(6,016)	6,016	-
Net movement in funds	188,236	93,609	281,845
RECONCILIATION OF FUNDS			
Total funds brought forward	1,253,886	528,662	1,782,548

**Citizens Advice Worcester and
Herefordshire**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2025**

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
TOTAL FUNDS CARRIED FORWARD	<u>1,442,122</u>	<u>622,271</u>	<u>2,064,393</u>

13. TANGIBLE FIXED ASSETS

	Long leasehold property £	Improvements to property £	Office equipment £	Totals £
COST				
At 1st April 2024 and 31st March 2025	<u>408,303</u>	<u>19,175</u>	<u>41,253</u>	<u>468,731</u>
DEPRECIATION				
At 1st April 2024	<u>67,275</u>	<u>19,175</u>	<u>29,546</u>	<u>115,996</u>
Charge for year	<u>4,485</u>	<u>-</u>	<u>9,775</u>	<u>14,260</u>
At 31st March 2025	<u>71,760</u>	<u>19,175</u>	<u>39,321</u>	<u>130,256</u>
NET BOOK VALUE				
At 31st March 2025	<u>336,543</u>	<u>-</u>	<u>1,932</u>	<u>338,475</u>
At 31st March 2024	<u>341,028</u>	<u>-</u>	<u>11,707</u>	<u>352,735</u>

14. SOCIAL INVESTMENTS

	Freehold Property £
COST	
At 1st April 2023 and 31st March 2024	<u>597,126</u>
NET BOOK VALUE	
At 31st March 2024	<u>597,126</u>
At 31st March 2023	<u>597,126</u>

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade debtors	<u>163,800</u>	60,417
Prepayments and accrued income	<u>73,268</u>	118,516
	<u>237,068</u>	<u>178,933</u>

**Citizens Advice Worcester and
Herefordshire**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2025**

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	5,074	6,282
Social security and other taxes	23,212	22,874
VAT	2,756	-
Amounts held as agent	72,051	59,424
Pension creditor	10,696	8,570
Grants repayable	3,596	7,771
Accrued expenses	14,005	13,006
Deferred income	-	1,000
	<u>131,390</u>	<u>118,927</u>

Deferred Income

Deferred income consists of grants received within the current financial year where either the donors have stipulated that the funding is to be used within next financial year, or where there are performance-related conditions attached that were not met as at the year end.

All of the previous year's deferred income was released to the statement of financial activities within the current financial year.

Amounts held as agent

Refer to Note 22 for further detail.

17. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	15,236	16,518
Between one and five years	19,375	26,875
	<u>34,611</u>	<u>43,393</u>

18. PROVISIONS FOR LIABILITIES

	2025	2024
	£	£
Provisions	<u>40,000</u>	<u>-</u>

**Citizens Advice Worcester and
Herefordshire**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2025**

19. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	532,611	136,590	(86,324)	582,877
Office Buildings Fund	30,000	(3,000)	33,000	60,000
IT Fund	20,000	(1,100)	6,100	25,000
Redundancy Fund	262,384	-	9,228	271,612
Smartlets Building Fund	-	-	35,000	35,000
Social Investment property	597,126	-	-	597,126
	<u>1,442,121</u>	<u>132,490</u>	<u>(2,996)</u>	<u>1,571,615</u>
Restricted funds				
Access to Justice Foundation ILTA - Improving Lives Through Advice (funded by National Lottery)	98,786	6,847	-	105,633
Accommodation for Ex-Offenders Fund	3,484	(5,539)	2,055	-
Accommodation for Ex-Offenders - Incentives & Top Ups	17,176	(15,136)	(2,040)	-
Buildings and Office Equipment Fund	341,028	(4,485)	-	336,543
Citizens Advice - CSDF Pot 2	10,375	(10,375)	-	-
Citizens Advice - Pension Wise	-	(1,491)	1,491	-
Client Welfare Fund - Herefordshire	2,529	-	-	2,529
Core SmartLets Fund - Eveson Trust	-	13,500	-	13,500
Evesham Smartmove Fund - John Martin	8,942	(7,525)	-	1,417
Hereford Kington Project Fund	-	23	(23)	-
Homelessness Fund	352	(452)	100	-
Household Support Fund 4 - Support for Families with Children Under 5	2,034	-	(2,034)	-
Household Support Fund - Hereford	-	4,420	2,057	6,477
Household Support Fund - Worcester	-	22,503	-	22,503
MaPSDAP	24,782	(15,185)	-	9,597
Money and Pensions Service	5,895	-	-	5,895
The National Lottery Community Fund - Hereford	26,592	1,003	-	27,595
Rough Sleeping Accommodation Programme	-	(1,390)	1,390	-
SmartLets Fund	23,444	(15,927)	-	7,517
SmartLets Bond Fund (previously SmartMove Fund)	56,853	(1,018)	-	55,835
Sensory Outreach - Worcestershire County Council	-	12,500	-	12,500
Strengthening Worcester	-	7,768	-	7,768
	<u>622,272</u>	<u>(9,959)</u>	<u>2,996</u>	<u>615,309</u>
TOTAL FUNDS	<u>2,064,393</u>	<u>122,531</u>	<u>-</u>	<u>2,186,924</u>

**Citizens Advice Worcester and
Herefordshire**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2025**

19. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,304,367	(1,167,777)	136,590
Office Buildings Fund	-	(3,000)	(3,000)
IT Fund	-	(1,100)	(1,100)
	<u>1,304,367</u>	<u>(1,171,877)</u>	<u>132,490</u>
Restricted funds			
Access to Justice Foundation ILTA - Improving Lives Through Advice (funded by National Lottery)	100,000	(93,153)	6,847
Accommodation for Ex-Offenders Fund	44,837	(50,376)	(5,539)
Accommodation for Ex-Offenders - Incentives & Top Ups	(3,096)	(12,040)	(15,136)
Advice Services - Laslett's Charities	20,000	(20,000)	-
Buildings and Office Equipment Fund	-	(4,485)	(4,485)
Citizens Advice - CSDF Pot 2	-	(10,375)	(10,375)
Citizens Advice - Pension Wise	213,386	(214,877)	(1,491)
Core SmartLets Fund - Eveson Trust	13,500	-	13,500
Evesham Smartmove Fund - John Martin	3,455	(10,980)	(7,525)
Hereford Kington Project Fund	12,633	(12,610)	23
Homelessness Fund	-	(452)	(452)
Household Support Fund - Hereford	67,789	(63,369)	4,420
Household Support Fund - Worcester	75,234	(52,731)	22,503
MaPSDAP	195,808	(210,993)	(15,185)
The National Lottery Community Fund - Hereford	126,422	(125,419)	1,003
Rough Sleeping Accommodation Programme	38,690	(40,080)	(1,390)
SmartLets Fund	-	(15,927)	(15,927)
SmartLets Bond Fund (previously SmartMove Fund)	-	(1,018)	(1,018)
Sensory Outreach - Worcestershire County Council	12,500	-	12,500
Strengthening Worcester	9,963	(2,195)	7,768
	<u>931,121</u>	<u>(941,080)</u>	<u>(9,959)</u>
TOTAL FUNDS	<u>2,235,488</u>	<u>(2,112,957)</u>	<u>122,531</u>

**Citizens Advice Worcester and
Herefordshire**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2025**

19. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	389,638	194,251	(51,278)	532,611
Office Buildings Fund	30,000	-	-	30,000
IT Fund	20,000	-	-	20,000
Redundancy Fund	217,122	-	45,262	262,384
Social Investment property	597,126	-	-	597,126
	<u>1,253,886</u>	<u>194,251</u>	<u>(6,016)</u>	<u>1,442,121</u>
Restricted funds				
Access to Justice Foundation ILTA - Improving Lives Through Advice (funded by National Lottery)	-	98,786	-	98,786
Accommodation for Ex-Offenders Fund	-	3,484	-	3,484
Accommodation for Ex-Offenders - Incentives & Top Ups	-	17,176	-	17,176
Buildings and Office Equipment Fund	345,513	(4,485)	-	341,028
Citizens Advice - CSDF Pot 2	-	10,375	-	10,375
Citizens Advice - Pension Wise	-	(4,109)	4,109	-
Client Welfare Fund - Herefordshire	2,529	-	-	2,529
Crisis Volunteer Fund	2,995	-	(2,995)	-
Discretionary Client Crisis Fund	683	(683)	-	-
Evesham Smartmove Fund - John Martin	9,000	(58)	-	8,942
Homelessness Fund	1,146	(794)	-	352
Household Support Fund 4 - Support for Families with Children Under 5	-	2,034	-	2,034
MaPSDAP	28,966	(4,184)	-	24,782
Money and Pensions Service	5,895	-	-	5,895
The National Lottery Community Fund - Hereford	28,255	(1,663)	-	26,592
Rough Sleeping Accommodation Programme	-	(4,902)	4,902	-
SmartLets Fund	42,942	(19,498)	-	23,444
SmartLets Bond Fund (previously SmartMove Fund)	60,738	(3,885)	-	56,853
	<u>528,662</u>	<u>87,594</u>	<u>6,016</u>	<u>622,272</u>
TOTAL FUNDS	<u>1,782,548</u>	<u>281,845</u>	<u>-</u>	<u>2,064,393</u>

**Citizens Advice Worcester and
Herefordshire**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2025**

19. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,217,579	(1,023,328)	194,251
Restricted funds			
Access to Justice Foundation ILTA - Improving Lives Through Advice (funded by National Lottery)	100,000	(1,214)	98,786
Accommodation for Ex-Offenders Fund	44,836	(41,352)	3,484
Accommodation for Ex-Offenders - Incentives & Top Ups	27,001	(9,825)	17,176
Buildings and Office Equipment Fund	-	(4,485)	(4,485)
Citizens Advice - CSDF Pot 1	15,000	(15,000)	-
Citizens Advice - CSDF Pot 2	41,500	(31,125)	10,375
Citizens Advice - Pension Wise	199,168	(203,277)	(4,109)
Core Herefordshire Fund	33,000	(33,000)	-
Core SmartLets Fund - Eveson Trust	13,000	(13,000)	-
Discretionary Client Crisis Fund	-	(683)	(683)
Evesham Smartmove Fund - John Martin	13,079	(13,137)	(58)
Hereford Kington Project Fund	10,000	(10,000)	-
Homelessness Fund	-	(794)	(794)
Household Support Fund 4 - Support for Families with Children Under 5	13,337	(11,303)	2,034
MaPSDAP	205,371	(209,555)	(4,184)
Money and Pensions Service - IT	7,646	(7,646)	-
The National Lottery Community Fund - Cost of Living Crisis Fund (CCLF)	39,312	(39,312)	-
The National Lottery Community Fund - Hereford	198,337	(200,000)	(1,663)
Rough Sleeping Accommodation Programme	38,690	(43,592)	(4,902)
SmartLets Fund	-	(19,498)	(19,498)
SmartLets Bond Fund (previously SmartMove Fund)	-	(3,885)	(3,885)
Training Fund	1,000	(1,000)	-
	<u>1,000,277</u>	<u>(912,683)</u>	<u>87,594</u>
TOTAL FUNDS	<u>2,217,856</u>	<u>(1,936,011)</u>	<u>281,845</u>

DESIGNATED FUNDS

Office Buildings Fund

The Trustee Board have designated funds towards the internal redecoration and repair costs of the properties that are leased, being the Hopmarket office building and the Lowesmoor office building, to cover expected future repair liabilities; such as a replacement boiler and roof repairs.

IT Fund

This fund has been established to meet the costs of replacing hardware and software relating to the IT system over a 4-5 year cycle.

Redundancy Fund

This is designated to provide sufficient funds to cover the cost of redundancy.

Smartlets Building Fund

This fund has been established to meet the costs of anticipated repairs to the Smartlets properties.

**Citizens Advice Worcester and
Herefordshire**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2025**

19. MOVEMENT IN FUNDS - continued

Social Investment property

This fund has been established to hold the social investment properties, which exists to provide accommodation for the single homeless.

RESTRICTED FUNDS

Access to Justice Foundation ILTA - Improving Lives Through Advice (funded by National Lottery)

Funds received from the National Lottery but delivered and distributed by the Access to Justice Foundation - Improving Lives Through Advice (ATJF - ILTA), for the delivery of welfare benefits casework.

Accommodation for Ex-Offenders Fund

Funds received from Worcester City Council for delivery of Accommodation for Ex Offenders (AFEO).

Accommodation for Ex-Offenders - Incentives & Top Ups

Funds received under the AFEO contract to provide bond payments and incentives to landlords.

Advice Services - Laslett's Charities

Funds received from Laslett's Charities towards a part time Advice Support Worker, delivering structured support and advice to vulnerable individuals.

Buildings and Office Equipment Fund

A grant specifically made available for the capital funding of a new headquarters and the purchase of equipment.

Citizens Advice - CSDF Pot 2

Funds received via Citizens Advice Core Service Delivery Fund Pot 2 to enable the additional remote delivery of advice to more clients via our text and call back service.

Citizens Advice - Pension Wise

Funds received via Citizens Advice from The Money and Pensions Service (MaPS) to provide guidance on pensions for those in defined contribution schemes.

Client Welfare Fund - Herefordshire

This fund exists to allow small "one off" grants to be made to clients identified as in urgent financial need in Herefordshire.

Core Smartlets Fund - Eveson Trust

Funds received from The Eveson Charitable Trust to be spent on Smartlets activities.

Crisis Volunteer Fund

This fund represents monies for a 12- month project funded by the national charity CRISIS, to increase our capacity to meet the challenges of finding accommodation for the single homeless during the Covid-19 Pandemic. This project also provides training and support for new tenants who were previously homeless to help them maintain their tenancies.

Discretionary Client Crisis Fund

A restricted fund to administer and deliver a Crisis Grant Scheme to provide discretionary grants to clients presenting with an immediate crisis for which there are no immediately available statutory funds.

Evesham Smartmove Fund - John Martin

A restricted fund to cover the costs of Smartmove services delivered in the Evesham area, funded by John Martin's Charity.

Hereford Kington Project Fund

Funds received from Herefordshire Council to provide an outreach post in Kington.

Homelessness Fund

Funds to allow "one off" payments to clients in emergencies, particularly to enable them to secure or retain accommodation.

Household Support Fund 4 - Support for Families with Children Under 5

Funds received from Hereford City Council from the Household Support Fund 4, for providing advice services to families with children under 5.

**Citizens Advice Worcester and
Herefordshire**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2025**

19. MOVEMENT IN FUNDS - continued

Household Support Fund - Hereford

Funds received from Hereford City Council from the Household Support Fund 5, 6 & 7, for providing support for residents that have accessed foodbanks.

Household Support Fund - Worcester

Funds received from Worcester City Council from the Household Support Fund 6 & 7, for providing services to support the homeless in Worcester.

MaPSDAP (formerly MASDAP) - Debt Advice Project

Funds received via Citizens Advice from The Money and Pensions Service (MaPS) (formerly from the Money Advice Service and FIF) to provide debt advice to clients in financial difficulty.

Money and Pensions Service - Increasing Debt Advice Capacity

Funds received via Citizens Advice from The Money and Pensions Service (MaPS), to train and employ to a Trainee Debt Caseworker to increase the future capacity of Debt Caseworkers particularly in areas where the Money and Pensions service have assessed that it is anticipated that the balance on this fund due to underspend will be returned to the grant provider in the 2024 accounting period. There is a low Debt Advice and Casework Capacity to meet in demand. This was awarded on the basis of that Herefordshire is a designated area with a particularly low capacity of FCA regulated Debt Casework Services available.

Money and Pensions Service - IT

Funds received for purchasing computer equipment to delivery the MaPS Debt Advice Contract across the organisation.

The National Lottery Community Fund - Hereford

This is a restricted fund to meet the costs of developing and delivering Citizens Advice generalist advice and specialist advice services at outreach locations in the market towns and other venues across the County of Herefordshire. In addition, the fund also meets the costs of increasing capacity at our central Hereford office through the introduction of open-door drop-in advice sessions and increasing our capacity to deliver specialist Housing Casework and Benefits Casework with a focus on Herefordshire.

Rough Sleeping Accommodation Programme

This is a restricted fund to meet the costs of project workers to support single people who are homeless, at risk of homelessness or vulnerably housed, into shared and self-contained accommodation. The Project workers provide advice and support to people with low care needs to sustain their accommodation. The project will use existing units of accommodation managed by the organisation as well as completion of an additional 9 moves into new units of accommodation, (not previously held by the Support Provider), during the duration of the project.

SmartLets Fund

A fund to underwrite any losses with regard to leasing costs, guaranteed rent payments and eligible repair costs in relation to properties managed by the SmartLets social letting agency which cannot be met through general funds.

SmartLets Bond Fund (formerly SmartMove Fund)

A fund to underwrite losses against deposit guarantees made to landlords through the SmartLets deposit guarantee scheme to enable those on low incomes to access private rented sector accommodation.

Sensory Outreach - Worcestershire County Council

This is a restricted fund from Worcestershire County Council to deliver a fortnightly sensory outreach advice service to specific communities in Worcester.

Strengthening Worcester

This is a restricted fund from Worcestershire Community Foundation to deliver a weekly outreach service to a specific group of individuals in Worcestershire.

TRANSFERS BETWEEN FUNDS

During the year the following amounts were transferred from the general unrestricted fund in order to cover the deficit on these restricted funds:

	£
Accommodation for Ex-Offenders Fund	15
Citizens Advice - Pension Wise	1,491
Homelessness Fund	100

**Citizens Advice Worcester and
Herefordshire**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2025**

19. MOVEMENT IN FUNDS - continued

TRANSFERS BETWEEN FUNDS - continued

Rough Sleeping Accommodation Programme	1,390
	<u>2,996</u>

During the year the following amounts were transferred from the general unrestricted fund to the following designated funds in order to reflect the provision as at 31 March 2025:

	£
Office Buildings Fund	33,000
IT Fund	6,100
Redundancy Fund	9,228
Smartlets Building Fund	35,000
	<u>83,328</u>

A transfer of £2,040 was made in the year from the Accommodation for Ex-Offenders - Incentives & Top Ups fund to the Accommodation for Ex-Offenders Fund.

During the year the following amounts were transferred to the Household Support Fund - Hereford:

	£
Hereford Kington Project Fund	23
Household Support Fund 4 - Support for Families with Children Under 5	2,034
	<u>2,057</u>

20. RELATED PARTY DISCLOSURES

During the year Worcester Municipal Charities CIO provided the use of properties for no or reduced rental value to the charity. The value of the donated rent is £36,755 (2024: £46,240) for the portion of the building used by the charity.

Worcester Municipal Charities CIO also provided grants of £205,865 (2024: £192,938) towards the general core services of the charity.

Paul Griffith a Trustee of the charity and Geraint Thomas the Chief Officer and Company Secretary are also trustees of Worcester Municipal Charities.

Several properties are managed by Citizens Advice Worcester and Herefordshire on behalf of Worcester Municipal Charities CIO and more details in respect of this arrangement can be found in note 22.

21. FRC ETHICAL STANDARD - PROVISIONS AVAILABLE FOR SMALL ENTITIES

In common with many other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

**Citizens Advice Worcester and
Herefordshire**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2025**

22. FUNDS RECEIVED AS AGENT

Several properties are managed by Citizens Advice Worcester and Herefordshire on behalf of Worcester Municipal Charities CIO. The charity collected total rent on behalf of Worcester Municipal Charities CIO of £426,074 (2024: £403,315).

The charity retained a Management Charge of 15% of the rent received £63,911 (inclusive of VAT) (2024: £60,637) and retained expenses paid by the charity in relation to the running of these properties, (including security/alarm costs, utility and cleaning costs for the communal areas, window cleaning costs, gardening costs, general maintenance repairs and redecoration), totalling £41,023 (2024: £81,796). At the year end the charity owed Worcester Municipal Charities CIO £71,599 (2024: £58,971).

During the year the Charity made applications for grants from St Martins in The Fields Vicar's Relief Fund to prevent individual clients with rent arrears from becoming homeless. These grant awards were not made to individual clients by St Martin in the Fields but made to the Charity as a direct applicant, on condition that the grant amount was paid by the charity to a landlord who agreed that they would not evict a client if their rent arrears were paid in full or reduced by an agreed sum, in order to prevent homelessness. These grants from St Martin in the Fields Vicar's Relief Fund amounted to £11,758 (2024: £10,890). At the end of the year the charity held £453 (2024: £453) received as grant payments from the St Martins in The Fields Vicar's Relief Fund, that had not yet been paid to landlords.

During the year the Charity received a grant from DWP for an access to work grant of £5,430 (2024: £nil), which was fully distributed in the year.

**Citizens Advice Worcester and
Herefordshire**

**Detailed Statement of Financial Activities
for the Year Ended 31st March 2025**

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	2,233	2,293
Legacies	-	1,000
Grants	662,860	695,537
Donated services & facilities	68,755	78,240
Miscellaneous income	-	519
	<hr/> 733,848	<hr/> 777,589
Investment income		
Bank interest	9,694	9,755
Charitable activities		
Rents received	388,229	354,139
Grants and contract income	1,103,717	1,076,373
	<hr/> 1,491,946	<hr/> 1,430,512
Total incoming resources	<hr/> 2,235,488	<hr/> 2,217,856
EXPENDITURE		
Support costs		
Management		
Wages	1,269,112	1,158,037
Social security	99,662	89,872
Pensions	121,154	106,397
Equipment and repairs	35,119	46,633
Insurance	11,438	10,675
Rent, rates and service charges	111,710	119,533
Telephone and postage	21,854	25,966
Printing and stationery	11,358	11,810
Advertising	3,145	3,764
Sundries	15,449	14,789
Education and training	17,930	13,302
Bonds written off	1,018	3,885
Reimbursed expenses	24,196	21,219
Subscriptions	14,154	2,650
Property rental expenses	261,277	218,568
Professional fees	5,094	2,309
Heat and light	9,471	6,239
IT support	36,602	48,846
AFEO incentives and top-ups	12,040	9,825
Depreciation of leasehold property	4,485	4,485
Depreciation of office equipment	9,775	2,926
Loss on sale of tangible fixed assets	-	2,114
	<hr/> 2,096,043	<hr/> 1,923,844
Governance costs		
Auditors' remuneration	6,577	6,180
Auditors' remuneration for non audit work	10,337	5,987
	<hr/> 16,914	<hr/> 12,167

This page does not form part of the statutory financial statements

**Citizens Advice Worcester and
Herefordshire**

**Detailed Statement of Financial Activities
for the Year Ended 31st March 2025**

	2025 £	2024 £
Total resources expended	<u>2,112,957</u>	<u>1,936,011</u>
Net income	<u>122,531</u>	<u>281,845</u>