

FINANCIAL STATEMENTS
FOR YEAR ENDED 31st MARCH 2026

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REPORT OF THE DIRECTORS AND TRUSTEES

The Trustees, who are also the Directors for the purpose of Company Law, present their annual report together with the audited financial statements for Rural Cambs Citizens Advice Bureau Ltd ("the Charity") for the year ended 31st March 2026.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their account in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1st January 2019).

Reference and Administration Details

Charity name:	**Rural Cambs Citizens Advice Bureau Ltd**
Operating name:	Citizens Advice Rural Cambs (CARC)
Charity registration no:	1146277
Company registration no:	07931354
Financial Conduct Authority registration no:	617718
Registered office:	9-10 The Crescent, Wisbech, Cambs PE13 1EH
Charity's principal address:	Queen Mary Centre, Queens Road, Wisbech, Cambs PE13 2PE
Telephone:	01945 572238
Advice Line:	0808 278 7807 (Freephone)
Email:	admin@ruralcambscab.org.uk
Website:	www.citizensadviceruralcambs.org.uk
Key management personnel:	Chief Officer – Mr. N Blencowe Business Development Manager – Mrs. H Boyce Chief Financial Officer – Mrs. K Drewry Operations Manager – Mrs. H Hillam
Company secretary:	Mrs P Firth (as a non-trustee)
Bankers:	Barclays Bank plc, Leicester LE87 2BB Flagstone Group Ltd, 1st Floor, Clareville House, 26-27 Oxendon Street, London SW1Y 4EL
Auditors:	Stephenson Smart (East Anglia) Limited 22-26 King Street, King's Lynn, Norfolk PE30 1HJ

The following people serve as Directors/Trustees of the Charity:

Director/Trustee	Role	Co-Opted/ Appointed	Elected/Re-elected	Resigned
Mr P Finnigan	Chair	30/04/2026	30/11/2022	
Mr N McKittrick	Chair	30/11/2022	30/11/2022	27/11/2025
Mr P Finnigan	Deputy Chair	28/09/2022	30/11/2022	Appointed Chair
Mr W Grieve	Treasurer	03/11/2020	29/11/2023	
Mr M Mealing	Trustee	03/05/2018	28/11/2024	
Miss L Webb	Trustee	19/07/2023	29/11/2023	01/08/2026
Mrs S Connell	Trustee	27/11/2025	27/11/2025	
Mr W Smith	Trustee	30/04/2026		
Mr L Barber	Trustee	27/09/2021	28/11/2024	27/11/2025

Structure, Governance and Management

Governing Document and Constitution

Rural Cambs Citizens Advice Bureau Ltd is a Registered Charity and a Private Company Limited by Guarantee without share capital. The maximum liability of each member is limited to £1. At 31st March 2026, the Charity had fourteen members (2025 fourteen members).

The Charity was incorporated as a Company Limited by Guarantee on 1st February 2012 and registered as a charity on 7th March 2012.

The Charity was incorporated under a Memorandum of Association, which established the objectives and powers of the charitable company and is governed under its Articles of Association. Each principal member of the organisation is, therefore, a member of the Charity and has a right to attend and vote at company general meetings. Members support the organisation by volunteering their services free.

The Charity is independent and covers Fenland and Huntingdonshire, serving a population of approximately 295,515 residents. Additionally, through specific projects the Charity supports residents of East Cambridgeshire.

Recruitment, Selection and Appointment of Trustees
Trustees, who are also Directors of the Charity, are recruited and elected from the local community. We are committed to welcoming equality and diversity in our organisation and welcome applications from all backgrounds and experiences to reflect our diverse community. In maintaining its independence, the Trustee Board ("Board") is responsible for ensuring no other persons or external organisations are entitled to appoint persons to the Board.

The maximum number of Trustees is fifteen and the minimum number is three. All elected Trustees shall retire from office at the third Annual General Meeting following their election or appointment respectively but may be re-elected for a further three-year term, with a six-year restriction applying only to the post of Chair, Vice-Chair and Treasurer. Board members are elected for their knowledge and/or expertise and each has a specific executive responsibility.

In addition to the above Trustees, the following staff, as the Senior Leadership Team of CARC, attend the Board Meetings as non-voting members:

- Mr. N Blencowe (Chief Officer)
- Mrs. H Boyce (Business Development Manager)
- Mrs. K Drewry (Chief Financial Officer)
- Mrs. H Hillam (Operations Manager)
- Mrs. P Firth (Company Secretary)

Induction and Training of Trustees
New members of the Board are provided with information about the service's governance, the responsibilities of company directors and charity trustees, an invitation to a Citizens Advice Trustee Induction Day and appointed a mentor from amongst the Board. As a part of the induction, new Trustees are required to sign a code of conduct in carrying out their responsibilities in the best interests of the Charity. It is generally the case that new members are already aware of the activities and aims of the service.

Organisational Structure and Decision Making
The Charity is governed by its Board, which is responsible for setting the strategic direction of the organisation and the policy of the Charity. The Board carry the ultimate responsibility for the conduct of the Charity and for ensuring the Charity satisfies its legal and contractual obligations.

The Board meets at least four times a year. In between meetings, matters requiring the Board's authorisation are dealt with by email and/or telephone and then ratified and recorded in the minutes at the next Board meeting.

The Board is independent from the Senior Leadership Team.

A register of members is maintained and members are invited to the Annual General Meeting. The Board approves applications for membership.

A Business Development Working Group (BDWG) exists to advise, review and support CARC's Business Development Strategy and tactical action plans, thus helping to ensure that CARC receives adequate funds from both existing funders and potential new funders to meet its business objectives. Members of the BDWG include the Chief Officer, Business Development Manager, Deputy Chair.

The Finance Panel (FP), which holds a minimum of four meetings per year, exists to review, discuss and support in all financial aspects of the business of CARC and reports to the Board. Members of the Finance Panel include the Chief Officer, the Chief Financial Officer, and a trustee and is chaired by the Treasurer.

Meetings of the BDWG and the FP are now aligned and held ahead of the Trustee Board meetings.

The HR Working Group provides a platform for strategic discussion and decision-making on key human resource issues affecting CARC. This group meets quarterly and feeds into the Trustee Board meetings. Members of the group include a trustee, the Chief Officer, Business Development Manager, the Operations Manager, the Management Support Assistant and the Chief Financial Officer.

The organisation's Chief Officer is responsible to the Trustee Board for:

- Management, development and strategic planning
- Vision and leadership in the continuing development of the Charity
- Serving and advising the Board in carrying out their responsibilities, maintaining an overview of the organisation and making appropriate strategic, policy and financial decisions.

Relationships with Related Parties: National Citizens Advice

The Charity is a member of 'National Citizens Advice', the operating name of the National Association of Citizens Advice Bureau, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Annually, the organisation is subject to a Leadership Self-Assessment (LSA) Information and Guidance audit by National Citizens Advice. The purpose of the LSA is to provide local offices with a framework, self-assessment portfolio and assessment cycle giving assurance to all stakeholders that the organisation implements systems and processes that enable it to operate effectively as a service provider, employer and volunteering charity. The framework accredits local Citizens Advice to external quality standards, recognised by funders. Eight leadership areas form the framework for the LSA as follows:

1. Governance
2. Strategy and planning
3. Risk management and compliance
4. Financial governance
5. People management
6. Operational performance
7. Research and campaigning
8. Equity, diversity and inclusion

In the recent year 3 LSA, CARC achieved an outcome rating of green - 'met' in all the above eight areas, which equates to the highest achievement with National Citizens Advice.

Operating policies are independently determined by the Board to fulfil its charitable objects and comply with the National Citizens Advice membership requirements.

Quality

Advice Quality Standard (AQS)

CARC holds the national Advice Quality Standard (AQS), which certifies that it is meeting the requirements of the Advice Service Alliance for AQS with casework in specialist Debt areas. The AQS is the only sector-owned, independently audited standard that focuses on advice. We ensure all staff engaged in the delivery of our service have the necessary training and qualifications to carry out their roles effectively and in line with legislative requirements.

Performance and Quality Framework

CARC is assessed on a quarterly basis by National Citizens Advice – over five elements :-

1. Quality of Advice
2. Client Experience
3. Leadership Self-Assessment
4. People Survey
5. Financial Health Monitoring

Disability Confident Scheme
CARC is registered with the government 'Disability Confident Scheme' as a Level 1 Disability Confident Committed Employer.

Money Advice
CARC's debt case workers are members of the Institute of Money Advisers. One of our advisers is a qualified Debt Relief Order Intermediatory and others are training towards gaining this accreditation.

The Financial Conduct Authority (FCA)
The FCA regulates the consumer credit industry. CARC is authorised (licensed) by the FCA as an organisation providing debt advice needs and complies with their rules and regulations. CARC is categorised by the FCA as a 'limited scope, consumer credit, not for profit firm'. Our relationship with the FCA is managed centrally at National Citizens Advice on behalf of the organisation although the National Citizens Advice, as an individual charity, is not licensed to provide debt advice.

The Charity also co-operates and liaises with a number of other advisory services, local charities and the local County and District Councils on behalf of clients.

Staff Remuneration Policy
The Trustees consider the Board and the Senior Leadership Team are the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day-to-day basis. All Trustees give their time freely and no Trustee receives any remuneration in the year. Details of Trustees expenses are disclosed in note 7 of the accounts.

The pay of the entire staff team is reviewed annually and we have recently introduced a new Pay Banding structure. Our pay structure is benchmarked against pay levels in other local Citizens Advice and voluntary sector organisations of a similar size.

Major Risks
The Trustees have worked on a Risk Management Strategy and a nominated trustee with the Chief Officer and the Operations Manager regularly monitors the Risk Register. The financial section of the Risk Register is discussed and reviewed by the Finance Panel and the Board agrees the overall Risk Register. The Trustees recognise that any major risks to which the Charity is exposed need to be reviewed and policies, procedures and systems put in place to mitigate those risks.

Risk areas monitored in the Risk Register include:

- Governance Risks
- Operational Risks/Service Delivery
- Financial Risks
- External Risks
- Compliance Risks
- Information Risks
- Premises Risks

Any interruption to the service is managed by developing and implementing a successful business continuity plan that involves, working with National Citizens Advice, staff and volunteers and the Charity's partners and stakeholders.

All working groups regularly review all potential risks to CARC.

Objectives and Activities

Charitable Objects – Articles of Association

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

Primary Focus

To secure resilient services, across a range of channels, which provide the information, advice and support needed by local people.

Mission Statement

The Citizens Advice service gives people the knowledge and confidence they need to find their way forward, whoever they are and whatever their problem. Our advice is free, independent, confidential and impartial.

The Charity's Vision

Our vision is to be the trusted, high-quality provider of multi-channel advice and the strategic partner of choice across Huntingdonshire, Fenland and East Cambridgeshire.

CARC will provide a high quality and sustainable service to people who need advice in the most efficient, accessible way and creating an effective partnership with other stakeholders.

Advice will be provided in a number of ways including digital media, telephone, 'face-to-face' and information leaflets. It will include generalist advice, specialist advice, and, in some instances, casework. All our advice services are provided by our fully trained and dedicated volunteers, staff and specialist caseworkers, who meet the Advice Quality Standard (AQS) within the debt service, or by an approved partner organisation with the relevant specialist knowledge and experience.

CARC continues to develop the Digital Contact Centre (DCC), which is the heart of the business, by growing its offer and reach, allowing greater access to CARC's services. CARC's aim is to continue to develop a hub and spoke service model around the successful DCC, to ensure we are best placed to meet client's needs, and allow us to offer both face-to-face, and telephone appointments ensuring the most appropriate channel for the client is provided. Our local Adviceline, a free phone service, is open Monday, Thursday and Friday 9.30am – 3.30pm and Tuesday and Wednesday 9.30am – 7.00pm, supported by our other offices, remote staff providing follow-on advice appointments (face-to-face or telephone) to clients with complex issues.

The Board continues to review the future strategy of the Charity:

- Financial budgeting is in place with the production of quarterly management accounts and monthly review meetings enabling the Board to monitor and manage its resources and fund balances.
- Identifying the continuing need for general funds to finance the day-to-day running of the Charity and to be able to fund important projects that respond to changing needs.
- To obtain the necessary funding to provide additional services. Applications to be made to various local and national providers of community finance.
- Advertisements to be placed in the local press for advisory staff both as paid employees and volunteers, induction and training being provided in the event that necessary knowledge and skills were not pre-existing.

Public Benefit Required

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of the Charity remains the provision of free, confidential, independent and impartial information and advice for local residents. This is provided through the DCC and local offices and community locations, e.g. Libraries across rural Cambridgeshire.

In addition to generalist advice, the following specialist advisory services are provided:

- Debt Advice/Casework by Institute of Money Advice (IMA) qualified advisors
- Financial Capability and Income Maximisation
- Energy Advice
- Energy Casework
- Benefit Advice
- Housing Advice.

Contribution of Volunteers

The Charity relies on volunteers to achieve its aims and objectives and to work under the supervision of paid staff. Volunteers are involved in the provision of advice, fundraising, marketing, finance, governance, IT support and administration.

CARC's volunteer pool of 36 volunteers, excluding the Trustees, contributed approximately 11,761* hours of work to the local community through the Charity during the financial year.

We estimate the value of this help to be approximately £305,442* in respect of the current year. (**CitA external research carried out by Sonnet Impact and the Centre for Charity Effectiveness).*

This voluntary work has an additional value of £82,189 to society, measured by the following activities and improved outcomes: -

- Gaining employment more quickly
- Receiving a higher wage due to being more skilled
- Increased life satisfaction
- Improved mental health and wellbeing
- Empathy for individuals

The Trustees and Senior Leadership Team would like to thank all the volunteers who have supported CARC. During the year the team has taken various opportunities to acknowledge the contribution made by our volunteers.

Achievements and Performance

2025/26 has been a successful year for CARC and we are proud of our achievements. The hard work and dedication of our staff and volunteers has enabled us to deliver a high-quality advice service to local residents.

Our scope covers the full range of Citizens Advice subject areas including benefits, debt, housing, employment, consumer, family, immigration (OISC 1), health and education.

Key successes/highlights from the year for CARC:

- Supported 7,240 clients by phone, email, in person, webchat or letter with 49,030 issues.
- A higher proportion of those clients were seen in person compared to previous years.
- Supported clients to achieve over £5.6m in income gains to reinvest in the local economy.
- Debts written off £503,661.
- The value of grants and direct client emergency support provided during the year of £563,498.
- 22,000 users visited CARC's website.
- Adviceline calls answered 5,396 with average queue time for answered calls of 8.7 minutes.
- Continued expansion of our face-to-face services at a number of locations across rural Cambridgeshire, including a drop-in service in many of our market towns.
- Successful expansion of the service by opening of a CARC office in St Neots Town Centre, working closely with Places for People for the office space. A small grant from Travis Perkins was received to cover some of the IT set up costs at the office. The office is used on a Friday by HDC residents advice team and disability Huntingdonshire to deliver their services.
- After starting the year with a budgeted £65K deficit, CARC finished the 2025/26 financial year in a strong position with a £9,323 surplus due to additional income streams and staff vacancies.
- CARC secured a new two-year funding grant from The Energy Saving Trust for Energy Redress project to a value of £270K which commenced in July 2025.
- Funding was confirmed with Cambridgeshire Community Foundation for a one-year grant of £24,544 for delivery of a Health Inequalities Initiative from October 2025 and a 3-year grant of £30K for specialist housing advice funded by Cambridgeshire Building Society from 1st September 2025.
- Continued funding from CitA for Energy Advice following successful completion of all the key performance indicators from the previous year.
- GrantScape provided a grant of £5K to provide a trained and experienced advisor to offer a drop in and appointment outreach service to the residents of Ramsey and the surrounding villages.
- Successful negotiations with Ely Foodbank for a new 3-year partnership agreement from the 1st of May 2026.
- Continued developed of CARC's working relationship with Cambridge and Peterborough CA's. The CEO's meet quarterly and talk on a regular basis. A memorandum of understanding has been developed and signed.
- Strengthening of CARC's working relationships with Cambridgeshire County Council.

- Continued closing working with Huntingdon District Council, resulting in a 3-year funding agreement from April 2026.
- A smooth transition to a new Chair of the Trustee Board during the 2025-26 year.
- Successful restructure of the Senior Leadership Team implemented from the 1st of April 2026.
- Positive responses from the Annual Staff Survey.
- Fortnightly CARC updates circulated to all Trustees, Staff and Volunteers which includes service updates, success stories and information sharing.
- Achievement of Cyber Essentials accreditation.

citizens advice Rural Cambs

Our impact in 2025-26

Provided through free, confidential and impartial advice

We helped

7,240* people
face to face, by phone, or email

*represents the total number of unique clients with one or more case notes in the period.

Total Activities: 25,419**

Activity/method of contact breakdown

Phone	9,411
Email	10.099
In person	4,953
Web Chat/SMS	766
Letter	190

With 49,030 issues

Top 5 issues

- Benefits & tax credits
- Financial Services & capability
- Benefits & Universal Credit
- Debt
- Utilities & communications

Some of the differences this made

£5,628,778
Income Gains

85%
of clients said we helped them find a way forward

73%
of clients had their problem solved

79%
of clients said they found it easy to access our service

**This includes multiple activities per client

Complaints
All complaints are dealt with and resolved in a timely and professional manner, complying with the formal complaint's procedure set out in the Citizens Advice membership standards. CARC did not receive any complaints during the financial year 2025/26 (four complaints 2024/25).

Strategic Priorities

Introduction
CARC has many calls on its limited resources. The aim will always be to prioritise initiatives and programmes that enhance our services to clients with the minimum disruption to enable the desired outcomes to be achieved.

Sustainability and Funding
Realistically, we have to assume that traditional Core Funding will continue to be a challenge, and thus we must sustain our strong relationships with our existing Public Sector Funders. In addition, we will try to develop wider support from non-traditional sources and continue to cultivate other project and service contract-based funding opportunities where we have the capability and confidence to deliver.

National Citizens Advice Strategy 'Transforming Together: Trusted Advice in Times of Change'
Citizens Advice Rural Cambs, although an independent local charity, aligns itself closely with and fully supports the business plan of the National Citizens Advice. This plan develops and implements the strategic themes, identifying impact areas under each mission and developing a service wide approach to innovation and experimentation. Citizen Advice Rural Cambs fully supports and embraces the three service wide missions to support our clients:

1. **Provide advice fit for the future**– we'll be there for people when they need us in the ways that help make the biggest impact,
2. **Close the gap**– we'll end the disparities in access and experience for marginalised people,
3. **Take early action**– we'll prevent more people reaching crisis by addressing problems earlier.

National Citizen Advice aim to deliver their missions by:

- Providing free, independent, confidential and impartial information and advice,
- Learn, adapt and innovate through research, insights and learning from across the service and more broadly,
- Use the data they collect to advocate and target solutions to underlying root causes of the issues.

National Citizen Advice fundamentals set out who they are and how they operate:

- Working as one service with many leaders,
- Led by people's needs,
- Rooted in the community,
- Strengthened by volunteers,
- See the whole person, seeing the whole person rather than one isolated problem,
- They are trusted experts who are knowledgeable, experienced and provide expert information to help people navigate their problems,
- They are good partners who recognise how they can only make the biggest difference for people they support when we work together.

CARC Priorities for 2026-28

Our primary focus for the next two years is to secure resilient services across a range of channels, which provide the information, advice and support needed by local people through a focus in the following areas:

Partnerships

- Improve a standardised referral pathway with referral form for service partners
- Develop targeted relationships with advice providers that supplement our offer
- Explore potential funding opportunities with other agencies to develop organisations and relationships
- Explore all opportunities to secure funding from Cambridgeshire County Council and the CRF (Crisis and Resilience Fund)
- Maintain LGR (Local Government Reform) as front and centre for CARC at all times, keeping up to date with the latest news and updates. Engage with the appropriate senior officers in the relevant delivery areas.

Service/Access

- Maintain our core day-to-day services and explore funding opportunities that are aligned with our charitable objectives
- Adviceline/Connect call answer rate – increase answer rate for number of calls answered, dependent on demand levels
- Strengthen the use of digital media platforms to promote volunteering opportunities and increase volunteer numbers
- Explore and develop further outreach opportunities to reach the wider community
- Develop our holistic advice model to reduce client wait times & potential disengagement with a streamlined approach
- Develop our use of web chat to enhance access points to information and advice
- Improve and maintain our quality standards by strengthening compliance with QAA requirements, increasing our QAA rating, and embedding continuous quality improvement across all areas of service delivery.

Organisational Health and Culture

- Develop and encourage a positive workplace culture, ensuring team wellbeing and inclusivity
- Always ensure clear and transparent communication within the organisation
- Keep people involved in the development and implementation of changes and processes through consultation
- Review and implement an improved benefits package where possible and where finances allow.

Equity

- Ensure our advice services remain accessible, inclusive and responsive to the diverse needs of our community
- Continue to speak up for those who face intense disadvantage, detriment or harm to their wellbeing
- Strengthen our understanding of vulnerability, equality, diversity and inclusion (EDI) through ongoing training, enabling us to identify and respond effectively to individual needs
- Develop and enhance our use of technology to improve access to services, reduce barriers, and provide more flexible ways for clients to engage with us
- Maintain fair, transparent, and inclusive recruitment practices in line with our recruitment and selection procedures.

Research and Campaigns

- Produce and distribute a monthly R&C report to staff and volunteers
- Write to our local MPs on national or local issues where relevant to the needs of the community
- Staff and volunteers continue to submit evidence forms
- Participate in 2 national campaigns per annum.

Financial Review

Financial Position

Income during the year was £1,181,282 (2024/25 £1,125,134) of this £751,099 (2024/25 £688,376) related to restricted project activities.

A surplus was made for the year of £9,323 (2024/25 £53,954).

As at 31st March 2026 the total unrestricted reserves were £285,233 (2024/25 £275,909).

Reserves Policy and Reserve Levels Held
The Trustees Reserves policy is to aim to hold unrestricted reserves equivalent to the higher of:

- The Charities operating lease commitments and contingent liabilities, which amount to the redundancy costs, were the Charity to close.
- Two and a half months of normal operating expenditure.

The Board reviews the financial position of the Charity at each Board meeting to ensure it can operate effectively within the level of reserves currently held.

The Charity's operating lease commitments and contingent liabilities as at 31st March 2026 equate to £112,545. Two and a half months of budgeted normal operating expenditure for 2026/27 equates to £215,797.

As at 31st March 2026 the total unrestricted reserves held amounted to £285,233. The charity is therefore currently exceeding its reserve policy levels. Given the Charity's exposure to many single year funding agreements, the Trustees like to maintain as robust a reserves level of funding as possible, without impacting service provision.

Principal Sources of Funding
The Charity's principal sources of funding include Cambridgeshire County Council, the District Councils of Fenland and Huntingdonshire and National Citizens Advice negotiated contracts during 2025/26.

The Trustees extend their gratitude to Cambridgeshire County Council, Fenland District Council, Huntingdonshire District Council, Chatteris Town Council, St Ives Town Council, St Neots Town Council, Wisbech Town Council, Whittlesey Town Council, National Citizens Advice and the Parish Councils who continue to support the core operating capacity of the Charity. In addition, project specific funding was received from CHS Group, Robert Hall Charity and The Hudson Foundation, Cambridge Acorn, Asda through Trussell Trust, Cambs Community Foundation, Grantscape and the Energy Saving Trust.

Investment Policy
CARC continues to invest surplus funds in deposit accounts to generate interest which can be used to meet the charity's aims.

CARC maintains a Charity Deposit platform through Charity Aid Foundation (CAF), which allows access to numerous investments with options for fixed term or fixed interest deposits for terms of between three months and five years.

Surplus short-term working cash is held in a bank deposit account.

Statement of Trustees' Responsibilities

Small company provisions

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

The Trustees (who are also the directors for the purpose of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees must prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law, the trustees must not approve the financial statements unless they are satisfied that they 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 these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

Approved by order of the Board of Trustees on 9th October 2026
and signed on its behalf by:
Mr P Finnigan – Chair of the Board of Trustees

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
		£	£	£	£
Income					
Donations, Grants and Legacies	3	420,015	751,099	1,171,114	1,117,272
Charitable Activities	4	170	-	170	605
Investment Income	5	9,998	-	9,998	7,257
Total Income		430,183	751,099	1,181,282	1,125,134
Expenditure					
Charitable activities	6	418,769	753,189	1,171,958	1,071,180
Net Income / (Expenditure) for the year	7	11,412	(2,090)	9,324	53,954
Funds brought forward		275,909	-	275,909	221,955
Transfer between funds		(2,090)	2,090	-	-
Funds carried forward		285,233	-	285,233	275,909

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

The notes on pages 21 to 36 form part of these financial statements

BALANCE SHEET AS AT 31 MARCH 2026

	Notes	2026		2025	
		£	£	£	£
Fixed Assets	8		-		-
Current Assets					
Debtors	9	46,327		27,624	
Cash at bank and in hand	10	341,550		332,994	
		387,877		360,618	
Creditors: Amounts falling due within one year	11	102,644		84,709	
Net Current Assets			285,233		275,909
Net Assets			285,233		275,909
Funds of the Charity					
Unrestricted Funds	12		285,233		275,909
Restricted Funds	13		-		-
Total Funds			285,233		275,909

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.
The financial statements were approved by the Board of Trustees on 9th October 2026 and signed on its behalf by:

Mr P Finnigan
Chair of the Board of Trustees

The notes on pages 21 to 36 form part of these financial statements

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2026

	Notes	2026	2025
		£	£
Cash Flows from Operating Activities			
Net cash provided by/used in operating activities	17	8,556	13,696
Cash Flows from Investing Activities			
Purchase of property, plant and equipment		-	-
Change in cash and cash equivalents in the reporting period		8,556	13,696
Cash and cash equivalents at the beginning of the reporting period		332,994	319,298
Cash and cash equivalents at the end of the reporting period		341,550	332,994

The notes on pages 21 to 36 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2026

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) General information and basis of preparation

Rural Cambs Citizens Advice Bureau Ltd is a Registered Charity and a Limited Liability Company incorporated in England & Wales.

Registered Office: see page 2 Reference and Administration Details

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

The Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements are presented in pounds sterling, which is the functional currency of the Charity.

b) Income

Income is recognised when the Charity has entitlement to the funds, any performance conditions attached to the item(s) of income has been met, and it is probable that the income will be received and the amount can be measured reliably.

Grant income, whether 'capital' grants or 'revenue' grants, are recognised when the Charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donations and other income are included at the point of confirmation of the income.

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

When income has related expenditure (as with fund raising or contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

c) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to projects on a basis consistent with the use of resources.

d) Depreciation

All assets are capitalised at their historical cost when purchased.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight-line basis over their expected useful economic lives as follows:

- Fixtures, Fittings & Equipment - over 4 years
- Computer Equipment - over 3 years

Assets are reviewed for any indications of impairment at each Balance Sheet date.

e) Intangible Income

No income is recognised for the services of volunteers in these accounts, except in the dialogue in the 'significant achievements' within the Trustees report.

f) Funds held by the Charity

The Charity's restricted funds relate to its specific projects, separately funded. Restrictions arise when specified by the grant issuing body or donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of the costs of overall direction and administration of the Charity.

Where the donor does not specify a particular fund, donations are included in unrestricted funds which are used in accordance with the charitable objects at the discretion of the Board of Trustees.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes.

The aim and use of each fund is set out in the notes to the financial statements.

g) Pensions

The charities auto-enrolment date was 1 April 2018 and from that date the Charity has set up a defined contribution pension scheme operated by NEST for the staff.

h) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Pre-payments are valued at the amount pre-paid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the Balance Sheet date.

i) Cash at bank and in hand

Cash is represented by cash in hand and deposits held with financial institutions repayable without penalty, net of bank overdrafts which are shown within borrowings in current liabilities.

j) Creditors

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

k) Financial Instruments

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

l) Operating leases

Rentals payable under operating leases are charged against income on a straight-line basis over the lease term.

m) Taxation

The company is considered to pass the test set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2. Status

The Charity has no share capital being a Company Limited by Guarantee and is a Registered Charity. Each member in the event of a winding up guarantees to contribute a sum not exceeding £1. There are currently fourteen members (2025: fourteen members).

No one individual has control of the Charity.

3. Donations, Grants and Legacies

	Unrestricted	Restricted	2026 Total	2025
	£	£	£	£
Donations	4,303	-	4,303	5,048
Restricted Grant Income				
Citizens Advice – MaPS	-	77,200	77,200	66,026
Energy Redress	-	67,514	67,514	-
Cambridgeshire County Council – Income Maximisation	-	400,000	400,000	400,000
Cambs Community Foundation – Community Health	-	11,619	11,619	-
Cambs Community Foundation – Cambridge Building Society Community Fund	-	3,991	3,991	9,799
Cambs Community Foundation – March Windfarm Outreach	-	6,000	6,000	1,500
Ramsey Windfarm	-	5,000	5,000	-
Grant income for clients	-	10,018	10,018	13,909
Foodbank Projects	-	162,157	162,157	195,242
Cambridge Acorn Project	-	7,600	7,600	1,900
Unrestricted Grant Income				
Citizens Advice – Energy Advice Programme	52,428	-	52,428	70,082
Citizens Advice – Cadent Energy	46,173	-	46,173	46,173
Citizens Advice – Yorkshire Building Society	11,123	-	11,123	10,068
Cambridgeshire County Council -Change, Grow, Live	51,500	-	51,500	50,000
Huntingdon District Council	115,700	-	115,700	115,700
Fenland District Council	57,000	-	57,000	57,000
Whittlesey Town Council	7,680	-	7,680	7,384
St Neots Town Council	10,000	-	10,000	2,500
Chatteris Town Council	6,468	-	6,468	6,349
St Ives Town Council	1,496	-	1,496	6,084
St Neots office	2,450	-	2,450	-
Cambridgeshire Community Local Assistance Scheme (CLAS)	41,318	-	41,318	40,508
Robert Hall & Hudson Foundation	12,376	-	12,376	12,000
	415,712	751,099	1,166,811	1,112,224
Total Income for Donations, Grants and Legacies	420,015	751,099	1,171,114	1,117,272

3. Donations and Legacies – continued

Donations were received from our Clients, Wisbech Town Council, St Ives Town Council, Abbotsley Parish Council and Whittlesey Ladies Nova Club.

In 2025, £688,376 of the total donations, grant and legacies income was restricted and the remainder of £428,896 was unrestricted.

4. Income from Charitable Activities

	Unrestricted	Restricted	2026 Total	2025
	£	£	£	£
Other	170	-	170	605
	170	-	170	605

In 2025 all the income from charitable activities was unrestricted.

5. Investment Income

	Unrestricted	Restricted	2026 Total	2025
	£	£	£	£
Bank Interest	9,998	-	9,998	7,257

All investment income in 2025 relates to unrestricted funds.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2026

6 Analysis of Expenditure on Charitable Activities Year Ended 31 March 2026

		Restricted Funds								
	Cambs County Council Income Max	Client Grants	Citizens Advice MaPS	Energy Redress	Foodbank Projects	CCF Cambridge Building Society	CCF Community Health	CCF March Windfarm Outreach	Ramsey Windfarm	Cambridge Acorn Project	TOTAL
	£	£	£	£	£	£	£	£	£	£	£
Expenditure											
Staff Salaries & NI	100,586	-	47,145	48,660	131,004	3,133	9,727	6,161	3,674	5,904	355,994
Staff & Volunteer costs	2,193	-	1,123	2,317	3,700	0		375	142	16	9,866
Governance	-	-	-	-	-	-	-	-	-	-	-
Office	3,132	-	8,081	3,055	1,981	113	32	112	348	-	16,854
Premises	9,036	-	276	75	4,201	-		-	-	-	13,588
Other	200,000	10,018	47	3,732	-	-	87	-	-	-	213,884
Reallocation of Central & Contact Centre Costs	85,052	-	20,528	9,681	21,143	813	1,945	1,331	832	1,678	143,003
Total Expenditure	**399,999**	**10,018**	**77,200**	**67,520**	**162,029**	**4,059**	**11,791**	**7,979**	**4,996**	**7,598**	**753,189**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2026

6 Analysis of Expenditure on Charitable Activities

Year Ended 31 March 2026

	Unrestricted Funds								
	CENTRAL	Cadent Energy Caseworker	Energy Advice Programme	Citizens Advice Yorkshire Building Society	Change, Grow, Live	Robert Hall & Hudson Foundation	CLAS	General Advice	TOTAL
	£		£	£	£	£	£	£	£
Expenditure									
Staff Salaries & NI	215,998	34,197	35,839	6,253	28,930	6,784	35,822	135,590	499,413
Staff & Volunteer costs	9,642	318	356	22	-	75	283	6,656	17,352
Governance	5,825	-	-	-	-	-	-	5	5,830
Office	25,667	230	132	-	47	-	-	9,309	35,385
Premises	4,295	551	1,637	-	-	2,174	1,379	(7,584)	2,452
Other	236	-	782	-	-	-	-	322	1,340
Reallocation of Central and Contact Centre Costs	(261,663)	10,882	13,683	4,848	22,524	3,346	3,837	59,540	(143,003)
Total Expenditure	-	**46,178**	**52,429**	**11,123**	**51,501**	**12,379**	**41,321**	**203,838**	**418,769**

6 Analysis of Expenditure on Charitable Activities
Year Ended 31 March 2025

	Restricted Funds							
	Cambridgeshire County Council Income Max	Client Grants	Citizens Advice MaPS	Foodbank Projects	CCF Housing Advice	CCF March Windfarm	Cambridge Acorn Project	TOTAL
	£	£	£	£	£	£	£	£
Expenditure								
Staff Salaries & NI	116,599	-	39,722	155,038	7,478	956	1,331	321,124
Staff & Volunteer costs	3,487	-	613	5,402	222	51	-	9,775
Governance	-	-	-	-	-	-	-	-
Office	2,261	-	1,166	3,888	242	576	-	8,133
Premises	10,031	-	783	6,610	-	-	-	17,424
Other	200,000	16,409	-	2,000	-	-	-	218,409
Reallocation of Central & Contact Centre Costs	67,621	-	23,744	25,636	1,988	319	264	119,572
Total Expenditure	**399,999**	**16,409**	**66,028**	**198,574**	**9,930**	**1,902**	**1,595**	**694,437**

6 Analysis of Expenditure on Charitable Activities
Year Ended 31 March 2025

	Unrestricted Funds								
	CENTRAL	Cadent Energy Case worker	Energy Advice Programme	Citizens Advice Yorkshire Building Society	Change, Grow, Live	Robert Hall & Hudson Foundation	CLAS	General Advice	TOTAL
	£		£	£	£	£	£	£	£
Expenditure									
Staff Salaries & NI	159,689	39,157	37,316	6,303	26,453	6,529	27,656	141,072	444,175
Staff & Volunteer costs	7,080	200	664	-	-	13	285	7,705	15,947
Governance	6,567	-	-	-	-	-	-	-	6,567
Office	20,128	258	1,152	-	245	33	58	6,714	28,588
Premises	2,229	520	2,381	-	-	2,338	1,412	(10,006)	(1,126)
Other	1,520	-	25	-	-	-	104	515	2,164
Reallocation of Central and Contact Centre Costs	(197,213)	6,037	10,387	1,578	6,677	2,231	7,381	43,350	(119,572)
Total Expenditure	-	**46,172**	**51,925**	**7,881**	**33,375**	**11,144**	**36,896**	**189,350**	**376,743**

7. Net Income for the year	2026	2025
This is stated after charging:	£	£
Depreciation	-	-
Trustees Expenses	357	338
Auditors Remuneration	4,908	5,352
Operating Lease Payments - Buildings	-	-

During the year two Trustees (2025 two Trustees) were reimbursed for travel expenses.
There were no Trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

Staff Costs and Numbers	2026	2025
	£	£
Wages & Salaries	762,759	702,972
Social Security Costs	77,168	48,549
Pension Costs	15,480	13,777
Total Emoluments Paid	855,407	765,298

The key management personnel of Rural Cambs Citizens Advice Bureau Ltd are the Trustees, Chief Officer, Deputy Chief Officer, Operations & Compliance Lead and Chief Financial Officer. The aggregate employment benefits, including employer's national insurance and pension contributions of the key management personnel of the charity were £176,112 (2025: £150,928).

No employee received remuneration in excess of £60,000.
The average monthly number of employees during the year analysed by function was as follows:

	2026	2025
Management and Administration	6	6
Charitable Activities	30	31
	36	37

8. Tangible Fixed Assets	FF & Equip £	Computer Equip £	Total 2026 £
Cost			
As at 1 April 2025 & As at 31 March 2026	5,767	32,417	38,184
Depreciation			
As at 1 April 2025	5,767	32,417	38,184
Charge for the year	-	-	-
As at 31 March 2026	5,767	32,417	38,184
Net Book Value			
As at 31 March 2026	-	-	-
As at 31 March 2025	-	-	-

9. Debtors

	2026 £	2025 £
Trade Debtors	-	3,433
Other Debtors	45,546	23,875
Prepayments	781	316
	46,327	27,624

10. Cash at bank and in hand

	2026 £	2025 £
Cash at bank	341,423	332,836
Cash in Hand	127	158
	341,550	332,994

11. Creditors

	2026 £	2025 £
Trade Creditors	11,262	2,964
Other Creditors	421	834
Accruals	32,784	42,056
Social Security and Other Taxes	17,994	15,557
Income received in advance	40,183	23,298
	102,644	84,709

12. Unrestricted Funds: movement in the year

	Balance at 1 April 25 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 26 £
Unrestricted Funds	275,909	430,183	418,769	(2,090)	285,233

	Balance at 1 April 24 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 25 £
Unrestricted Funds	221,955	436,758	(376,743)	(6,061)	275,909

13. Restricted Funds: movement in the year

	Balance at 1 April 25 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 26 £
Citizens Advice – MaPS	-	77,200	(77,200)	-	-
Energy Redress	-	67,514	(67,520)	6	-
Cambridgeshire County Council – Income Maximisation	-	400,000	(399,999)	(1)	-
Cambs Community Foundation – Community Health	-	11,619	(11,791)	172	-
Cambs Community Foundation – Cambridge Building Society Community Fund	-	3,991	(4,059)	68	-
Cambs Community Foundation – March Windfarm Outreach	-	6,000	(7,979)	1,979	-
Ramsey Windfarm	-	5,000	(4,996)	(4)	-
Grant income for clients	-	10,018	(10,018)	-	-
Foodbank projects	-	162,157	(162,029)	(128)	-
Cambridge Acorn Project	-	7,600	(7,598)	(2)	-
	-	751,099	(753,189)	2,090	-

	Balance at 1 April 24 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 25 £
Citizens Advice - MaPS	-	66,026	(66,028)	2	-
Cambridgeshire County Council – Income Maximisation	-	400,000	(399,999)	(1)	-
Cambs Community Foundation					
- Cambridge Building Society Community Fund	-	9,799	(9,930)	131	-
- March Windfarm outreach	-	1,500	(1,902)	402	-
Cambridge Acorn Project	-	1,900	(1,595)	(305)	-
Foodbank Projects	-	195,242	(198,574)	3,332	-
Client grant funds	-	13,909	(16,409)	2,500	-
	-	688,376	(694,437)	6,061	-

13. Restricted Funds: movement in the year – Continued

Purpose of Restricted Funds

Citizens Advice - Money and Pensions Service (MaPS)
Money advice service works with partners to make debt advice easier and quicker to access and to improve standards and quality across the sector.

Energy Saving Trust - Energy Redress
Community energy advice project to help households to reduce energy costs, improve home comfort and contribute to environmental sustainability by lowering carbon emissions. Emphasis is to reach those from a range of backgrounds including adults and children living in crisis, disabled people, those living in rural communities and the elderly who are at risk of illnesses exasperated by cold homes.

Cambridgeshire County Council - Income Maximisation
Delivering an income maximisation service to residents in East Cambridgeshire, Fenland and Huntingdonshire aged over 18 and not already in receipt of income maximisation support. This includes:

- tailored income maximisation advice, including support with budgeting
- practical income maximisation, including benefit checks and advising on other opportunities for increasing income and/or reducing expenditure, either by making an application on clients' behalf or providing resources for the client to complete.

Cambs Community Foundation – Investing in Community Health
Tailored information and advice to individuals facing ill health who are frequently accessing local primary and secondary healthcare settings and services.

Cambs Community Foundation – Cambridge Building Society Community Fund
Delivering all aspects of housing related advice over the phone and email, as well as pre-booked face to face appointments.

Cambs Community Foundation – Windfarm March Outreach
Providing a face-to-face drop in and appointment led service for one day a week in the market town of March.

Grant Scape Ramsey Windfarm
Providing a trained and experiences adviser to offer a drop-in outreach service to the residents of Ramsey and the surrounding villages.

Foodbank Projects
Projects with three local foodbanks (Ely, Godmanchester & St Neots and Wisbech). CARC is working in partnership with these Cambridgeshire foodbanks to tackle underlying causes of poverty by providing advice, casework and budgeting support for people accessing foodbanks. Our advisers provide intensive support at foodbank locations across Cambridgeshire and make a real difference to the lives of people accessing foodbanks – successfully reducing their need for foodbank support and developing resilience in their lives.

Cambridge Acorn Project
The project works with children and their families who have experienced trauma and financial hardship and promotes emotional recovery.

14. Net Assets by Funds

	Unrestricted Funds	Restricted Funds	Total Funds 2026
	£	£	£
Tangible Fixed Assets	-	-	-
Debtors	46,327	-	46,327
Cash at Bank and in hand	341,550	-	341,550
Creditors	(102,644)	-	(102,644)
Net Assets	285,233	-	285,233

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Tangible Fixed Assets	-	-	-
Debtors	27,624	-	27,624
Cash at Bank and in hand	332,994	-	332,994
Creditors	(84,709)	-	(84,709)
Net Assets	275,909	-	275,909

15. Post Balance Sheet Events

No post balance sheet events materially affect these financial statements.

16. Financial Commitments

At 31 March 2026 the charity had future minimum lease payments under non-cancellable operating leases as follows:

		2026	2025
		£	£
Expiry date:	Up to one year	3,406	3,708
	Two to five years	-	3,406
	Over five years	-	-
		3,406	7,114

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2026

17. Reconciliation of net expenditure to net cash flow from operating activities

	2026	2025
	£	£
Net income for the year (as per the statement of financial activities)	9,324	53,954
Adjustments for: -		
Depreciation charges	-	-
Decrease/(Increase) in Debtors	(18,703)	15,778
(Decrease)/Increase in Creditors	17,935	(56,036)
Net cash used in operating activities	8,556	13,696

18. Related party transactions

There were no related party transactions during the year.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

Opinion

We have audited the financial statements of Rural Cambs Citizens Advice Bureau Ltd (the 'charitable company') for the year ended 31 March 2026 which comprise the Statement of Financial Activities, Balance Sheet Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2026 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

In the light of 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 trustees' report.

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement 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.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following: the nature of the industry and sector, control environment and business performance including the key drivers for remuneration; the Charity's own assessment of the risks that irregularities may occur either as a result of fraud or error; results of our enquiries of management; any matters we identified having obtained and reviewed the charity's documentation of their policies and procedures relating to identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance; detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud.

In common with all audits under ISAs (UK) we are also required to perform specific procedures to respond to the risk of management override. We also obtained an understanding of the legal and regulatory framework that the Charity operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the UK Companies Act and tax legislation.

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

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose.

To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Mr Christopher Goad FCA (Senior Statutory Auditor)

For and on behalf of Stephenson Smart (East Anglia) Limited, Statutory Auditor
22-26 King Street
Kings Lynn
Norfolk
PE30 1HJ