Charity Registration No. 1146772

Company Registration No. 07881905 (England and Wales)

SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

citizens advice South Worcestershire

SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	L D Ranford (Chair)	
	C R Chandler	(Resigned 1.9.26)
	S Molyneux	
	Dr P Goode	(Resigned 24/10/2025)
	N Cates	
	R Gate	(Appointed 29.5.26)
	A Cummins	(Appointed 29.5.26)
	P Dimmock	(Appointed 29.5.26)
	C Bannister	(Appointed 21.10.2025, Resigned 9.1.2026)
	All the above are also directors for the purpose of Company Law.	
Charity number	1146772	
Chief Executive Officer	Annie Robson	
Company number	07881905	
Registered office	52 Prospect Close Malvern Worcestershire WR14 2FD	
Auditor	Kendall Wadley LLP Granta Lodge 71 Graham Road Malvern Worcestershire WR14 2JS	
Bankers	CAF Bank 25 Kings Hill West Malling Kent ME19 4JQ HSBC Malvern 1 Church Street Malvern WR14 2AB The Charity Bank Limited Fosse House 182 High Street Tonbridge TN9 1BE	

SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

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SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2026

The trustees present their annual report and financial statements for the year ended 31 March 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum & Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Constitution and objectives

South Worcestershire Citizens Advice (SWCA) was incorporated as a limited company in 2011. The charity's objectives are to promote any charitable purpose for public benefit by the advancement of education, the protection of health, the relief of poverty, sickness and distress in particular, but not without limitation, for the benefit of the communities within the South Worcestershire district areas of Malvern Hills and Wychavon.

The charity provides and assists with the provision of services providing free, independent, impartial and confidential advice and information to whoever should need it within our boundary areas. The trustees have paid due regard to the guidance issued by the Charity Commission, concerning public benefit, in deciding the activities the charity should undertake.

Our aim is to:

- Provide the advice people need for the problems they face

- Improve the policies and practices that adversely affect people's lives

Our Mission

South Worcestershire Citizens Advice aims to reduce inequality, deprivation and the lack of access to justice due to a lack of knowledge of personal rights, by providing information, advice and support within the local communities.

SWCA believes everyone has the right to a fair chance of participating in society and will exercise a responsible influence on the development of social policies and services, both locally and nationally. We exist to shape a society where people face far fewer problems.

Our Vision

The charity aims to achieve its objectives by providing quality assured, free and trusted advice and information through a range of mediums to ensure accessibility for all and by being a well-informed influence and advocate on social policy issues that affect local people. We will continue to deliver advice on a wide range of issues including debt, benefits, housing, employment, welfare support, health and social care, and crime.

By addressing such issues and giving people access to the right kind of support and information we believe that we can create stronger and better connected communities, reduce the strain on public services and help people to live more economically active and healthier lives.

Achievements and performance in 2025/26

2025/26 has seen a number of changes both internally and externally that have influenced advice services significantly and resulted in an extremely challenging year but also one that has produced a number of new opportunities. The government white paper on the devolution of Local Authorities will see several changes to the way that local government is structured, with a move towards more unitary authorities.

In Worcestershire, we are not sure yet what this will look like but we work closely with our Local Authorities and it is more important than ever that these relationships are strengthened, developed and that the work of our organisation becomes an integral part of the local government strategy, whatever this may look like in the future.

Nationally there is also a great deal of political change which brings further uncertainty and more opportunities and a need to continue with relationship building at a local and national level.

Whatever happens externally, SWCA are committed to the communities that we serve and we continue to see a rise in demand for advice and information services as the problems associated with continued rising costs and increased levels of debt are still an ongoing issue for many people in the areas of Wychavon and Malvern Hills.

Within this report we aim to demonstrate how, as a local charity South Worcestershire Citizens Advice continues to develop our services to react to these pressures and challenges that are faced by our local communities.

Activities throughout 2025/26

We continue to offer multiple channels for our clients to access our services in a number of different ways as demonstrated below:

- Local telephone lines. In both Evesham and Malvern clients can call a local number and get straight through to an adviser who will assess the needs of a client and place them appropriately in the callback system or refer for further support.
- Worcestershire Adviceline. We have around 10 advisers who are trained to undertake telephone advice sessions using the Connect platform and onward referral system across Worcestershire.
- A text service where clients can be reminded of appointments or contacted via text from our offices.
- An email and call back service where the client can outline their problem, they will then either be emailed with advice or contacted to arrange a follow up telephone or face to face appointment depending on their level of need. Often complex issues are presented which may require a number of follow up appointments either by phone or face to face. Each email case is assessed by the supervisor to decide on the most appropriate course of action.
- Face to face pre booked appointments available at our Malvern, Evesham and Droitwich offices
- An open door, drop-in service is available at Droitwich Library 2 days per week and Tenbury Library 1 day per week as well as several days at Malvern Office where our reception staff can undertake a triage procedure to assist with clients on the day where possible.
- Drop-in advice sessions also run from 5 foodbanks across the districts as well as from Malvern Town Football Club Help Centre on a Thursday morning.

We continue to investigate any opportunities to expand our local community presence and plan to develop these outreach services specifically in the Wychavon district in 2025/26.

Demand for advice services continues to rise, particularly for money advice and debt solutions as the full effect of the cost of living crisis continues to be felt across all communities, including the charitable sector. South Worcestershire Citizens Advice remains an important local charity that is accessible to everyone when people don't know where else to turn to ask for help. We have continued to see a significant increase in the number of people accessing our services who have never needed to do so before. The ripple effect of the cost of living crisis is widening the net of destitution and plunging people into poverty who never previously would have experienced this.

The continuation of the Household Support Funding from the Labour government as well as other welfare support packages is evidence that there is still a real need for this help. In 2024 we took the strategic decision to step back from delivering cash grants and vouchers to clients as it became clear that this was providing nothing more than a sticking plaster to address more complex issues of money management, debt and mental health struggles. In making this directional change we have been well supported by our funders who recognise the value of the advice services that we offer and agree that this should remain our focus as crisis support can be accessed from a number of other organisations locally.

It is incredibly important that we work closely with organisations who do offer this short term support, and that clients are offered both levels of support. Short term grants or funding to address immediate need, as well as longer term support to unpick the complexity of the issues that are being faced and to make some meaningful progress towards finding long term solutions for these issues.

In recognition of the importance of advice services being embedded within local communities, SWCA still receives funding through the Household Support Fund as a means of increasing the number of appointments we can offer and the number of outreach sessions we can be present at.

We look forward to working with both District Councils over the coming 12 months to use the learning we have gained from the delivery of Household Support Funding to really influence the local delivery plan for the next stage of this funding stream, announced by government recently, as being a newly named Crisis and Resilience Fund, due to be available from April 2026.

Health related projects

Our health related projects have continued to develop throughout 2025/26 and we have been able to secure further funding through Public Health and the local Primary Care Network (PCN) to expand these services to include the following projects:

- **Social Prescribing** - increasing staff to 3.6 FTE and negotiating an above inflation uplift to mitigate against the impact of the increase in the National Living Wage and the increase to employers National Insurance contributions.
- **Being Well Project** - Joint working with Age UK to deliver mental health support across Malvern Hills and creating a non-medical pathway into mental health support.
- **The Circle Group** - Support group for clients with mental health issues who need support whilst waiting for further intervention from NHS.
- **Fibromyalgia Support Group** - offering tailored support with physical exercises appropriate for people suffering with this long term health condition.
- **WorkWell** - New pilot projects in Evesham and Malvern using funding from DWP (Department of Work and Pensions) but through the ICB (Integrated Care Board) and partnering with the local PCN's (Primary Care Networks) to receive referrals from GP's in an attempt to tackle the issue of rising levels of sickness from employment. These projects align with the government agenda of keeping people in employment and place us in a strong position to have meaningful conversations about the impact of this project and help to shape the future of employability projects beyond the life of the current pilot scheme.
- **Building Brighter Futures** - Another funded project tackling the issue of long term unemployment and looking at ways of re-engaging clients in volunteering, training, self development and/or employment after a prolonged period of economic inactivity.

We now have a team of 10 staff delivering these important projects managed by a Head of Health and Wellbeing Services post. The expansion and investment in these projects shows a confidence in the voluntary sector to deliver positive health outcomes for people in a non clinical way. We have been successful in securing some really great outcomes for many of the clients who have engaged in these services throughout the year and continually receive positive feedback from our funders in relation to project performance against these contracts.

The expansion of this team has brought some challenges in terms of office space as we quickly outgrow the space that we have. We have spent some time looking at alternative venues to deliver our health projects and some staff have taken the opportunity to create outreach working opportunities at venues such as GP practices, Community groups, warm spaces, youth centres etc. However, we do need to look at alternative premises options if we want to continue to expand these important projects. Premises is an ongoing subject of discussion at Board meetings. The Board are all aware of our need to look at potentially applying for capital investment or grants to fund new premises.

In addition to general advice and health projects, the following specialist services were also delivered in 2025/26:

- Specialist debt advice funded by MaPSDAP (Money and Pensions Service Debt Advice Project) for two part-time debt caseworkers covering the whole of the South Worcestershire district.
- Specialist advice support for Ukrainian refugees resettling in the UK after fleeing war. Project funded for 2 years by Malvern Hills District Council.
- Foodbank advisers present to deliver information and advice in communities at Ledbury, Pershore, Malvern, Upton and Droitwich foodbanks.
- Money Management Advice funded through Worcestershire County Council on a referral basis from Act on Energy aimed at tackling fuel debt as well as more general household budgeting.
- Management of Malvern Hills Discretionary Welfare Assistance Scheme for those who have experienced homelessness and need financial support to resettle into new homes. Working in conjunction with Local Authority Housing teams to contribute to fulfilling their statutory duty.
- Community Outreach Support - using place based venues to work in collaboration with other organisations in delivering support in local communities and harder to reach clients who may find it difficult to access our main office locations.

Whilst we aim to empower clients to find a solution to their problems, we also recognise that some clients will require more support than others based on their level of vulnerability, their ability to access digital resources, their mental health status and the complexity of the issues that we face. We aim to be flexible and person-centred when designing and delivering our services so that we are accessible to everyone.

Funding and services

We remain a well-known and well-respected local charity who are relied upon by more people than ever before and it is important to everyone who works for the organisation that we remain accessible and open our doors to the people who need us the most. However, long term planning and sustainability is incredibly difficult at the current time due to the nature of many of the contracts/pots of funding that we receive as well as the uncertainty surrounding the political landscape and local government reform.

The landscape of funding within the voluntary sector is often that of short term funding opportunities which, whilst they offer us opportunities to explore new projects, make long term business planning challenging as the future of these funded projects is never guaranteed. With the changes made to the National Living Wage and the Employers National Insurance costs, we are finding that our core costs of salaries are rising more than ever. In order to remain a financially viable organisation, it is imperative that we review our risk management strategies and look ahead as much as possible to ensure our projected costs can be covered by our income. When applying for project funding we ensure that we adopt a full cost recovery method, as covering the cost of salaries alone is no longer enough to make contracts viable for us.

Despite these challenges we continue to produce positive outcomes for our clients which are reflected in our quarterly reports and in the case studies that we produce.

A male army veteran living in a Housing Association property with his teenage son in a rural area had been unable to work for many years due to physical and mental health issues (PTSD and bipolar) came to us because he had lost his existing award of Personal Independence Payment (PIP) and was struggling with his finances. Following a review of his PIP award (which had been in place for 10 years) he attempted to complete the necessary forms himself but sadly this resulted in a complete cessation of it in May 2025 and to compound matters he had incurred over £20k of debt.

Referral to our services resulted in the following:

Specialist Benefit Caseworker which helped him to successfully challenge the adverse decision resulting in an annual financial gain of £7,400

Budgeting and debt advice using Breathing Space to suspend further recovery action by creditors.

Successful referral for a Debt Relief Order (DRO) which helped to reduce his debt by £23,000

Application to Household Support Fund for grant of £75



Client emailed us after, saying the following:

"Thanks for all your help - without it I would not have got my life back together, I couldn't cope with the stress this was causing me"

We do remain reliant on grants from Local Authorities and are more aware than ever that Local Authorities as we currently know them will not exist by April 2028. So now is the time to review our funding strategy and look at ways to establish the key relationships required to help secure our future funding.

The Board takes a low risk approach to funding, and we currently hold a healthy level of reserves. Our free reserves policy is to hold the equivalent of 6 months running costs to mitigate against any sudden or unexpected loss of funding. We are in a position to look at how some of our designated reserves could be used to help secure our future financial sustainability and the Board will look at options available to us throughout 2026/27.

There are many more opportunities to look at regional working opportunities with other LCA's who are also experiencing the challenges that we face. There is a widely accepted recognition that funding applications for large contracts are much more likely to be successful if resources are pooled and local organisations work in collaboration rather than in competition. We will continue to be involved in the discussions that are starting to happen within the West Midlands region about possibilities of joint funding bids for advice services.

Our relationships with Local Authorities continue to be important though and have shown some really positive development throughout 2025/26 with a significant development of our SLA grant from Malvern Hills District Council (MHDC) rising from £78,000 to £205,000 per annum over a period of 5 years. This shift has seen a number of previously separately funded projects like the Resettlement Support, Community Signposting and Wellbeing being included as part of our core services. This recognition demonstrates the trust that MHDC has in our services and represents a real opportunity for us to develop our offer across Malvern Hills Districts. The 5 year commitment is also important as it will go beyond the life of the current administration and allow us to plan ahead for a more sustainable service. Conversations with Wychavon District Council to influence a similar commitment remain ongoing and we optimistically look forward to achieving similar outcomes in this district.

Partnership working remains a key strategic priority embedded within our Business Plan and something that we see as a particular strength of the organisation. Our CEO continually seeks opportunities to develop new relationships and maintain and strengthen existing ones that will benefit our clients, our staff and our organisation as a whole. She has also encouraged other staff and volunteer teams to invest time in this partnership working model as it is important that this is something that happens throughout the whole organisation, at every level, not just as a management strategy.

Our advice teams regularly work in conjunction with Housing Teams and Revenues and Benefits to ensure a holistic advice and support service is available to local communities. Our Money Management and Money Advice workers work alongside their peers from other Worcestershire districts to ensure equity of opportunity for our clients and also to receive important peer support from other experienced advice teams.

As a Board, we do not underestimate how challenging it is to work with the complexity of problems that our clients are facing on a daily basis. More and more clients are living with a negative budget than ever before even after debt advice and budgeting support have been accessed. We are determined to work towards more of a preventative approach to reduce the number of people reaching crisis point and important projects like our Community Signposting and Being Well projects are well placed to deliver against these strategic aims.

Our Impact 2025/26



5415
people contacted South Worcestershire Citizens Advice



15,261
Separate issues addressed



£380,000
value of debts written off or reimbursed



£731,000
Income gain achieved for our clients



1633
Housing issues addressed **312** relating to homeless



929
applications for Charitable Support and grants made



1476
Foodbank referrals referrals made



806
debt clients assisted to find insolvency solutions



3
New contracts secured with partners



92%
Success rate in overturning adverse DWP decisions in respect of disability benefits.



640
Referrals into Social Prescribing service



9,100
Telephone calls answered

Our success throughout 2025/26 could not have been achieved without the hard work and dedication of our staff and volunteer team. We have, once again, increased our staff team to now 32 paid staff (mostly part time) and around 85 volunteers across the whole service. The Trustee Board and the Senior Management Team recognises the incredible levels of commitment and enthusiasm shown by our volunteers to deliver our advice services. We could not and would not want to do this without them. This amazing effort given freely for no financial reward enables us to offer a quality, trusted and locally based service and we conservatively estimate that the time spent volunteering throughout 2025/26 equates to around £530,000 of paid hours at an adviser salary rate.

Financial review

South Worcestershire Citizens Advice total income for the year was £860,767, representing a nearly 20% increase compared with the previous year. Income was derived from a mix of statutory funding, grants, contracts, and donations, including:

- Local Authority Funding — Core contributions from Wychavon District Council and Malvern Hills District Council, and Worcestershire County Council continued to support our generalist advice service.
- Health Funding — Malvern Town PCN and other health partners supported specialist projects like Social Prescribing and Wellbeing projects.
- Grant Funding — Additional project income was secured from charitable trusts and national Citizens Advice programmes, enabling targeted outreach and enhanced money advice capacity.
- Donations and Other Income — Donations from individuals and community organisations provided flexible support for volunteer development and service accessibility.

The charity continues to prioritise diversifying income to reduce reliance on short-term grants and maintain stability in a challenging funding environment.

As part of the annual strategic planning process, the Trustees regularly assess the major risks to which the organisation might be exposed. South Worcestershire Citizens Advice maintained stable core funding throughout 2025/26 but have spent time developing the core funding strategy with Malvern Hills District Council in light of the Local Government Reform (LGR) process that is currently being undertaken across Worcestershire. This may lead to a change in our core funding and Malvern Hills have agreed to a new SLA starting from 1st April 2026 to cover the next 5 years at an increased rate of £205,000 which offers a fantastic opportunity to secure some longer term funding with the flexibility of service design that comes with core funding as opposed to the more restricted project and target specific income streams. Work is ongoing with Wychavon District Council to see if there are any opportunities for a similar, longer term agreement.

We therefore acknowledge that the principal medium term risk continues to be that of funding shortfalls in relationship to planned expenditure. The situation is monitored, and any changes or cutbacks would be planned for and implemented after appropriate consultation with all parties affected. In 2025/26 we have seen further increases in core costs including salaries which were affected by the changes in law to the National Living Wage. We continually review our salary policy to ensure that we not only remain compliant but that we can offer a competitive and attractive salary to prospective candidates who want to work within the charitable sector.

Despite all these challenges, we ended the year in a very positive position, having made a significant improvement on the initial budget, which showed a potential deficit of £111,000. The actual year-end position represented an improvement of over £130,000, resulting in a surplus of £21,465.

Thanks to the scrutiny and risk mitigation of our Finance team we have managed our income streams extremely efficiently and recruited into new posts thoughtfully as well as securing extra funding thanks to the reputation we have as a trusted partner in both district areas. These approaches have led to the significant improvement in our budget which the Board are delighted with and continue to be impressed with the way in which our finances are managed by the staff teams and overseen by the CEO.

The Board took the decision to invest some of the free reserves from 2024/25 into much needed IT support to include third party technical support, new website design and investing in new equipment. Our major IT related project for the year 2025/26 was to work towards the achievement of Cyber Essentials and Cyber Essentials Plus certification. This was highlighted as a priority by National Citizens Advice in October 2025 and we worked hard to a very tight deadline to be Cyber Essentials ready by the end of April 2026. Securing this accreditation will give further reassurances to current and future new funders that we take Cyber Security and the potential risks involved in data handling extremely seriously and approach it with a professional and compliant approach that safeguards us as an organisation as well as the client data that we hold.

At year-end, unrestricted funds stood at £466,123 which is above the target range of the Board policy which is set at 6 months' worth of operational expenditure. The trustees consider this level appropriate given:

- ongoing uncertainty in local authority budgets
- increasing demand for complex casework
- the need to invest in digital and outreach capacity

Looking forward to 2026/27, where free reserves exceed the target, trustees have designated funds for planned investments, e.g., digital upgrades and ongoing IT support, office maintenance and possible restructuring. These funds will be separated into designated reserve fund allocations in our accounts and handled accordingly as costs are encountered or as the organisation requires. No material uncertainties threaten the charity's ability to continue operating.

Strategies remain under review and are scrutinised by the Board at the quarterly meetings as well as addressed at Finance sub-committee meetings with members of the SMT and the Treasurer.

Despite the financial challenges faced, the Board remains satisfied that the organisation is taking every step possible to either secure new funding or to reduce costs where possible. We remain focussed on our financial sustainability and support the work of the CEO in securing new contracts and seeking new regional and collaborative partnership working opportunities that may secure longer term funding.

Organisational Priorities 2026-27.

SWCA recognises the importance of setting our goals and vision. We fully align with the National Citizens Advice mission and vision but recognise that as a small charity, it is important to identify our own strategic priorities.

In order to align the activities in these plans and identify the operational actions to support the recommendations, five strategic priorities have been identified to encompass our ambitions over the next 2 years.

1. **Leadership and Governance**
2. **Funding Strategy**
3. **Development of Advice Services**
4. **People & Resources**
5. **Marketing, Campaigning & Research**

Our action plans against each of these priorities are set out as follows:

1. Leadership & Governance:

- Complete a board skills audit and board development session.
- Recruit more trustees to fill the gaps identified by the skills audit.
- Embed quarterly governance dashboards to improve oversight of performance, risk, and service quality.
- Review and update governance policies, including risk management, safeguarding, and delegated authorities.
- Strengthen strategic planning through scenario modelling and clearer alignment between board decisions and operational delivery.

2. Funding Strategy

- Strengthen relationships with district councils and Worcestershire County Council to secure continued support for generalist and specialist advice.
- Increase unrestricted income through community fundraising, trusts and grants.
- Continue to develop financial forecasting and reserves planning to manage volatility in local authority budgets.
- Undertake a full salary review to ensure we remain competitive within the sector.

3. Development of Advice Services

- Expand community outreach hubs in rural areas including Tenbury, Upton, and outlying villages.
- Enhance digital access routes, including webchat, online triage, and improved website journeys.
- Develop a first contact triage model to reduce waiting times and improve cash flow.
- Increase specialist capacity in debt, and welfare benefits to respond to growing case complexity.
- Improve use of data and insight to shape service design and target unmet needs.

4. People & Resources

- Launch a targeted volunteer recruitment campaign focusing on younger adults, career-changers, and under-represented groups.
- Strengthen staff wellbeing support, including reflective practice sessions, workload management tools and ensure supervision levels are good.
- Invest in succession planning tools and training to encourage progression pathways to improve retention and quality.
- Upgrade digital tools, telephony systems, and workspace accessibility across all sites.
- Look at improvement of office locations, particularly in Wychavon.

5. Marketing, Campaigning & Research

- Continue with development of our marketing and communications plan to raise awareness of services across South Worcestershire. The new website will be an integral part of this strategy.
- Produce quarterly local insight reports for councils, MPs, and partners, highlighting trends in debt, housing, and cost-of-living issues.
- Strengthen campaigning activity on priority issues affecting local residents.
- Improve referral pathways with housing associations, foodbanks, and health services to ensure seamless client support.
- Align with National Research & Campaigns projects to ensure our local data is represented at a national level.

These organisational priorities position South Worcestershire Citizens Advice to respond confidently to rising demand, strengthen resilience, and ensure residents across Malvern Hills and Wychavon, continue to receive high-quality, trusted and accessible advice.

In the year ahead we look forward to more opportunities to build upon our already well established and positive working relationships with our local communities. The introduction of community based projects like Building Brighter Futures and the Community Outreach Adviser posts are increasing our presence in local community spaces and opening up more opportunities for collaboration with partners in other VCSE organisations as well as statutory and private sector partnerships.

The well established Malvern Help Centre is now a core part of the Community service offer from Malvern Hills District Council and in 2026 we will be taking the lead on this project in response to its organic growth into a community advice based project.

We have retained all contracts within the year 2025/26 and look to replicate this into 2026/27 as we seek to not only maintain contracts but expand on these in order to reach further into communities that are the hardest to help. The well established Social Prescribing project in Malvern now has a strong enough evidence base to be producing some incredible results on behalf of our funders - Malvern Town PCN. These long term positive outcomes have led to a clear prevention of further resource drain on the NHS and the welfare benefit system.

The importance of the voluntary sector in delivering against Local Authority and Central Government key strategic priorities around health and wellbeing is more prevalent than ever before. As all partners delivering health outcomes including the NHS are being pushed towards looking at more preventative measures to reduce waiting lists, we know that we are well placed to deliver some impactful outcomes against these priorities.

This preventative approach fits perfectly with the new Crisis & Resilience Funding that is due to launch in April 2026 and which we know will offer some further opportunities to develop our services and expand into more rural and hard to reach areas, as well as work with people who need more support to achieve long term financial resilience through ongoing money management advice alongside crisis support.

We must continue to nurture and make new relationships with key delivery partners, funders and other community groups to remain relevant and ensure we are delivering a service that our local community requires.

We will continue to look at ways of developing our workforce through training and succession planning and strive to ensure that every member of staff and volunteer feels valued and gives 100% commitment to our organisation.

South Worcestershire Citizens Advice enters 2026/27 with a clear sense of purpose and a firm commitment to the communities we serve. Despite continued pressures on households and uncertainty across the wider funding landscape, the organisation has demonstrated resilience, professionalism and impact throughout the year. Our advisers, volunteers and partners have ensured that thousands of residents received high quality, independent advice at moments of real need.

The trustees remain confident in the organisation's direction and its ability to respond to rising demand with compassion, expertise and innovation. With strengthened governance, a focused funding strategy, investment in people, and a renewed commitment to accessible, data-driven advice services, we are well positioned to support residents through both crisis and recovery.

We extend our sincere thanks to our staff, volunteers, funders, and partners across Malvern Hills and Wychavon. Their dedication and collaboration make our work possible. Together, we will continue to deliver trusted advice, influence positive change, and help build a more resilient South Worcestershire.

Structure, governance and management

The charity is a company limited by guarantee governed by its Memorandum and Articles of Association.

The management of the organisation is the responsibility of the Trustee Board, all of whom are also directors of the company limited by guarantee. The maximum number of directors is fifteen and the minimum is four. The Trustees/directors are:

- elected at the AGM (no more than ten elected Trustees in total);
- co-opted by the Trustee Board provided that the total number of co-opted Trustees does not exceed one third of the total number of Trustees.

The Trustees manage the business and exercise all powers of the organisation. The Trustees may delegate any of their functions and duties to a committee of at least two Trustees.

The Trustees may delegate the implementation of their resolutions and the day to day management of the affairs of the organisation to any person or committee in accordance with the Articles.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

L Ranford	(Joined the Board Nov 2023, elected as Chair Jan 2025)
C R Chandler	(Resigned 1/09/26)
S Molyneux	(Stepped into role of interim Treasurer in Oct 2025)
P Goode	(Appointment terminated Oct 2025)
N Cates	
R Gate	(Appointed 29/05/26)
A Cummins	(Appointed 29/05/26)
P Dimmock	(Appointed Trustee Treasurer 29/05/26)
C Bannister	(Appointed Oct 2025 and resigned Jan 2026)

Organisationally we have seen more changes within the Trustee Board in 2025/26 which led to a period of fragility in terms of governance. The core members of the Board have remained committed and active in assisting with further Trustee recruitment which has led to the addition of 3 new Trustee Board members who are due to formally start their roles in May/June 2026.

Trustees are appointed from candidates deemed to have sufficient knowledge and experience of the organisation and its activities, and/or because they bring skills and knowledge that will strengthen the Board in its governance role. However, where necessary, Trustees receive additional induction and training in the workings of the charity at committee meetings.

The Board continued to strengthen governance through improved oversight, refreshed policies, and targeted trustee recruitment to address skills gaps in finance, digital and HR. None of the trustees has any beneficial interest in the company. All trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

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

Day to day operational and management decisions are the responsibility of the Chief Executive Officer who is appointed by the Trustee Board and reports to the Chair. The organisation has 32 paid staff (31 March 2026) but is heavily dependent on volunteers who act as client advisors or who provide administrative support. The greatest contribution of our volunteers is their dedication, commitment and reliability.

In addition to volunteer advisers and receptionists, we have people who provide all kinds of other support ranging from administration to accounting and gardening. Thanks to our volunteers, our clients know that however they contact us, be it by phone, email or dropping-in, they will receive a professional and efficient service. They are confident that they will be listened to, that all aspects of their issue will be investigated and that they will be given sound and impartial advice. Without our volunteers South Worcestershire Citizens Advice could not exist.

It is the Board who determine the levels of remuneration for key management personnel taking into account similar organisations and market conditions.

We have retained all our Quality Marks and Accreditations in 2025/26 and continue to perform well in this area, taking into consideration any changes to requirements under the FCA and the AQS. Furthermore, we have invested in third party IT support to help us gain the accreditation of Cyber Essentials and Cyber Essentials plus in 2026 which is a mandatory requirement under our membership of National Citizens Advice.

Public Benefit

The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit in exercising their powers and duties.

Auditor

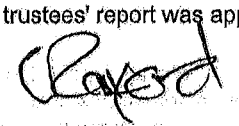
In accordance with the company's articles, a resolution proposing that Kendall Wadley LLP be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' report was approved by the Board of Trustees.



L D Ranford (Chair)
Trustee
Dated: 25 September 2026

SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2026

The trustees, who are also the directors of South Worcestershire Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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

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

SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of South Worcestershire Citizens Advice Bureau (the 'charity') for the year ended 31 March 2026 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

• the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and

• the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Extent to which the audit was considered capable of detecting irregularities including fraud

- an understanding of the risk assessment process (including the risk of fraud) adopted by the Board is obtained and their attitude to risk is ascertained;
- an assessment of the susceptibility to material mis-statement of the financial statements as a result of management over-ride or fraud is made;
- it is ensured that the engagement team have, collectively, the appropriate competence, capabilities and skills to be involved in the assignment, are fully briefed and understand the risks specific to the charitable company.

Audit response to risks identified

The information obtained through the assessment to risk procedures is reviewed and the following work undertaken:

- we establish processes to test the outcomes of our assessment include, a review of Board minutes, analytical review, the relevance and accuracy of significant accounting estimates, substantive testing of significant transactions, work to identify unusual or unexpected accounting entries, including the testing of journal entries, information disclosed in the financial statements is traced to supporting documentation. In all instances it is acknowledged that material mis-statements that arise from fraud may involve deliberate concealment or collusion and are, therefore, by their very nature harder to detect than those arising from error.
- an understanding of the legal and regulatory framework as applicable to the charitable company is obtained together with knowledge of the procedures put in place by the Board in order to comply with the same.

- It is established if there have been any instances of non-compliance with applicable laws and regulations, where there are such breaches, a full understanding, including gathering of relevant documentation appertaining to the event is obtained and assessed.

It should be noted that Auditing standards limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's (APB's) Ethical Standard for Auditors, including "APB Ethical Standard – Provisions Available for Small Entities (Revised)", in the circumstances set out in note 22 to the financial statements.

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

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Elizabeth Needham ACA CTA (VAT) (Senior Statutory Auditor)
For and on behalf of Kendall Wadley LLP, Statutory Auditor
Chartered Accountants
Granta Lodge
71 Graham Road
Malvern
Worcestershire
WR14 2JS
25 September 2026

Kendall Wadley LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2026

Current financial year

	Notes	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Total 2025 £
Income from:					
Donations, grants and other charitable income	3	366,332	482,184	848,516	714,549
Fundraising	4	2,772	-	2,772	3,276
Investments	5	9,479	-	9,479	11,707
Total income		378,583	482,184	860,767	729,532
Expenditure on:					
Raising funds	6	2,014	-	2,014	1,612
Charitable activities	7	310,712	526,576	837,288	782,452
Total expenditure		312,726	526,576	839,302	784,064
Net income/(expenditure) for the year/ Net movement in funds		65,857	(44,392)	21,465	(54,532)
Fund balances at 1 April 2025		400,266	75,383	475,649	530,181
Fund balances at 31 March 2026		466,123	30,991	497,114	475,649

SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2026

Prior financial year

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Income from:				
Donations, grants and other charitable income	3	297,123	417,426	714,549
Fundraising	4	3,276	-	3,276
Investments	5	11,707	-	11,707
Total income		312,106	417,426	729,532
Expenditure on:				
Raising funds	6	1,612	-	1,612
Charitable activities	7	325,073	457,379	782,452
Total expenditure		326,685	457,379	784,064
Net income for the year/ Net movement in funds		(14,579)	(39,953)	(54,532)
Fund balances at 1 April 2024		414,845	115,336	530,181
Fund balances at 31 March 2025		400,266	75,383	475,649

SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	£	2025 £	£
Current assets					
Debtors	12	15,344		33,875	
Cash at bank and in hand		504,733		469,678	
		520,077		503,553	
Creditors: amounts falling due within one year	13	(22,963)		(27,904)	
Total net assets			497,114		475,649
The funds of the charity					
Restricted income funds	15		30,991		75,383
Designated funds	15		151,168		153,000
General unrestricted funds	16		314,955		247,266
			497,114		475,649

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2026, although an audit has been carried out under section 144 of the Charities Act 2011.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 25 September 2026

L D Ranford (Chair)
Trustee

Company registration number 07881905 (England and Wales)

SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	2026 £	£	2025 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	**20**		25,576		(59,408)
Investing activities					
Investment income received		9,479		11,707	
Net cash generated from investing activities			9,479		11,707
Net increase/(decrease) in cash and cash equivalents			35,055		(47,701)
Cash and cash equivalents at beginning of year			469,678		517,379
Cash and cash equivalents at end of year			504,733		469,678

1 Accounting policies

Charity information

South Worcestershire Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales (company number 07881905) and a charity registered in England and Wales (charity number 1146772). The registered office is Community Centre, 52 Prospect Close, Malvern, Worcestershire, WR14 2FD.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's governing document, The Charities Act 2011, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future and that there are no material uncertainties about its ability to continue. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Accounts are maintained for each fund.

Unrestricted funds comprise a "general" reserve which may be used for any of the organisation's activities.

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

A number of restricted funds are also maintained (where the activities are restricted by the provider of the fund), details are provided in the notes to the financial statements.

1.4 Income

Income is included in the Statement of Financial Activities in the year in which the organisation becomes entitled to the income (not always the same year that it is received) and when its amount can be quantified with reasonable accuracy. Where grant income has been received to meet specific expenditure in future years, it will be deferred where the conditions attached to the grant have not yet been met.

There is one "grant in kind" included in these financial statements relating to the rentfree provision for the organisation's Evesham office by Rooftop Housing Group Limited. An equal amount is included in "cost of charitable activities - property".

No value is attributed to the time given to the organisation by volunteers. This time cannot be resold and any fair value attributed thereto would result in an overstatement of resources.

1 Accounting policies **(Continued)**

1.5 Expenditure

All expenditure is included on an accruals basis (being recognised when the liability has been legally or constructively incurred). No amounts are included for the resources provided by volunteers. "Cost of charitable activities" includes the costs of all employment, operating and property resources directly deployed to achieve the bureau's objectives, it also includes all governance costs.

Staff costs are allocated to the relevant project or bureau activity on the basis of estimated time spent.

Other costs are allocated to the relevant project or bureau activity on the basis of estimated use of resources.

All costs are shown inclusive of VAT which is not recoverable.

1.6 Tangible fixed assets

The bureau does not own any office accommodation, other property or vehicles. Fixtures and fittings are not capitalised due to the shortness of the property leases. Office furniture and equipment is not capitalised due to the negligible resale value.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

1.8 Financial instruments

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

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.10 Retirement benefits

The pension cost shown in note 10 represents the employer's contributions to the personal pension funds of paid staff. For auto-enrolment, the CAB's staging date was 1 May 2017 and the NEST provider was selected. Some staff opted out and the CAB agreed to contribute to an existing scheme with Aviva Life Services UK Ltd. The funds are independent of the bureau's finances.

1.11 Debtors

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

1.12 Liabilities

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

1 Accounting policies **(Continued)**

1.13 Agency arrangements

The Charity acts as an agent in distributing the Resettlement Welfare Support fund and the Local Welfare Assistance Scheme fund (LWAS). Payments received from these organisations are excluded from the statement of financial activities as the Charity does not have control over the charitable application of the funds. Details of these funds is in note 15 to the financial statements.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 **Donations, grants and other charitable income**

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2026	2026	2026	2025	2025	2025
	£	£	£	£	£	£
Voluntary income						
Public donations	8,151	3,290	11,441	5,899	955	6,854
Trusts	40,000	-	40,000	35,000	-	35,000
Pershore Food Bank	-	10,000	10,000	-	7,472	7,472
Ledbury Food Bank	-	2,625	2,625	-	10,415	10,415
Malvern Hills Food Bank	-	21,336	21,336	-	19,903	19,903
Droitwich Spa Food Bank	-	18,407	18,407	-	16,611	16,611
Sundry Income	3,852	-	3,852	500	-	500
	52,003	55,658	107,661	41,399	55,356	96,755
Local Authorities						
Droitwich Town Council	4,000	-	4,000	4,000	-	4,000
Evesham Town Council	-	-	-	2,000	-	2,000
Ledbury Town Council	5,000	-	5,000	5,000	-	5,000
Malvern Hills District Council	81,359	88,536	169,895	73,359	84,000	157,359
Malvern Town Council	19,000	-	19,000	18,000	-	18,000
Parish Councils	4,000	-	4,000	2,500	-	2,500
Pershore Town Council	450	-	450	1,500	-	1,500
Tenbury Town Council	1,250	-	1,250	1,250	-	1,250
Worcs. County Council Contract	98,000	36,960	134,960	78,267	36,350	114,617
Wychavon District Council	83,250	-	83,250	50,250	25,000	75,250
	296,309	125,496	421,805	236,126	145,350	381,476
Organisations Funded from Government Sources						
Money Advice Service	-	59,838	59,838	-	55,860	55,860
NHS	-	241,192	241,192	-	160,860	160,860
	-	301,030	301,030	-	216,720	216,720

3 Donations, grants and other charitable income (Continued)

	2026 £	2026 £	2026 £	2025 £	2025 £	2025 £
Trusts Housing Associations and Corporate Bodies						
Rooftop Housing Group Limited	12,500	-	12,500	12,500	-	12,500
Others	5,520	-	5,520	7,098	-	7,098
	18,020	-	18,020	19,598	-	19,598
	366,332	482,184	848,516	297,123	417,426	714,549

4 Income from other trading activities

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Fundraising events	2,772	3,276

5 Income from investments

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Interest receivable	9,479	11,707

6 Raising funds

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Fundraising and publicity		
Other fundraising costs	2,014	1,612
	2,014	1,612

7 Charitable activities

	2026 £	2025 £
Staff costs (including non-payroll costs)	706,712	586,038
Volunteer costs	2,790	2,324
Operating costs	55,084	39,856
Property costs	69,612	62,056
Grants to individuals	-	87,805
	834,198	778,079
Governance costs	3,090	4,373
	837,288	782,452
Analysis by fund		
Unrestricted funds	310,712	325,073
Restricted funds	526,576	457,379
	837,288	782,452

8 Trustees

None of the trustees received remuneration as a result from carrying out their responsibilities. The wife of the trustee S Molyneux was employed by the charity prior to his appointment as trustee and continues to remain in post, receiving a salary of £16,906 (2025: £12,984) and expenses of £56 (2025: £469) in the financial year.

Expenses of £133 (2025: £46) were claimed by three Trustees (2025: one), for travel costs.

9 Governance costs

Governance costs comprise of auditors fees £2,700 (2025: £3,000) for the audit of the financial statements, meeting costs £nil (2025: £873) and other fees for preparing the annual report of £390 (2025: £500).

10 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
	31	29

Employment costs	2026 £	2025 £
Wages and salaries	602,485	515,100
Social security costs	56,568	30,871
Other pension costs	29,877	25,566
	688,930	571,537

In addition to the paid staff, approximately 82 part time volunteers were employed to support bureau activities (2025 - 91). The only associated costs included in these financial statements are for training, travel and insurance.

No (2025: no) member of staff receives emoluments in excess of £60,000.

The remuneration of key management personnel (including employers National Insurance and pension costs) was £199,128 (2025: £187,348).

Key management personnel are defined as the Chief Executive Officer and the Senior Management Team, which includes the Head of Operations, Finance Manager, Head of Wellbeing Services, and Advice Services Development Manager.

The number of full time equivalent staff is 21 (2025: 18).

11 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

12 Debtors

Amounts falling due within one year:	2026 £	2025 £
Other debtors	4,804	17,690
Prepayments and accrued income	10,540	16,185
	15,344	33,875

13 Creditors: amounts falling due within one year

	2026	2025
	£	£
Trade creditors	13,149	8,592
Other creditors	-	525
Accruals and deferred income	9,814	18,787
	22,963	27,904

Deferred income of £3,704 (2025: £6,640) is included above and relates to grant income received in advance.

14 Retirement benefit schemes

	2026	2025
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	29,877	25,566

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

15 Restricted funds

	Balance at 1 April 2025	Incoming resources	Resources expended	Transfers	Balance at 31 March 2026
	£	£	£	£	£
Being Well	24,018	6,250	(30,268)	-	-
CAIS	10,125	-	(10,125)	-	-
Food Bank Droitwich	-	18,407	(18,407)	-	-
Food Bank Ledbury	7,833	2,624	(10,457)	-	-
Food Bank Malvern Hills	2,095	21,336	(23,431)	-	-
Food Bank Pershore	-	10,000	(10,000)	-	-
MAPS	-	68,528	(68,528)	-	-
Money Management Debt Assessment	22,000	25,020	(28,255)	-	18,765
Alternative to Healthy Minds	7,341	13,764	(13,813)	-	7,292
Social Prescribing	-	158,337	(158,337)	-	-
Sundry Small Restricted	1,971	3,206	(243)	-	4,934
WorkWell Programme Evesham	-	35,030	(35,030)	-	-
Resettlement	-	28,651	(28,651)	-	-
WorkWell Programme Malvern	-	37,395	(37,395)	-	-
Building Brighter Futures	-	53,636	(53,636)	-	-
	75,383	482,184	(526,576)	-	30,991

Previous year:

	Balance at 1 April 2024	Incoming resources	Resources expended	Transfers	Balance at 1 April 2025
	£	£	£	£	£
Being Well	23,251	25,000	(24,233)	-	24,018
CAIS	-	13,500	(3,375)		10,125
Food Bank Droitwich	-	16,611	(16,611)	-	-
Food Bank Ledbury	10,328	10,415	(12,910)	-	7,833
Food Bank Malvern Hills	6,136	19,902	(23,943)	-	2,095
Food Bank Pershore	-	7,472	(7,472)	-	-
Homes for Ukraine	-	25,000	(25,000)	-	-
Household Support MHDC	31,553	34,000	(65,553)	-	-
Household Support Wychavon	17,426	25,000	(42,426)	-	-
MAPS	-	55,860	(55,860)	-	-
Money Management Debt Assessment	15,750	22,850	(16,600)	-	22,000
Alternative to Healthy Minds	9,778	12,500	(14,937)	-	7,341
Social Prescribing	-	144,574	(144,574)	-	-
Sundry Small Restricted	1,114	955	(98)	-	1,971
Workwell Programme Evesham	-	671	(671)	-	-
Workwell Programme Malvern	-	3,116	(3,116)	-	-
	115,336	417,426	(457,379)	-	75,383

15 Restricted funds **(Continued)**

Restricted Funds are subject to restrictions on the expenditure imposed by the source of the funds.

Community Awareness and Information Signposting (CAIS) - to raise awareness of Worcestershire Community Advice Services among residents of Wychavon.

Alternative to Healthy Mind - to provide an additional local service to improve mental health and wellbeing for patients within the Malvern Town Primary Care area while reducing pressure on the Healthy Minds service.

Being Well - to work with partners to develop a non-medical mental health pathway for Malvern Hills District.

Food Bank Droitwich - to provide advice and information aimed at income maximisation to users of the Droitwich Foodbank.

Food Bank Ledbury - to provide advice and information to users of the Ledbury Foodbank to address underlying issues that may lead to over reliance on the use of the foodbank and to address underlying poverty.

Food Bank Malvern Hills - to provide advice and information aimed at income maximisation to users of the Malvern Foodbank.

Food Bank Pershore - to provide advice and information to users of the Pershore Foodbank.

Household Support MHDC - to provide grants to households in need in Malvern Hills District.

Household Support Wychavon - to provide grants to households in need in Wychavon District

MAPS - to assist members of the public with the management of debt.

Money Management Debt Assessment - to deliver money management advice to clients referred by 'Act on Energy' or other partners of Worcestershire County Council.

Social Prescribing - to link patients within the Malvern Town Primary Care area with non-medical support to address needs in an holistic way.

Sundry Small Restricted - various small funds.

WorkWell Prog Evesham - to provide a work and health coach to help residents in the Evesham Vale Primary Care area.

WorkWell Prog Malvern - to provide a work and health coach to help residents in the Malvern Town Primary Care area.

Resettlement Welfare Support - to provide a package of support and assistance to refugees settling in Malvern Hills District.

Building Brighter Futures - to deliver high quality outcomes for people in the Malvern Hills District who have been economically inactive for a period of time.

15 Restricted funds **(Continued)**

The following restricted funds received as agent are as follows;

	Funds held 01/04/2025	b/f Income	Transfers	Grants paid	Funds held c/f 31/03/2026
	£	£	£	£	£
(1)	12,309	40,066	-	(51,444)	931
(2)	46,941	-	(46,941)	-	-
(3)	-	10,000	18,290	(21,083)	7,207

(1) **Local Welfare Assistance Scheme (LWAS)** - to provide grants for households in need in Malvern Hills District.

(2) **Homes for Ukraine** - to provide a package of support and assistance to Ukrainian households who have been displaced from Ukraine due to the ongoing conflict with Russia.

(3) **Resettlement Welfare Support** - to provide a package of support and assistance to refugees settling in Malvern Hills District.

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2025	Incoming resources	Outgoing expenditure	Net incoming resources	Transfers	At 31 March 2026
	£	£	£	£	£	£
General funds	247,266	378,583	(308,894)	69,689	(2,000)	314,955
Designated Funds:						
IT Strategy	35,000	-	(3,832)	-	-	31,168
Restructuring/Investment in staff roles	78,000	-	-	-	-	78,000
Relocation costs	25,000	-	-	-	-	25,000
Office maintenance costs	15,000	-	-	-	-	15,000
Volunteer wellbeing	-	-	-	-	2,000	2,000
	153,000	-	(3,832)	-	2,000	151,168

Previous year:	At 1 April 2024	Incoming resources	Outgoing expenditure	Net incoming resources	Transfers	At 31 March 2025
	£	£	£	£	£	£
General funds	312,433	312,105	(324,959)	(12,853)	(52,314)	247,266
Designated Funds:						
Relocation costs	25,000	-	-	-	-	25,000
Restructuring/Investment in staff roles	45,721	-	-	-	32,279	78,000
IT Strategy	26,691	-	(1,726)	(1,726)	10,035	35,000
Office maintenance costs	5,000	-	-	-	10,000	15,000
	102,412	-	(1,726)	(1,726)	52,314	153,000

The Trustees have a policy of holding free reserves (general funds) equivalent to six months operational expenditure.

In light of the main operating risks of the charity as set out in the Trustees report, funds have been designated towards the costs of the IT strategy and potential restructuring, relocation and office maintenance costs.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

17 Analysis of net assets between funds

	Unrestricted funds 2026	Designated funds 2026	Restricted funds 2026	Total 2026	Unrestricted funds 2025	Designated funds 2025	Restricted funds 2025	Total 2025
	£	£	£	£	£	£	£	£
Fund balances at 31 March 2026 are represented by:								
Current assets/(liabilities)	314,955	151,168	30,991	497,114	247,266	153,000	75,383	475,649
	314,955	151,168	30,991	497,114	247,266	153,000	75,383	475,649

18 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2026	2025
	£	£
Within one year	25,266	28,250
Between two and five years	125	24,084
	25,391	52,334

19 Related party transactions

There were no disclosable related party transactions during the year (2025 - none).

20 Cash generated from operations

	2026	2025
	£	£
Surplus/(deficit) for the year	21,465	(54,532)
Adjustments for:		
Investment income recognised in statement of financial activities	(9,479)	(11,707)
Movements in working capital:		
Decrease in debtors	18,531	1,271
(Decrease)/increase in creditors	(4,941)	5,560
Cash generated from/(absorbed by) operations	25,576	(59,408)

21 Analysis of changes in net funds

The charity had no material debt during the year.

22 Provisions available for small entities

We have taken the exemption permitted by "APB Ethical Standard – Provisions Available for Small Entities (Revised)" to mitigate the management threat in relation to the non-audit service of preparing the statutory accounts.

SOUTH WORCESTERSHIRE CITIZENS ADVICE BUREAU

52 PROSPECT CLOSE

MALVERN

WORCESTERSHIRE

WR14 2FD

COMPANY NO. 07881905

25 September 2026

Kendall Wadley LLP
Granta Lodge
71 Graham Road
Malvern
Worcestershire
WR14 2JS

To whom it may concern

The following representations are made on the basis of enquiries of management and staff with relevant knowledge and experience such as we consider necessary in connection with your audit of the charitable company's financial statements for the year ended 31 March 2026. These enquiries have included inspection of supporting documentation where appropriate and are sufficient to satisfy ourselves that we can make each of the following representations. All representations are made to the best of our knowledge and belief.

General

1. We have fulfilled our responsibilities as directors / trustees as set out in the terms of your engagement letter dated 22 October 2024, under the Companies Act 2006 for preparing financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), for being satisfied that they give a true and fair view and for making accurate representations to you.

2. All the transactions undertaken by the charitable company have been properly reflected and recorded in the accounting records.

3. All the accounting records have been made available to you for the purpose of your audit. We have provided you with unrestricted access to all appropriate persons within the charitable company, and with all other records and related information requested, including minutes of all management and trustee meetings and correspondence with The Charity Commission.

4. The financial statements are free of material misstatements, including omissions.

5. There were no uncorrected misstatements.

Internal control and fraud

6. We acknowledge our responsibility for the design, implementation and maintenance of internal control systems to prevent and detect fraud and error, and we believe that we have appropriately fulfilled these responsibilities. We have disclosed to you the results of our risk assessment that the financial statements may be misstated as a result of fraud.

7. We have disclosed to you all instances of known or suspected fraud affecting the entity involving management, employees who have a significant role in internal control or others that could have a material effect on the financial statements.

8. We have also disclosed to you all information in relation to allegations of fraud or suspected fraud affecting the entity's financial statements communicated by current or former employees, analysts, regulators or others.

Assets and liabilities

9. The charitable company has satisfactory title to all assets and there are no liens or encumbrances on the charitable company's assets.

10. All actual liabilities, contingent liabilities have been recorded or disclosed as appropriate, no guarantees have been given to third parties

11. We have no plans or intentions that may materially alter the carrying value and, where relevant, the fair value measurements or classification of assets and liabilities reflected in the financial statements.

Accounting estimates

12. The methods, data and significant assumptions used by us in making accounting estimates, and their related disclosures, are appropriate to achieve recognition, measurement and disclosure that is reasonable in the context of the applicable financial reporting framework.

Loans and arrangements

13. The charitable company has not granted any advances or credits to or made guarantees on behalf of the trustees.

Legal claims

14. We are not aware of any claims in connection with litigation that have been, or are expected to be, received and consequently, no such matters are required to be accounted for or disclosed in the financial statements.

Laws and regulations

15. We have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial statements.

Related parties

16. Related party relationships and transactions have been appropriately accounted for and disclosed in the financial statements. We have disclosed to you all relevant information concerning such relationships and transactions and are not aware of any other matters which require disclosure in order to comply with legislative and accounting standards requirements.

Subsequent events

17. All events subsequent to the date of the financial statements which require adjustment or disclosure have been properly accounted for and disclosed.

Going concern

18. We believe that the charitable company's financial statements should be prepared on a going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the charitable company's needs. We also confirm our plans for future action required to enable the charitable company to continue as a going concern are feasible. We have considered a period of twelve months from the date of approval of the financial statements. We believe that no further disclosures relating to the charitable company's ability to continue as a going concern need to be made in the financial statements.

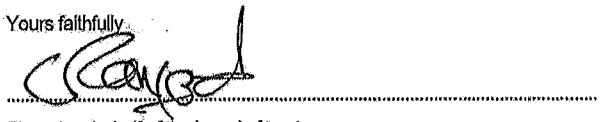
Grants and donations

19. All grants, donations and other income, the receipt of which is subject to specific terms or conditions, have been notified to you. There have been no breaches of terms or conditions in the application of such income. Such income is as described in the notes to the financial statements.

We acknowledge our legal responsibilities regarding disclosure of information to you as auditors and confirm that so far as we are aware, there is no relevant audit information needed by you in connection with preparing your audit report of which you are unaware.

Each director has taken all the steps that he ought to have taken as a director in order to make himself aware of any relevant audit information and to establish that you are aware of that information.

Yours faithfully



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Signed on behalf of the board of trustees