RGISTERED COMPANY NUMBER: 02969165 (England and Wales)
REGISTERED CHARITY NUMBER: 1041830

St Albans District Citizens Advice Bureau Limited

Report of the Trustees and Financial Statements

Year Ended 31 March 2026

Citizens Advice St Albans District

Contents of the Financial Statements for the Year Ended 31 March 2026

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Report of the Trustees
for the Year Ended 31 March 2026

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2026. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Articles of Association, 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) (issued in October 2019).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Name and Company number
St Albans District Citizens Advice Bureau Limited 02969165 (England and Wales)
Trading as Citizens Advice St Albans District (CASTAD)

Registered Charity number
1041830

Registered office
Civic Centre
St Peters Street
St Albans
Hertfordshire
AL1 3JE

Trustees

A Berneye	(Resigned 29 September 2026)
A Campbell	(Chair)
T Cook	(Appointed 11 August 2026)
G J Comninos	
D Gardiner	(Resigned 11 August 2026)
P Gillingham	
F Harris	(Appointed 11 August 2026)
C Phillips	(Treasurer)
V Priestley	
S Revill	(Appointed 11 August 2026)
J Van Schie	(Vice Chair)
A Zaman	

Representative of St Albans City and District Council on the Trustee Board
Councillor Sinead Howland
Councillor Graham Shaw (Appointed 21 October 2025)

Company Secretary
V Priestley

Independent Examiner
Mercer & Hole LLP
Steve Robinson FCA
Gloucester House
72 London Road
St Albans
Hertfordshire
AL1 1NS

Report of the Trustees - continued for the Year Ended 31 March 2026

Principal Bankers
CAF Bank Limited
25 Kings Hill Avenue
Kings Hill,
West Malling
Kent
ME19 4JQ

The trustees have complied with their duty (as defined by the Charities Act 2011) to have due regard to guidance published by the Charity Commission.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is a company limited by guarantee, as defined by the Companies Act 2006, governed by its Articles of Association. Trustees are directors under the Companies Act 2006 and Members in accordance with Articles of Association. It is registered as a charity with the Charity Commission.

Recruitment and appointment of new trustees
All directors of the company are also trustees of the charity ("CASTAD"). There are no other trustees. The maximum number of trustees shall be fifteen and the minimum four being either appointed at the annual general meeting, nominated by member organisations or co-opted by the trustee board. Each appointment of a co-opted or nominated trustee shall be made at an ordinary meeting of the trustee board.
The need for new trustees is determined by a process of Board self-review and skills audit, leading to the determination of which particular skills are sought. Recruitment advertising is across many and varied channels to draw from as wide a potential pool as possible. Potential candidates are required to complete a Registration Form which includes a declaration of their eligibility to serve. The interview process is conducted by two trustees and the CEO and recommendations of the merits of candidates are discussed by the Board. Approved candidates are invited to attend the next trustee meeting and references are taken up before formal appointment is made.

The directors and trustees who served during the year were:

A Berneye	
A Campbell	(Chair)
G J Comninos	
D Gardiner	
P Gillingham	
C Phillips	
J Van Schie	
V Priestley	
S Yexley	(Resigned 13/05/2025)
A Zaman	

Induction and training of new trustees
Newly appointed trustees undergo a comprehensive induction process including observing the advisors interviewing clients, attending a range of regular service meetings and are provided with information regarding their legal obligations. All trustees are required to complete regular, mandatory, compliance training on GDPR and SMCR and are encouraged to complete training in safeguarding, EDI and prevention of sexual harassment. Other self-development training trustees undertake is recorded on a training log.

Report of the Trustees - continued for the Year Ended 31 March 2026

Organisational structure
We are an independent organisation but we are members of the National Association of Citizens Advice Bureau (CitA) and our service is audited and supported by CitA.

Wider network
We are linked countrywide. The network analyses data locally and nationally to identify common problems that may be prevented by presentation of collective evidence to propose systematic changes. Anonymised individual cases, where a need for policy improvement is identified, are submitted by staff and volunteers to CitA to contribute to a body of research evidence. This is then used to campaign on issues related to the policy and practices of government and other essential service providers.

Related parties
We work with St Albans City and District Council (SACDC), Hertfordshire County Council (HCC), Town and Parish councils, all of whom contribute to our funding. SACDC sends a representative to observe at Board meetings. None of our funders have sought membership of the company or to nominate a trustee to the Board. We also enjoy a working relationship with the local Strategic Partnership, and other local Citizens Advice services (LCA) in Hertfordshire. We share our Civic Centre base with Healthy Hub partners including Communities 1st, St Albans Community Bank, St Albans Older Peoples' Trust, Computer Friendly, Oaklands College and St Albans and District Food Bank.

Risk management

General
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.
During the year the trustees reviewed and updated the process of assessing, documenting and discussing the identified risks to the organisation. The trustees have insurance cover to cope with risks where deemed appropriate. The charity is actively working to improve financial resilience through reserves. Risk assessments are carried out on new projects. Staff are encouraged to take risks as part of improving organisational performance and capability. Improvements to facilities have been implemented and reviews made to procedures where required. We are reassured that these processes were put in place to great effect as we managed the impact of Coronavirus on the service and more recently as we conducted a successful disaster recovery exercise.

Cyber Security and Data Privacy
Our primary data recording systems are provided and managed by CitA nationally and are well designed and built. Locally there is robust antivirus on all devices, services and core-managed systems. The trustee board annually review and approve well established policies and procedures designed to comply with information governance best practice. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. All staff, volunteers and trustees complete annual GDPR training. The charity is compliant with the Data Protection Act. We continue to progress towards the Cyber Essentials standard.

Financial
As trustees we consider our overriding responsibility is to ensure the future sustainability of the service. To that end we budget and forecast both our Reserves and Cash. We are careful to ensure we do not over commit resources ahead of securing income, keeping fixed overheads to a minimum. Our monthly review of finances ensure we have an early warning system in place to alert us to any deterioration in our finances. We review our Reserves Policy and Financial procedures annually. We do not undertake speculative investments.

Report of the Trustees - continued for the Year Ended 31 March 2026

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity is constituted as a company limited by guarantee and is therefore governed by articles of association.

The charity's object and its principal activity is to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the St Albans District and surrounding areas. Annually we agree a 3-year business plan recognising external and internal factors impacting our ability to meet these overriding objectives. After several years of changing our delivery model to clients we are committed to continuing to deliver face to face alongside other methods. This is popular with staff and volunteers whilst being essential for more vulnerable clients. With that in mind we continue to actively seek partnership relationships which enable more outreach opportunities. We are also evolving our volunteer model extending opportunities into all areas of the operation. The anonymised data we hold can provide valuable insights to local leadership and we intend to ensure we use this constructively and with focus, to inform and build relationships.

The charity is organised so that the trustees meet regularly to provide effective governance, oversight and support in relation to the organisation's affairs. The Chief Executive manages the day-to-day operations of the charity. We are extremely grateful to the staff and its many volunteers for their contribution to the working of the charity.

Volunteers

In addition to our volunteer trustee board we have 83 volunteers who continue to give their time generously and work both from home and/or in the office in a hybrid service delivery model. CitA have developed a tool to calculate the value of volunteering, enabling local offices to value the contributions of their volunteers. CitA recently undertook research into the experience of volunteers, identifying benefits such as skills development and employability, health and wellbeing of volunteers.

The value of volunteer time donated to CASTAD this year has been calculated as £1,115,362, whilst the value of the benefits accrued to our volunteers in increased life satisfaction is £1,060,583

The comprehensive, competence-based training represents a heavy investment of both the organisation's resources and the volunteers' time and energies. After initial training in theory, volunteers gain in knowledge and experience whilst they are serving clients, supported and supervised closely, until achieving their certificate of competence. They are supported via regular individual reviews and in their continuing professional development thereafter. We are pleased that we have again been able to successfully recruitment a new cohort of volunteers (10) to the class of '26 who started their training in January, two as receptionists, the remaining eight as assessors who have been joined by three graduates. The class of '25 now work from the Task List as well as on Adviceline, with two having completed advisor training.

Staff

The charity's 24 staff perform a vital role in managing and supporting the charity effectively. We are pleased that our graduate schemes have resulted in one joining the team after their placement and two continuing as volunteers beyond their placement. We continue to also benefit from our pool of volunteers when seeking to recruit for short term funded projects. For staff, volunteers and trustees we continue to promote and develop our organisational values that were developed through workshops and consultation. In conjunction with Hertfordshire Healthy Workplace (HHW) we continue to support the health and wellbeing of our teams. This year we continued to publish our newsletter "CASTAD Connects" to keep everyone informed about the team, our project work, future social events and together days.

Report of the Trustees - continued for the Year Ended 31 March 2026

ACHIEVEMENT AND PERFORMANCE

Charitable activities and impact

The trustees consider that the performance of the charity this year has been strong. In addition to securing grant funding to maintain normal operations and a number of targeted grants we secured funding to upgrade all of our IT infrastructure which secures improved resilience and efficiency. We recorded an excess of income over expenditure of £58,918, of which £31,128 relates to one off Capital IT grants. (2025 - £9,710).

Demand for CASTAD's advice services continues to be high and we have dealt with 8,992 clients (2025 – 9,473) covering 20,057 different issues (2025 – 21,036). We have observed that we are completing fewer assessments than in previous years. We believe the clients we serve are facing increasingly complex issues, with more able clients now finding it easier to self-serve using the internet. We provide face-to-face service with clients during Hub opening hours alongside offering multiple channels for clients to access help remotely; local phone appointments; emails; Adviceline, a collaborative venture between other Herts Cit A; and self-help, through the publicly available websites at www.citizensadvice.org with extensive details of local support and www.citizensadvicestalbans.org. These multiple channels assist us to serve a diverse group of clients ranging widely in age, ethnicity and disability as we strive to help all communities.

The issues we have advised our clients on are many and varied with the largest categories being benefits 6,406, 32%; Housing 3,335, 17%; and Debt 2446, 12%. Our work has resulted in client income gains of £2,447,522; Debts written off £343,595 or rescheduled £86,493; and consumer problems resolved £208,955. We are particularly pleased therefore that we have been able to secure project funding for Disability Benefits from Graham Rowlandson Foundation; Housing Caseworker and Money advice both from SACDC, which allow us to provide specialist advice to clients requiring move in depth support in these categories.

We have successfully added to our outreach into the community. Supported by the Trussell Trust we attend 8 of their foodbank locations in the district. We also provide regular outreach sessions within the district at Harpenden, Wheathampstead and Redbourn, as well as at the Harpenden Trust Wellbean café, funded by the Trust. Funding from CitA enables us to provide Energy Outreach services which has enabled us to educate at community venues and events reaching 175 clients and as a Regional Energy Lead, train 363 front line workers. A 2nd year of funding from Harpenden Building Society has allowed us to continue our very popular Money Education Workshops in the district's schools. As part of our outreach we have also been providing what we call Advice First Aid training to community partners equipping other organisations with an understanding of what their clients might need and what services we can provide.

In parallel with helping individual clients with their issues, we aim to identify the causes of their problems and what might be done to alleviate them. To that end we published reports on the effects of digital exclusion on our clients, on the housing issues facing our clients, on local evidence of poverty and on the need for the local housing allowance to be increased in line with increases in rents. We wrote a regular, monthly, column for a local newspaper, which enabled us to offer advice on a range of issues and also to publicise some of our research and campaigns work. We also maintained a good relationship with the office of one of our local MPs, Daisy Cooper, exchanging emails on several subjects throughout the year, as well as lobbying her in support of CitA national campaigns. We were pleased to have met Daisy to discuss the problems facing our clients, in particular those relating to housing and disability benefits.

The service is grateful for all of the grants and donations it received. Among others, we had continued support from SACDC, Harpenden Town Council, Hertfordshire County Council, St Albans Diocese, Wheathampstead and Redbourn Parish Councils, CitA (for Energy projects), Hertfordshire Community Foundation, Access to Justice, St Albans Old Peoples' Trust, Trussell Trust, A4A National Lottery and Harpenden Trust. We also received grants from four funders to upgrade our IT infrastructure (The John Apthorp Charity, The Ennismore Charitable Trust, The Hobson Charity and The Harpenden Trust).

CASTAD would not function without the huge amount of time and effort given by many individuals. We would like to publicly thank them for their valuable contribution.

Report of the Trustees - continued for the Year Ended 31 March 2026

Fundraising activities
Fundraising activities on our behalf increased to £2,418, comprising Residual Client Balances, Easy Fundraising and money raised by staff and volunteers who helped as marshals at St Albans Half Marathon (2025 - £1,692). The trustees recognise the importance that fundraising brings to the organisation as a means not only of financial gain but of awareness of CASTAD's charitable status. We are keen to use such activities to focus on raising awareness of the fact that we are a local charity and in need of funds.

FINANCIAL REVIEW

The charity's income for core and project services increased to £577,639 from £512,556 in 2025, an increase of £65,083, of which £33,799 related to the current year element of Capital IT upgrade grants. In addition we had other income in the form of donations, local fundraising and bank interest. Total costs of £538,082, increased by £19,931 in the year.

The resultant surplus was £58,918 (2025 - £9,710), of which £31,128 relates to one off Capital IT grants (2025 – nil).

The trustees are very appreciative that SACDC continued their financial support, with the core grant and the money advice project funding. Additionally, during the year, we successfully applied for project funding for The Healthy Hub and the renewal of the Homelessness Prevention Caseworkers.

HCC funded projects related to Crisis during the year and provided additional grants to help clients in particular need as a result of the increased demand. We are also grateful to local county councillors for their support from their Locality Budgets.

CitA have facilitated grant funding for three Energy projects.

We are happy to have developed mutually beneficial relationships with other funders. Particularly with Hertfordshire Community Foundation, through whom we were granted; a 2 year grant of £150,000 from Graham Rowlandson Foundation for Disability Benefits Advice, which we deliver in partnership with five other Hertfordshire Citizen Advice Services; a pilot grant for Core Services £5,000; employment advice £10,000, straddling two financial years and Money Education in Schools £4,930. We also have delivered the fourth year in a mutually beneficial project with the Trussell Trust, £42,833, providing advice to their clients at their foodbanks in the district.

Other funders include Awards for All £19,500 straddling two financial years (supervision for new assessors); Access to Justice £39,877 a 2 year grant straddling three financial years (Pro bono law clinic); East of England Local Government Association (Hong Kong British Nationals); St Albans Old Peoples Trust (pension credit awareness and Home Visits); the Harpenden Trust and Segro.

For the first time this year we applied for major one-off grants to completely upgrade our IT infrastructure, securing our future resilience. Through a combination of grants from 4 funders we have raised £76,493, sufficient to move our storage to the cloud and replace all desktops and laptops. This work has straddled 2 financial years with the total grants from; The John Apthorp Charity £50,160; The Ennismore Charitable Trust £16,000; The Hobson Charity £7,888 and The Harpenden Trust £2,445.

We recognise there is a level of uncertainty around future funding, including short-term funding, real term declines in the value of grants, local authority funding pressures and an impending move towards unitary authorities. We continue to focus on our long-term sustainability both by monitoring our cost base and diversifying our income streams. Some of the initiatives include; revising our attitude to grant application, applying to a wider range of funders; continuing to build relations with existing and potential grant providers; seeking grants that extend beyond a year and seeking inflationary increases. Our people are our biggest asset so we are also focused on ensuring we recruit, retain and develop our teams, focusing on diversifying recruitment and offering ongoing training and development opportunities.

Report of the Trustees - continued for the Year Ended 31 March 2026

RESERVES POLICY

As the nature and diversity of our funding evolved the trustees have reviewed the reserves policy and continue to believe that we should aim to have reserves the equivalent to twenty weeks of future expenditure in unrestricted funds (38.5% of a year). Trustees believe that this accurately reflects the elapsed time from application for funding to receipt of funding. At 31 March 2026 unrestricted reserves represented 43% (2025 – 39%) of anticipated expenditure for the following year.
At the year end, unrestricted reserves rose to £228,701 (2025 - £196,567), 11% above our policy. We have unrestricted cash at the end of the year of £237,506 equivalent 44% (2025 - 48%) of anticipated expenditure. The difference between these two positions is our long-term liability to fund our pension deficit.

FUTURE DEVELOPMENTS

Our key priority remains the provision of advice to the citizens of, or connected to, St Albans District. We continue to monitor the challenges facing clients, particularly with reference to the cost of living and how we can best serve their needs.

We set our priorities reflecting the environment in which we find ourselves. We are closely monitoring the progress of the Local Government Reorganisation in Hertfordshire. We are working to mitigate any potential risk it may pose by seizing every opportunity to reduce our exposure to their funding whilst maintaining excellent communications demonstrating the benefits we bring to their communities and our value for money.

We are delighted to have added to our partnerships. In February 2026 we commenced a 3 year partnership with St Albans Old People's Trust to advise vulnerable clients in their home and in May 2026 we agreed a 3 year partnership with Mind and Foodbank to provide advice services at foodbank locations funded by National Lotteries Reaching Communities

We are currently testing an AI advice tool developed nationally by CitA which we plan to try it with supervisors and experienced advisors. We have found it to be inaccurate at times but also a useful tool so we will proceed with caution. We have been successful in utilising AI on some back-office tasks to improve efficiency.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of St Albans District Citizens Advice Bureau Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the trustees to prepare financial statements for each financial year. Under Company Law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP (2019 FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements; and,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

Report of the Trustees - continued for the Year Ended 31 March 2026

INDEPENDENT EXAMINERS

Following the Board's decision to take advantage of the audit exemptions made available to them in the Charities and Company Acts and to elect for an independent examination of the accounts rather than a full audit, the trustee board appointed Mercer & Hole LLP to act as Independent Examiners. They were re-appointed as Independent Examiners at the last Annual General Meeting and will be proposed for re-appointment again at the 2026 Annual General Meeting.

ON BEHALF OF THE BOARD:

A Campbell - Director and Chair of the Board of Trustees

2026

Independent Examiner's Report to the Trustees of St Albans District Citizens Advice Bureau Limited

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2026 which are set out on pages 1 to 23.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination. I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 (the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Steve Robinson FCA
Mercer & Hole LLP
Gloucester House
72 London Road
St. Albans
AL1 1NS

Date

Statement of Financial Activities
(including income and expenditure account)
for the Year Ended 31 March 2026

	Note	Unrestricted Funds £	Restricted Funds £	2026 Total Funds £	2025 Total Funds £
INCOME					
Income from charitable activities – grants	3	376,605	201,034	577,639	512,556
Donations and Legacies	4	10,648	-	10,648	6,340
Income from other activities – fundraising	5	2,418	-	2,418	1,692
Investment income	6	6,295	-	6,295	7,273
Total Income		395,966	201,034	597,000	527,861
EXPENDITURE					
Expenditure on charitable activities	7	368,282	169,800	538,082	518,151
Total Expenditure		368,282	169,800	538,082	518,151
NET INCOME FOR THE YEAR		**27,684**	**31,234**	**58,918**	**9,710**
Funds Transfer	18	4,450	(4,450)	-	-
NET INCOME AND NET MOVEMENT IN FUNDS FOR THE YEAR		**32,134**	**26,784**	**58,918**	**9,710**
RECONCILIATION OF FUNDS					
Total funds brought forward		196,567	7,078	203,645	193,935
TOTAL FUNDS CARRIED FORWARD		**228,701**	**33,862**	**262,563**	**203,645**

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

Separate funds split for the comparative are shown in note 19.

Citizens Advice St Albans District

Balance Sheet
At 31 March 2026

	Note	Unrestricted Funds £	Restricted Funds £	2026 Total Funds £	2025 Total Funds £
FIXED ASSETS					
IT Equipment	12	3,899	29,861	33,760	-
CURRENT ASSETS					
Debtors	13	51,775	10,783	62,558	39,304
Cash at bank and in hand	14	237,506	85,924	323,430	263,558
		289,281	96,707	385,988	302,862
CREDITORS					
Amounts falling due within one year	15	(36,479)	(92,706)	(129,185)	(65,217)
NET CURRENT ASSETS		252,802	4,001	256,803	237,645
PENSION LIABILITY	16	(28,000)	-	(28,000)	(34,000)
NET ASSET		**228,701**	**33,862**	**262,563**	**203,645**
FUNDS OF THE CHARITY	18				
Unrestricted Funds- General		228,701	-	228,701	196,567
Unrestricted Funds- Designated		-	-	-	-
Unrestricted Funds- Total		228,701	-	228,701	196,567
Restricted funds		-	33,862	33,862	7,078
TOTAL CHARITY FUNDS		**228,701**	**33,862**	**262,563**	**203,645**

For the financial year ending on 31 March 2026 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Companies Act 2006.
The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard (FRS 102).

The financial statements were approved by the Board of Trustees on 2026 and were signed on its behalf by:

A Campbell - Director and Chair of the Board of Trustees
Company number: 2969165 (England and Wales)

Statement of Cash Flows
At 31 March 2026

	Note	2026 Total Funds £	2025 Total Funds £
CASH FLOW FROM OPERATING ACTIVITIES			
Net income		**58,918**	**9,710**
Adjustments for			
Depreciation Charges	12	234	-
Interest from Bank Deposits	6	(6,425)	(7,612)
Decrease /(Increase) in receivables	13	(23,254)	1,564
(Decrease) /Increase in payables	15	63,968	4,682
CASH FLOW FROM OPERATING ACTIVITIES		**93,441**	**8,344**
CASH FLOW FROM INVESTING ACTIVITIES			
Interest from Bank Deposits	6	6,425	7,612
Purchase of Fixed Assets	12	(33,994)	-
CASH FLOW FROM INVESTING ACTIVITIES		**(27,569)**	**7,612**
CASH FLOW FROM FINANCING ACTIVITIES			
Payment to reduce pension deficit	16	(6,000)	(6,000)
CASH FLOW FROM FINANCING ACTIVITIES		**(6,000)**	**(6,000)**
NET (DECREASE) /INCREASE IN CASH AND CASH EQUIVALENTS		**59,872**	**9,956**
Cash and cash equivalents at 1 April		263,558	253,602
Cash and cash equivalents at 31 March	14	323,430	263,558

The accompanying accounting policies and notes form an integral part of these financial statements.

Notes to the Financial Statements for the Year Ended 31 March 2026

1. ACCOUNTING POLICIES

Base of preparation note
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) (issued in October 2019) - (Charities SORP (FRS 102)), and the requirements of the Companies Act 2006. The financial statements have been rounded to the nearest £.

Citizens Advice St Albans District meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

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. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements. The charity continues to operate in an environment of uncertainty associated with the current economic climate. The trustees and management are continuously monitoring the situation and are confident that they have the resources to deal with the changing circumstances for the foreseeable future.

Income
All income is included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Grants and Donations
All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably. Grants and Donations are recognised when the Trust has been notified in writing both of the amount and settlement date. In the event that a grant or donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period. Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

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

Expenditure
Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs
Costs are allocated to the fund to which they relate. Where the costs relate to one or more fund they have been apportioned on the basis to best reflect the funds concerned.

Notes to the Financial Statements for the Year Ended 31 March 2026

1. ACCOUNTING POLICIES (continued)

Operating Leases
The charity classifies the lease of printing equipment as operating leases; the title to the equipment remains with the lessor and the equipment is replaced every 5 years whilst the economic life of such equipment is normally 10 years. Rental charges are charged on a straight line basis over the term of the lease.

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

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charity ceased to participate in a group defined benefits pension scheme providing benefits based on final pensionable pay on the retirement of the last member during the year to 31 March 2012. The assets of that scheme are held separately from those of the charity. Full provision for pension deficit liability on a cessation basis has been provided for and payments made to the scheme are used to reduce that liability.

The charity operates a Group Private Pension Plan. Contributions are charged in the year in which they are payable.

Irrecoverable VAT
Expenditure is shown in the Financial Statements inclusive of the associated VAT.

Fixed Assets
Fixed assets are initially measured at cost and subsequently measured at cost, net of depreciation and any impairment losses.
Depreciation is recognised so as to write off the cost of the assets over their useful lives on the following basis:

IT Equipment 33% Straight Line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is credited or charged to the income statement.

Cash
Cash at bank and in hand includes cash and short-term liquid investments or deposits with a short maturity of typically between three to six months.

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

Notes to the Financial Statements for the Year Ended 31 March 2026

1. ACCOUNTING POLICIES (continued)

Creditors and provisions
Creditors and provisions are recognised where the company 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.

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.

2. LEGAL STATUS OF THE COMPANY

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

3. INCOME FROM CHARITABLE ACTIVITIES – GRANTS

	Unrestricted Funds £	Restricted Funds £	2026 Total Funds £	2025 Total Funds £
Grants	372,520	201,034	573,554	509,144
Other receipts- closure of Hertfordshire LCA	4,085	-	4,085	3,412
	376,605	201,034	577,639	512,556

Grant income in the current year includes £50,000 received on behalf of others with respect to the Graham Rowlandson Disability Project (2025 - £58,500, £50,000 other LCAs from Graham Rowlandson and £8,500 with respect to the CitA CSDF Innovation grant). This amount has also been included in charitable expenditure.
Also included is £33,799 in respect of Capital grants used to purchase IT assets and associated implementation and licence costs.

4. DONATIONS AND LEGACIES

	2026 £	2025 £
Donations	10,648	6,340

Included in donations is £1,050 from Cathedral & Abbey Church of St Albans; £702 from London Legal Support; £500 from Morgan Sindall; £300 from St Albans 41 Club; and generous private donations including £965 from the husband of a Trustee, (2025- £1,215 from Cathedral & Abbey Church of St Albans, £400 each from Arnold Clark Automobiles and Rotary Club St Albans; £250 each from Morgan Sindall Property Services and The National Farmers Union Mutual brokers and generous private donations).

Notes to the Financial Statements - continued for the Year Ended 31 March 2026

5. INCOME FROM OTHER ACTIVITIES

	2026 £	2025 £
Fundraising	2,418	1,692

This income relates to client residual balances from Taylor Walton LLP, Easy Fundraising and a contribution from St Albans Half Marathon recognising CASTAD volunteers assisting with event marshalling (2025 – client residual balances from Taylor Walton LLP and Easy Fundraising).

6. INVESTMENT INCOME

	2026 £	2025 £
U K Bank interest receivable	6,295	7,273

Interest Receivable consists of £6,425 cash received and a decrease of £130 in interest receivable (2025 - £7,612 cash received and a decrease of £339 in interest receivable).

7. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2026 Total Funds £	2025 Total Funds £
Management	365,678	169,501	535,179	515,356
Finance	61	-	61	61
Governance costs	2,543	299	2,842	2,734
	368,282	169,800	538,082	518,151

8. NET INCOME/(EXPENDITURE) FOR THE YEAR

This is stated after charging/(crediting):

	2026 £	2025 £
Independent Examination fee	2,808	2,700
Operating Lease charges – equipment	681	603

Notes to the Financial Statements - continued for the Year Ended 31 March 2026

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

Trustees' Expenses
One Trustee claimed expenses totalling £34 for the year ended 31 March 2026 (2025- Two Trustees', £136).

10. STAFF COSTS

	2026 £	2025 £
Wages and salaries	389,396	382,394
Social security costs	29,303	19,122
Pension costs	19,213	18,330
	437,912	419,846

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

	2026	2025
Administration (full time equivalent)	12	13

At the end of the financial year we had 24 employees, 3 full time and 21 part time (2025- 24, 3 full time, 21 part time)

No employees had emoluments in excess of £60,000 (2025: nil).

The key management personnel of CASTAD, comprise the Trustees and the Chief Executive Officer. The total employee benefits of the key management personnel of the charity were £50,713 (2025 - £50,996). Trustees received no remuneration (2025 - nil).

11. PENSION COSTS

CASTAD operates a Group Personal Pension Plan and it had eighteen active members, at the year ended 31 March 2026 (2025 – seventeen). Occasionally we also contribute to the private pension schemes of our interim project workers. The associated pension charge for the year was £19,213 (2025 - £18,330).

In addition to the pension charge above is £6,000 (2025 – £6,000) paid into Hertfordshire County Council Pension Scheme to reduce the fund deficit in that scheme attributable to CASTAD members.

The Hertfordshire County Council Pension Scheme is a multi-employer defined benefit scheme. CASTAD no longer has any employees who are contributing members to the Scheme but has three pensioners in the scheme. In 2017 the actuary of the Hertfordshire County Council Pension Scheme completed a triennial valuation of the Scheme as of 31 March 2016. The valuation showed that CASTAD's deficit was £71,000 on a cessation basis, with a funding level of 71% at 31 March 2016. An agreement is in place between the trustees and the Hertfordshire County Council Pension Scheme that an annual deficit contribution would be paid down at a rate of £6,000 annually. The deficit now stands at £28,000 (2025- £34,000).

Notes to the Financial Statements - continued for the Year Ended 31 March 2026

12. FIXED ASSETS

	Unrestricted Funds	Restricted Funds	2026 Total Funds	2025 Total Funds
	£	£	£	£
Cost				
At 1April 2025	-	-	-	-
Additions	3,899	30,095	33,994	-
At 31 March 2026	3,899	30,095	33,994	-
Depreciation				
At 1April 2025	-	-	-	-
Depreciation charged in the year	-	234	234	-
At 31 March 2026	-	234	234	-
NBV at 31 March 2026	3,899	29,861	33,760	-

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	2026 Total Funds	2025 Total Funds
	£	£	£	£
Other Debtors	51,775	10,783	62,558	39,304

14. CASH AT BANK AND IN HAND

	Unrestricted Funds	Restricted Funds	2026 Total Funds	2025 Total Funds
	£	£	£	£
CAF Bank	96,388	85,924	182,312	125,404
Cambridge Building Society	51,520	-	51,520	50,534
United Trust Bank	89,396	-	89,396	87,426
Petty Cash	202	-	202	194
	237,506	85,924	323,430	263,558

Notes to the Financial Statements - continued for the Year Ended 31 March 2026

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	2026 Total Funds	2025 Total Funds
	£	£	£	£
Creditors	8,047	-	8,047	10,838
Accruals	28,432	-	28,432	20,477
Deferred Income	-	92,706	92,706	33,902
	36,479	92,706	129,185	65,217

16. PENSION LIABILITY

	Unrestricted Funds	Restricted Funds	2026 Total Funds	2025 Total Funds
	£	£	£	£
Pension Deficit	28,000	-	28,000	34,000
	28,000	-	28,000	34,000

The Pension Liability relates to Hertfordshire County Council Pension Scheme which is a multi-employer defined benefit scheme. CASTAD has three pensioners in the scheme but no longer has any employees who are contributing members to the Scheme. In 2017 the actuary of the Hertfordshire County Council Pension Scheme completed a triennial valuation of the Scheme as of 31 March 2016. The valuation showed that CASTAD's deficit was £71,000 on a cessation basis, with a funding level of 71% at 31 March 2016. The deficit now stands at £28,000 (2025- £34,000) as a result of payments made in the intervening years to HCC Pension Scheme.

17. OPERATING LEASE COMMITMENTS

LESSEE

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

	2026 £	2025 £
Within one year	681	681
Between two and five years	1,573	2,254
	2,254	2,935

Notes to the Financial Statements - continued for the Year Ended 31 March 2026

18. MOVEMENT IN FUNDS

	At 01.04.25	Net movement in funds	At 31.03.26
	£	£	£
Unrestricted Funds			
General Fund	196,567	32,134	228,701
Total Unrestricted Funds	**196,567**	**32,134**	**228,701**
Restricted Funds			
SACDC – Homelessness Prevention Caseworkers	1,669	(1,669)	-
HCF – Rowlandson (Disability Benefits Advice)	4,395	(4,395)	-
HCF – Harpenden Building Society (Money in Schools)	500	2,581	3,081
HCF – Employment	825	(825)	-
Access to Justice- Evening Law Surgery	(311)	311	-
Home Visits	-	(348)	(348)
Capital (IT upgrade)			
- The Ennismore Charitable Trust	-	1,842	1,842
- The Harpenden Trust	-	2,036	2,036
- The Hobson Charity	-	6,659	6,659
- The John Apthorp Charity	-	20,592	20,592
Restricted Funds	**7,078**	**26,784**	**33,862**
TOTAL CHARITY FUNDS	**203,645**	**58,918**	**262,563**

Notes to the Financial Statements - continued for the Year Ended 31 March 2026

18. MOVEMENT IN FUNDS – continued

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

	2026 Income	2026 Expenditure	2026 Transfers	2026 Net Movement in funds
	£	£	£	£
Unrestricted Funds				
General Fund	395,966	(368,282)	4,450	32,134
Total Unrestricted Funds	**395,966**	**(368,282)**	**4,450**	**32,134**
Restricted Funds				
SACDC – Homelessness Prevention Caseworkers	56,712	(57,756)	(625)	(1,669)
HCF – Rowlandson (Disability Benefits Advice)	75,000	(76,295)	(3,100)	(4,395)
HCF – Harpenden Building Society (Money in Schools)	4,930	(1,849)	(500)	2,581
HCF – Employment	2,499	(2,324)	(1,000)	(825)
Access to Justice- Evening Law Surgery	19,920	(20,384)	775	311
St Albans Old Peoples Trust -Home Visits	8,174	(8,522)	-	(348)
Capital (IT upgrade)				
- The Ennismore Charitable Trust	3,692	(1,850)	-	1,842
- The Harpenden Trust	2,250	(214)	-	2,036
- The Hobson Charity	7,265	(606)	-	6,659
- The John Apthorp Charity	20,592	-	-	20,592
Total Restricted Funds	**201,034**	**(169,800)**	**(4,450)**	**26,784**
TOTAL CHARITY FUNDS	**597,000**	**(538,082)**	**-**	**58,918**

The Restricted Funds detailed above are grants received under specific, restrictive terms which may require repayment if the grant is not spent or service targets are not met. Access to Justice, Home Visits and the IT upgrades grants span the fiscal years 25/26, 26/27. All other projects were completed within this fiscal year or before.

Notes to the Financial Statements - continued for the Year Ended 31 March 2026

19. MOVEMENT IN FUNDS - COMPARATIVE FUNDS

	At 01.04.24	Net movement in funds	At 31.03.25
	£	£	£
Unrestricted Funds			
General Fund	188,619	7,948	196,567
Total Unrestricted Funds	**188,619**	**7,948**	**196,567**
Restricted Funds			
SACDC – Homelessness Prevention Caseworkers	2,474	(805)	1,669
HCF – Rowlandson (Disability Benefits Advice)	316	4079	4,395
HCF – Harpenden Building Society (Money in Schools)	-	500	500
HCF – Employment	496	329	825
HCF – Support for Ukrainians	2,030	(2,030)	-
HCF – PC&C (Scams)	-	(311)	(311)
Restricted Funds	**5,316**	**1,762**	**7,078**
TOTAL CHARITY FUNDS	**193,935**	**9,710**	**203,645**

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

	2025 Income	2025 Expenditure	2025 Transfers	2025 Net Movement in funds
	£	£	£	£
Unrestricted Funds				
General Fund	370,432	(367,950)	5,466	7,948
Total Unrestricted Funds	**370,432**	**(367,950)**	**5,466**	**7,948**
Restricted Funds				
SACDC – Homelessness Prevention Caseworkers	55,061	(53,393)	(2,473)	(805)
HCF – Rowlandson (Disability Benefits Advice)	80,000	(75,605)	(316)	4,079
HCF – Harpenden Building Society (Money in Schools)	4,719	(4,219)	-	500
HCF – Employment	7,501	(6,676)	(496)	329
HCF – Support for Ukrainians	-	-	(2,030)	(2,030)
Access to Justice	9,997	(10,308)	-	(311)
Hong Kong British Nationals	151	-	(151)	-
Total Restricted Funds	**157,429**	**(150,201)**	**(5,466)**	**1,762**
TOTAL CHARITY FUNDS	**527,861**	**(518,151)**	**-**	**9,710**

The Restricted Funds detailed above are grants received under specific, restrictive terms which may require repayment if the grant is not spent or service targets are not met. HCF Employment and Access to Justice grants span the fiscal years 24/25, 25/26. All other projects were completed within this fiscal year or before.

Notes to the Financial Statements - continued for the Year Ended 31 March 2026

19. MOVEMENT IN FUNDS - COMPARATIVE FUNDS (continued)

	Note	2025 Unrestricted Funds £	Restricted Funds £	Total Funds £
INCOME				
Income from charitable activities – grants	3	355,127	157,429	512,556
Donations and legacies	4	6,340	-	6,340
Income from other trading activities- fundraising	5	1,692	-	1,692
Investment income	6	7,273	-	7,273
Total income		370,432	157,429	527,861
EXPENDITURE				
Expenditure on charitable activities	7	367,960	150,201	518,151
Total expenditure		367,960	150,201	518,151
NET INCOME FOR THE YEAR		**2,482**	**7,228**	**9,710**
Funds Transfer		5,466	(5,466)	-
NET INCOME AND NET MOVEMENT IN FUNDS FOR THE YEAR		**7,948**	**1,762**	**9,710**
RECONCILIATION OF FUNDS				
Total funds brought forward		188,619	5,316	193,935
TOTAL FUNDS CARRIED FORWARD		**196,567**	**7,078**	**203,645**

20. RELATED PARTY TRANSACTIONS

The husband of a Trustee made a donation of £985 (net of costs) to CASTAD when she received her CASTAD laptop. It is CASTAD policy to require some Trustees to use CASTAD laptops for security reasons based on the nature of their role. We believe this donation falls outside the definition of a related party transaction, as defined by FRS 102, but we are disclosing it anyway. There were no related party transactions in 2025.

There were payments made by CASTAD to the National Association of Citizens Advice Bureau (CitA) and funding was secured from CitA, St Albans City and District Council, Hertfordshire County Council and Local Parish Councils. None of these bodies appoint trustees to the board.

21. CONTINGENT LIABILITIES

We received £942 from Taylor Walton LLP which was from their client residual balances, so hence could be reclaimed in the future (2025- £1,489 from Taylor Walton LLP).

Citizens Advice St Albans District

Detailed Statement of Financial Activities for the Year Ended 31 March 2026

	2026 £	2025 £
INCOME		
Income from charitable activities		
Donations	10,648	6,340
Grants	577,639	512,556
	588,287	518,896
Income from other activities		
Fundraising events	2,418	1,692
Investment income		
U K Bank interest receivable	6,295	7,273
Total income	597,000	527,861
EXPENDITURE		
Expenditure on charitable activities		
Governance costs		
Independent Examination fee	2,808	2,700
Other costs	34	34
	2,842	2,734
Support costs		
Management		
Wages	389,396	382,394
Social security	29,303	19,122
Pensions	19,213	18,330
Life assurance	3,138	3,035
Telephone and Broadband (incl. £2k old provision release; 24/25 £1.8k)	6,574	6,971
Postage, stationery and copying	3,218	2,623
Sundries (24/25 reduced staff and volunteer appreciation)	6,195	511
Staff and volunteer expenses	5,911	5,907
Office equipment	686	628
Information services	7,089	6,709
Payroll services	2,203	2,217
Training	4,425	3,728
IT	4,920	2,337
Insurance	2,674	2,344
Depreciation	234	-
	485,179	456,856
Partner Payments	50,000	58,500
	535,179	515,356
Finance		
Bank charges	61	61
Total expenditure	538,082	518,151
Net income	58,918	9,710