



**FINANCIAL STATEMENTS
FOR YEAR ENDED 31st MARCH 2025**

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Rural Cambs Citizens Advice Bureau Ltd
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 2025.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice 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:	7931354
Financial conduct authority registration no:	617718
Registered office:	2 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.citizensadvice-ruralcambs.org.uk
Key management personnel:	Chief Officer – Mr. N Blencowe Deputy Chief Officer – Mrs. H Spriggs Chief Financial Officer – Mrs. K Drewry Operations & Compliance Lead – 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

Rural Cambs Citizens Advice Bureau Ltd
REPORT OF THE DIRECTORS AND TRUSTEES

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

Director/Trustee	Role	Appointed	Elected/Re-elected	Resigned
Mr N McKittrick	Chair	30/11/2022	30/11/2022	
Mr W Grieve	Treasurer	03/11/2020	29/11/2023	
Mr M Mealing	Trustee	03/05/2018	28/11/2024	
Mr P Finnigan	Deputy Chair	28/09/2022	30/11/2022	
Miss L Webb	Trustee	19/07/2023	29/11/2023	
Mr L Barber	Trustee	27/09/2021	28/11/2024	

Structure, Governance and Management

Governing Document and Constitution

Rural Cambs Citizens Advice Bureau Ltd is a Registered Charity and a Company Limited by Guarantee. The maximum liability of each member is limited to £1. At 31st March 2025, the Charity had fourteen members (2024 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 289,603 residents. Additionally, through specific projects the Charity supports residents of East Cambridgeshire.

REPORT OF THE DIRECTORS AND TRUSTEES

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 Spriggs (Deputy Chief Officer)
- Mrs. K Drewry (Chief Financial Officer)
- Mrs. H Hillam (Operations & Compliance Lead)
- 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.

REPORT OF THE DIRECTORS AND TRUSTEES

A Business Development Working Group (BDWG), which meets quarterly, 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, Deputy Chief Officer, Deputy Chair. The BDWG feeds into the Finance Panel meetings for reference ahead of any Board meetings.

A Finance Panel, 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.

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, Deputy Chief Officer, the Compliance and Operations lead, the Management Support Assistant and the Chief Financial Officer.

The organisation's Chief Officer, Mr N Blencowe is responsible to the 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, in maintaining an overview of the organisation and in 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. Strategic business planning
3. Risk management and compliance
4. Financial governance
5. People management
6. Operational performances
7. Research and campaigning
8. Equity, diversity and inclusion

Rural Cambs Citizens Advice Bureau Ltd
REPORT OF THE DIRECTORS AND TRUSTEES

CARC recently 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.

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.

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. The Trustees can benchmark this against pay levels in other local Citizens Advice and other 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 and Compliance Lead 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.

Rural Cambs Citizens Advice Bureau Ltd

REPORT OF THE DIRECTORS AND TRUSTEES

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

We are the people's champion, a charity working for the whole of our society, whoever you are, whatever your problem. Our advice is free, independent, confidential and impartial. We value diversity, promote equality and challenge discrimination.

The Charity's Vision

Our vision is to be the advice deliverer and strategic partner of choice in rural Cambridgeshire, providing 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.

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REPORT OF THE DIRECTORS AND TRUSTEES

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 its paid staff. Volunteers are involved in the provision of advice, fundraising, marketing, finance, governance, IT support and administration.

Our volunteer pool of 35 volunteers, excluding the Trustees, contributed approximately 11,434* hours of work to the local community through the Charity during the year.

We estimate the value of this help to be approximately £296,957* in respect of the current year. (*CitA external research carried out by Sonnet Impact and the Centre for Charity Effectiveness).

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

Achievements and Performance

2024/25 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 7,481 clients with 50,902 issues.
- Supported clients to achieve over £5.4m in income gains to reinvest in the local economy.
- Debts written off £485,871.
- The value of grants and direct client emergency support provided during the year of £547,856.
- 22,000 users visited CARC's website.
- 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 relocation of the Digital Contact Centre to Pathfinder House in Huntingdon, providing CARC with free accommodation for the service.
- Expansion of the telephone advice service for two evenings per week until 7pm.
- Secured funding for a further two financial years from Cambridgeshire County Council for delivery of the Income Maximisation project working in partnership with Cambridge and District Citizens Advice.

REPORT OF THE DIRECTORS AND TRUSTEES

- Expansion of the Ely Foodbank project, improving accessibility to residents in crisis through funding from Trussell Trust.
- Funding through Change, Grow, Live project, has enabled CARC to increase the support to their service users. Again, working in partnership with Cambridge and District Citizens Advice.
- Over achievement of Energy Outreach Project and Energy Advice Project targets, ensuring continuation of funding from National Citizens Advice and increasing our financial resilience.
- New Cadent energy caseworker funding obtained for two years from National Citizens Advice Funding through Cambs Community Foundation Cambridge Building Society Community Fund to provide detailed housing advice for one day per week.
- New funding agreement with Cambridge Acorn Project to support their service users.
- Introduction of CARC salary banding structure to allow for appropriate levels of pay to be awarded and form incremental rises for over-performance or recognition of achievements.

citizens
advice

Rural Cambs

Our impact in 2024-25

Provided through free,
confidential and impartial advice

We helped



7,481* people
face to face, by phone, or
email

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



AND
22,000 people
visited our Website
for help

Total Activities: 26,695**

Activity/method of contact breakdown

Phone	11,456
Email	10,674
In person	4,082
Web Chat/SMS	311
Letter	172



**With 50,902
issues**

Top 5 issues

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

Some of the differences this made



£5,426,437
Income Gains



81%
of clients said we helped
them find a way forward



71%
of clients had their
problem solved



77%
of clients said they
found it easy to access
our service

**This includes multiple activities per client

Rural Cambs Citizens Advice Bureau Ltd

REPORT OF THE DIRECTORS AND TRUSTEES

Complaints

CARC received 4 complaints during 2024/25, a small percentage of the total of 7,481 clients CARC supported. All complaints were 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.

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 'The Future – Strategic Themes'

Citizens Advice Rural Cambs, although an independent local charity, aligns itself closely with and fully supports the business plan of the National Citizens Advice 'Future of Advice' strategy. Fully supporting and embracing the four focus areas, which we will embed into our organisation over the next three years:

- 1) **Advice** – Protect and, where possible, increase the supply of 1-1 advice provision to enable more clients to access advice. Increase the effectiveness and efficiency of advice-giving processes to enable advisers to support more clients, whilst still providing a quality service. Make our advice fit for the future by understanding, defining and developing our place in the wider advice ecosystem.
- 2) **Advocacy** – Test the idea that a stronger feedback loop between advice and advocacy will achieve greater impact for our clients. Further position ourselves as the leading organisation for bringing front-line insights into policy making.
- 3) **Inclusive Access** – Improve the accessibility of our service for marginalised clients. Improve the overall client experience for clients of colour. Increase the voice of clients in all our work to improve our ability to meet their needs.
- 4) **Organisational Health (system-wide)** - Improve the experience of colleagues in priority aspects of the employee lifecycle, increasing colleague attraction, satisfaction and retention. Build our understanding of system-wide financials and our strategic finance and funding options, prioritising our short and longer-term sustainability activities. Work collaboratively across the service to build common purpose around our key opportunities and challenges and work together to address them, progressively determining how to evolve our system – and our strategic partnerships – with and for our clients. Focus on strengthening our organisation foundations in the national organisation: building the key capabilities, processes, systems and behaviors needed to support the effective performance of Citizens Advice.

Rural Cambs Citizens Advice Bureau Ltd
REPORT OF THE DIRECTORS AND TRUSTEES

Supporting and aiding the National organisation to achieve its vision for 2024/25:

- Our service will be joined up
- We'll help you find a way forward, whatever your problem
- You'll get the level of support you need
- You know that we'll speak up for you

These four strands fit with what we strive to achieve locally as an organisation and on a national scale.

National Citizens Advice Business Plan for 2025/26 – 'Transforming Together'

This plan develops and implements the strategic themes, identifying impact areas under each mission and developing a service wide approach to innovation and experimentation. The three missions focus on the opportunities to make the biggest differences for our clients:

1. **Provide advice fit for the future** – Be there for people when they need us in ways that help make the biggest impact.
2. **Close the gap** – End the disparities in access and experience for marginalised people.
3. **Take early action** – Prevent more people from reaching crisis by addressing problems earlier.

CARC Priorities for 2025-27

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 all
- Develop targeted relationships with health & housing support services
- Explore potential funding opportunities with other agencies to develop organisation and relationships
- Continue to plan open days/site visits at our DCC for funders and potential funders

Service/Access

- Strengthen the use of digital media platforms to raise profile, educate and make aware to the public of our services and those of our stakeholders and partners
- Plan and implement extended core hours of service delivery, to allow greater access to our services
- Explore further outreach opportunities to reach the wider community
- Develop our holistic advice model to reduce client wait times & potential disengagement with a streamlined approach

Organisational Health and Culture

- Develop and encourage a positive workplace culture, ensuring team wellbeing and inclusivity
- Always ensure clear and transparent communication
- 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 and relevant to the needs of our clients
- Continue to speak up for those who face intense disadvantage, detriment or harm to their wellbeing
- Through training we will improve how we identify and consider vulnerability issues including EDI
- Develop and enhance our use of technology to respond to user needs and improve access to our services, through web chat, email and AI
- Our recruitment process will be fair, transparent and inclusive through the implementation of our recruitment and selection procedure
- Continue to design and cost services to maintain sustainability, and ensure we service all sectors of the community

Research and Campaigns

- Produce and distribute a monthly R&C report to staff and volunteers
- Undertake to 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 £1,125,134 (2023/24 £923,036) of this £688,376 (2023/24 £571,308) related to restricted project activities.

A surplus was made for the year of £53,954 (2023/24 £38,244).

As at 31st March 2025 total reserves were £275,909 (2023/24 £221,955).

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 2025 equate to £106,385. Two and a half months of budgeted normal operating expenditure for 2025/26 equates to £194,752.

As at 31st March 2025 the total unrestricted reserves held amounted to £275,909. 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 2024/25.

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.

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 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
and signed on its behalf by:


Mr N McKittrick
Chair of the Board of Trustees

21/10/25

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025**

		Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	Notes	£	£	£	£
Income					
Donations, Grants and Legacies	3	428,896	688,376	1,117,272	914,582
Charitable Activities	4	605	-	605	705
Investment Income	5	7,257	-	7,257	7,749
Total Income		436,758	688,376	1,125,134	923,036
Expenditure					
Charitable activities	6	376,743	694,437	1,071,180	884,792
Net Income / (Expenditure) for the year	7	60,015	(6,061)	53,954	38,244
Funds brought forward		221,955	-	221,955	183,711
Transfer between funds		(6,061)	6,061	-	-
Funds carried forward		275,909	-	275,909	221,955

**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 2025

	Notes	2025 £	£	2024 £	£
Fixed Assets	8		-		-
Current Assets					
Debtors	9	27,624		43,402	
Cash at bank and in hand	10	332,994		319,298	
		<u>360,618</u>		<u>362,700</u>	
Creditors: Amounts falling due within one year	11	84,709		140,745	
Net Current Assets			275,909		221,955
Net Assets			<u>275,909</u>		<u>221,955</u>
Funds of the Charity					
Unrestricted Funds	12		275,909		221,955
Restricted Funds	13		-		-
Total Funds			<u>275,909</u>		<u>221,955</u>

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 and signed on its behalf by:



Mr N McKittrick
Chair of the Board of Trustees 2.10.25

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

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 £	2024 £
Cash Flows from Operating Activities			
Net cash provided by/used in operating activities	17	13,696	21,535
Cash Flows from Investing Activities			
Purchase of property, plant and equipment		-	-
Change in cash and cash equivalents in the reporting period		13,696	21,535
Cash and cash equivalents at the beginning of the reporting period		319,298	297,763
Cash and cash equivalents at the end of the reporting period		332,994	319,298

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

Rural Cambs Citizens Advice Bureau Ltd

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025

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.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

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.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

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.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

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 (2024: fourteen members).

No one individual has control of the Charity.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

3. Donations, Grants and Legacies

	Unrestricted	Restricted	2025 Total	2024
	£	£	£	£
Donations	5,048	-	5,048	4,735
Restricted Grant Income				
Citizens Advice – MaPS	-	66,026	66,026	71,782
Citizens Advice – Yorkshire Building Society	-	-	-	5,089
Cambridgeshire County Council – Income Maximisation	-	400,000	400,000	241,300
Cambridgeshire County Council -Change, Grow, Live	-	-	-	23,201
Cambs Community Foundation – Cambridge Building Society Community Fund	-	9,799	9,799	-
Cambs Community Foundation – March Windfarm Outreach	-	1,500	1,500	-
Grant income for clients	-	13,909	13,909	56,781
Foodbank Projects	-	195,242	195,242	173,155
Cambridge Acorn Project	-	1,900	1,900	-
Unrestricted Grant Income				
Citizens Advice – Energy Advice Programme	70,082	-	70,082	75,676
Citizens Advice – Cadent Energy	46,173	-	46,173	-
Citizens Advice – Yorkshire Building Society	10,068	-	10,068	-
Citizens Advice – Cost of Living	-	-	-	15,000
Cambridgeshire County Council -Change, Grow, Live	50,000	-	50,000	-
Huntingdon District Council	115,700	-	115,700	115,700
Fenland District Council	57,000	-	57,000	57,000
Whittlesey Town Council	7,384	-	7,384	7,100
St Neots Town Council	2,500	-	2,500	10,000
Chatteris Town Council	6,349	-	6,349	6,349
St Ives Town Council	6,084	-	6,084	-
Cambridgeshire Community Local Assistance Scheme (CLAS)	40,508	-	40,508	39,714
Robert Hall & Hudson Foundation	12,000	-	12,000	12,000
	423,848	688,376	1,112,224	909,847
Total Income for Donations, Grants and Legacies	428,896	688,376	1,117,272	914,582

Rural Cambs Citizens Advice Bureau Ltd
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025

3. Donations and Legacies – continued

Donations were received from our Clients, Wisbech Town Council, Whittlesey Emergency Food Aid and Pine Hill Park residents.

In 2024, £571,308 of the total donations, grant and legacies income was restricted and the remainder of £343,274 was unrestricted.

4. Income from Charitable Activities

	Unrestricted	Restricted	2025 Total	2024
	£	£	£	£
Other	605	-	605	705
	605	-	605	705

In 2024 all the income from charitable activities was unrestricted.

5. Investment Income

	Unrestricted	Restricted	2025 Total	2024
	£	£	£	£
Bank Interest	7,257	-	7,257	7,749

All investment income in 2024 relates to unrestricted funds.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

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

Expenditure	Restricted Funds									
	Cambridgeshire County Council Income Max	Client Grants	Citizens Advice		Foodbank Projects	CCF Housing Advice		CCF March Windfarm		Cambridge Acorn Project
	£	£	MaPS	£	£	£	£	£	£	TOTAL £
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		

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

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

Expenditure	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	
	£	£	£	£	£	£	£	£	£	£
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	

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

**6 Analysis of Expenditure on Charitable Activities
Year Ended 31 March 2024**

Expenditure	Restricted Funds							TOTAL
	Cambridgeshire County Council - Income Max	Change, Grow, Live	Client Grants	Citizens Advice -		Citizens Advice -		
				MaPS	Building Society	Foodbank Projects		
	£	£	£	£	£	£	£	
Staff Salaries & NI	63,296	11,714	-	42,448	3,459	121,687	242,604	
Staff & Volunteer costs	591	-	-	267	18	2,743	3,619	
Governance	-	-	-	-	-	-	-	
Office	619	5	-	2,807	749	2,839	7,019	
Premises	7,540	-	-	4,145	-	8,125	19,810	
Other	100,000	-	60,287	180	-	2,000	162,467	
Reallocation of Central & Contact Centre Costs	69,256	11,489	-	21,930	877	35,756	139,308	
Total Expenditure	241,302	23,208	60,287	71,777	5,103	173,150	574,827	

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

6 Analysis of Expenditure on Charitable Activities

Year Ended 31 March 2024

Unrestricted Funds													
Expenditure	CENTRAL		Digital Contact Centre & Training		Energy Advice Programme		Robert Hall & Hudson Foundation		CLAS		General Advice		TOTAL
	£		£		£		£		£		£		£
Staff Salaries & NI	143,008		127,594		45,261		5,891		19,086		30,263		371,103
Staff & Volunteer costs	6,324		6,879		400		-		-		3,173		16,776
Governance	6,624		-		-		-		-		-		6,624
Office	26,946		1,428		1,168		44		223		8,751		38,560
Premises	665		11,512		1,666		833		2,217		(2,407)		14,486
Other	144		-		-		-		103		1,477		1,724
Reallocation of Central & Contact Centre Costs	(183,711)		(147,413)		27,285		5,132		13,363		146,036		(139,308)
Total Expenditure	-		-		75,780		11,900		34,992		187,293		309,965

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

7. Net Income for the year	2025	2024
This is stated after charging:	£	£
Depreciation	-	-
Trustees Expenses	338	626
Auditors Remuneration	5,352	5,040
Operating Lease Payments - Buildings	-	-

During the year two Trustees (2024 three Trustees) were reimbursed for travel expenses.
There were no Trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Staff Costs and Numbers	2025	2024
	£	£
Wages & Salaries	702,972	568,148
Social Security Costs	48,549	35,115
Pension Costs	13,777	10,445
Total Emoluments Paid	765,298	613,708

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 £149,910 (2024: £124,618).

No employee received remuneration in excess of £60,000.

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

	2025	2024
Management and Administration	6	5
Charitable Activities	31	28
	37	33

8. Tangible Fixed Assets	FF & Equip £	Computer Equip £	Total 2025 £
Cost			
As at 1 April 2024 & As at 31 March 2025	5,767	32,417	38,184
Depreciation			
As at 1 April 2024	5,767	32,417	38,184
Charge for the year	-	-	-
As at 31 March 2025	5,767	32,417	38,184
Net Book Value			
As at 31 March 2025	-	-	-
As at 31 March 2024	-	-	-

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

9. Debtors

	2025 £	2024 £
Trade Debtors	3,433	11,135
Other Debtors	23,875	31,991
Prepayments	316	276
	27,624	43,402

10. Cash at bank and in hand

	2025 £	2024 £
Cash at bank	332,836	319,108
Cash in Hand	158	190
	332,994	319,298

11. Creditors

	2025 £	2024 £
Trade Creditors	2,964	53,533
Other Creditors	834	2,459
Accruals	42,056	46,501
Social Security and Other Taxes	15,557	11,590
Income received in advance	23,298	26,662
	84,709	140,745

12. Unrestricted Funds: movement in the year

	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

	Balance at 1 April 23 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 24 £
Unrestricted Funds	183,711	351,728	(309,965)	(3,519)	221,955

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

13. Restricted Funds: movement in the year

	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	-
Foodbank Projects	-	195,242	(198,574)	3,332	-
Client grant funds	-	13,909	(16,409)	2,500	-
Cambridge Acorn Project	-	1,900	(1,595)	(305)	-
	-	688,376	(694,437)	6,061	-

	Balance at 1 April 23	Income	Expenditure	Transfers (to)/from Other Funds	Balance at 31 March 24
	£	£	£	£	£
Citizens Advice - MaPS	-	71,782	(71,777)	(5)	-
Citizens Advice – Yorkshire Building Society	-	5,089	(5,103)	14	-
Cambridgeshire County Council – Income Maximisation	-	241,300	(241,302)	2	-
Cambridgeshire County Council – Change, Grow, Live	-	23,201	(23,208)	7	-
Foodbank Projects	-	173,155	(173,150)	(5)	-
Client grant funds	-	56,781	(60,287)	3,506	-
	-	571,308	(574,827)	3,519	-

Rural Cambs Citizens Advice Bureau Ltd
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025

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.

Citizens Advice – Yorkshire Building Society (YBS)

CARC provides a qualified generalist adviser at Wisbech Yorkshire Building Society for one day per week, to support customers who have been identified by YBS as having additional support needs.

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.

Cambridgeshire County Council – Change Grow Live (CGL)

CGL is a voluntary sector organisation specialising in substance misuse, and through this project CARC provides face to face support in CGL offices in Huntingdon and Wisbech, working directly with their clients to provide any additional support required.

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.

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.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

14. Net Assets by Funds

	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

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Tangible Fixed Assets	-	-	-
Debtors	43,402	-	43,402
Cash at Bank and in hand	319,298	-	319,298
Creditors	(140,745)	-	(140,745)
Net Assets	221,955	-	221,955

15. Post Balance Sheet Events

No post balance sheet events materially affect these financial statements.

16. Financial Commitments

At 31 March 2025 the charity had future minimum lease payments under non-cancellable operating leases as follows:

		2025 £	2024 £
Expiry date:	Up to one year	3,708	7,034
	Two to five years	3,406	6,207
	Over five years	-	-
		7,114	13,241

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

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

	2025	2024
	£	£
Net income for the year	53,954	38,244
(as per the statement of financial activities)		
Adjustments for: -		
Depreciation charges	-	-
Decrease/(Increase) in Debtors	15,778	(15,529)
(Decrease)/Increase in Creditors	(56,036)	(1,180)
Net cash used in operating activities	13,696	21,535

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 2025 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 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 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

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

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.

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

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

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.

Use of our report

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

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)

21/10/25

For and on behalf of Stephenson Smart (East Anglia) Limited, Statutory Auditor
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