BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED

(a company limited by guarantee)

REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2026

Company No. 02202427
Charity No. 519639

BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED
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BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED
TRUSTEES'/DIRECTORS' REPORT
For the year ended 31 March 2026

The Trustees (who are also directors of the charity for the purposes of the Companies Act) present their report and the audited financial statements for the year ended 31 March 2026.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE INFORMATION

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

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

Trustee Directors:
Liam Brooker (Chair)
Chaitali Desai (Deputy Chair)
Elizabeth Alvey
Kay Burton-Williams
Habib Choudhury
Dee Kundi
Jill Lambert
Phil Marris
Gareth Moore (resigned 5th November 2025)
Junaid Shah
Lucy Vernall

Senior Management Team:
Kelly Danks (Chief Executive)
Samantha Catchpole
Jane Priest

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

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

Solicitors:
DLA Piper UK LLP
Victoria Square House
Birmingham B2 4DL

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Recruitment and appointment of trustees

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

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

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

Trustee induction and training

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

Related parties

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

During the 2025/26 financial year payments were made to Citizens Advice to the value of £12,410 (2024/25: £11,503) in respect of subscriptions, accountancy support, training services, stationery and sundries. Receipts from Citizens Advice for contracts and grant funding totalled £990,799 (2024/25: £984,529).

Councillor Gareth Moore is an elected member with Birmingham City Council. During the 2024/25 financial year payments were made to Birmingham City Council of £4,886 (2024/25: £10,551) in respect of business rates. Receipts from Birmingham City Council for contracts and grant funding in the year totalled £243,333 (2024/25: £274,063).

STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

Background

During the period covered by this report, the UK continued to experience cost-of-living challenges, resulting from geopolitical instability.

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

Our Interim Chief Executive, Kelly Danks was substantively confirmed in her role, supported by our Deputy Chief Executive, Samantha Catchpole.

Key risks and uncertainties

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

The principal risk facing the organisation remains funding uncertainty. During the 2025–26 financial year, this risk has been heightened by the ongoing challenging financial position of Birmingham City Council and wider pressures on public sector funding, alongside changes in national policy which have changed the emphasis on welfare benefits towards employment. As a result, the organisation has experienced the loss or reduction of some key statutory funding streams.

The Trustees have taken steps to mitigate this risk by continuing to diversify both income sources and service delivery. This has included expanding advice provision within community settings such as foodbanks and schools, enabling the charity to reach new client groups and develop alternative funding opportunities.

The Trustees recognise that staff and volunteers are central to delivering the charity's aims. However, reductions in funding have required the organisation to make difficult decisions to reduce staffing levels during the year to maintain financial stability. This has created additional risks in relation to capacity and service delivery should new contracts be secured. To manage these risks, the organisation has strengthened succession planning and continues to ensure that knowledge and skills are shared across the team, with appropriate cover for key roles. The charity remains committed to supporting staff development where resources allow.

The Trustees actively seek new funding opportunities and partnerships to support the sustainability of the organisation. The charity maintains free reserves at a level considered appropriate to its risk profile and continues to monitor cash flow and commitments carefully.

The Trustees also recognise the importance of maintaining robust information governance arrangements. Information Assurance remains a key risk area. The organisation is Cyber Essentials Plus accredited and appropriate policies and procedures are in place. Staff and volunteers receive regular training and guidance, including mandatory annual GDPR refresher training.

Trustees

The trustees who have served during 2025/26 can be seen on page 3.

None of the trustees have any beneficial interest in the company. All the trustees are members of the company and guarantee to contribute £10 each in the event of a winding up.

STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

Pay and remuneration of senior staff

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

Volunteers

We currently have 21 volunteers in total and continue to build a strong volunteer team. Most of our current volunteers continue to help deliver our Telephone Advice Line (TAL). We have 3 volunteers completing benefit forms as part of our Volunteer Benefits Team, 3 who support our Birmingham Women's and Children's Hospitals Project, 1 who provides IT support, 1 who assists the Macmillan Benefits Team and 1 who carries out campaigns and communication work. 85% of those who have moved on from volunteering with us have moved into education or employment. .

Fundraising activities

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

OBJECTIVES AND ACTIVITIES

As a member of Citizens Advice Federated Network, Citizens Advice Birmingham aligns with national Citizens Advice missions i.e.:

- **Provide Advice Fit for the Future** – we are there for people when they need us in ways that make the biggest impact
- **Close the Gap** – We address the disparities in access and experience for marginalised people
- **Take Early Action** – We prevent more people reaching crisis by addressing their problems earlier

Policies

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

The trustees achieve their aims by:

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

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

STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT

Citizens Advice Birmingham provides advice to clients, their families and carers across Birmingham from locations including:

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

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

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

ACHIEVEMENTS AND PERFORMANCE

During 2025/26, Citizens Advice Birmingham delivered high quality, targeted, free advice to 12,926 clients with 82,628 issues, - an average of 6.4 issues per client . During the year our work resulted in total income gains for our clients of £19,293,611.

The Generalist Advice Service assisted 4451 clients with 52,126 issues, achieving £3,134,839 in incomes gains for clients across all contracts, and our Macmillan, Alzhemiers and Stroke Association helped clients to access £15,724,376 million in welfare benefits.

The Debt Team dealt with £8,090,824 worth of debt, of which 57% was non priority debt and the remaining 43% was priority debt. Debts written off, which included Debt Relief Orders and write offs, totalled £1,235,308 and repayments negotiated, which included Debt Management Plans on clients' behalf and token offer payments, £323,231. During the same period, our County Court Welfare Office dealt with £2,214,504 worth of mortgage and secured loan arrears and £505,957 of rent arrears. 81% of the clients we represented at court hearings were able to avoid repossession. The debt service helped clients access £434,396 of income in this period.

Citizens Advice Birmingham regularly seeks feedback on its performance from clients. Overall, the vast majority of our clients rated their experience of our service as positive or very positive. 94% of clients who were supported by our Macmillan Benefits Team told us that they were satisfied or very satisfied with the service they received, 88% were less worried about their finances and 91% felt that their ability to afford a more nutritious diet had been improved following our advice. Of the clients assisted by our Wellbeing Team, 81% said they were satisfied or very satisfied with the help they had received.

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

We continue to work in partnership with other agencies including other local Citizens Advice in the West Midlands. By keeping in touch with developments within local Citizens Advice from around the country we have been able to share experiences, lessons learned and new ways of doing things. We also continue to work with other Birmingham-based advice and support organisations to provide the best services we can to the citizens of Birmingham.
In summary, whilst the operating environment continues to be difficult, demand is increasing and need is ever more complex. Citizens Advice Birmingham has consistently aimed to ensure its services reach as many of those people who need help as possible with the resources available.

REVIEW OF FINANCIAL POSITION

During the 2025/26 financial year CAB delivered a financial surplus of £132,387 (2024/25: financial surplus of £65,715). This surplus arose primarily due to increased funding from projects and investments, and salary savings resulting from slow recruitment into vacant positions. Income increased to £2,416,379 compared to £2,177,089 in 2024/25, while over the same period expenditure increased to £2,283,992 from £2,111,374 in 2024/25.

Expenditure on fixed assets capitalised during the year amounted to £NIL (2024/25: £NIL), in congruence with our capitalisation policy. Fixed assets are used for charitable purposes and enable staff and volunteers to provide an optimum service to the public.

There is an end of year restricted fund balance of £9,717 (2024/25: £53,505). Mainly accounted for by £1,510 Alzheimer's project, £3,504 for foodbanks, and £4,671 other. The funds are expected to be spent by March 2027.

Restrictions and Investment Powers

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

Reserves Policy

The Trustee Board reviews and updates its reserves policy annually to ensure its compliance with Charity Commission best practice. This requires reserves to be available to cover future contingencies and liabilities. The Reserves Policy requires at least three months' expenditure to be held as unrestricted designated funds, equating to £505,120 at budgeted 2026/27 expenditure levels.

The Charity also has a designated fund of £225,000 for tangible fixed assets (investments) and a further £270,000 for other designated funds, the breakdown of which can be seen in Note 20 on page 27. The unrestricted and undesignated general free reserves at 31 March 2026 are £193,438 (2025: £167,448) after designating reserves of £1,258,830 (2025: £1,108,644). Restricted reserves at the end of the year amount to £9,717 (2025: £53,505).

Going Concern

The Charity reported a cash inflow of £243,377 for the year as creditors and provisions were increased at year end, the Charity expects to make a smaller inflow in 2026/27.

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

Political Donations

No donations of monies or donated goods were made to any political parties or political campaigns in the year (2024/5: £NIL).

FUTURE PLANS

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

With traditional sources of funding looking less secure, we continue to seek new funding or new partnerships from a broader base, considering our clients' needs. CAB will offer its access to our service by the most efficient means, led by client preference. Alongside our phone service we will continue to offer some in-person support for clients who need it via funding arrangements with partners already working with the client group.

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

Over the last year we have adapted flexibly to the changing funding landscape, pivoting, reducing or expanding services as necessary to continue to meet the needs of our clients e.g: adapting to new delivery models for the Macmillan advice service and expanding delivery in Trussell food banks. We have also instigated a new benefits advice project with the Stroke Association. We will continue to use our knowledge and networks to identify further developments for the future.

Much of this work will be underpinned by our long-term commitment to working with volunteers. The volunteer function is important to continue, as it meets additional client demand, and provides us with a pool from which we can recruit to paid posts within context of as workforce shortages across the advice sector. In 2025/26, 1 of our TAL advisers was recruited to a vacant paid post. Due to the importance of our training and development function underpin out ability to deliver high quality advice, we have utilised reserves to continue to fund the post, pending securing a more stable funding stream. The post holder is also responsible for training all volunteers entering the service, for which we have no other funding.

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

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

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

Company and charity law requires the trustees to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland. The financial statements are required by law to give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently
- observe the methods and principles in the Charities SORP (FRS 102)
- 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
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

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

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

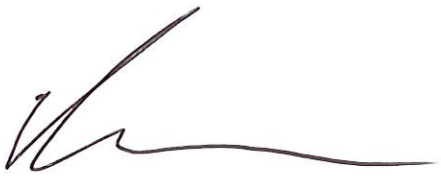
The directors who were in office on the date of approval of these financial statements have confirmed, as far as they are aware, that there is no relevant audit information of which the auditors are unaware. Each of the directors have confirmed that they have taken all the steps that they ought to have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

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities, preparing the accounts in accordance with the FRS (102) the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland and the Charities Act 2011.

Auditors

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

The Trustees' report was approved by the board, authorised for issue on 06 August 2026, and signed on its behalf by:



Liam Brooker
Chair

BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED
INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED

Opinion

We have audited the financial statements of Birmingham Citizens Advice Bureau Service Limited (the 'charitable company') for the year ended 31 March 2026 which comprise of the statement of financial activities, balance sheet, cash flow statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).
In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the report of the trustees, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 10, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

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

Chartered Accountants
Statutory Auditor

22 July 2026

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

BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES

(Including income and expenditure account)

For the year ended 31 March 2026

	Note	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Unrestricted Funds £	Restricted Funds £	Total 2025 £
Income from:							
Donations and legacies	2	**4,303**	-	**4,303**	2,799	-	2,799
Charitable activities	3	**842,137**	**1,491,399**	**2,333,536**	825,676	1,280,590	2,106,266
Activities for generating funds	4	**1,372**	**24,466**	**25,838**	50	27,747	27,797
Investments	5	**52,702**	-	**52,702**	40,227	-	40,227
Total income		**900,514**	**1,515,865**	**2,416,379**	868,752	1,308,337	2,177,089
Expenditure on:							
Charitable activities	6,7	**728,351**	**1,529,901**	**2,258,252**	736,755	1,336,523	2,073,278
Other expenditure	8	**5,946**	**19,794**	**25,740**	3,127	34,969	38,096
Total expenditure		**734,297**	**1,549,695**	**2,283,992**	739,882	1,371,492	2,111,374
Net income/(expenditure) before transfer		**166,217**	**(33,830)**	**132,387**	128,870	(63,155)	65,715
Transfers between funds	20,21	**13,274**	**(13,274)**	-	(40,550)	40,550	-
Net movement in funds		**179,491**	**(47,104)**	**132,387**	88,320	(22,605)	65,715
Reconciliation of funds:							
Total funds brought forward at 01 April 2025		**1,276,092**	**53,505**	**1,329,597**	1,187,772	76,110	1,263,882
Total funds carried forward at 31 March 2026		**1,455,583**	**6,401**	**1,461,985**	1,276,092	53,505	1,329,597

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

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

BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED

BALANCE SHEET

As at 31 March 2026

	Note	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Tangible assets	14	-		-	
Investments	14	**225,000**		225,000	
			225,000		225,000
Current assets					
Debtors	15	**217,801**		257,862	
Short term deposits	26	**675,000**		850,633	
Cash at bank and in hand	26	**717,478**		298,468	
		1,610,279		1,406,963	
Liabilities					
Creditors: amounts falling due within one year	16	**(293,294)**		(222,366)	
Net current assets			**1,316,985**		1,184,597
Total assets less current liabilities			**1,541,985**		1,409,597
Provisions for liabilities	19		**(80,000)**		(80,000)
Total net assets			**1,461,985**		1,329,597
Funds of the charity					
Unrestricted funds:	20				
General funds			**143,197**		167,448
Designated Revaluation reserve			**53,557**		53,557
Other Designated funds			**1,258,830**		1,055,087
			1,455,584		1,276,092
Restricted funds	21		**6,401**		53,505
Total charity funds	22		**1,461,985**		1,329,597

The financial statements for registered Company number 02202427, have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the provisions of FRS 102 Section 1A – small entities. The accounts were approved by the Board, authorised for issue on 06 August 2026 and signed on its behalf by,

Liam Brooker
Chair

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

BIRMINGHAM CITIZENS ADVICE BUREAU SERVICE LIMITED
CASH FLOW STATEMENT
For the year ended 31 March 2026

	Note	2026 £	2025 £
Cash flows from operating activities:			
Net cash provided by operating activities	25	**190,674**	169,280
Cash flows from investing activities:			
Dividends, interest and rents from investments	5	**52,702**	40,227
Net cash provided by investing activities		**52,702**	40,227
Increase / (decrease) in cash and cash equivalents in the reporting period		**243,377**	209,507
Cash and cash equivalents at the beginning of the reporting period		**1,149,101**	939,594
Cash and cash equivalents at the end of the reporting period	26	**1,392,478**	1,149,101

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

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

1 Accounting Policies

1.1 Basis of preparation

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

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

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

1.2 Fund accounting

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

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

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

1.3 Income

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

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

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

1.4 Interest receivable

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

1 Accounting Policies (continued)

1.5 Resources expended

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

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

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

1.6 Operating leases

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

1.7 Taxation

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

1.8 Tangible fixed assets and depreciation

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

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

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

1.9 Investment property

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

1.10 Debtors

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

1.11 Cash at bank and in hand

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

1 Accounting Policies (continued)

1.12 Creditors and provisions

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

1.13 Pensions and retirement benefits

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

1.14 Financial instruments

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

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

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

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

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

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

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

1.16 Going concern

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

2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Donations and gifts	4,303	-	4,303	2,799

3 Income from charitable activities

Grants and contract income receivable for charitable activity – advice and information	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
General Advice:				
Birmingham CC - Advice Service	243,333	-	243,333	263,750
Birmingham & Solihull NHS	-	187,786	187,786	187,702
Universal Support – Help to Claim	-	346,768	346,768	359,787
The Henry Smith Charity	-	12,123	12,123	48,752
Cadent Foundation	-	46,173	46,173	46,173
Energy Saving Trust	-	-	-	17,691
Birmingham Women & Children's NHS	-	57,000	57,000	47,509
Sandwell & West Birmingham NHS	-	90,168	90,168	37,938
Foodbanks		83,219	83,219	26,456
Other grants		63,177	92,344	
	243,333	886,414	1,129,747	1,033,758
Debt Advice:				
Money Advice Service: Debt Advice	552,927	-	552,927	519,614
Community Law Partnership (CLP)	45,877	-	45,877	42,312
Other grants	-	-	-	-
	598,804	-	598,804	561,926
Benefit Advice:				
Macmillan Cancer Support		414,809	414,809	366,883
Alzheimer's	-	161,009	161,009	143,699
Stroke Association		29,167	29,167	-
	-	604,985	604,985	510,582
Total income from charitable activities	842,137	1,491,399	2,333,536	2,106,266

4 Activities for generating funds

	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Other income	1,372	24,466	25,838	27,797
	1,372	24,466	25,838	27,797

5 Investments

	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Interest received.	33,887	-	33,887	22,327
Investment property rental income	18,816	-	18,816	17,900
	52,702	-	52,702	40,227

6 Expenditure on charitable activities by fund

	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
General Advice	234,268	918,035	1,152,303	1,043,388
Debt Advice	494,083	-	494,083	509,534
Benefits Advice	-	611,866	611,866	520,356
	728,351	1,529,901	2,258,252	2,073,278

7 Analysis of expenditure on charitable activities

	Basis of Allocation	General Advice £	Debt Advice £	Benefits Advice £	Total 2026 £	Total 2025 £
Direct costs:						
Salaries and wages	Direct	859,904	383,301	469,817	1,713,022	1,581,463
Staff and volunteers	Direct	2,464	443	736	3,643	7,044
Office costs	Direct	7,286	496	113	7,895	735
Premises costs	Direct	-	-	-	-	-
Other costs	Direct	-	-	42	42	-
		869,654	384,240	470,708	1,724,602	1,589,242
Support costs:						
Salaries wages	Staff/Hrs	106,181	41,536	53,882	201,599	160,326
Staff and volunteers	Staff/Hrs	8,264	3,290	4,373	15,927	14,699
Office costs	Staff/Hrs	97,606	37,808	48,322	183,736	169,338
Premises costs	Staff/Hrs	63,600	24,555	31,140	119,294	125,634
Governance costs	Staff/Hrs	6,063	2,325	2,981	11,368	12,176
Other costs	Staff/Hrs	935	331	460	1,727	1,863
		282,649	109,845	141,158	533,651	484,036
Total expenditure on charitable activities		1,152,303	494,085	611,866	2,258,252	2,073,278

8 Other expenditure

	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Investment property expenditure	4,871	-	4,871	3,127
CEO Forum	-	-	-	13,292
Other expenditure	1,075	19,794	20,869	21,677
Office Relocation	-	-	-	-
	5,946	19,794	25,740	38,096

9 Net incoming resources for the year

	2026 £	2025 £
This is stated after charging		
Operating leases - land and buildings	92,202	98,907
Auditor's remuneration:		
- Audit	9,640	10,123
Depreciation and Impairment Charges	-	-

10 Trustees

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

Reimbursement of travel and incidental expenses to the trustees came to £Nil during the year to 31 March 2026 (2024/25: £Nil).

Expenses related to costs of Trustees' meetings including the AGM totalled £550 (2023/24: £1,382).

11 Employees

	2026 FTE Number	2025 FTE Number	**2026 Head Count**	2025 Head Count
Number of employees The average number of employees, analysed by function was:				
Advice workers and support staff	51	48	**53**	52
Key management personnel	4	4	**5**	4
	55	52	**58**	56

	2026 £	2025 £
Employment costs		
Wages and salaries	**1,660,385**	1,537,480
Social security costs	**180,108**	132,990
Pensions costs	**74,128**	71,319
	1,914,621	1,741,789

One employee received remuneration amounting to more than £60,000 in the period (2024/25: NIL)

The key management personnel of the Charity comprise the Chief Executive Officer, two operational managers, a finance manager and a business development manager.
The total employee benefits of the key management personnel of the Charity were £242,826 (2024/25: £225,057). During the current or previous year no remuneration or benefits for services as a director/trustee have been paid or were payable, directly or indirectly, out of the funds of the charity to any trustee or any person known to be connected with them.

12 Pensions

There is a defined contribution pension scheme for employees. The basis for allocating the employer expense between activities is based on the salary cost of staff working on that activity. The charity automatically enrol eligible jobholders into a qualifying scheme in accordance with pensions legislation. The assets of the scheme are held separately from those of the company in an independently administered fund. The fund is a Group Personal Pension Scheme with Standard Life. The pension cost charge for the year represents contributions payable by the charitable company to the fund and amounted to £74,128 (2024/25: £71,319). The cost of the pension is allocated to each individual project within which an employee works. At the year-end £12,274 was owed to the pension scheme (2024/25: £0).

13 Volunteers

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

14 Fixed Assets

	Investment Properties	Equipment	Furniture	Total
	£	£	£	£
Cost				
At 31 March 2025	225,000	32,550	10,589	268,139
At 31 March 2026	225,000	32,550	10,589	268,139
Depreciation				
At 1 April 2025	-	32,550	10,589	43,139
At 31 March 2026	-	32,550	10,589	43,139
Net book value				
At 31 March 2026	**225,000**	-	-	**225,000**
At 31 March 2025	225,000	-	-	225,000

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

15 Debtors

	2026	2025
	£	£
Grants receivable	**148,953**	180,706
Prepayments	**37,727**	33,546
Accrued income	**31,121**	43,610
Other debtors		
	217,801	257,862

16 Creditors: amounts falling due within one year

	2026	2025
	£	£
Trade creditors	**8,467**	7,992
Social security costs	**37,841**	-
Pensions	**12,274**	-
Accruals	**72,743**	62,952
Deferred income	**159,033**	149,539
Other creditors	**2,936**	1,883
	293,294	222,366

17 Deferred income

Deferred income comprises of income received for the following projects for which performance is expected in the following year; totalling £159,033 in 2026 (2025: £149,539):

	Mental Health	NHS Project	Others
	£	£	£
Balance as at 01 April 2025	3,700	68,168	77,671
Amount released to income earned	-	(68,168)	(77,671)
Amount deferred in year		75,500	79,833
Balance as at 31 March 2026	**3,700**	**75,500**	**79,833**

18	**Financial instruments**	**2026**	2025
		£	£
	Financial assets		
	Financial assets measured at fair value through profit & loss:		
	- Cash at bank and in hand	**1,392,478**	1,149,101
	Financial assets that are debt instruments measured at amortised cost:		
	- Grants receivable	**148,953**	180,706
	- Accrued income	**31,121**	43,610
		1,572,552	1,373,417
	Financial liabilities		
	Financial liabilities measured at amortised cost:		
	- Trade creditors	**8,467**	7,992
	- Taxation and social security costs	**-**	-
	- Pensions	**-**	-
	- Accruals	**72,743**	62,952
	- Other creditors	**53,051**	1,883
		134,261	72,827

19	**Provisions for liabilities**	**2026**	2025
		£	£
	Dilapidations on leased premises	**80,000**	80,000
	The dilapidations cost is payable as follows:		
	Within one year	**80,000**	80,000
	Between one and two years	**-**	-
	Between two and five years	**-**	-
	After five years	**-**	-
		80,000	80,000

	Movement in provisions	**2025**	2025
		£	£
	Dilapidations provision brought forward	**80,000**	80,000
	Increase/(decrease) in the year	**-**	-
	Provision carried forward	**80,000**	80,000

An increase in the dilapidations provision was made in 2016/17 after a dilapidations review was undertaken on 08.05.17 by Pollie Jelfs MRICS of Fusion Building Consultancy Limited. The expenditure is expected to incur during 2026/27.

20 Unrestricted funds

	Balance at 01 April 2025 £	Incoming resources £	Resources expended £	Transfer Between Funds £	Balance at 31 March 2026 £
General funds	167,448	900,514	(734,297)	(136,912)	**196,753**
Designated funds: Reserves policy	613,644	-	-	(108,524)	**505,120**
Designated funds: Redundancies fund	180,000	-	-	20,000	**200,000**
Designated funds: Investment property	225,000	-	-		**225,000**
Designated funds: Properties improvements	50,000	-	-		**50,000**
Designated funds: IT improvements	20,000	-	-		**20,000**
Designated funds: Project Contingency	20,000				**20,000**
Designated funds: 26/27 budget deficit	-			238,710	**238,710**
Total Unrestricted funds	1,276,092	900,514	(734,297)	13,274	**1,455,583**

There is a designated fund of £225,000 for the investment property at Tyseley (2024/25: £225,000) as this amount is not readily available to spend on the charitable objects of the Charity. The freehold property was transferred to investment property once it was tenanted on 19 December 2018. A further £505,120 is designated as per the reserves policy of 3 months' budgeted operating costs (2024/25: £613,644), £200,000 for a redundancies fund for all staff (2024/25: £180,000), £50,000 set aside for expected property improvements within the next two years on properties the Charity owns or leases (2024/25: £50,000) £20,000 set aside for IT costs for equipment renewals (2024/25: £20,000) and a Project contingency for loss of contract £20,000 (2024/25: £20,000)

Prior year comparative

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

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

21 Restricted funds

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

	Balance at 01 April 2025 £	Incoming resources £	Resources expended £	Transfer Between Funds £	Balance at 31 March 2025 £
Birmingham & Solihull NHS	28,710	244,786	(254,899)	(18,597)	-
Macmillan Cancer Support	-	414,809	(404,658)	(10,151)	-
The Henry Smith Charity	2,162	12,123	(14,284)	-	-
Universal Support – Help to Claim	-	346,768	(344,863)	(1,905)	-
Alzheimer's	18,365	161,009	(177,644)	-	**1,730**
Cadent Foundation	1,389	46,173	(48,277)	715	-
WM Sickle Cell	1,615	90,168	(95,644)	3,861	-
Birmingham Foodbanks	1,265	83,219	(96,779)	12,295	-
Pathfinder CIC	-	25,000	(25,112)	112	-
Stroke Association	-	29,167	(29,564)	397	-
Women's project	-	38,177	(38,177)	-	**4,671**
Other		24,466	(19,794)	-	
Total	53,505	1,515,865	(1,549,695)	(13,274)	6,401

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

Prior year comparative

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

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

Restricted Project Descriptions

Birmingham & Solihull NHS

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

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

West Midlands Sickle Cell and Thalassemia Network

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

Food Banks

Our Food bank advisors provide face to face generalist advice to users of Quinton and Handsworth Food Banks via our partnership with Trussell. The Quinton contract was extended to November 2026. Handsworth food bank contract runs until 31st May 2026.

Stroke

This project is funded by the Stoke Association and offers phone-based advice for people and their families affected by stroke across England. The contract runs until the 31st of August 2026.

Pathfinder

Birmingham Pathfinder works with vulnerable families in the South of Birmingham. Citizens Advice Birmingham provides a holistic advice service to families accessing Pathfinder's support through schools. This contract ends in September 2027.

Macmillan Cancer Support

This project offers face to face appointments at numerous outreach sessions each week. These were delivered out of six hospitals, 2 hospices, 2 community buildings and a CA office across Birmingham and Solihull. Clients are also given the option of a telephone appointment if they are unable to travel for a face to face appointment. The project provides welfare benefits advice to people affected by cancer. Referrals into the service are via clinical nurse teams, consultants, and other health and social care professionals. Clients can also self-refer through our dedicated Macmillan helpline. The funding from Macmillan Cancer Support has been extended to end of May 2026

Universal Support

Citizens Advice nationally has contracted with Citizens Advice Birmingham to assist people to make a new claim for Universal Credit, from assessment of eligibility for the benefit up to receipt of their first payment. The service includes staffing the national Help to Claim telephone helpline, via which clients are assessed for eligibility for Universal Credit, and for the level of support they require to make the claim; and providing practical support where required by clients to submit the claim. This service ended March 2026.

The Henry Smith Charity

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

Cadent Foundation

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

Alzheimer's Society

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

Other restricted funds

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

22 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 March 2025 are represented by:			
Investment property	**225,000**	**-**	**225,000**
Net current assets	**1,310,584**	**6,401**	**1,316,985**
Provisions	**(80,000)**	**-**	**(80,000)**
	1,455,584	**6,401**	**1,461,985**

	Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 March 2024 are represented by:			
Investment property	**225,000**	**-**	**225,000**
Net current assets	**1,131,092**	**53,505**	**1,184,597**
Provisions	**(80,000)**	**-**	**(80,000)**
	1,276,092	**53,505**	**1,329,597**

23 Commitments under operating leases

As lessee:

As at 31 March 2026, the company had commitments under non-cancellable operating leases as follows:

	Land and buildings		Other	
	2026	2025	**2026**	2025
	£	£	**£**	£
Within one year	**8,500**	61,944	**-**	-
Between one and two years	**9,120**	17,620	**-**	-

24 Related parties

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

During the 2025/26 financial year payments were made to Citizens Advice to the value of £12,410 (2024/25: £11,503) in respect of subscriptions, accountancy support, training services, stationery and sundries. Receipts from Citizens Advice for contracts and grant funding totalled £990,799 (2024/25: £984,529).

Councillor Gareth Moore is an elected member with Birmingham City Council. During the 2024/25 financial year payments were made to Birmingham City Council of £4,886 (2024/25: £10,551) in respect of business rates. Receipts from Birmingham City Council for contracts and grant funding in the year totalled £243,333 (2024/25: £274,063).

25 Reconciliation of cash flows from operating activities

	2026	2025
	£	£
Net income / (expenditure) for the reporting period	**132,387**	65,715
Add: Depreciation charge		-
Less: Dividends, interest and rents from investments	**(52,702)**	(40,227)
(Increase) / decrease in debtors	**40,061**	42,783
Increase / (decrease) in creditors and provisions	**70,928**	101,009
Net cash provided by operating activities	**190,674**	169,280

26 Analysis of cash and cash equivalents

	2026	2025
	£	£
Cash at bank and in hand	**717,478**	298,468
Short term deposits	**675,000**	850,633
Total cash and short term deposits	**1,392,478**	1,149,101

26A Analysis of changes in net debt

	At start of year £	Cashflows in year £	At end of year £	£
Cash	1,149,101	243,377	**1,392,478**	
	1,149,101	243,377	**1,392,478**	

27 Members liability

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

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