

BATH AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales · Charity number 1025392

Details

Other names	CITIZENS ADVICE BUREAU BATH AND NORTH EAST SOMERSET
Status	Registered
Legal form	Charitable company
Company number	02845028
Registered	1993-08-25
Register	View on the Charity Commission register

Contact

Address	Bath & District CAB 5 Palace Yard Mews Bath BA1 2NH
Phone	0808 278 7897
Website	www.citizensadvicebanes.org.uk

Activities

Objects: 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 BATH AND SURROUNDING DISTRICTS AND SURROUNDING AREAS.

Activities: To provide free, impartial advice and information regarding their rights and responsibilities to the people of Bath and District.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** BATH AND SURROUNDINGS
- Bath And North East Somerset

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£996,427	£1,211,978	£210,859	29
2024-03-31	£1,219,055	£1,083,061	£426,410	25
2023-03-31	£956,014	£1,034,053	£290,416	25
2022-03-31	£832,455	£845,893	£368,455	25
2021-03-31	£718,879	£594,521	£341,576	17

Trustees

Name	Role	Appointed
Aileen Mary Lyon		2024-12-12
Christopher Garry Champion		2024-11-25
Holly Wood-Blake		2024-11-27
Jodie Ann Cross		2024-11-22
SUSAN LINDSAY		
Sean William Lowther		2023-03-16
Terence Thomas McGregor		2023-11-29

Accounts

Company no. 02845028
Charity no. 1025392

Bath & District Citizens Advice Bureau
Trustees' Report and Unaudited Financial
Statements
31 March 2025

Bath & District Citizens Advice Bureau

Reference and administrative details

For the year ended 31 March 2025

Company number	02845028		
Charity number	1025392		
Registered office and operational address	5 Palace Yard Mews Bath BA1 2NH		
Trustees	Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows: Daniel Lyons (Chair) Sean Lowther (Treasurer) Sophie Broadfield Susan Callar Christopher Champion (appointed 25 November 2024) Jodie Cross (appointed 22 November 2024) Susan Lindsay Aileen Lyon (appointed on 12 December 2024) Terence McGregor Michael Roe (resigned on 16 October 2024) Susan Sandy (resigned 21 March 2025) Susannah Smith (resigned 17 May 2024) Holly Wood-Blake (appointed 27 November 2024)		
Company secretary / CEO	Mr S Lawson		
Bankers	<table><tr><td>Lloyds Bank PLC 47 Milson Street Bath BA1 1DN</td><td>CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ</td></tr></table>	Lloyds Bank PLC 47 Milson Street Bath BA1 1DN	CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ
Lloyds Bank PLC 47 Milson Street Bath BA1 1DN	CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ		
Independent examiners	Godfrey Wilson Limited Chartered accountants and statutory auditors 5th Floor Mariner House 62 Prince Street Bristol BS1 4QD		

Bath & District Citizens Advice Bureau

Report of the trustees

For the year ended 31 March 2025

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 2025.

The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

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

The charity has two principles in meeting the above objectives:

- The first of which is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively; and
- Secondly the organisation aims to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The charity operates as Citizens Advice Bath & North East Somerset (abbreviated to CA-B&NES).

Public benefit

The Trustees have paid due regard to the Charity Commission guidance on public benefit in deciding activities the charity should undertake. The focus of activities of the charity is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively; and equally to exercise a responsible influence on the development of social policies and services, both locally and nationally.

Every local Citizens Advice office is an independent registered charity and limited company.

STRATEGIC REPORT

Achievements and performance

Overview

The Charity gives advice on a wide range of issues to residents of Bath and NE Somerset (BANES), (although referrals will be made to neighbouring advice agencies if they are in a better position to help a client with their problems) and to other individuals where they meet the criteria for our funded projects. During 2024/25 Citizens Advice BANES helped 5,963 unique clients (2024: 6,074) deal with 20,960 advice problems (2024: 18,598). 63% of our clients stated that they were either disabled or were suffering from a long-term health condition (2024: 61%). Recorded financial gains made by clients were £7,010,650 (2024: £6,780,442).

Benefits, utilities and debt made up two thirds of the advice issues dealt with. Personal Independence Payments give rise to the highest number of enquiries, a situation which has been consistent for several years now. The introduction of Universal Credit has caused problems for many clients and the highest numbers of benefit enquiries are about benefits for people with illness and disability, including appeals against decisions which are dealt with by specialist advisers.

Bath & District Citizens Advice Bureau

Report of the trustees

For the year ended 31 March 2025

Although many clients will focus on one particular issue, there is invariably a combination of interrelated issues (e.g. the loss of a benefit or employment may lead to an accumulation of debts which, in turn, may lead to housing difficulties).

During the year, the charity received funds from B&NES council from the government's Household Support Fund to distribute directly to clients suffering financial hardship, mainly in the form of payments to their utility providers.

The main areas of the charity's activities are set out below.

Generalist services

Citizens Advice BANES provides advice in consumer, money advice, welfare benefits, employment, housing, family & personal matters, taxes, immigration & nationality, health, education, and discrimination. It operates face to face drop-in services from the council One Stop Shops in Bath, Midsomer Norton and Keynsham, alongside council staff and other partner agencies. Clients who require specialist advice and casework are dealt with from the charity's offices in Bath or Midsomer Norton. The Adviceline service is a Freephone number and offers initial advice every weekday. The work is primarily funded by a commission from BANES Council, which owns the charity's premises.

Wessex Water provides a fund to enable us to enhance our debt advice provision within our general service. Advisers introduce clients to the schemes run by the company to help clients to pay their water bills and reduce their arrears. Debt advisers work with the clients to produce financial statements and realistic, affordable management plans. Further monies come from local trusts, national Citizens Advice, parish councils, community fundraising and donations from members of the public.

The charity's trained volunteer workforce consists of people from a broad range of ages and backgrounds, bringing with them wide experience as well as commitment to helping people to access the information they need to solve their problems, and to help to change policies and practices that negatively affect people's lives. Volunteers fulfil a variety of roles including assessors, advisers, caseworkers, IT support, digital support, research and campaigns, fundraising and administrative support. They are supported by a team of paid staff.

Other projects

In addition, five projects delivering specialist advice were operated in the period under review:

- Specialist benefits advice (Funded by Macmillan Cancer Support and Dorothy House Hospice Care);
- Specialist debt advice – funded by St. John's Foundation and Wessex Water;
- Social security appeals representation – led and run by volunteers;
- Bath Law Clinic – partnership with Stone King LLP and Bath Spa University;
- Foodbank outreach – funded by the Trussell Trust, via Genesis Trust;
- Food pantry outreach – funded by B&NES council; and
- Energy advice – funded by national Citizens Advice and the local Community Energy Network.

We also take referrals from the Community Wellbeing Hub, a partnership with BANES Council, HCRG Care, Curo and other local charity partners.

Bath & District Citizens Advice Bureau

Report of the trustees

For the year ended 31 March 2025

Principal funding sources

The amounts received for each project are given in note 14.

The trustees would like to thank all funders for their support and recognition that the work of the Citizens Advice is more important than ever in this uncertain economic environment. The trustees would also like to thank those local residents who have supported us with regular or one-off donations.

Reserves policy

As part of risk assessment, the board reviews its financial arrangements and reserves policy. When it has been possible to do so, the Charity has set aside funds or reserves to help it deal with exceptional or unplanned expenditure, thereby minimising the financial implications of such expenditure on our current services. These designated funds are summarised below:

- Building Fund for unbudgeted building and maintenance needs: £8,000 (2024: £25,000);
- Employers' Liability Fund to meet the legal obligations as an employer: £38,000 (2024: £38,000); and
- Service Delivery Fund to support continuation of services to clients: £121,629 (2024: £121,629).

The Trustees have adopted a policy that the Charity should maintain a service delivery fund calculated as having a minimum balance equivalent to three months' normal operating expenditure by reference to the year just ended. In addition to this the Charity seeks to optimise its free reserves, which are defined as unrestricted funds less designated funds less funds committed to fixed assets. This is to ensure that, in the event of a significant drop in funding and together with the designated funds, the Charity would be able to continue most of its current activities while new sources of funding are identified. At the end of the financial year the Charity held free reserves of £11,930 (2024: £54,436).

FINANCIAL REVIEW

The Trustee Board sets the charity's budget before the beginning of each financial year reflecting the estimated income and expenditure for that year. The budgets for each project are based on full cost recovery, where this is possible.

Delivery of all the projects resulted in an overall deficit for the year of £215,551 (2024: surplus of £135,994). At the balance sheet date, the Charity was carrying a balance of cash at bank and in hand of £180,208 (2024: £391,558).

After adjusting for creditor balances and transfers, as described below, the funding carried forward at 31 March 2025 was £210,859 (2024: £426,410), including restricted funds of £29,653 (2024: £31,006).

Significant transfers between funds during the year were:

- Release of the £150,000 B&NES welfare advice designated fund to general reserves to fund project delivery; and
- Transfer of £79,517 from unrestricted funds to restricted funds to fund the difference between restricted income and the costs of delivery.

Bath & District Citizens Advice Bureau

Report of the trustees

For the year ended 31 March 2025

Future plans

At a planning meeting on 15 May, attended by staff, volunteers and trustees, we reviewed our existing strategic priorities, in response to our current challenges:

People

- Improve wellbeing of staff and volunteers;
- Improve internal and external communications;
- Increase diversity among trustees, staff and volunteers; and
- Recruit and train more volunteers and develop new volunteering roles.

Funding

- Obtain additional income and/or reduce costs to produce a budget surplus; and
- Develop new funded projects/services to meet identified community need.

Technology

- Investigate use of AI to improve organisational efficiency.

These seven objectives will form the basis of an operational plan for the current year, including SMART targets; progress towards targets will be reported quarterly to the trustee board.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Four new trustees were appointed during the year and three resigned.

Organisational structure

The charity is governed by a trustee board, which makes decisions on the annual budget, formulates policy and considers strategic issues likely to affect the organisation. The trustee board employs a CEO and staff to manage and deliver services.

The CEO attends all trustee board meetings in an advisory capacity. Representatives of the volunteer workforce and paid staff also attend trustee board meetings.

Related party disclosures

None to report.

Risk management

The trustees conduct reviews of the major risks to which the charity is exposed. A risk register is maintained and updated six-monthly. The trustee board met four times during the twelve-month period to 31 March 2025.

Bath & District Citizens Advice Bureau

Report of the trustees

For the year ended 31 March 2025

Statement of responsibilities of the trustees

The trustees (who are also directors of the charity for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity 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 Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

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.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Independent examiners

Godfrey Wilson Limited were appointed as independent examiners to the charitable company during the year and have expressed their willingness to continue in that capacity.

Approved by the trustees on 16 October 2025 and signed on their behalf by



Daniel Lyons - Chair

Independent examiner's report

To the trustees of

Bath & District Citizens Advice Bureau

I report to the trustees on my examination of the accounts of Bath & District Citizens Advice Bureau (the charitable company) for the year ended 31 March 2025, which are set out on pages 8 to 25.

Responsibilities and basis of report

As the trustees of the charitable 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 charitable 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 the charitable 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 charitable 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 in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no material 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 charitable 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.

Dougal Howard

Date: 27 October 2025

Dougal Howard ACA

Member of the ICAEW

For and on behalf of:

Godfrey Wilson Limited

Chartered accountants and statutory auditors

5th Floor Mariner House

62 Prince Street

Bristol

BS1 4QD

Bath & District Citizens Advice Bureau

Statement of financial activities *(incorporating an income and expenditure account)*

For the year ended 31 March 2025

	Note	Restricted £	Unrestricted £	2025 Total £	2024 Total £
Income from:					
Donations	3	374,330	178,701	553,031	905,769
Charitable activities	4	354,771	73,994	428,765	306,686
Investments		-	14,631	14,631	6,600
Total income		<u>729,101</u>	<u>267,326</u>	<u>996,427</u>	<u>1,219,055</u>
Expenditure on:					
Raising funds		-	284	284	500
Charitable activities		<u>809,971</u>	<u>401,723</u>	<u>1,211,694</u>	<u>1,082,561</u>
Total expenditure	6	<u>809,971</u>	<u>402,007</u>	<u>1,211,978</u>	<u>1,083,061</u>
Net income / (expenditure)		(80,870)	(134,681)	(215,551)	135,994
Transfers between funds	16	<u>79,517</u>	<u>(79,517)</u>	-	-
Net movement in funds	7	(1,353)	(214,198)	(215,551)	135,994
Reconciliation of funds:					
Total funds brought forward		<u>31,006</u>	<u>395,404</u>	<u>426,410</u>	<u>290,416</u>
Total funds carried forward		<u><u>29,653</u></u>	<u><u>181,206</u></u>	<u><u>210,859</u></u>	<u><u>426,410</u></u>

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in note 16 to the accounts.

Bath & District Citizens Advice Bureau

Balance sheet

As at 31 March 2025

	Note	£	2025 £	2024 £
Fixed assets				
Tangible assets	10		<u>1,647</u>	<u>6,339</u>
			1,647	6,339
Current assets				
Debtors	11	238,025		75,697
Cash at bank and in hand		<u>180,208</u>		<u>391,558</u>
		418,233		467,255
Liabilities				
Creditors: amounts falling due within 1 year	12	<u>(209,021)</u>		<u>(47,184)</u>
Net current assets			<u>209,212</u>	<u>420,071</u>
Net assets	15		<u><u>210,859</u></u>	<u><u>426,410</u></u>
Funds	16			
Restricted funds			29,653	31,006
Unrestricted funds				
Designated funds			167,629	334,629
General funds			<u>13,577</u>	<u>60,775</u>
Total charity funds			<u><u>210,859</u></u>	<u><u>426,410</u></u>

These accounts have been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the Company keeps proper accounting records which comply with section 386 of the Act; and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the Company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

Approved by the trustees on 16 October 2025 and signed on their behalf by

sean lowther

Sean Lowther - Treasurer

Bath & District Citizens Advice Bureau**Statement of cash flows****For the year ended 31 March 2025**

	2025	2024
	£	£
Cash used in operating activities:		
Net movement in funds	(215,551)	135,994
Adjustments for:		
Depreciation charges	6,239	7,557
Loss on disposal of fixed assets	157	-
Dividends, interest and rents from investments	(14,631)	(6,600)
(Increase) / decrease in debtors	(162,328)	203,278
Increase / (decrease) in creditors	161,837	(181,353)
Net cash (used in) / provided by operating activities	<u>(224,277)</u>	<u>158,876</u>
Cash flows from investing activities:		
Dividends, interest and rents from investments	14,631	6,600
Purchase of tangible fixed assets	<u>(1,704)</u>	<u>(2,009)</u>
Net cash provided by investing activities	<u>12,927</u>	<u>4,591</u>
(Decrease) / increase in cash and cash equivalents in the year	(211,350)	163,467
Cash and cash equivalents at the beginning of the year	<u>391,558</u>	<u>228,091</u>
Cash and cash equivalents at the end of the year	<u><u>180,208</u></u>	<u><u>391,558</u></u>

The charity has not provided an analysis of changes in net debt as it does not have any long term financing arrangements.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2025

1. Accounting policies

a) Basis of preparation and general information

Bath & District Citizens Advice Bureau is a charitable company limited by guarantee registered in England and Wales. The registered office address is 5 Palace Yard Mews, Bath, BA1 2NH.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities in 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.

Bath & District Citizens Advice Bureau 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.

b) Going concern basis of accounting

The accounts have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves. There are no material uncertainties about the charity's ability to continue as a going concern.

c) Income

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

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

Income received in advance of provision of is deferred until criteria for income recognition are met.

d) Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item, is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2025

1. Accounting policies (continued)

e) 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.

f) Funds accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

g) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

h) Grants payable

Grants payable are charged in the year in which the offer is conveyed to the recipient except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attached have been fulfilled. Grants offered subject to conditions at the year end are noted as commitment but are not accrued as expenditure.

i) Allocation of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Governance costs are the costs associated with the governance arrangements of the charity, including the costs of complying with constitutional and statutory requirements and any costs associated with the strategic management of the charity's activities. These costs have been allocated in full to charitable activities.

j) Tangible fixed assets

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Fixtures, fittings and equipment	3 years
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Items of equipment are capitalised where the purchase price exceeds £150.

k) 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.

l) Cash at bank and in hand

Cash at bank and cash 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.

Notes to the financial statements

For the year ended 31 March 2025

1. Accounting policies (continued)

m) Creditors

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.

n) Pension costs

The company operates a defined contribution pension scheme for its employees. There are no further liabilities other than that already recognised in the SOFA.

o) Contingent liabilities

A contingent liability is disclosed when either a transfer of economic benefit to settle the obligation is possible but not probable; or the amount of the obligation cannot be estimated reliably.

p) Accounting estimates and key judgements

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

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

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are depreciation as described in note 1j), and accrued income in note 1c) above.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2025

2. Prior period comparatives: statement of financial activities

	Restricted £	Unrestricted £	2024 Total £
Income from:			
Donations	356,900	548,869	905,769
Charitable activities	270,086	36,600	306,686
Investments	-	6,600	6,600
Total income	626,986	592,069	1,219,055
Expenditure on:			
Raising funds		500	500
Charitable activities	640,448	442,113	1,082,561
Total expenditure	640,448	442,613	1,083,061
Net income / (expenditure)	(13,462)	149,456	135,994
Transfers between funds	43,909	(43,909)	-
Net movement in funds	30,447	105,547	135,994

3. Income from donations

	Restricted £	Unrestricted £	2025 Total £
Donations	4,000	28,463	32,463
Grants			
B&NES Council	290,980	150,000	440,980
St John's Foundation	49,350	-	49,350
Bath Spa University	15,000	-	15,000
Stone King	15,000	-	15,000
Grants less than £5,000	-	238	238
Total income from donations	374,330	178,701	553,031

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2025

3. Income from donations (continued)

Prior period comparative:

	Restricted £	Unrestricted £	2024 Total £
Donations	-	9,120	9,120
Grants			
B&NES Council	250,000	480,126	730,126
St John's Foundation	67,000	-	67,000
National Lottery Community Fund	-	38,749	38,749
Bath Spa University	15,000	-	15,000
Citizens Advice	-	12,700	12,700
Stone King	12,500	-	12,500
National Lottery Law Clinic	9,900	-	9,900
Department for Work and Pensions	-	5,874	5,874
Grants less than £5,000	2,500	2,300	4,800
Total income from donations	356,900	548,869	905,769

4. Income from charitable activities

	Restricted £	Unrestricted £	2025 Total £
Grants			
MacMillan	243,781	-	243,781
Feeding Britain	30,000	-	30,000
Genesis Trust	42,812	-	42,812
Citizens Advice	18,900	-	18,900
Dorothy House	14,278	-	14,278
Seetec	-	9,444	9,444
CSE	-	9,200	9,200
Bath Mind	5,000	-	5,000
Grants less than £5,000	-	4,000	4,000
Contract income from Wessex Water	-	51,350	51,350
Total income from charitable activities	354,771	73,994	428,765

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2025

4. Income from charitable activities (continued)

Prior period comparative:

	Restricted £	Unrestricted £	2024 Total £
Grants			
MacMillan	168,199	-	168,199
Genesis Trust	24,429	-	24,429
NHS B&NES	24,000	-	24,000
Quartet	18,000	-	18,000
Bath Mind	14,500	-	14,500
Dorothy House	12,978	-	12,978
Citizens Advice	7,980	-	7,980
Contract income from Wessex Water	-	36,600	36,600
Total income from charitable activities	270,086	36,600	306,686

5. Government grants

The charitable company receives government grants, defined as funding from Bath and North East Somerset Council, the Department for Work and Pensions, and the National Lottery Community Foundation to fund charitable activities. The total value of such grants in the period ending 31 March 2025 was £430,000 (2024: £784,649). There are no unfulfilled conditions or contingencies attaching to these grants in 2024/25.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2025

6. Total expenditure

	Raising funds £	Charitable activities £	Support and governance costs £	2025 Total £
Staff costs (note 8)	-	700,113	123,778	823,891
Grants payable	-	235,938	-	235,938
Premises costs	-	-	56,595	56,595
Operating Advice Centre direct costs	-	41,560	-	41,560
Office costs	-	-	34,222	34,222
Other staff costs	-	-	14,934	14,934
Governance costs	-	-	4,404	4,404
Promotional activities	284	-	-	284
Misc costs	-	-	150	150
Sub-total	284	977,611	234,083	1,211,978
Allocation of support and governance costs	-	234,083	(234,083)	-
Total expenditure	284	1,211,694	-	1,211,978

Grants payable are all made to individuals under the B&NES Fuel Poverty Fund. All such grants are <£500.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2025

6. Total expenditure

Prior period comparative

	Raising funds £	Charitable activities £	Support and governance costs £	2024 Total £
Staff costs (note 8)	-	587,344	128,424	715,768
Promotional activities	500	-	-	500
Operating Advice Centre direct costs	-	40,212	-	40,212
Grants payable	-	201,577	-	201,577
Other staff costs	-	-	16,025	16,025
Office costs	-	-	30,956	30,956
Premises costs	-	-	68,844	68,844
Misc costs	-	-	107	107
Governance costs	-	-	9,072	9,072
Sub-total	500	829,133	253,428	1,083,061
Allocation of support and governance costs	-	253,428	(253,428)	-
Total expenditure	500	1,082,561	-	1,083,061

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2025

7. Net movement in funds

This is stated after charging:

	2025 £	2024 £
Depreciation	6,239	7,557
Operating lease payments	29,253	28,942
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses	Nil	Nil
Auditors' and Independent examiner's remuneration (excluding VAT):		
▪ Statutory audit	-	7,500
▪ Independent examination	2,950	-
▪ Other services	509	-

In common with other charities of our size and nature we use our independent examiners to assist with the preparation of the financial statements.

8. Staff costs and numbers

Staff costs were as follows:

	2025 £	2024 £
Salaries and wages	722,901	629,274
Social security costs	59,373	50,383
Pension costs	41,617	36,111
	<u>823,891</u>	<u>715,768</u>

No employee earned more than £60,000 during the current or prior year.

The key management personnel of the charitable company comprise the Trustees and Chief Executive Officer. The total employee benefits of the key management personnel were £53,530 (2024: £56,917).

	2025 No.	2024 No.
Average head count	<u>29</u>	<u>25</u>

9. Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2025

10. Tangible fixed assets

	Fixtures, fittings and equipment £
Cost	
At 1 April 2024	119,677
Additions in year	1,704
Disposals	<u>(236)</u>
At 31 March 2025	<u>121,145</u>
Depreciation	
At 1 April 2024	113,338
Charge for the year	6,239
On disposals	<u>(79)</u>
At 31 March 2025	<u>119,498</u>
Net book value	
At 31 March 2025	<u><u>1,647</u></u>
At 31 March 2024	<u><u>6,339</u></u>

11. Debtors

	2025 £	2024 £
Trade debtors	149,056	-
Prepayments	11,896	7,025
Accrued income	60,085	46,465
Other debtors	<u>16,988</u>	<u>22,207</u>
	<u><u>238,025</u></u>	<u><u>75,697</u></u>

12. Creditors : amounts due within 1 year

	2025 £	2024 £
Accruals	6,348	13,168
Deferred income (note 13)	173,000	6,980
Tax and social security	13,977	15,181
Other creditors	<u>15,696</u>	<u>11,855</u>
	<u><u>209,021</u></u>	<u><u>47,184</u></u>

Deferred income relates to services invoiced in advance.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2025

13. Deferred income

	2025 £	2024 £
At 1 April	6,980	199,400
Deferred in year	173,000	6,980
Released in year	(6,980)	(199,400)
At 31 March	<u>173,000</u>	<u>6,980</u>

Deferred income relates to grant income invoiced in advance of entitlement.

14. Contingent liabilities

The charitable company has now vacated the premises formerly leased from B&NES Council. As a result, there is a possible charge in relation to dilapidations, however the amount of any such charge cannot be reliably estimated at this time.

15. Analysis of net assets between funds

	Restricted funds £	Designated funds £	General funds £	Total funds £
Tangible fixed assets	-	-	1,647	1,647
Current assets	29,653	167,629	220,951	418,233
Current liabilities	-	-	(209,021)	(209,021)
Net assets at 31 March 2025	<u>29,653</u>	<u>167,629</u>	<u>13,577</u>	<u>210,859</u>
Prior period comparative				
	Restricted funds £	Designated funds £	General funds £	Total funds £
Tangible fixed assets	-	-	6,339	6,339
Current assets	31,006	334,629	101,620	467,255
Current liabilities	-	-	(47,184)	(47,184)
Net assets at 31 March 2024	<u>31,006</u>	<u>334,629</u>	<u>60,775</u>	<u>426,410</u>

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2025

16. Movements in funds

	At 1 April 2024 £	Income £	Expenditure £	Transfers between funds £	At 31 March 2025 £
Restricted funds					
MacMillian	-	243,782	(301,747)	57,965	-
Dorothy House	-	14,278	(20,171)	5,893	-
Bath Mind	7,427	5,000	(12,427)	-	-
Energy Advice Project (EBDX)	-	18,900	(23,533)	4,633	-
Student placement	401	-	-	-	401
St John's Debt	8,397	49,350	(58,497)	750	-
B&NES Fuel Poverty	14,781	284,000	(291,938)	-	6,843
Law Clinic	-	30,000	(38,430)	8,430	-
Trussell Trust Foodbank	-	42,811	(44,657)	1,846	-
Pathways from Poverty	-	30,000	(11,087)	-	18,913
Community Energy	-	10,980	(7,484)	-	3,496
Total restricted funds	31,006	729,101	(809,971)	79,517	29,653
Unrestricted funds					
<i>Designated funds:</i>					
Building fund	25,000	-	-	(17,000)	8,000
Employer's liability	38,000	-	-	-	38,000
Service delivery	121,629	-	-	-	121,629
B&NES welfare advice services	150,000	-	-	(150,000)	-
Total designated funds	334,629	-	-	(167,000)	167,629
General funds	60,775	267,326	(402,007)	87,483	13,577
Total unrestricted funds	395,404	267,326	(402,007)	(79,517)	181,206
Total funds	426,410	996,427	(1,211,978)	-	210,859

Purposes of restricted funds

MacMillan and Dorothy House funds The funds from these grants are used to offer advice to patients with a life-limiting diagnosis and their families in partnership with the Royal United Hospital, Bath.

Bath Mind

Funds received from Mind to help provide support to clients with underlying mental health issues living in Bath and the surrounding area to access their full entitlement to benefit support. The project supports clients to make their initial claim for Personal Independence Payments and other benefits as well as support with challenging and appealing against DWP decision-making when this has been erroneous.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2025

16. Movements in funds (continued)

Purposes of restricted funds (continued)

Energy Advice Project (EBDX) fund	This was a national Citizens Advice funded project involving our Generalist Service, which finished in 2022. It helped local vulnerable clients maximise their benefit entitlement whilst minimising the cost of their fuel bills, accessing grants that are available for improving home efficiency and also assisting them with managing fuel debt. Now that the project is complete the remaining funds have been transferred from this project to our General Funds reducing the balance to zero.
St John's Debt	For the past three years, the St. John's Foundation has made a contribution to our debt advice work. This contribution part funded our debt caseworkers.
Quartet	We received two separate grants from the Quartet Community Fund during 2022-23: One grant was to contribute to the costs of extending the contract of two trainee advisers, originally taken on under the government's Kickstart scheme. The other funded a contribution to the costs of extending the contracts of two business development assistants, originally taken on under the government's Kickstart scheme, also used in 2021-22.
B&NES Fuel Poverty	The restricted fund is created by a grant from Bath & North Somerset Council and must be spent strictly in the form of fuel vouchers given to support residents who have been affected by the Covid pandemic, are vulnerable or are in fuel poverty.
Law Clinic	This is a partnership with Stone King LLP and Bath Spa University, launched in 2022, offering free legal advice to local residents on low incomes. Advice is delivered by 40 volunteer lawyers, from six local law firms, assisted by students studying law at the university. The charity employs a member of staff to coordinate this work and to develop new initiatives. In 2023-24 the clinic was funded by both partners and a grant from the National Lottery Awards for All programme.
Trussell Trust Foodbank	In autumn 2023 we launched a new project to place a Citizens Advice adviser in three local foodbanks, to help users of these services. Funding comes from the Trussell Trust, via the Genesis Trust, which operates foodbanks in B&NES.
Pathways from Poverty	Trussell (previously The Trussell Trust) funds us to provide advice to users of foodbanks in the area; funding is via The Genesis Trust, the local charity that runs all the foodbanks.
Community Energy	A partnership led by B&NES council promoting home energy efficiency and renewable sources of energy; funded by the National Lottery; we deliver energy advice as part of the project.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2025

Purposes of designated funds

Building fund	This fund was set up to set aside funds for unbudgeted building and maintenance needs, may be spent in 2025-26 as we are moving premises during the year.
Employer's liability fund	The fund was created to ensure funds were available to meet the charity's legal obligations as an employer.
Service fund	Funds have been set aside to support the continuation of services to clients.
B&NES welfare advice services	Council funding to run advice services, which was received in 23/24 but spend will take place in 24/25.

Prior period comparative

	At 1 April 2023 £	Income £	Expenditure £	Transfers between funds £	At 31 March 2024 £
Restricted funds					
MacMillian	-	192,199	(220,664)	28,465	-
Dorothy House	-	12,978	(18,366)	5,388	-
MS Society	-	-	(2,396)	2,396	-
Bath Mind	-	14,500	(7,073)	-	7,427
Energy Advice Project (EBDX)	-	7,980	(9,971)	1,991	-
Student placement	401	-	-	-	401
St John's Debt	-	67,000	(58,603)	-	8,397
Quartet	-	18,000	(18,000)	-	-
Stroke Association	-	2,500	(6,505)	4,005	-
B&NES Fuel Poverty	158	250,000	(235,377)	-	14,781
Law Clinic	-	37,400	(38,668)	1,268	-
Trussell Trust Foodbank	-	24,429	(24,825)	396	-
Total restricted funds	559	626,986	(640,448)	43,909	31,006
Unrestricted funds					
<i>Designated funds:</i>					
Building fund	25,000	-	-	-	25,000
Employer's liability	38,000	-	-	-	38,000
Service delivery	214,750	-	(93,121)	-	121,629
B&NES welfare advice services	-	-	-	150,000	150,000
Total designated funds	277,750	-	(93,121)	150,000	334,629
General funds	12,107	592,069	(349,492)	(193,909)	60,775
Total unrestricted funds	289,857	592,069	(442,613)	(43,909)	395,404
Total funds	290,416	1,219,055	(1,083,061)	-	426,410

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2025

17. Related party transactions

There were no related party transactions in the current or prior period.

Accounts

Company no. 02845028
Charity no. 1025392

Bath & District Citizens Advice Bureau
Report and Audited Financial Statements
31 March 2024

Bath & District Citizens Advice Bureau

Reference and administrative details

For the year ended 31 March 2024

Company number	02845028
Charity number	1025392
Registered office and operational address	2 Edgar Buildings George Street Bath BA1 2EE
Trustees	Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows: Daniel Lyons (Chair) Susan Callar (Treasurer to November 2023) Sean Lowther (Treasurer from November 2023) Jonathan Biggins (resigned 29 September 2023) Sophie Broadfield Susan Lindsay Terence McGregor (appointed 29 November 2023) Michael Roe (on sabbatical from September 2023) Susan Sandy David Smith (resigned 16 November 2023) Susannah Smith (resigned 17 May 2024)
Company secretary / CEO	Mr S Lawson
Bankers	Lloyds Bank PLC 47 Milson Street Bath BA1 1DN CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ
Auditors	Godfrey Wilson Limited Chartered accountants and statutory auditors 5th Floor Mariner House 62 Prince Street Bristol BS1 4QD

Bath & District Citizens Advice Bureau

Report of the trustees

For the year ended 31 March 2024

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 2024.

The trustees have adopted the provisions of 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).

Objectives and activities

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

The charity has two principles in meeting the above objectives:

- The first of which is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively; and
- Secondly the organisation aims to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The charity operates as Citizens Advice Bath & North East Somerset (abbreviated to CA-B&NES).

Public benefit

The Trustees have paid due regard to the Charity Commission guidance on public benefit in deciding activities the charity should undertake. The focus of activities of the charity is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively; and equally to exercise a responsible influence on the development of social policies and services, both locally and nationally.

Every local Citizens Advice office is an independent registered charity and limited company.

Achievements and performance

Overview

The charity gives advice on a wide range of issues to residents of Bath and NE Somerset (B&NES), (although referrals will be made to neighbouring advice agencies if they are in a better position to help a client with their problems) and to other individuals where they meet the criteria for our funded projects. During 2023/24 Citizens Advice B&NES helped 6,074 unique clients (2023: 5,746) deal with 18,598 advice problems (2023: 16,560). Of these 61% stated that they were either disabled or were suffering from a long-term health condition (2023: 57%). Recorded financial gains made by clients were £6,780,442 (2023: £5,467,641).

Benefits, utilities and debt made two thirds of the advice issues dealt with. Personal Independence Payments give rise to the highest number of enquiries, a situation which has been consistent for several years now. The introduction of Universal Credit has caused problems for many clients and the highest numbers of benefit enquiries are about benefits for people with illness and disability, including appeals against decisions which are dealt with by specialist advisers.

Bath & District Citizens Advice Bureau

Report of the trustees

For the year ended 31 March 2024

Although many clients will focus on one particular issue, there is invariably a combination of interrelated issues (e.g. the loss of a benefit or employment may lead to an accumulation of debts which, in turn, may lead to housing difficulties).

During the year, the charity received funds from B&NES council and from Quartet Community Foundation to distribute directly to clients suffering financial hardship, mainly in the form of payments to their utility providers.

The main areas of the charity's activities are set out below.

Generalist services

Citizens Advice B&NES provides advice in consumer, money advice, welfare benefits, employment, housing, family & personal matters, taxes, immigration & nationality, health, education, and discrimination. It operates face to face drop-in services from the council One Stop Shops in Bath, Midsomer Norton and Keynsham, alongside council staff and other partner agencies. Clients who require specialist advice and casework are dealt with from the charity's offices in Bath. The Adviceline service is a Freephone number and offers initial advice every weekday. The work is primarily funded by a commission from B&NES Council, which owns the charity's premises.

Wessex Water provides a fund to enable us to enhance our debt advice provision within our general service. Advisers introduce clients to the schemes run by the company to help clients to pay their water bills and reduce their arrears. Debt advisers work with the clients to produce financial statements and realistic, affordable management plans. Further monies come from local trusts, parish councils, community fundraising and donations from members of the public, as well as corporate partners.

The charity's trained volunteer workforce consists of people from a broad range of ages and backgrounds, bringing with them wide experience as well as commitment to helping people to access the information they need to solve their problems, and to help to change policies and practices that negatively affect people's lives. Volunteers fulfil a variety of roles including assessors, advisers, caseworkers, IT support, digital support, research and campaigns, fundraising and administrative support. They are supported by a team of paid staff.

Other projects

In addition, five projects delivering specialist advice were operated in the period under review:

- Specialist benefits advice – funded by Macmillan Cancer Support and Dorothy House Hospice Care);
- Specialist debt advice – funded by St. John's Foundation and Wessex Water;
- Social security appeals representation – led and run by volunteers;
- Bath Law Clinic – partnership with Stone King LLP and Bath Spa University; and
- Foodbank outreach – funded by the Trussell Trust, via Genesis Trust.

We also take referrals from the Community Wellbeing Hub, a partnership with B&NES Council, HCRG Care, Curo and other local charity partners.

Bath & District Citizens Advice Bureau

Report of the trustees

For the year ended 31 March 2024

Principal funding sources

The amounts received by each funder are given in note 14.

The trustees would like to thank all funders for their support and recognition that the work of the Citizens Advice is more important than ever in this uncertain economic environment. The trustees would also like to thank those local residents who have supported us with regular or one-off donations.

Reserves policy

As part of risk assessment, the board reviews its financial arrangements and reserves policy. When it has been possible to do so, the charity has set aside funds or reserves to help it deal with exceptional or unplanned expenditure, thereby minimising the financial implications of such expenditure on our current services. These designated funds are summarised below:

- Building Fund for unbudgeted building and maintenance needs: £25,000 (2023: £25,000);
- Employers' Liability Fund to meet the legal obligations as an employer: £38,000 (2023: £38,000);
- Service Delivery Fund to support continuation of services to clients: £121,629 (2023: £214,750); and
- B&NES welfare advice service income received in 23/24 for the 24/25 spend: £150,000 (2023: £nil).

The Trustees have adopted a policy that the charity should maintain a Service Delivery Fund calculated as having a minimum balance equivalent to three months' normal operating expenditure by reference to the year just ended. In addition to this the charity seeks to optimise its Free Reserves, which are defined as Unrestricted Funds less Designated Funds less funds committed to fixed assets. This is to ensure that, in the event of a significant drop in funding and together with the Designated Funds, the charity would be able to continue most of its current activities while new sources of funding are identified. At the end of the financial year the charity held Free Reserves of £54,436 (2023: £220).

Financial review

The Trustee Board sets the charity's budget before the beginning of each financial year reflecting the estimated income and expenditure for that year. The budgets for each project are based on full cost recovery, where this is possible.

Delivery of all the projects resulted in an overall surplus for the year of £135,994 (2023: deficit £78,039). At the balance sheet date, the charity was carrying a balance of cash at bank and in hand of £391,558 (2023: £228,091).

After adjusting for creditor balances and transfers, as described below, the funding carried forward at 31 March 2024 was £426,410 (2023: £290,416), including restricted funds of £31,006 (2023: £559).

Significant transfers between funds during the year were:

- To cover restricted fund overspends; and
- To designate B&NES welfare advice donations that are budgeted for 2024/25 spend.

Fundraising approach

Although our website contains a 'donate' button and we have the option of taking donations by text, we do very little to solicit donations. Most of the donations we do receive come from a small number of regular donors or, occasionally, from clients. We are not registered with the Fundraising Regulator and we do not employ or use any professional fundraisers.

Bath & District Citizens Advice Bureau

Report of the trustees

For the year ended 31 March 2024

Plans for future periods

The trustee board approved a new business and development plan in June 2024, setting out eight strategic objectives; this is supported by an operational plan for 2024-25 which describes in detail actions we will take to deliver the objectives. Key objectives will be to secure additional income and/or cut costs to balance the budget by the end of 2024-25 and to secure more suitable office space.

Structure, governance and management

Governing document

The charity is controlled by its memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

One new trustee was appointed during the year and three resigned.

Organisational structure

The charity is governed by a trustee board, which makes decisions on the annual budget, formulates policy and considers strategic issues likely to affect the organisation. The trustee board employs a CEO and staff to manage and deliver services.

The CEO attends all trustee board meetings in an advisory capacity. Representatives of the volunteer workforce and paid staff also attend trustee board meetings.

Related party disclosures

None to report.

Risk management

The trustees conduct reviews of the major risks to which the charity is exposed. A risk register is maintained and updated six-monthly. The trustee board met four times during the twelve-month period to 31 March 2024.

Statement of responsibilities of the trustees

The trustees (who are also directors of the charity for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity 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 Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

Bath & District Citizens Advice Bureau

Report of the trustees

For the year ended 31 March 2024

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

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.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Auditors

Godfrey Wilson Limited were appointed as auditors to the charitable company during the year and have expressed their willingness to continue in that capacity.

Approved by the trustees on 27 September 2024 and signed on their behalf by

Daniel Lyons - Chair

Independent auditors' report

To the members of

Bath & District Citizens Advice Bureau

Opinion

We have audited the financial statements of Bath & District Citizens Advice Bureau (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities, balance sheet, statement of cash flows and the related notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2024 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 charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 7 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

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

Independent auditors' report

To the members of

Bath & District Citizens Advice Bureau

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.

Opinion on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

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

Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement set out in the trustees' report, 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Independent auditors' report

To the members of

Bath & District Citizens Advice Bureau

Our responsibilities for the audit of the financial statements

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

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

- (1) We obtained an understanding of the legal and regulatory framework that the charity operates in, and assessed the risk of non-compliance with applicable laws and regulations. Throughout the audit, we remained alert to possible indications of non-compliance.
- (2) We reviewed the charity's policies and procedures in relation to:
 - Identifying, evaluating and complying with laws and regulations, and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risk of fraud, and whether they were aware of any actual, suspected or alleged fraud; and
 - Designing and implementing internal controls to mitigate the risk of non-compliance with laws and regulations, including fraud.
- (3) We inspected the minutes of trustee meetings.
- (4) We enquired about any non-routine communication with regulators and reviewed any reports made to them.
- (5) We reviewed the financial statement disclosures and assessed their compliance with applicable laws and regulations.
- (6) We performed analytical procedures to identify any unusual or unexpected transactions or balances that may indicate a risk of material fraud or error.
- (7) We assessed the risk of fraud through management override of controls and carried out procedures to address this risk. Our procedures included:
 - Testing the appropriateness of journal entries;
 - Assessing judgements and accounting estimates for potential bias;
 - Reviewing related party transactions; and
 - Testing transactions that are unusual or outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. Irregularities that arise due to fraud can be even harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

Independent auditors' report

To the members of

Bath & District Citizens Advice Bureau

A further description of our responsibilities for the audit of the financial statements is located 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 charity'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 charity'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 charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Date: 27 September 2024

Robert Wilson FCA
(Senior Statutory Auditor)

For and on behalf of:

GODFREY WILSON LIMITED

Chartered accountants and statutory auditors
5th Floor Mariner House
62 Prince Street
Bristol
BS1 4QD

Bath & District Citizens Advice Bureau

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2024

	Note	Restricted £	Unrestricted £	2024 Total £	2023 Total £
Income from:					
Donations	3	356,900	548,869	905,769	812,404
Charitable activities	4	270,086	36,600	306,686	131,128
Investments		-	6,600	6,600	1,474
Other		-	-	-	11,008
Total income		<u>626,986</u>	<u>592,069</u>	<u>1,219,055</u>	<u>956,014</u>
Expenditure on:					
Raising funds		-	500	500	21,712
Charitable activities		<u>640,448</u>	<u>442,113</u>	<u>1,082,561</u>	<u>1,012,341</u>
Total expenditure	6	<u>640,448</u>	<u>442,613</u>	<u>1,083,061</u>	<u>1,034,053</u>
Net income / (expenditure)		(13,462)	149,456	135,994	(78,039)
Transfers between funds	14	<u>43,909</u>	<u>(43,909)</u>	-	-
Net movement in funds	7	30,447	105,547	135,994	(78,039)
Reconciliation of funds:					
Total funds brought forward		<u>559</u>	<u>289,857</u>	<u>290,416</u>	<u>368,455</u>
Total funds carried forward		<u><u>31,006</u></u>	<u><u>395,404</u></u>	<u><u>426,410</u></u>	<u><u>290,416</u></u>

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in note 14 to the accounts.

Bath & District Citizens Advice Bureau

Balance sheet

As at 31 March 2024

	Note	£	2024 £	2023 £
Fixed assets				
Tangible assets	10		<u>6,339</u>	<u>11,887</u>
			6,339	11,887
Current assets				
Debtors	11	75,697		278,975
Cash at bank and in hand		<u>391,558</u>		<u>228,091</u>
		467,255		507,066
Liabilities				
Creditors: amounts falling due within 1 year	12	<u>(47,184)</u>		<u>(228,537)</u>
Net current assets			<u>420,071</u>	<u>278,529</u>
Net assets	13		<u><u>426,410</u></u>	<u><u>290,416</u></u>
Funds	14			
Restricted funds			31,006	559
Unrestricted funds				
Designated funds			334,629	277,750
General funds			<u>60,775</u>	<u>12,107</u>
Total charity funds			<u><u>426,410</u></u>	<u><u>290,416</u></u>

These accounts have been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

Approved by the trustees on 27 September 2024 and signed on their behalf by

Sean Lowther - Treasurer

Bath & District Citizens Advice Bureau**Statement of cash flows****For the year ended 31 March 2024**

	2024	2023
	£	£
Cash used in operating activities:		
Net movement in funds	135,994	(78,039)
Adjustments for:		
Depreciation charges	7,557	12,217
Dividends, interest and rents from investments	(6,600)	(1,474)
Decrease / (increase) in debtors	203,278	(192,336)
(Decrease) / increase / in creditors	(181,353)	58,155
Net cash provided by / (used in) operating activities	<u>158,876</u>	<u>(201,477)</u>
Cash flows from investing activities:		
Dividends, interest and rents from investments	6,600	1,474
Purchase of tangible fixed assets	(2,009)	(15,002)
Net cash provided by / (used in) investing activities	<u>4,591</u>	<u>(13,528)</u>
Increase / (decrease) in cash and cash equivalents in the year	163,467	(215,005)
Cash and cash equivalents at the beginning of the year	<u>228,091</u>	<u>443,096</u>
Cash and cash equivalents at the end of the year	<u><u>391,558</u></u>	<u><u>228,091</u></u>

The charity has not provided an analysis of changes in net debt as it does not have any long term financing arrangements.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2024

1. Accounting policies

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities in 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.

Bath & District Citizens Advice Bureau 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.

b) Going concern basis of accounting

The accounts have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves. There are no material uncertainties about the charity's ability to continue as a going concern.

c) Income

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

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

Income received in advance of provision of is deferred until criteria for income recognition are met.

d) Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item, is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

e) 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.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2024

1. Accounting policies (continued)

f) Funds accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

g) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

h) Grants payable

Grants payable are charged in the year in which the offer is conveyed to the recipient except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attached have been fulfilled. Grants offered subject to conditions at the year end are noted as commitment but are not accrued as expenditure.

i) Allocation of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Governance costs are the costs associated with the governance arrangements of the charity, including the costs of complying with constitutional and statutory requirements and any costs associated with the strategic management of the charity's activities. These costs have been allocated in full to charitable activities.

j) Tangible fixed assets

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Fixtures, fittings and equipment	3 years
----------------------------------	---------

Items of equipment are capitalised where the purchase price exceeds £150.

k) 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.

l) Cash at bank and in hand

Cash at bank and cash 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.

m) Creditors

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.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2024

1. Accounting policies (continued)

n) Pension costs

The company operates a defined contribution pension scheme for its employees. There are no further liabilities other than that already recognised in the SOFA.

o) Accounting estimates and key judgements

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

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

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are depreciation as described in note 1j), and accrued income in note 1c) above.

2. Prior period comparatives: statement of financial activities

	Restricted £	Unrestricted £	2023 Total £
Income from:			
Donations	292,295	520,109	812,404
Charitable activities	131,128	-	131,128
Investments	-	1,474	1,474
Other income	-	11,008	11,008
Total income	423,423	532,591	956,014
Expenditure on:			
Raising funds	10,000	11,712	21,712
Charitable activities	550,115	462,226	1,012,341
Total expenditure	560,115	473,938	1,034,053
Net income / (expenditure)	(136,692)	58,653	(78,039)
Transfers between funds	60,762	(60,762)	-
Net movement in funds	(75,930)	(2,109)	(78,039)

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2024

3. Income from donations

	Restricted £	Unrestricted £	2024 Total £
Donations	-	9,120	9,120
Grants			
B&NES Council	250,000	480,126	730,126
St John's Foundation	67,000	-	67,000
National Lottery Community Fund	-	38,749	38,749
Bath Spa University	15,000	-	15,000
Citizens Advice	-	12,700	12,700
Stone King	12,500	-	12,500
National Lottery Law Clinic	9,900	-	9,900
Department for Work and Pensions	-	5,874	5,874
Grants less than £5,000	2,500	2,300	4,800
Total income from donations	356,900	548,869	905,769

Prior period comparative:

	Restricted £	Unrestricted £	2023 Total £
Donations	-	9,451	9,451
Donated services and facilities	-	59,400	59,400
Grants			
B&NES Council	242,775	305,500	548,275
Wessex Water	-	42,900	42,900
Department for Work and Pensions	14,520	26,183	40,703
Curo	-	39,202	39,202
St John's Foundation	35,000	-	35,000
HCRG Care	-	25,000	25,000
Quartet	-	5,000	5,000
Grants less than £5,000	-	7,473	7,473
Total income from donations	292,295	520,109	812,404

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2024

4. Income from charitable activities

	Restricted £	Unrestricted £	2024 Total £
Grants			
MacMillan	168,199	-	168,199
Genesis Trust	24,429	-	24,429
NHS B&NES	24,000	-	24,000
Quartet	18,000	-	18,000
Bath Mind	14,500	-	14,500
Dorothy House	12,978	-	12,978
Citizens Advice	7,980	-	7,980
Contract income from Wessex Water	-	36,600	36,600
Total income from charitable activities	270,086	36,600	306,686

Prior period comparative:

	Restricted £	Unrestricted £	2023 Total £
Grants			
MacMillan	75,533	-	75,533
Citizens Advice	31,927	-	31,927
Dorothy House	12,978	-	12,978
Bath Mind	7,000	-	7,000
Grants less than £5,000	3,690	-	3,690
Total income from charitable activities	131,128	-	131,128

5. Government grants

The charitable company receives government grants, defined as funding from Bath and North East Somerset Council, the Department for Work and Pensions, and the National Lottery Community Foundation to fund charitable activities. The total value of such grants in the period ending 31 March 2024 was £784,649 (2023: £588,978). There are no unfulfilled conditions or contingencies attaching to these grants in 2023/24.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2024

6. Total expenditure

	Raising funds £	Charitable activities £	Support and governance costs £	2024 Total £
Staff costs (note 8)	-	587,344	128,424	715,768
Promotional activities	500	-	-	500
Operating Advice Centre direct costs	-	40,212	-	40,212
Grants payable	-	201,577	-	201,577
Other staff costs	-	-	16,025	16,025
Office costs	-	-	30,956	30,956
Premises costs	-	-	68,844	68,844
Misc costs	-	-	107	107
Governance costs	-	-	9,072	9,072
Sub-total	500	829,133	253,428	1,083,061
Allocation of support and governance costs	-	253,428	(253,428)	-
Total expenditure	500	1,082,561	-	1,083,061

Total governance costs were £9,072 (2023: £5,473).

Grants payable are all made to individuals under the B&NES Fuel Poverty Fund. All such grants are <£500.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2024

6. Total expenditure

Prior period comparative

	Raising funds £	Charitable activities £	Support and governance costs £	2023 Total £
Staff costs (note 8)	14,884	457,047	168,411	640,342
Promotional activities	6,828	-	-	6,828
Operating advice centre	-	62,109	-	62,109
Grants payable	-	210,916	-	210,916
Other staffing costs	-	-	13,277	13,277
Office costs	-	-	26,684	26,684
Premises costs	-	-	68,328	68,328
Miscellaneous costs	-	-	96	96
Governance costs	-	-	5,473	5,473
Sub-total	21,712	730,072	282,269	1,034,053
Allocation of support and governance costs	-	282,269	(282,269)	-
Total expenditure	21,712	1,012,341	-	1,034,053

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2024

7. Net movement in funds

This is stated after charging:

	2024 £	2023 £
Depreciation	7,557	12,217
Operating lease payments		
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses	-	900
Auditors' and Independent examiner's remuneration:		
▪ Statutory audit (excluding VAT)	7,500	-
▪ Independent examination (excluding VAT)	-	2,600
▪ Other services (excluding VAT)	-	1,000

In common with other charities of our size and nature we use our auditors to assist with the preparation of the financial statements.

8. Staff costs and numbers

Staff costs were as follows:

	2024 £	2023 £
Salaries and wages	629,274	563,635
Social security costs	50,383	45,271
Pension costs	36,111	31,436
	<u>715,768</u>	<u>640,342</u>

No employee earned more than £60,000 during the current or prior year.

The key management personnel of the charitable company comprise the Trustees and Chief Executive Officer. The total employee benefits of the key management personnel were £56,917 (2023: £56,193).

	2024 No.	2023 No.
Average head count	<u>25</u>	<u>25</u>

9. Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2024

10. Tangible fixed assets

	Fixtures, fittings and equipment £
Cost	
At 1 April 2023	118,399
Additions in year	2,009
Disposals	<u>(731)</u>
At 31 March 2024	<u>119,677</u>
Depreciation	
At 1 April 2023	106,512
Charge for the year	7,557
On disposals	<u>(731)</u>
At 31 March 2024	<u>113,338</u>
Net book value	
At 31 March 2024	<u><u>6,339</u></u>
At 31 March 2023	<u><u>11,887</u></u>

11. Debtors

	2024 £	2023 £
Trade debtors	-	220,196
Prepayments	7,025	4,394
Accrued income	46,465	30,296
Other debtors	<u>22,207</u>	<u>24,089</u>
	<u><u>75,697</u></u>	<u><u>278,975</u></u>

12. Creditors : amounts due within 1 year

	2024 £	2023 £
Accruals	13,168	7,414
Deferred income	6,980	199,400
Tax and social security	15,181	10,606
Other creditors	<u>11,855</u>	<u>11,117</u>
	<u><u>47,184</u></u>	<u><u>228,537</u></u>

Deferred income relates to services invoiced in advance.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2024

13. Analysis of net assets between funds

	Restricted funds £	Designated funds £	General funds £	Total funds £
Tangible fixed assets	-	-	6,339	6,339
Current assets	31,006	334,629	101,620	467,255
Current liabilities	-	-	(47,184)	(47,184)
Net assets at 31 March 2024	31,006	334,629	60,775	426,410
Prior period comparative				
	Restricted funds £	Designated funds £	General funds £	Total funds £
Tangible fixed assets	-	-	11,887	11,887
Current assets	559	277,750	228,757	507,066
Current liabilities	-	-	(228,537)	(228,537)
Net assets at 31 March 2023	559	277,750	12,107	290,416

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2024

14. Movements in funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers between funds £	At 31 March 2024 £
Restricted funds					
MacMillian	-	192,199	(220,664)	28,465	-
Dorothy House	-	12,978	(18,366)	5,388	-
MS Society	-	-	(2,396)	2,396	-
Bath Mind	-	14,500	(7,073)	-	7,427
Energy Advice Project (EBDX)	-	7,980	(9,971)	1,991	-
Student placement	401	-	-	-	401
St John's Debt	-	67,000	(58,603)	-	8,397
Quartet	-	18,000	(18,000)	-	-
Stroke Association	-	2,500	(6,505)	4,005	-
B&NES Fuel Poverty	158	250,000	(235,377)	-	14,781
Law Clinic	-	37,400	(38,668)	1,268	-
Trussell Trust Foodbank	-	24,429	(24,825)	396	-
Total restricted funds	559	626,986	(640,448)	43,909	31,006
Unrestricted funds					
<i>Designated funds:</i>					
Building fund	25,000	-	-	-	25,000
Employer's liability	38,000	-	-	-	38,000
Service delivery	214,750	-	(93,121)	-	121,629
B&NES welfare advice services	-	-	-	150,000	150,000
<i>Total designated funds</i>	277,750	-	(93,121)	150,000	334,629
General funds	12,107	592,069	(349,492)	(193,909)	60,775
Total unrestricted funds	289,857	592,069	(442,613)	(43,909)	395,404
Total funds	290,416	1,219,055	(1,083,061)	-	426,410

Purposes of restricted funds

MacMillan and Dorothy House funds The funds from these grants are used to offer advice to patients with a life-limiting diagnosis and their families in partnership with the Royal United Hospital, Bath.

MS Society We have been retained by the MS Society to provide advice to anyone affected by Multiple Sclerosis.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2024

14. Movements in funds (continued)

Purposes of restricted funds (continued)

Bath Mind	Funds received from Mind to help provide support to clients with underlying mental health issues living in Bath and the surrounding area to access their full entitlement to benefit support. The project supports clients to make their initial claim for Personal Independence Payments and other benefits as well as support with challenging and appealing against DWP decision-making when this has been erroneous.
Energy Advice Project (EBDX) fund	This was a national Citizens Advice funded project involving our Generalist Service, which finished in 2022. It helped local vulnerable clients maximise their benefit entitlement whilst minimising the cost of their fuel bills, accessing grants that are available for improving home efficiency and also assisting them with managing fuel debt. Now that the project is complete the remaining funds have been transferred from this project to our General Funds reducing the balance to zero.
St John's Debt	For the past three years, the St. John's Foundation has made a contribution to our debt advice work. This contribution part funded our debt caseworkers.
Quartet	We received two separate grants from the Quartet Community Fund during 2022-23: One grant was to contribute to the costs of extending the contract of two trainee advisers, originally taken on under the government's Kickstart scheme. The other funded a contribution to the costs of extending the contracts of two business development assistants, originally taken on under the government's Kickstart scheme, also used in 2021-22.
Stroke Association	This is a new partnership whereby the Stroke Association funds their referrals to us for advice on welfare benefits and a number of other issues.
B&NES Fuel Poverty	The restricted fund is created by a grant from Bath & North Somerset Council and must be spent strictly in the form of fuel vouchers given to support residents who have been affected by the Covid pandemic, are vulnerable or are in fuel poverty.
Law Clinic	This is a partnership with Stone King LLP and Bath Spa University, launched in 2022, offering free legal advice to local residents on low incomes. Advice is delivered by 40 volunteer lawyers, from six local law firms, assisted by students studying law at the university. The charity employs a member of staff to coordinate this work and to develop new initiatives. In 2023-24 the clinic was funded by both partners and a grant from the National Lottery Awards for All programme.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2024

14. Movements in funds (continued)

Purposes of designated funds

Trussell Trust Foodbank	In autumn 2023 we launched a new project to place a Citizens Advice adviser in three local foodbanks, to help users of these services. Funding comes from the Trussell Trust, via the Genesis Trust, which operates foodbanks in B&NES.
Building fund	This fund was set up to set aside funds for unbudgeted building and maintenance needs.
Employer's liability fund	The fund was created to ensure funds were available to meet the charity's legal obligations as an employer.
Service fund	Funds have been set aside to support the continuation of services to clients.
B&NES welfare advice services	Council funding to run advice services, which was received in 23/24 but spend will take place in 24/25.

Bath & District Citizens Advice Bureau

Notes to the financial statements

For the year ended 31 March 2024

14. Movements in funds (continued)

Prior period comparative

	At 1 April 2022 £	Income £	Expenditure £	Transfers between funds £	At 31 March 2023 £
Restricted funds					
MacMillan	-	75,533	(123,946)	48,413	-
Dorothy House	-	12,978	(15,356)	2,378	-
M S Society	-	3,690	(3,716)	26	-
Bath Mind	-	7,000	(8,677)	1,677	-
Energy Advice Project (EBDX)	534	-	-	(534)	-
COVID-19 Response	2,613	-	-	(2,613)	-
Student Placement	401	-	-	-	401
Talking Money	11,239	31,927	(44,194)	1,028	-
St Johns Debt	-	30,000	(30,637)	637	-
St Johns Fundraising For Life	-	5,000	(5,000)	-	-
Quartet	-	5,000	(5,000)	-	-
Stroke Association	-	2,500	(5,843)	3,343	-
Digital Hearing Equipment Grant	-	10,020	(10,020)	-	-
Energy Redress Scheme	-	-	-	-	-
Winter Hardship	61,702	7,275	(68,977)	-	-
B&NES Fuel Poverty	-	195,000	(194,842)	-	158
B&NES Pathway from Poverty	-	37,500	(43,907)	6,407	-
Total restricted funds	76,489	423,423	(560,115)	60,762	559
Unrestricted funds					
<i>Designated funds:</i>					
Building fund	25,000	-	-	-	25,000
Employer's liability	38,000	-	-	-	38,000
Service delivery	211,473	-	-	3,277	214,750
<i>Total designated funds</i>	<i>274,473</i>	<i>-</i>	<i>-</i>	<i>3,277</i>	<i>277,750</i>
General funds	17,493	532,591	(473,938)	(64,039)	12,107
Total unrestricted funds	291,966	532,591	(473,938)	(60,762)	289,857
Total funds	368,455	956,014	(1,034,053)	-	290,416

15. Related party transactions

There were no related party transactions in the current or prior period.

Accounts

BATH AND DISTRICT CITIZEN'S ADVICE BUREAU
FINANCIAL STATEMENTS
31 MARCH 2023

Company Registration Number: 02845028

Charity Number: 1025392

BATH AND DISTRICT CITIZENS ADVICE BUREAU
FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2023

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BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2023

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 2023. The trustees have adopted the provisions of 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).

The year saw a gradual return to normal after the significant impact of the Covid-19 pandemic and by March our office was fully re-opened and drop-in services had resumed at Bath, Keynsham and Midsomer Norton. However most volunteers and some staff continue to work from home for all or part of the time.

OBJECTIVES AND ACTIVITIES

Objectives and aims

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

The Charity has two principles in meeting the above objectives:

- The first of which is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively.
- Secondly the organisation aims to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The Charity operates as Citizens Advice Bath & North East Somerset (CA-B&NES).

Public benefit

The Trustees have paid due regard to the Charity Commission guidance on public benefit in deciding activities the charity should undertake. The focus of activities of the charity is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively; and equally to exercise a responsible influence on the development of social policies and services, both locally in the BANES area and nationally.

Every Citizens Advice Office is an independent, registered charity. Without funding from Bath & NE Somerset Council, Citizens Advice BANES could not continue to provide its services to the local community.

STRATEGIC REPORT

Achievement and performance

Overview

The Charity gives advice on a wide range of issues to residents of Bath and NE Somerset (BANES), (although referrals will be made to neighbouring advice agencies if they are in a better position to help a client with their problems) and to other individuals where they meet the criteria for our funded projects. During 2022/23 Citizens Advice BANES helped 5,746 unique clients (2022: 4,496) deal with 16,560 advice problems (2022: 15,662). Of these 57% stated that they were either disabled or were suffering from a long-term health condition (2022: 58%). Recorded financial gains made by clients were £5,467,641 (2021: £5,627,590).

Benefits, utilities and debt made of 70% of the advice issues dealt with. Personal Independence Payments give rise to the highest number of enquiries, a situation which has been consistent for several years now. The introduction of Universal Credit has caused problems for many clients and the highest numbers of benefit enquiries are about benefits for people with illness and disability, including appeals against decisions which are dealt with by specialist advisers.

Although many clients will focus on one particular issue, there is invariably a combination of interrelated issues (e.g. the loss of a benefit or employment may lead to an accumulation of debts which, in turn, may lead to housing difficulties).

During the year, the charity received funds from B&NES council and from the Energy Redress Fund to distribute directly to clients suffering financial hardship, mainly in the form of payments to their utility providers.

The main areas of the Charity's activities are set out below.

Generalist services

Citizens Advice BANES provides advice in consumer, money advice, welfare benefits, employment, housing, family & personal matters, taxes, immigration & nationality, health, education, and discrimination. It operates face to face drop-in services from the council One Stop Shops in Bath, Midsomer Norton and Keynsham, alongside Council staff and other partner agencies – these services re-opened during the year. Clients who require specialist advice and casework are dealt with from the charity's offices in Bath or Midsomer Norton. The Adviceline service is now a Freephone number and offers initial advice every weekday.

The work is primarily funded by a commission from BANES Council, which owns the charity's premises.

Wessex Water provides a fund to enable us to enhance our debt advice provision within our general service. Advisers introduce clients to the schemes run by Wessex to help clients to pay their water bills and reduce their arrears. Debt advisers work with the clients to produce financial statements and realistic, affordable management plans. Further monies come from local trusts, parish councils, community fundraising and donations from members of the public, as well as corporate partners.

The charity's trained volunteer workforce consists of people from a broad range of ages and backgrounds, bringing with them wide experience as well as commitment to helping people to

BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2023

access the information they need to solve their problems, and to help to change policies and practices that negatively affect people's lives. Volunteers fulfil a variety of roles including advisers, caseworkers, IT support, research and campaigns, fundraising and administrative support. They are supported by a small and dedicated team of paid staff.

Other projects

In addition, four key projects delivering specialist advice were operated in the period under review.

- **Specialist benefits advice** (Funded by Macmillan Cancer Support and Dorothy House Hospice Care).

At a time when there are likely to be huge impacts on their circumstances and their families, it is vital that people living with cancer and other life limiting illnesses receive timely practical advice and support regarding welfare benefits and other related subjects. This can lift some of the burden of worry, help to pay for the extra costs at a time of reduced income and enable people to benefit more effectively from the direct services of their health professionals. Funding from Macmillan and from a local hospice, Dorothy House, has enabled caseworkers to offer this service and train volunteers to support them in this role.

- **Bath Multiple Sclerosis Society** provides funding for this project which enables caseworkers to help clients with MS in BANES with welfare benefits advice.
- During the year additional funding was secured from the **Stroke Association**.
- The charity enhanced our strategic partnership with **Bath Mind** in the light of the substantial mental health and well-being challenges posed by Covid -19.
- **The Compassionate Community Hub** was established in March 2020 in partnership with BANES Council, HCRG Care and other charity partners. Further talks on the longer viability, sustainability and funding of The Hub continue directly with HCRG Care, the Integrated Care Board and BANES Council.

Principal funding sources

The amounts received for each project are given in note 17.

The Trustees would like to thank all funders for their support and recognition that the work of the Citizens Advice is more important than ever in this uncertain economic environment. The trustees would also like to thank those local residents who have supported us with regular or one-off donations.

Reserves policy

As part of Risk Assessment, the Board reviews its financial arrangements and reserves policy. When it has been possible to do so, the Charity has set aside funds or reserves to help it deal with exceptional or unplanned expenditure, thereby minimising the financial implications of such expenditure on our current services. These designated funds are summarised below:

- Building Fund for unbudgeted building and maintenance needs: £25,000 (2022: £25,000)

BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2023

- Employers' Liability Fund to meet the legal obligations as an employer: £38,000 (2022: £38,000)
- Service Delivery Fund to support continuation of services to clients: £214,750 (2022: £211,473)

The Trustees have adopted a policy that the Charity should maintain a Service Delivery Fund calculated as having a minimum balance equivalent to three months' normal operating expenditure by reference to the year projected 2023-24, excluding the monies we use to pay client's utility bills. In addition to this the Charity seeks to optimise its Free Reserves, which are defined as Unrestricted Funds less Designated Funds less funds committed to fixed assets. This is to ensure that, in the event of a significant drop in funding and together with the Designated Funds, the Charity would be able to continue most of its current activities while new sources of funding are identified. At the end of the financial year the Charity held Free Reserves of £220 (2022: £8,391).

FINANCIAL REVIEW

The Trustee Board sets the Charity's budget before the beginning of each financial year reflecting the estimated income and expenditure for that year. The budgets for each project are based on full cost recovery, where this is possible.

Delivery of all the projects resulted in an overall deficit for the year of £78,039 (2022: £13,438 deficit). At the balance sheet date, the Charity was carrying a balance of cash at bank and in hand of £228,091 (2022: £443,096).

After adjusting for creditor balances and transfers, as described below, the funding carried forward at 31 March 2023 was £290,416 (2022: £368,455), including restricted funds of £559 (2022: £76,489).

Significant transfers between funds during the year included a transfer of £65,545 from General funds to cover overspending on restricted funds in the year. Increase of £3,277 in Service Delivery fund to match the amount required to cover three months of ongoing expenditure.

Future plans

The Generalist Service is dependent on funding from BANES Council. In 2022/23 this figure was £270,000. In autumn 2022, this contract was put out to tender and we successfully bid for a five-year contract is starting in April 2023. The value rose to £300,000 a year, including an element previously transferred within the council in respect to rent payments on our offices.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Four new trustees were appointed during the year and two resigned.

Organisational structure

The charity is governed by a Trustee Board, which makes decisions on the annual budget, formulates policy and considers strategic issues likely to affect the organisation. The Trustee Board employs a CEO and staff to manage and deliver services.

The CEO attends all Trustee Board meetings in an advisory capacity. Representatives of the volunteer workforce and paid staff also attend Trustee Board meetings.

Related party Disclosures

None to report.

Risk management

The Trustees conduct reviews of the major risks to which the Charity is exposed. A risk register is maintained and updated six-monthly.

The Trustee Board met four times during the twelve-month period to 31 March 2023.

BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2023

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of Bath & District Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the strategic report and directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure, of the charitable company or that period. In preparing these financial statements, the trustees are required to:

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

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

Independent Examiner

Josh Kingston of Burton Sweet Limited was appointed as the charitable company's independent examiner during the year and he has expressed his willingness to continue in that capacity.

This report has been prepared in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities".

Signed by order of the Trustees on 14 September 2023

Dan Lyons

Dan Lyons (Chair of Trustees)

Registered office:
2 Edgar Buildings
George Street
Bath
BA1 2EE

BATH AND DISTRICT CITIZENS ADVICE BUREAU
REFERENCE & ADMINISTRATIVE INFORMATION
YEAR ENDED 31 MARCH 2023

Status

Bath and District Citizens Advice Bureau is a company limited by guarantee and a registered charity. It is constituted under a Memorandum of Association which establishes the objects and powers of the charitable company and is governed under its Articles of Association.

Trading Name Citizens Advice – Bath & North East Somerset

Trustees/Directors Mr D Lyons (Chair)
Ms S Callar (Treasurer)
Ms S Lindsay
Mr D Smith
Mr M Roe
Ms S Sandy
Ms S Broadfield (appointed January 2023)
Mr J Biggins (appointed January 2023)
Ms S Smith (appointed January 2023)
Mr S Lowther (appointed March 2023)

Secretary/CEO Mr S Lawson

Registered Office 2 Edgar Buildings
George Street
Bath
BA1 2EE

Registered Charity Number 1025392

Registered Company Number 02845028

Independent Examiner Joshua Kingston BSc ACA,
Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road,
Flax Bourton
Bristol
BS48 1UR

Bankers Lloyds Bank PLC
47 Milsom Street
Bath
BA1 1DN

BATH AND DISTRICT CITIZENS ADVICE BUREAU
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
YEAR ENDED 31 MARCH 2023

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity's 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 charity'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 in 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:

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.

Joshua Kingston

Joshua Kingston BSc ACA
Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: 14 September 2023

BATH & DISTRICT CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Income from:					
Donations and legacies	2	520,109	292,295	812,404	622,917
Charitable activities	3	-	131,128	131,128	209,470
Investments		1,474	-	1,474	68
Other income		11,008	-	11,008	-
Total income		<u>532,591</u>	<u>423,423</u>	<u>956,014</u>	<u>832,455</u>
Expenditure on:					
Raising funds	4	11,712	10,000	21,712	28,816
Charitable activities	5	462,226	550,115	1,012,341	817,077
Total expenditure		<u>473,938</u>	<u>560,115</u>	<u>1,034,053</u>	<u>845,893</u>
Net income/(expenditure)	8	58,653	(136,692)	(78,039)	(13,438)
Transfers between funds	17	(60,762)	60,762	-	-
Net movement in funds		<u>(2,109)</u>	<u>(75,930)</u>	<u>(78,039)</u>	<u>(13,438)</u>
Total funds at start of year	17	291,966	76,489	368,455	381,893
Total funds at end of year	17	<u>289,857</u>	<u>559</u>	<u>290,416</u>	<u>368,455</u>

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The notes on pages 12 to 21 form part of these financial statements
See note 11 for fund-accounting comparative figures

BATH & DISTRICT CITIZENS ADVICE BUREAU**BALANCE SHEET****AS AT 31 MARCH 2023****Company number: 02845028**

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	12	11,887	9,102
		<u>11,887</u>	<u>9,102</u>
Current assets			
Debtors	13	278,975	86,639
Cash at bank and in hand		228,091	443,096
		<u>507,066</u>	<u>529,735</u>
Liabilities			
Creditors : amounts falling due within one year	14	(228,537)	(170,382)
Net current assets		<u>278,529</u>	<u>359,353</u>
Total assets less current liabilities		<u>290,416</u>	<u>368,455</u>
Net assets		<u>290,416</u>	<u>368,455</u>
FUNDS			
Unrestricted funds			
General funds	18	12,107	17,493
Designated funds	18	277,750	274,473
Restricted funds	18	559	76,489
Total funds		<u>290,416</u>	<u>368,455</u>

For the year ended 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act applicable to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

These financial statements were approved by the Trustees on 14 September 2023... and are signed on their behalf by:

Susan Callar

Susan Callar
Treasurer and Trustee

The notes on pages 12 to 21 form part of these financial statements

BATH & DISTRICT CITIZENS ADVICE BUREAU**CASH FLOW STATEMENT****YEAR ENDED 31 MARCH 2023**

	Note	2023 £	2022 £
Net cash inflow from operating activities	15	(201,477)	52,347
Non-operational cash flows:			
Investing activities			
Payments for tangible fixed assets		(15,002)	(5,660)
Investment income		1,474	68
		<u>(13,528)</u>	<u>(5,592)</u>
Net cash inflow/(outflow) for the year	16	<u><u>(215,005)</u></u>	<u><u>46,755</u></u>

Cashflow Restrictions

Charity law prohibits the use of net cash inflows on any endowed or other restricted fund to offset net cash outflows on any fund outside its own objects, except on special authority. In practice, this restriction has not had any effect on cash flows for the year.

The notes on pages 12 to 21 form part of these financial statements

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

1 Accounting policies

Accounting convention

The financial statements have been prepared in accordance with the historical cost convention (except for investments which have been included at fair value and in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 (or Companies Act 2006) and UK Generally Accepted Practice as it applies from 1 January 2019.

The charity is a public benefit entity as defined under FRS102. The Trustees have considered the implications of the national cost of living crisis and consider that there are no material uncertainties affecting the ability of the charity to continue as a going concern.

Income

Income from donations is included in income when these are receivable, except as follows:

- I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
- II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Investment income is included on a receivable basis.

Donations in kind comprise donated services where the costs are measurable and the services would otherwise have to be paid for to maintain operational effectiveness.

Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

Raising funds

Raising funds expenditure include those costs incurred in seeking voluntary contributions, costs of goods sold and other costs which include the costs of running and participating in fundraising events and collections and cost of goods purchased for resale.

Charitable Activities

Grants awarded are allocated to charitable activities.

Grants awarded are treated as expenditure and a liability in the accounts as soon as they become legal or constructive obligations. In the case of multi-year grant awards, the funding for all years is immediately recognised unless there are conditions which need to be met by the recipient to enable the release of subsequent years' funding.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. Governance costs are included within support costs.

Allocation and apportionment costs

Certain expenditure is directly attributable to specific activities and this has been included in those cost categories. Other costs, which are attributable to more than one category, are apportioned across cost categories on the basis of an assessment of workload carried out from time to time.

Overhead support costs have been allocated between fundraising and publicity costs, fundraising trading and charitable activities. The apportionment has been allocated on the basis of usage and is analysed in note 6.

Pension costs and other post-retirement benefits

The charity contributes to defined contribution pension schemes. Contributions payable to the charity's pension schemes are charged to the Statement of Financial Activities in the period to which they relate.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

1 Accounting policies (*continued*)

Tangible fixed assets

Fixed assets are held at cost less accumulated depreciation. Assets costing less than £150 are not capitalised. Depreciation is calculated so as to write off the cost of an asset, less its estimated ultimate residual value, over the useful life of that asset as follows:

Fixtures, fittings and equipment - over 3 years; straight line

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.

Cash at bank and in hand

Cash at bank and cash 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.

Creditors

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.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objects 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.

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to general funds at any time at the discretion of the Trustees.

Further explanation of the nature and purpose of each fund is included in note 17 of the financial statements.

2 Income from: Donations and legacies

Current year	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations	9,451	35,000	44,451
Donated services and facilities	59,400	-	59,400
Grants received	451,258	257,295	708,553
	<u>520,109</u>	<u>292,295</u>	<u>812,404</u>
Prior year	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations	28,819	55,515	84,334
Donated services and facilities	29,000	-	29,000
Grants received	352,223	157,360	509,583
	<u>410,042</u>	<u>212,875</u>	<u>622,917</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

3 Income from: Charitable activities

Current year	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Operating Advice Centre	-	131,128	131,128
	<u>-</u>	<u>131,128</u>	<u>131,128</u>
Prior year	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Operating Advice Centre	29,147	180,323	209,470
	<u>29,147</u>	<u>180,323</u>	<u>209,470</u>

4 Expenditure on: Raising funds

Current year	Direct Costs £	Support Costs (Note 6) £	Total Funds 2023 £
Salaries	-	14,884	14,884
Promotional activities	6,828	-	6,828
	<u>6,828</u>	<u>14,884</u>	<u>21,712</u>
Prior year	Direct Costs £	Support Costs (Note 6) £	Total Funds 2022 £
Salaries	-	21,703	21,703
Promotional activities	7,113	-	7,113
	<u>7,113</u>	<u>21,703</u>	<u>28,816</u>

5 Expenditure on: Charitable activities

Current year	Direct Costs £	Grants Payable £	Support Costs (Note 6) £	Total Funds 2023 £
Operating Advice Centre	519,156	210,916	282,269	1,012,341
	<u>519,156</u>	<u>210,916</u>	<u>282,269</u>	<u>1,012,341</u>
Prior year	Direct Costs £	Grants Payable £	Support Costs (Note 6) £	Total Funds 2022 £
Operating Advice Centre	465,463	107,594	244,020	817,077
	<u>465,463</u>	<u>107,594</u>	<u>244,020</u>	<u>817,077</u>

All grants made within the year and prior year were to individuals, through voucher schemes.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

6 Support costs

Support costs are allocated between raising funds and charitable activities on the basis of staff time and usage of resources spent on a project.

Support costs, included in notes 4 & 5, are as follows:

	Raising Funds (Note 4)	Charitable Activities (Note 5)	Total 2023
		£	£
Salaries	14,884	168,411	183,295
Other staffing costs	-	13,277	13,277
Office costs	-	26,684	26,684
Premises costs	-	68,328	68,328
Miscellaneous costs	-	96	96
Governance costs (Note 7)	-	5,473	5,473
	<u>14,884</u>	<u>282,269</u>	<u>297,153</u>

Prior year

	Raising Funds (Note 4)	Charitable Activities (Note 5)	Total 2022
	£	£	£
Salaries	21,703	137,296	158,999
Other staffing costs	-	13,629	13,629
Office costs	-	33,078	33,078
Premises costs	-	52,340	52,340
Miscellaneous costs	-	491	491
Governance costs (Note 7)	-	7,186	7,186
	<u>21,703</u>	<u>244,020</u>	<u>265,723</u>

7 Governance costs

		Total Funds 2023	Total Funds 2022
		£	£
Independent examiner's fees	- for independent examination services	3,120	2,136
	- for other services	1,200	1,200
Other governance costs		253	250
Trustee expenses		900	3,600
		<u>5,473</u>	<u>7,186</u>

8 Net income/(expenditure) for the year

This is stated after charging:

		2023	2022
		£	£
Independent examiner's fees	- for independent examination services	3,120	2,136
	- for other services	1,200	1,200
Trustees' travel, meeting and training expenses		900	3,600
Depreciation		<u>12,217</u>	<u>7,141</u>

No Trustees have been reimbursed for their out of pocket travel expenses in the current or prior year. No Trustee received any remuneration during the current or prior year.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

9 Staff costs and numbers

The aggregate payroll costs were:

	2023 £	2022 £
Wages & salaries	563,635	515,569
Social security costs	45,271	38,353
Pension contributions	31,436	25,001
	<u>640,342</u>	<u>578,923</u>

No employee received emoluments of more than £60,000.

The average number of employees during the year was:

	2023 No.	2022 No.
Headcount	<u>25</u>	<u>25</u>

The key management personnel of the charity comprise the trustees and the charity CEO. The total amount of employee benefits (including employer pension contribution) received by key management personnel for their services to the charity was £56,193 (2022: £28,245).

10 Taxation

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

11 Statement of Financial Activities comparative figures

For the year ended 31 March 2022

Income from:

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations and legacies	410,042	212,875	622,917
Charitable activities	29,147	180,323	209,470
Investments	68	-	68
Total income	<u>439,257</u>	<u>393,198</u>	<u>832,455</u>

Expenditure on:

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Raising funds	8,816	20,000	28,816
Charitable activities	438,455	378,622	817,077
Total expenditure	<u>447,271</u>	<u>398,622</u>	<u>845,893</u>

Net income/(expenditure) for the year	(8,014)	(5,424)	(13,438)
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Transfers between funds	(25,501)	25,501	-
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Net movement in funds	<u>(33,515)</u>	<u>20,077</u>	<u>(13,438)</u>
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Total funds at start of year	325,481	56,412	381,893
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Total funds at end of year	<u>291,966</u>	<u>76,489</u>	<u>368,455</u>
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BATH & DISTRICT CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2023****12 Tangible fixed assets**

	Fixtures, fittings & equipment £	Total £
Cost		
At 1 April 2022	103,397	103,397
Additions	15,002	15,002
At 31 March 2023	<u>118,399</u>	<u>118,399</u>
Depreciation		
At 1 April 2022	94,295	94,295
Charge for the year	12,217	12,217
At 31 March 2023	<u>106,512</u>	<u>106,512</u>
Net book value		
At 31 March 2023	<u>11,887</u>	<u>11,887</u>
At 31 March 2022	<u>9,102</u>	<u>9,102</u>

13 Debtors

	2023 £	2022 £
Due in less than one year:		
Trade debtors	220,196	51,380
Other debtors	24,089	5,328
Prepayments and accrued income	34,690	29,931
	<u>278,975</u>	<u>86,639</u>

14 Creditors: amounts falling due within one year

	2023 £	2022 £
Other creditors	21,723	22,436
Accruals and deferred income	206,814	147,946
	<u>228,537</u>	<u>170,382</u>

15 Reconciliation of net movement in funds to net cash inflow from operating activities

	2023 £	2022 £
Statement of Financial Activities: Net movement in funds	(78,039)	(13,438)
Investment income	(1,474)	(68)
Depreciation	12,217	7,141
Increase / (decrease) in creditors	58,155	98,919
Decrease / (increase) in debtors	(192,336)	(40,207)
Net cash (outflow)/inflow from operating activities	<u>(201,477)</u>	<u>52,347</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

16 Analysis of changes in cash during the year

	2023 £	2022 £	Change £
Cash at bank and in hand	228,091	443,096	(215,005)
	2022 £	2021 £	Change £
Cash at bank and in hand	443,096	396,341	46,755

17 Movement in funds

For the year ended 31 March 2023

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
Restricted funds					
MacMillan	-	75,533	(123,946)	48,413	-
Dorothy House	-	12,978	(15,356)	2,378	-
M S Society	-	3,690	(3,716)	26	-
Bath Mind	-	7,000	(8,677)	1,677	-
Energy Advice Project (EBDX)	534	-	-	(534)	-
COVID-19 Response	2,613	-	-	(2,613)	-
Student Placement	401	-	-	-	401
Talking Money	11,239	31,927	(44,194)	1,028	-
St Johns Debt	-	30,000	(30,637)	637	-
St Johns Fundraising For Life	-	5,000	(5,000)	-	-
Quartet	-	5,000	(5,000)	-	-
Stroke Association	-	2,500	(5,843)	3,343	-
Digital Hearing equipment grant	-	10,020	(10,020)	-	-
Energy Redress Scheme Winter Hardship	61,702	7,275	(68,977)	-	-
BANES Fuel Poverty	-	195,000	(194,842)	-	158
B&NES Pathway from Poverty	-	37,500	(43,907)	6,407	-
	<u>76,489</u>	<u>423,423</u>	<u>(560,115)</u>	<u>60,762</u>	<u>559</u>
Unrestricted funds					
Designated funds					
Building fund	25,000	-	-	-	25,000
Employer's liability	38,000	-	-	-	38,000
Service delivery	211,473	-	-	3,277	214,750
General funds	17,493	532,591	(473,938)	(64,039)	12,107
	<u>291,966</u>	<u>532,591</u>	<u>(473,938)</u>	<u>(60,762)</u>	<u>289,857</u>
Total funds	<u>368,455</u>	<u>956,014</u>	<u>(1,034,053)</u>	<u>-</u>	<u>290,416</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

17 Movement in funds (continued)

For the year ended 31 March 2022

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Restricted funds					
MacMillan	-	58,926	(64,547)	5,621	-
Dorothy House	-	12,978	(15,280)	2,302	-
Multiple Sclerosis	-	3,300	(5,328)	2,028	-
Help to Claim	5,790	10,111	(24,565)	8,664	-
Bath Mind	-	7,000	(13,886)	6,886	-
Utilities fund	4,390	-	(4,390)	-	-
Energy Advice Project (EBDX)	1,500	-	(966)	-	534
COVID-19 Response	2,613	-	-	-	2,613
Student Placement	2,676	-	(2,275)	-	401
Talking Money	(874)	78,008	(65,895)	-	11,239
St Johns Fundraising For Life	-	50,000	(50,000)	-	-
Quartet	-	10,000	(10,000)	-	-
WECA Business Growth	-	5,515	(5,515)	-	-
Energy Redress Scheme Winter Hardship	40,317	57,360	(35,975)	-	61,702
BANES Fuel Poverty	-	100,000	(100,000)	-	-
	<u>56,412</u>	<u>393,198</u>	<u>(398,622)</u>	<u>25,501</u>	<u>76,489</u>
Unrestricted funds					
Designated funds					
Building fund	20,000	-	-	5,000	25,000
Employer's liability	48,600	-	-	(10,600)	38,000
Service delivery	148,630	-	-	62,843	211,473
Employment Pod	-	2,400	(3,554)	1,154	-
General funds	108,251	436,857	(443,717)	(83,898)	17,493
	<u>325,481</u>	<u>439,257</u>	<u>(447,271)</u>	<u>(25,501)</u>	<u>291,966</u>
Total funds	<u>381,893</u>	<u>832,455</u>	<u>(845,893)</u>	<u>-</u>	<u>368,455</u>

Restricted funds

MacMillan and Dorothy House funds are to offer advice to patients with a life-limiting diagnosis and their families in partnership with the Royal United Hospital, Bath.

Multiple Sclerosis - we have been retained by the MS society to provide advice to anyone affected by Multiple Sclerosis.

Help to Claim fund - A National CitA funded project run in conjunction with the DWP to help clients in the B&NES area who need help & assistance to make a first claim for Universal Credit (UC), either as a new benefit claimant or as a previous benefit claimant who is transitioning to UC as a result of a change in circumstances. Clients are supported to create their account and complete all the steps necessary to take them to the stage of receiving their first payment.

Bath Mind - funds received from Mind to help provide support to clients with underlying mental health issues living in Bath and the surrounding area to access their full entitlement to benefit support. The project supports clients to make their initial claim for Personal Independence Payments and other benefits as well as support with challenging and appealing against DWP decision-making when this has been erroneous.

Utilities fund - private restricted donations received for the purpose of making payments to clients facing hardship due to lack of funds to purchase gas and/or electricity.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

17 Movement in funds (*continued*)

Restricted funds (*continued*)

Energy Advice Project (EBDX) fund - This was a national Citizens Advice funded project involving our Generalist Service, which finished in 2022. It helped local vulnerable clients maximise their benefit entitlement whilst minimising the cost of their fuel bills, accessing grants that are available for improving home efficiency and also assisting them with managing fuel debt. Now that the project is complete the remaining funds have been transferred from this project to our General Funds reducing the balance to zero.

COVID-19 Response - funds received to help facilitate remote working during the COVID-19 pandemic. The transfer between funds represents the capital expenditure on fixed asset additions.

Student Placement - income received to fund student placements to help develop the establishment of a Law Clinic.

Talking Money - funds received to support the costs of a financial advisory service.

St John's Debt - For the past three years, the St. John's Foundation has made a contribution to our debt advice work. This contribution part funded our debt caseworkers.

St Johns Fundraising For Life - funds received to help fund a member of staff .

Quartet - We received two separate grants from the Quartet Community Fund during 2022-23:

One grant was to contribute to the costs of extending the contract of two trainee advisers, originally taken on under the government's Kickstart scheme.

The other funded a contribution to the costs of extending the contracts of two business development assistants, originally taken on under the government's Kickstart scheme, also used in 2021-22.

Stroke Association - This is a new partnership whereby the Stroke Association funds their referrals to us for advice on welfare benefits and a number of other issues.

Digital Hearing equipment grant - Two of our employees are hearing impaired, so we successfully applied to the DWP Access to Work fund to pay for two sets of equipment to enable these employees to work more effectively. The fund covered the whole cost of the equipment.

WECA Business Growth - funding received to develop and launch a new website.

Energy Redress Scheme Winter Hardship Fund - The restricted fund is created by a grant from Energy Saving Trust and must be spent strictly in the form of energy vouchers given to beneficiaries from low income households.

BANES Fuel Poverty - The restricted fund is created by a grant from Bath & North Somerset Council and must be spent strictly in the form of fuel vouchers given to support residents who have been affected by the Covid pandemic, are vulnerable or are in fuel poverty.

B&NES Pathway from Poverty - B&NES council part funded a pilot project to place staff and volunteers in local foodbanks and food pantries offering advice to their users. Funding was £48,000 for one year, though this included a £10,500 payment to Clean Slate who delivered part of the project. The project was supposed to start on 1 December 2021, but didn't commence until March 2022. The grant agreement was signed by us in March 2022.

Designated funds

Building fund - this fund was set up to set aside funds for unbudgeted building and maintenance needs.

Employer's liability fund - the fund was created to ensure funds were available to meet the charity's legal obligations as an employer.

Service fund - funds have been set aside to support the continuation of services to clients.

Employment Pod - funding received to employ an employment caseworker.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

18 Analysis of net assets between funds

As at 31 March 2023	Restricted Funds £	Unrestricted Designated Funds £	Unrestricted General Funds £	Total £
Tangible fixed assets	-	-	11,887	11,887
Other net assets	559	277,750	220	278,529
	<u>559</u>	<u>277,750</u>	<u>12,107</u>	<u>290,416</u>

As at 31 March 2022	Restricted Funds £	Unrestricted Designated Funds £	Unrestricted General Funds £	Total £
Tangible fixed assets	-	-	9,102	9,102
Other net assets	76,489	274,473	8,391	359,353
	<u>76,489</u>	<u>274,473</u>	<u>17,493</u>	<u>368,455</u>

19 Related party transactions

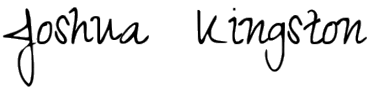
There are no transactions with trustees or other related parties other than those disclosed as required by the SORP elsewhere in the financial statements.

Document Details

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Accounts

BATH AND DISTRICT CITIZEN'S ADVICE BUREAU
FINANCIAL STATEMENTS
31 MARCH 2022

Company Registration Number: 02845028

Charity Number: 1025392

BATH AND DISTRICT CITIZENS ADVICE BUREAU
FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

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BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2022

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 2022. The trustees have adopted the provisions of 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).

The significant impact of the Covid-19 pandemic which started in March 2020, continued to have a substantial effect on operations throughout the year. As a result of the severe access restrictions to the buildings owned by BANES Council in Bath, Keynsham and Midsomer Norton all face-to-face meetings with clients ceased. The offices in Edgar Buildings were closed as the national lockdown led to all workers working from home, though a skeleton staff continued to work there. These offices are now being progressively reopened following the easing of lockdown and the success of the vaccination programme.

The charity maintains an enhanced telephone service and website, which has been updated to include Covid specific advice. Strategic partnerships were extended by entering into an emergency Covid response Compassionate Community Hub with BANES Council, healthcare provider Virgin Care (now HCRG Care) and other charities – this partnership has assisted thousands of BANES residents over the last year, and will continue as a strategic alliance for the charity. Trusted partners can make direct referrals into our service using a form on the website.

Following the departure of the previous CEO in May 2021, Suzanne Wigmore, the CEO of Citizens Advice Wiltshire acted as Interim CEO on a part-time basis while a full-time replacement was recruited. Simon Lawson took over as the permanent CEO in October 2021.

After nearly five years as our Chair, Kate Thomas resigned in July 2021. David Jacklin took over as acting chair, while a permanent replacement was sought. Moon Executive Search were engaged to find a new permanent chair and in December Dan Lyons joined the trustee board. Dan lives in Bath and is a retired tax policy partner at Deloitte, with has experience as a chair of various committees at the Chartered Institute of Taxation; he has also been a school governor. Dan took over as chair in February 2022, when David Jacklin stepped down from the board.

OBJECTIVES AND ACTIVITIES

Objectives and aims

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

The Charity has two principles in meeting the above objectives:

- The first of which is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively.

BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2022

- Secondly the organisation aims to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The Charity uses the name "Citizens Advice BANES" following a national rebranding campaign and to reflect the geographic reach of its support and advice services throughout Bath & North East Somerset (BANES).

Public benefit

The Trustees have paid due regard to the Charity Commission guidance on public benefit in deciding activities the charity should undertake. The focus of activities of the charity is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively; and equally to exercise a responsible influence on the development of social policies and services, both locally in the BANES area and nationally.

Every Citizens Advice Office is an independent, registered charity. Without funding from the Local Authority Bath & NE Somerset Council, Citizens Advice BANES could not continue to provide its services to the local community.

STRATEGIC REPORT

Achievement and performance

Overview

The Charity gives advice on a wide range of issues to residents of Bath and NE Somerset (BANES), (although referrals will be made to neighbouring advice agencies if they are in a better position to help a client with their problems) and to other individuals where they meet the criteria for our funded projects. During 2021/22 Citizens Advice BANES helped 4,496 unique clients (2021: 4,736) deal with 15,662 advice problems (2021: 15,953). Of these 58% stated that they were either disabled or were suffering from a long-term health condition (2021: 47%). Recorded financial gains made by clients were £5,627,590 (2021: £6,633,302)

Personal Independence Payments give rise to the highest number of enquiries, a situation which has been consistent for several years now. The introduction of Universal Credit has caused problems for many of our clients and the highest numbers of benefit enquiries are about benefits for people with illness and disability, including appeals against decisions which are dealt with by our specialist advisers. Debt issues are the second most common advice issue that the team deal with. The trend towards issues with council tax and household bills rather than credit cards, loans and overdrafts continues.

Whilst most clients come to ask for help with benefit or debt problems (together they account for over half of all advice issues), significant numbers also present with utility, housing, employment, and family issues. Although many clients will focus on one particular issue, there is invariably a combination of interrelated issues (e.g., the loss of a benefit or employment may lead to an accumulation of debts which, in turn, may lead to housing difficulties).

During the year, the charity received funds from B&NES council and from the Energy Redress Fund to distribute directly to clients suffering financial hardship, mainly in the form of payments to their utility providers.

BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2022

One of the funds allocated to the charity for distribution directly to clients was the subject of fraudulent applications to a total value of around £11,585. This was discovered in May 2022 and we reported the matter to Avon and Somerset police, the Energy Saving Trust (who granted us this funding), Citizens Advice and our insurers. All outstanding vouchers that had been fraudulently claimed were cancelled. The Energy Saving Trust subsequently invoked a clause in the grant agreement and claimed back this amount from the charity - the money was refunded in August.

The main areas of the Charity's activities are set out below.

Generalist services

Citizens Advice BANES provides advice in consumer, money advice, welfare benefits, employment, housing, family & personal matters, taxes, immigration & nationality, health, education, and discrimination. Under normal circumstances, it operates face to face drop-in services from the council One Stop Shops in Bath, Midsomer Norton and Keynsham, alongside Council staff and other partner agencies. Clients who require specialist advice and casework are dealt with from the charity's offices in Bath or Midsomer Norton. The Adviceline service is based in the Bath office and offers initial advice every weekday.

The work is primarily funded by a commission from BANES Council, which owns the premises.

Wessex Water provides a fund to enable us to enhance our debt advice provision within our general service. Advisers introduce clients to the schemes run by Wessex to help clients to pay their water bills and reduce their arrears. Debt advisers work with the clients to produce financial statements and realistic, affordable management plans. Further monies come from local trusts, parish councils, community fundraising and donations from members of the public, as well as corporate partners.

The charity's trained volunteer workforce consists of people from a broad range of ages and backgrounds, bringing with them wide experience as well as commitment to helping people to access the information they need to solve their problems, and to help to change policies and practices that negatively affect people's lives. Volunteers fulfil a variety of roles including advisers, caseworkers, IT support, research and campaigns, fundraising and administrative support. They are supported by a small and dedicated team of paid staff.

Other projects

In addition, four key projects delivering specialist advice were operated in the period under review.

- **Specialist benefits advice** (Funded by Macmillan Cancer Support and Dorothy House Hospice Care).

At a time when there are likely to be huge impacts on their circumstances and their families, it is vital that people living with cancer and other life limiting illnesses receive timely practical advice and support regarding welfare benefits and other related subjects. This can lift some of the burden of worry, help to pay for the extra costs at a time of reduced income and enable people to benefit more effectively from the direct services of their health professionals. Funding from Macmillan and from a local hospice, Dorothy

BATH AND DISTRICT CITIZENS ADVICE BUREAU
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House, has enabled caseworkers to offer this service and train volunteers to support them in this role.

- **Bath Multiple Sclerosis Society** provides funding for a project which enables caseworkers to help clients with MS in BANES with Welfare Benefits advice.
- The national **Help to Claim** programme, funded by the DWP and delivered by Citizens Advice services across the country continued to the end of March 2022. However from April, the service funding was reduced, and face-to-face provision was removed from the programme – CA-BANES decided not to bid to be part of the new service.
- The charity enhanced our strategic partnership with **Bath Mind** in the light of the substantial mental health and well-being challenges posed by Covid -19.
- **The Compassionate Community Hub** was established in March 2020 in partnership with BANES Council, Virgin Care (now HCRG Care) and other charity partners. Further talks on the longer viability, sustainability and funding of The Hub continue directly with HCRG Care, the CCG and BANES Council

Principal funding sources

The amounts received for each project are given in note 17.

The Trustees would like to thank all funders for their support and recognition that the work of the Citizens Advice is more important than ever in this uncertain economic environment. The trustees would also like to thank those local residents who have supported us with regular or one-off donations.

Reserves policy

As part of Risk Assessment, the Board reviews its financial arrangements and reserves policy. When it has been possible to do so, the Charity has set aside funds or reserves to help it deal with exceptional or unplanned expenditure, thereby minimising the financial implications of such expenditure on our current services. These designated funds are summarised below:

- Building Fund for unbudgeted building and maintenance needs: £25,000 (2021: £20,000)
- Employers' Liability Fund to meet the legal obligations as an employer: £38,000 (2021: £48,600)
- Service Delivery Fund to support continuation of services to clients: £211,473 (2021: £148,630)

The Trustees have adopted a policy that the Charity should maintain a Service Delivery Fund calculated as having a minimum balance equivalent to three months' normal operating expenditure by reference to the year just ended. In addition to this the Charity seeks to optimise its Free Reserves, which are defined as Unrestricted Funds less Designated Funds less funds committed to fixed assets. This is to ensure that, in the event of a significant drop in funding and together with the Designated Funds, the Charity would be able to continue most of its current activities while new sources of funding are identified. At the end of the financial year the Charity held Free Reserves of £8,391 (2021: £97,668).

BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
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FINANCIAL REVIEW

The Trustee Board sets the Charity's budget before the beginning of each financial year reflecting the estimated income and expenditure for that year. The budgets for each project are based on full cost recovery.

Delivery of all the projects resulted in an overall deficit for the year of £13,438 (2021: £164,675 surplus). At the balance sheet date, the Charity was carrying a balance of cash at bank and in hand of £443,096 (2021: £396,341).

After adjusting for creditor balances and transfers, as described below, the funding carried forward at 31 March 2022 was £368,455 (2021: £381,393), including restricted funds of £76,489 (2021: £56,412).

Significant transfers between funds during the year included:

Net decrease of £10,600 in Employers Liability to match obligation in this respect.

Increase of £62,843 in Service Delivery fund to match the amount required to cover three months of ongoing expenditure.

Future plans

The Generalist Service is dependent on funding from BANES Council. In 2021/22 this figure was £270,000 and this grant has been renewed for one year in 2022/23; it is understood that this contract will be put out to tender during summer/autumn 2022 with a new five-year contract on offer starting in April 2023.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Two new trustees were appointed during the year and a new induction programme was introduced.

Organisational structure

The charity is governed by a Trustee Board, which makes decisions on the annual budget, formulates policy and considers strategic issues likely to affect the organisation. The Trustee Board employs a CEO and staff to manage and deliver services.

The CEO attends all Trustee Board meetings in an advisory capacity. Representatives of the volunteer workforce and paid staff also attend Trustee Board meetings on a rotation basis. The Board has used its powers to delegate certain of its functions to committees.

Related party Disclosures

None to report.

BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2022

Risk management

The Trustees conduct reviews of the major risks to which the Charity is exposed. A risk register is maintained and updated monthly.

The Trustee Board met five times during the twelve-month period to 31 March 2022.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of Bath & District Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the strategic report and directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure, of the charitable company or that period. In preparing these financial statements, the trustees are required to:

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

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

Independent Examiner

Josh Kingston of Burton Sweet Limited was appointed as the charitable company's independent examiner during the year and he has expressed his willingness to continue in that capacity.

This report has been prepared in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities".

Signed by order of the Trustees on 24 November 2022.

Dan Lyons (Chair of Trustees)

Registered office:
2 Edgar Buildings
George Street
Bath
BA1 2EE

BATH AND DISTRICT CITIZENS ADVICE BUREAU
REFERENCE & ADMINISTRATIVE INFORMATION
YEAR ENDED 31 MARCH 2022

Status

Bath and District Citizens Advice Bureau is a company limited by guarantee and a registered charity. It is constituted under a Memorandum of Association which establishes the objects and powers of the charitable company and is governed under its Articles of Association.

Trading Name	Citizens Advice – Bath & North East Somerset
Trustees/Directors	Mr D Lyons (Chair – appointed 23 December 2021) Ms KJ Thomas (Chair – resigned 10 July 2021) Mr A Jacklin (Acting Chair 10 July 2021 – resigned 3 February 2022) Mr TP Saunt (Treasurer – resigned 16 December 2021) Ms S Callar Ms S Lindsay Mr D Smith Mr M Roe Ms S Sandy (appointed 11 February 2022)
Secretary/CEO	Mr S Lawson (appointed 11 November 2021)
Registered Office	2 Edgar Buildings George Street Bath BA1 2EE
Registered Charity Number	1025392
Registered Company Number	02845028
Independent Examiner	Joshua Kingston BSc ACA, Burton Sweet Limited The Clock Tower 5 Farleigh Court Old Weston Road, Flax Bourton Bristol BS48 1UR
Bankers	Lloyds Bank PLC 47 Milsom Street Bath BA1 1DN

BATH AND DISTRICT CITIZENS ADVICE BUREAU
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
YEAR ENDED 31 MARCH 2022

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity's 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 charity'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 in 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:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- 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
- 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.

Joshua Kingston BSc ACA
Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: 24 November 2022

BATH & DISTRICT CITIZENS ADVICE BUREAU**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)****YEAR ENDED 31 MARCH 2022**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £ (Restated)
Income from:					
Donations and legacies	2	410,042	212,875	622,917	695,013
Charitable activities	3	29,147	180,323	209,470	212,393
Investments		68	-	68	182
Total income		<u>439,257</u>	<u>393,198</u>	<u>832,455</u>	<u>907,588</u>
Expenditure on:					
Raising funds	4	8,816	20,000	28,816	43,141
Charitable activities	5	438,455	378,622	817,077	699,772
Total expenditure		<u>447,271</u>	<u>398,622</u>	<u>845,893</u>	<u>742,913</u>
Net income/(expenditure)	8	(8,014)	(5,424)	(13,438)	164,675
Transfers between funds	17	(25,501)	25,501	-	-
Net movement in funds		<u>(33,515)</u>	<u>20,077</u>	<u>(13,438)</u>	<u>164,675</u>
Total funds at start of year (restated)	17	325,481	56,412	381,893	217,218
Total funds at end of year	17	<u>291,966</u>	<u>76,489</u>	<u>368,455</u>	<u>381,893</u>

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

Further details on restatement see note 20.

**The notes on pages 12 to 22 form part of these financial statements
See note 11 for fund-accounting comparative figures**

BATH & DISTRICT CITIZENS ADVICE BUREAU**BALANCE SHEET****AS AT 31 MARCH 2022****Company number:02845028**

	Note	2022 £	2021 £ (Restated)
Fixed assets			
Tangible assets	12	9,102	10,583
		<u>9,102</u>	<u>10,583</u>
Current assets			
Debtors	13	86,639	46,432
Cash at bank and in hand		443,096	396,341
		<u>529,735</u>	<u>442,773</u>
Liabilities			
Creditors : amounts falling due within one year	14	(170,382)	(71,463)
Net current assets		<u>359,353</u>	<u>371,310</u>
Total assets less current liabilities		<u>368,455</u>	<u>381,893</u>
Net assets		<u><u>368,455</u></u>	<u><u>381,893</u></u>
FUNDS			
Unrestricted funds			
General funds	18	17,493	108,251
Designated funds	18	274,473	217,230
Restricted funds	18	76,489	56,412
Total funds		<u><u>368,455</u></u>	<u><u>381,893</u></u>

For the year ended 31 March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act applicable to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

These financial statements were approved by the Trustees on 24 November 2022 and are signed on their behalf by:

Susan Caller
Treasurer and Trustee

The notes on pages 12 to 22 form part of these financial statements

BATH & DISTRICT CITIZENS ADVICE BUREAU**CASH FLOW STATEMENT****YEAR ENDED 31 MARCH 2022**

	Note	2022 £	2021 £ (Restated)
Net cash inflow from operating activities	15	52,347	204,669
Non-operational cash flows:			
Investing activities			
Payments for tangible fixed assets		(5,660)	(15,762)
Investment income		68	182
		<u>(5,592)</u>	<u>(15,580)</u>
Net cash inflow/(outflow) for the year	16	<u><u>46,755</u></u>	<u><u>189,089</u></u>

Cashflow Restrictions

Charity law prohibits the use of net cash inflows on any endowed or other restricted fund to offset net cash outflows on any fund outside its own objects, except on special authority. In practice, this restriction has not had any effect on cash flows for the year.

The notes on pages 12 to 22 form part of these financial statements

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

1 Accounting policies

Accounting convention

The financial statements have been prepared in accordance with the historical cost convention (except for investments which have been included at fair value and in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 (or Companies Act 2006) and UK Generally Accepted Practice as it applies from 1 January 2019.

The charity is a public benefit entity as defined under FRS102. The Trustees consider that there are no material uncertainties affecting the ability of the charity to continue as a going concern.

Income

Income from donations is included in income when these are receivable, except as follows:

- I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
- II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Investment income is included on a receivable basis.

Donations in kind comprise donated services where the costs are measurable and the services would otherwise have to be paid for to maintain operational effectiveness.

Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

Raising funds

Raising funds expenditure include those costs incurred in seeking voluntary contributions, costs of goods sold and other costs which include the costs of running and participating in fundraising events and collections and cost of goods purchased for resale.

Charitable Activities

Grants awarded are allocated to charitable activities.

Grants awarded are treated as expenditure and a liability in the accounts as soon as they become legal or constructive obligations. In the case of multi-year grant awards, the funding for all years is immediately recognised unless there are conditions which need to be met by the recipient to enable the release of subsequent years' funding.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. Governance costs are included within support costs.

Allocation and apportionment costs

Certain expenditure is directly attributable to specific activities and this has been included in those cost categories. Other costs, which are attributable to more than one category, are apportioned across cost categories on the basis of an assessment of workload carried out from time to time.

Overhead support costs have been allocated between fundraising and publicity costs, fundraising trading and charitable activities. The apportionment has been allocated on the basis of usage and is analysed in note 6.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

1 Accounting policies (*continued*)

Pension costs and other post-retirement benefits

The charity contributes to defined contribution pension schemes. Contributions payable to the charity's pension schemes are charged to the Statement of Financial Activities in the period to which they relate.

Tangible fixed assets

Fixed assets are held at cost less accumulated depreciation. Assets costing less than £150 are not capitalised.

Depreciation is calculated so as to write off the cost of an asset, less its estimated ultimate residual value, over the useful life of that asset as follows:

Fixtures, fittings and equipment - over 3 years; straight line

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.

Cash at bank and in hand

Cash at bank and cash 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.

Creditors

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.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objects 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.

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to general funds at any time at the discretion of the

Further explanation of the nature and purpose of each fund is included in note 17 of the financial statements.

2 Income from: Donations and legacies

Current year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations	28,819	55,515	84,334
Donated services and facilities	29,000	-	29,000
Grants received	352,223	157,360	509,583
	<u>410,042</u>	<u>212,875</u>	<u>622,917</u>

Prior year

	Unrestricted Funds £	Restricted Funds £ (Restated)	Total Funds 2021 £ (Restated)
Donations	41,290	35,002	76,292
Donated services and facilities	45,114	-	45,114
Grants received	358,247	215,360	573,607
	<u>444,651</u>	<u>250,362</u>	<u>695,013</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

3 Income from: Charitable activities

Current year	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Operating Advice Centre	29,147	180,323	209,470
	<u>29,147</u>	<u>180,323</u>	<u>209,470</u>
Prior year	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
		(Restated)	(Restated)
Operating Advice Centre	54,744	157,649	212,393
	<u>54,744</u>	<u>157,649</u>	<u>212,393</u>

4 Expenditure on: Raising funds

Current year	Direct Costs £	Support Costs (Note 6) £	Total Funds 2022 £
Salaries	-	21,703	21,703
Promotional activities	7,113	-	7,113
	<u>7,113</u>	<u>21,703</u>	<u>28,816</u>
Prior year	Direct Costs £	Support Costs (Note 6) £	Total Funds 2021 £
Salaries	-	35,447	35,447
Promotional activities	7,694	-	7,694
	<u>7,694</u>	<u>35,447</u>	<u>43,141</u>

5 Expenditure on: Charitable activities

Current year	Direct Costs £	Grants Payable £	Support Costs (Note 6) £	Total Funds 2022 £
Operating Advice Centre	465,463	107,594	244,020	817,077
	<u>465,463</u>	<u>107,594</u>	<u>244,020</u>	<u>817,077</u>
Prior year	Direct Costs £	Grants Payable £	Support Costs (Note 6) £	Total Funds 2021 £
	(Restated)	(Restated)	(Restated)	(Restated)
Operating Advice Centre	384,552	143,503	171,717	699,772
	<u>384,552</u>	<u>143,503</u>	<u>171,717</u>	<u>699,772</u>

All grants made within the year and prior year were to individuals, through voucher schemes.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

6 Support costs

Support costs are allocated between raising funds and charitable activities on the basis of staff time and usage of resources spent on a project.

Support costs, included in notes 4 & 5, are as follows:

	Raising Funds (Note 4)	Charitable Activities (Note 5)	Total 2022
		£	£
Salaries	21,703	137,296	158,999
Other staffing costs	-	13,629	13,629
Office costs	-	33,078	33,078
Premises costs	-	52,340	52,340
Miscellaneous costs	-	491	491
Governance costs (Note 7)	-	7,186	7,186
	<u>21,703</u>	<u>244,020</u>	<u>265,723</u>

Prior year

	Raising Funds (Note 4)	Charitable Activities (Note 5)	Total 2021
	£	£	£
		(Restated)	(Restated)
Salaries	35,447	107,522	142,969
Other staffing costs	-	1,917	1,917
Office costs	-	21,888	21,888
Premises costs	-	37,193	37,193
Miscellaneous costs	-	147	147
Governance costs (Note 7)	-	3,050	3,050
	<u>35,447</u>	<u>171,717</u>	<u>207,164</u>

7 Governance costs

		Total Funds 2022	Total Funds 2021
		£	£
Independent examiner's fees	- for independent examination services	2,136	1,440
	- for other services	1,200	1,200
Other governance costs		250	410
Trustee expenses		3,600	-
		<u>7,186</u>	<u>3,050</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

8 Net income/(expenditure) for the year

This is stated after charging:

	2022	2021
	£	£
Independent examiner's fees	2,136	1,440
- for independent examination services		
- for other services	1,200	1,200
Trustees' travel, meeting and training expenses	3,600	-
Depreciation	<u>7,141</u>	<u>5,561</u>

No Trustees have been reimbursed for their out of pocket travel expenses in the current or prior year. No Trustee received any remuneration during the current or prior year.

9 Staff costs and numbers

The aggregate payroll costs were:

	2022	2021
	£	£
Wages & salaries	515,569	429,886
Social security costs	38,353	32,053
Pension contributions	<u>25,001</u>	<u>24,543</u>
	<u>578,923</u>	<u>486,482</u>

No employee received emoluments of more than £60,000.

The average number of employees during the year was:

	2022	2021
	No.	No.
Headcount	<u>25</u>	<u>17</u>

The key management personnel of the charity comprise the trustees and the charity CEO. The total amount of employee benefits (including employer pension contribution) received by key management personnel for their services to the charity was £28,245 (2021: £55,988).

10 Taxation

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

BATH & DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

11 Statement of Financial Activities comparative figures

For the year ended 31 March 2021

Income from:

Donations and legacies

Charitable activities

Investments

Total income

Unrestricted Funds	Restricted Funds	Total Funds 2021
£	£	£
	(Restated)	(Restated)
444,651	250,362	695,013
54,744	157,649	212,393
182	-	182
<u>499,577</u>	<u>408,011</u>	<u>907,588</u>

Expenditure on:

Raising funds

Charitable activities

Total expenditure

21,678	21,463	43,141
374,374	325,398	699,772
<u>396,052</u>	<u>346,861</u>	<u>742,913</u>

Net income/(expenditure) for the year

103,525 61,150 164,675

Transfers between funds

10,589 (10,589) -

Net movement in funds

114,114 50,561 164,675

Total funds at start of year

211,367 5,851 217,218

Total funds at end of year

325,481 56,412 381,893

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

12 Tangible fixed assets

	Fixtures, fittings & equipment £	Total £
Cost		
At 1 April 2021	97,737	97,737
Additions	5,660	5,660
At 31 March 2022	<u>103,397</u>	<u>103,397</u>
Depreciation		
At 1 April 2021	87,154	87,154
Charge for the year	7,141	7,141
At 31 March 2022	<u>94,295</u>	<u>94,295</u>
Net book value		
At 31 March 2022	<u>9,102</u>	<u>9,102</u>
At 31 March 2021	<u>10,583</u>	<u>10,583</u>

13 Debtors

	2022 £	2021 £ (Restated)
Due in less than one year:		
Trade debtors	51,380	4,724
Other debtors	5,328	37,528
Prepayments and accrued income	29,931	4,180
	<u>86,639</u>	<u>46,432</u>

14 Creditors: amounts falling due within one year

	2022 £	2021 £
Other creditors	22,436	3,323
Accruals and deferred income	147,946	68,140
	<u>170,382</u>	<u>71,463</u>

15 Reconciliation of net movement in funds to net cash inflow from operating activities

	2022 £	2021 £ (Restated)
Statement of Financial Activities: Net movement in funds	(13,438)	164,675
Investment income	(68)	(182)
Depreciation	7,141	5,561
Increase / (decrease) in creditors	98,919	43,786
Decrease / (increase) in debtors	(40,207)	(9,171)
Net cash (outflow)/inflow from operating activities	<u>52,347</u>	<u>204,669</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

16 Analysis of changes in cash during the year

	2022 £	2021 £	Change £
Cash at bank and in hand	443,096	396,341	46,755
	2021 £	2020 £	Change £
Cash at bank and in hand	396,341	207,252	189,089

17 Movement in funds

For the year ended 31 March 2022

	At 1 April 2021 £ (Restated)	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Restricted funds					
MacMillan	-	58,926	(64,547)	5,621	-
Dorothy House	-	12,978	(15,280)	2,302	-
Multiple Sclerosis	-	3,300	(5,328)	2,028	-
Help to Claim	5,790	10,111	(24,565)	8,664	-
Bath Mind	-	7,000	(13,886)	6,886	-
Utilities fund	4,390	-	(4,390)	-	-
Energy Advice Project (EBDX)	1,500	-	(966)	-	534
COVID-19 Response	2,613	-	-	-	2,613
Student Placement	2,676	-	(2,275)	-	401
Talking Money	(874)	78,008	(65,895)	-	11,239
St Johns Fundraising For Life	-	50,000	(50,000)	-	-
Quartet	-	10,000	(10,000)	-	-
WECA Business Growth	-	5,515	(5,515)	-	-
Energy Redress Scheme Winter					
Hardship Fund	40,317	57,360	(35,975)	-	61,702
BANES Fuel Poverty	-	100,000	(100,000)	-	-
	<u>56,412</u>	<u>393,198</u>	<u>(398,622)</u>	<u>25,501</u>	<u>76,489</u>
Unrestricted funds					
Designated funds					
Building fund	20,000	-	-	5,000	25,000
Employer's liability	48,600	-	-	(10,600)	38,000
Service delivery	148,630	-	-	62,843	211,473
Employment Pod	-	2,400	(3,554)	1,154	-
General funds	<u>108,251</u>	<u>436,857</u>	<u>(443,717)</u>	<u>(83,898)</u>	<u>17,493</u>
	<u>325,481</u>	<u>439,257</u>	<u>(447,271)</u>	<u>(25,501)</u>	<u>291,966</u>
Total funds	<u>381,893</u>	<u>832,455</u>	<u>(845,893)</u>	<u>-</u>	<u>368,455</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

17 Movement in funds (continued)

For the year ended 31 March 2021

	At 1 April 2020 £	Income £ (Restated)	Expenditure £ (Restated)	Transfers £	At 31 March 2021 £ (Restated)
Restricted funds					
MacMillan	-	51,028	(56,201)	5,173	-
Dorothy House	-	12,978	(12,978)	-	-
Multiple Sclerosis	-	2,650	(2,650)	-	-
Help to Claim	-	24,584	(18,794)	-	5,790
Bath Mind	-	12,500	(12,500)	-	-
Utilities fund	4,390	-	-	-	4,390
Energy Advice Project (EBDX)	-	6,780	(5,280)	-	1,500
Fundraising	1,461	20,002	(21,463)	-	-
COVID-19 Response	-	18,375	-	(15,762)	2,613
Student Placement	-	5,500	(2,824)	-	2,676
Talking Money	-	23,254	(24,128)	-	(874)
St Johns Fundraising For Life	-	15,000	(15,000)	-	-
Energy Redress Scheme Winter	-	165,360	(125,043)	-	40,317
Hardship Fund	-	50,000	(50,000)	-	-
BANES Fuel Poverty	-	-	-	-	-
	<u>5,851</u>	<u>408,011</u>	<u>(346,861)</u>	<u>(10,589)</u>	<u>56,412</u>
Unrestricted funds					
Designated funds					
Building fund	20,000	-	-	-	20,000
Employer's liability	46,500	-	-	2,100	48,600
Service delivery	118,700	-	-	29,930	148,630
General funds	<u>26,167</u>	<u>499,577</u>	<u>(396,052)</u>	<u>(21,441)</u>	<u>108,251</u>
	<u>211,367</u>	<u>499,577</u>	<u>(396,052)</u>	<u>10,589</u>	<u>325,481</u>
Total funds	<u>217,218</u>	<u>907,588</u>	<u>(742,913)</u>	<u>-</u>	<u>381,893</u>

Restricted funds

MacMillan and Dorothy House funds are to offer advice to patients with a life-limiting diagnosis and their families in partnership with the Royal United Hospital, Bath.

Multiple Sclerosis - we have been retained by the MS society to provide advice to anyone affected by Multiple Sclerosis.

Help to Claim fund - A National CitA funded project run in conjunction with the DWP to help clients in the B&NES area who need help & assistance to make a first claim for Universal Credit (UC), either as a new benefit claimant or as a previous benefit claimant who is transitioning to UC as a result of a change in circumstances. Clients are supported to create their account and complete all the steps necessary to take them to the stage of receiving their

Bath Mind - funds received from Mind to help provide support to clients with underlying mental health issues living in Bath and the surrounding area to access their full entitlement to benefit support. The project supports clients to make their initial claim for Personal Independence Payments and other benefits as well as support with challenging and appealing against DWP decision-making when this has been erroneous.

Utilities fund - private restricted donations received for the purpose of making payments to clients facing hardship due to lack of funds to purchase gas and/or electricity.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

17 Movement in funds (*continued*)

Restricted funds (*continued*)

Energy Advice Project (EBDX) fund - A National CitA funded project to help local vulnerable clients maximise their benefit entitlement whilst, minimising the cost of their fuel bills, accessing grants that are available for improving home efficiency and assisting them with managing fuel debt. This year the service was delivered in conjunction with Age UK.

Fundraising fund - funds received to help fund a member of staff to assist with fundraising.

COVID-19 Response - funds received to help facilitate remote working during the COVID-19 pandemic. The transfer between funds represents the capital expenditure on fixed asset additions.

Student Placement - income received to fund student placements to help develop the establishment of a Law Clinic.

Talking Money - funds received to support the costs of a financial advisory service.

St Johns Fundraising For Life - funds received to help fund a member of staff .

Quartet - funding received to extend the contract of the business development assistant, who was taken on under the government's Kickstart scheme.

WECA Business Growth - funding received to develop and launch a new website.

Energy Redress Scheme Winter Hardship Fund - The restricted fund is created by a grant from Energy Saving Trust and must be spent strictly in the form of energy vouchers given to beneficiaries from low income households.

BANES Fuel Poverty - The restricted fund is created by a grant from Bath & North Somerset Council and must be spent strictly in the form of fuel vouchers given to support residents who have been affected by the Covid pandemic, are vulnerable or are in fuel poverty.

Designated funds

Building fund - this fund was set up to set aside funds for unbudgeted building and maintenance needs.

Employer's liability fund - the fund was created to ensure funds were available to meet the charity's legal obligations as an employer.

Service fund - funds have been set aside to support the continuation of services to clients.

Employment Pod - funding received to employ an employment caseworker.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

18 Analysis of net assets between funds

	Restricted Funds £	Unrestricted Designated Funds £	Unrestricted General Funds £	Total £
As at 31 March 2022				
Tangible fixed assets	-	-	9,102	9,102
Other net assets	76,489	274,473	8,391	359,353
	<u>76,489</u>	<u>274,473</u>	<u>17,493</u>	<u>368,455</u>
	Restricted Funds £	Unrestricted Designated Funds £	Unrestricted General Funds £	Total £
As at 31 March 2021				
	(Restated)			(Restated)
Tangible fixed assets	-	-	10,583	10,583
Other net assets	56,412	217,230	97,668	371,310
	<u>56,412</u>	<u>217,230</u>	<u>108,251</u>	<u>381,893</u>

19 Related party transactions

There are no transactions with trustees or other related parties other than those disclosed as required by the SORP elsewhere in the financial statements.

20 Prior year restatement

There has been a £40,317 prior year adjustment to the brought forward funds due change in recognition of grant funding received previously classified as funds held as an agent.

	As previously stated £	Adjustment £	Restated amounts £
Balance Sheet			
Total restricted funds as at 31 March 2021	(16,095)	(40,317)	(56,412)
Total cash at bank and in hand as at 31 March 2021	395,232	1,109	396,341
Total current assets as at 31 March 2021	<u>7,224</u>	<u>39,208</u>	<u>46,432</u>
Statement of Financial Activities			
Income from donations and legacies for the year ended 31 March 2021	479,653	215,360	695,013
Income from charitable activities for the year ended 31 March 2021	239,044	(26,651)	212,393
Expenditure on charitable activities for the year ended 31 March 2021	<u>(551,380)</u>	<u>(148,392)</u>	<u>(699,772)</u>

Accounts

BATH AND DISTRICT CITIZEN'S ADVICE BUREAU
FINANCIAL STATEMENTS
31 MARCH 2021

Company Registration Number: 02845028

Charity Number: 1025392

BATH AND DISTRICT CITIZENS ADVICE BUREAU
FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021

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BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2021

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 2021. The trustees have adopted the provisions of 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).

The significant global impact of Covid-19 which hit the charity right at the end of the previous accounting period, continued to have a substantial effect on operations throughout the year. As a result of the severe access restrictions to the buildings owned by BANES Council in Manvers Street, in Keynsham and in Midsomer Norton all face-to-face meetings with clients ceased. The offices in Edgar Buildings were closed as the national lockdown led to all workers working from home. Fortunately, we were able to react quickly to these new challenges and all staff adapted to remote working as have many volunteers. These offices are now being progressively reopened following the easing of lockdown and the success of the vaccination programme.

We now provide an enhanced telephone service and website, which has been updated to include Covid specific advice. We also took the opportunity to expand our strategic partnerships by entering into an emergency Covid response "Compassionate Community Hub" with BANES Council, the healthcare provider Virgin Care and other charities – this partnership has assisted thousands of BANES residents over the last year, and will continue as a strategic alliance for the charity.

Since the end of the year the Charity's CEO, Les Redwood, accepted the role of Strategic Lead for Welfare and Benefits at national Citizens Advice. During his time with the Charity of just over two years, Les introduced a more structured management approach, drove a significant increase in income, and developed new innovative strategic partnerships which will help secure the future of our organisation and continue to help the people we work so hard to support.

Following Les' departure on 14 May 2021, Suzanne Wigmore, the CEO of Citizens Advice Wiltshire acted as Interim CEO on a parttime basis while a full-time replacement was recruited. We were very lucky to have her support at a difficult time and are grateful for her efforts.

Following a rigorous recruitment process in which we identified several high-quality candidates for the role, we appointed Simon Lawson as permanent CEO. As well as broad experience of the charity sector, Simon has 18 years' experience of Citizens Advice including as Chief Executive in Hammersmith and Fulham, Portsmouth and Richmond. Throughout the interview process we were impressed with his knowledge and passion for our charity, his calm and collaborative approach to management, and his understanding not only of the challenges we face, but the steps needed to move forward. Simon joined the charity on 4 October 2021 and will lead it on the next phase of its journey.

After nearly five years as our Chair, Kate Thomas has decided to resign to devote more time to her paid career. The board would like to thank Kate for her outstanding contribution. Her drive, determination and resilience have been an integral part of building a sustainable future for the charity. We all wish her well for the future. The search for a new Chair has begun and we hope it will be concluded before the end of the year.

OBJECTIVES AND ACTIVITIES

Objectives and aims

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

The Charity has two principles in meeting the above objectives:

- The first of which is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively.
- Secondly the organisation aims to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The Charity uses the name "Citizens Advice BANES" following a national rebranding campaign and to reflect the geographic reach of its support and advice services throughout Bath & North East Somerset (BANES).

Public benefit

The Trustees have paid due regard to the Charity Commission guidance on public benefit in deciding activities the charity should undertake. The focus of activities of the charity is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively; and equally to exercise a responsible influence on the development of social policies and services, both locally in the BANES area and nationally.

Every Citizens Advice Office is an independent, registered charity. Without funding from the Local Authority Bath & NE Somerset Council, Citizens Advice BANES could not continue to provide its services to the local community.

STRATEGIC REPORT

Achievement and performance

Overview

The Charity gives advice on a wide range of issues to residents of Bath and NE Somerset (BANES), (although referrals will be made to neighbouring advice agencies if they are in a better position to help a client with their problems) and to other individuals where they meet the criteria for our funded projects. During 2020/21 Citizens Advice BANES helped with 4,736 unique clients deal with 15,953 advice problems. Of these 47% stated that they were either disabled or were suffering from a long-term health condition.

Personal Independence Payments give rise to the highest number of enquiries, a situation which has been consistent for several years now. The introduction of Universal Credit has caused problems for many of our clients and the highest numbers of benefit enquiries are

BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2021

about benefits for people with illness and disability, including appeals against decisions which are dealt with by our specialist advisers.

Debt issues are the second most common advice issue that the team deal with. The trend towards issues with council tax and household bills rather than credit cards, loans and overdrafts continues however this year has shown a slight reduction in the number of rent arrears cases we have helped.

Whilst most clients come to ask for help with benefit or debt problems (together they account for over half of all advice issues), significant numbers also present with housing, employment, and family issues. Although many clients will focus on one particular issue, there is invariably a combination of interrelated issues (e.g. the loss of a benefit or employment may lead to an accumulation of debts which, in turn, may lead to housing difficulties).

The main areas of the Charity's activities are set out below.

Generalist services

Citizens Advice BANES provides advice in consumer, money advice, welfare benefits, employment, housing, family & personal matters, taxes, immigration & nationality, health, education, and discrimination.

Under normal circumstances, it operates face to face drop-in services from the BANES One Stop Shops in Bath, Midsomer Norton and Keynsham, alongside Council staff and other partner agencies. Clients who require specialist advice and casework are dealt with from the charity's offices in Bath or Midsomer Norton. The Adviceline service is based in the Bath office and offers initial advice every weekday.

The work is primarily funded by a commission from BANES Council, which own the premises.

Wessex Water provides a fund to enable us to enhance our debt advice provision within our general service. We are able to introduce clients to the schemes run by Wessex to help clients to pay their water bills and reduce their arrears. We work with the clients to produce financial statements and realistic, affordable management plans.

Further monies come from local trusts, parish councils, community fundraising and donations from members of the public, as well as corporate partners.

Our trained volunteer workforce consists of people from a broad range of ages and backgrounds, bringing with them wide experience as well as commitment to helping people to access the information they need to solve their problems, and to help to change policies and practices that negatively affect people's lives. Our volunteers fulfil a variety of roles including advisers, caseworkers, IT support, research and campaigns, fundraising and administrative support. They are supported by a small and dedicated team of paid staff.

Other projects

In addition, four key projects delivering specialist advice were operated in the period under review.

- **Macmillan and Dorothy House** (Funded by Macmillan Cancer Support and Dorothy House Hospice Care).

At a time when there are likely to be huge impacts on their circumstances and their families, it is vital that people living with cancer and other life limiting illnesses receive timely practical advice and support regarding welfare benefits and other related subjects. This can lift some of the burden of worry, help to pay for the extra costs at a time of reduced income and enable people to benefit more effectively from the direct services of their health professionals. Funding from Macmillan and from a local hospice, Dorothy House, has enabled caseworkers to offer this service and train volunteers to support them in this role.

- **Bath Multiple Sclerosis Society** provides funding for a project which enables caseworkers to help clients with MS in BANES with Welfare Benefits advice.
- Our national partnership with **DWP** and the **Help to Claim Universal Credit** support scheme also continues, with increased finding for 2020-21 in response to the global crises.
- We also enhanced our strategic partnership with **Bath Mind** in the light of the substantial mental health and well-being challenges posed by Covid -19.
- **The Compassionate Community Hub** was established in March 2020 in partnership with BANES Council, Virgin Care and other charity partners. This was an emergency response to the global Covid – 19 crises. Direct support was secured from The National Lottery with an award of an emergency response grant of £76,000. Further talks on the longer viability, sustainability and funding of The Hub continue directly with Virgin Care, the CCG and BANES Council.

Principal funding sources

The amounts received for each project are given in note 18.

The Trustees would like to thank all funders for their support and recognition that the work of the Citizens Advice is more important than ever in this uncertain economic environment. We have been able to expand and develop our partnerships and new funding substantially in 2020-2021.

Reserves policy

As part of Risk Assessment, the Board reviews its financial arrangements and reserves policy. When it has been possible to do so, the Charity has set aside funds or reserves to help it deal with exceptional or unplanned expenditure, thereby minimising the financial implications of such expenditure on our current services. These designated funds are summarised below:

- Building Fund for unbudgeted building and maintenance needs: £20,000 (2020: £20,000)
- Employers' Liability Fund to meet the legal obligations as an employer: £48,600 (2020: £46,500)

BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2021

- Service Delivery Fund to support continuation of services to clients:
£148,630 (2020: £118,700)

The Trustees have adopted a policy that the Charity should maintain a Service Delivery Fund calculated as having a minimum balance equivalent to three months' normal operating expenditure by reference to the year just ended. In addition to this the Charity seeks to optimise its Free Reserves, which are defined as Unrestricted Funds less Designated Funds less funds committed to fixed assets. This is to ensure that, in the event of a significant drop in funding and together with the Designated Funds, the Charity would be able to continue most of its current activities while new sources of funding are identified. At the end of the financial year the Charity held Free Reserves of £97,668 (2020 - £25,785).

FINANCIAL REVIEW

The Trustee Board sets the Charity's budget before the beginning of each financial year reflecting the estimated income and expenditure for that year. The budgets for each project are based on full cost recovery.

Delivery of all the projects resulted in an overall surplus for the year of £124,358 (2020: £2,612). At the balance sheet date, the Charity was carrying a balance of cash at bank and in hand of £395,232 (2020: £207,252).

After adjusting for creditor balances and transfers, as described below, the funding carried forward at 31 March 2021 was £341,576 (2020: £217,218), including restricted funds of £16,095 (2020 - £5,851).

Significant transfers between funds during the year included:

Net increase of £2,100 in Employers Liability to match obligation in this respect.

Increase of £29,930 in Service Delivery fund to match the amount required to cover three months of ongoing expenditure.

Future plans

The Generalist Service is dependent on funding from BANES Council. In 2020/21 this figure was £270,000 and this grant has been renewed for 2021/22.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

The structure and process of new Trustee induction and training continued to be developed throughout the year as part of the recruitment of new Trustees. Information packs of Annual Accounts, Short Form Accounts, a copy of each of the last two Board Meeting Minutes and

BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2021

Memoranda and Articles of Association are provided. An invitation is made to visit staff and volunteers together with the opportunity to meet existing Trustees.

Organisational structure

The charity is governed by a Trustee Board, which makes decisions on the annual budget, formulates policy and considers strategic issues likely to affect the organisation. The Trustee Board employs a CEO and staff to manage and deliver services.

The CEO attends all Trustee Board meetings in an advisory capacity. Representatives of the volunteer workforce and salaried staff also attend Trustee Board meetings on a rotation basis.

Occasionally, the Trustee Board has used its powers to require these representatives and CEO to withdraw from meetings whenever confidential matters relating to staff are being discussed.

At the first meeting of the Trustee Board after the Annual General meeting the Trustees elect the Chairman, Vice Chairman and Treasurer. The Board has used its powers to delegate certain of its functions to committees.

Related party Disclosures

None to report.

Risk management

The Trustees conduct reviews of the major risks to which the Charity is exposed. A risk register is maintained and updated monthly.

The Trustee Board met six times during the twelve-month period to 31 March 2021.

BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2021

Statement of trustees' responsibilities

The trustees (who are also directors of Bath & District Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the strategic report and directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure, of the charitable company or that period. In preparing these financial statements, the trustees are required to:

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

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

Independent Examiner

Josh Kingston of Burton Sweet was appointed as the charitable company's independent examiner during the year and he has expressed his willingness to continue in that capacity.

This report has been prepared in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities".

Signed by order of the Trustees on 13 December 2021.

Susan Callar (Trustee)

Registered office:
2 Edgar Buildings
George Street
Bath
BA1 2EE

BATH AND DISTRICT CITIZENS ADVICE BUREAU
REFERENCE & ADMINISTRATIVE INFORMATION
YEAR ENDED 31 MARCH 2021

Status

Bath and District Citizens Advice Bureau is a company limited by guarantee and a registered charity. It is constituted under a Memorandum of Association which establishes the objects and powers of the charitable company and is governed under its Articles of Association.

Trading Name Citizens Advice – Bath & North East Somerset

Trustees Ms KJ Thomas (Chair – resigned 10 July 2021)
Mr A Jacklin (Vice Chair – Acting Chair 10 July 2021)
Mr TP Saunt (Treasurer)
Ms S Callar
Ms S Lindsay
Mr D Smith
Mr M Roe

Registered Office 2 Edgar Buildings
George Street
Bath
BA1 2EE

Registered Charity Number 1025392

Registered Company Number 02845028

Independent Examiner Joshua Kingston BSc ACA,
Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road,
Flax Bourton
Bristol
BS48 1UR

Bankers Lloyds Bank PLC
47 Milsom Street
Bath
BA1 1DN

BATH AND DISTRICT CITIZENS ADVICE BUREAU
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
YEAR ENDED 31 MARCH 2021

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity's 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 charity'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 in 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:

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.

Joshua Kingston BSC ACA
Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: 13 December 2021

BATH & DISTRICT CITIZENS ADVICE BUREAU**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)****YEAR ENDED 31 MARCH 2021**

		Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
	Note				
Income from:					
Donations and legacies	2	444,651	35,002	479,653	368,199
Charitable activities	3	81,395	157,649	239,044	118,570
Investments	4	182	-	182	1,419
Total income		526,228	192,651	718,879	488,188
Expenditure on:					
Raising funds	5	21,678	21,463	43,141	8,537
Charitable activities	6	401,025	150,355	551,380	477,039
Total expenditure		422,703	171,818	594,521	485,576
Net income/(expenditure)	9	103,525	20,833	124,358	2,612
Transfers between funds	18	10,589	(10,589)	-	-
Net movement in funds		114,114	10,244	124,358	2,612
Total funds at start of year	18	211,367	5,851	217,218	214,606
Total funds at end of year	18	325,481	16,095	341,576	217,218

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The notes on pages 13 to 23 form part of these financial statements
See note 12 for fund-accounting comparative figures

BATH & DISTRICT CITIZENS ADVICE BUREAU**BALANCE SHEET****AS AT 31 MARCH 2021****Company number:02845028**

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	13	10,583	382
		<u>10,583</u>	<u>382</u>
Current assets			
Debtors	14	7,224	37,261
Cash at bank and in hand		395,232	207,252
		<u>402,456</u>	<u>244,513</u>
Liabilities			
Creditors : amounts falling due within one year	15	(71,463)	(27,677)
Net current assets		<u>330,993</u>	<u>216,836</u>
Total assets less current liabilities		<u>341,576</u>	<u>217,218</u>
Net assets		<u><u>341,576</u></u>	<u><u>217,218</u></u>
FUNDS			
Unrestricted funds			
General funds	19	108,251	26,167
Designated funds	19	217,230	185,200
Restricted funds	19	16,095	5,851
Total funds		<u><u>341,576</u></u>	<u><u>217,218</u></u>

For the year ended 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act applicable to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

These financial statements were approved by the Trustees on 13 December 2021 and are signed on their behalf by:

Susan Caller
Trustee

The notes on pages 13 to 23 form part of these financial statements

BATH & DISTRICT CITIZENS ADVICE BUREAU**CASH FLOW STATEMENT****YEAR ENDED 31 MARCH 2021**

	Note	2021 £	2020 £
Net cash inflow from operating activities	16	203,560	(6,262)
Non-operational cash flows:			
Investing activities			
Payments for tangible fixed assets		(15,762)	(238)
Investment income		182	1,419
		<u>(15,580)</u>	<u>1,181</u>
Net cash inflow/(outflow) for the year	17	<u>187,980</u>	<u>(5,081)</u>

Cashflow Restrictions

Charity law prohibits the use of net cash inflows on any endowed or other restricted fund to offset net cash outflows on any fund outside its own objects, except on special authority. In practice, this restriction has not had any effect on cash flows for the year.

The notes on pages 13 to 23 form part of these financial statements

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

1 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Charities Act 2011, the Financial Reporting Standard 102 (FRS102) and the requirements of the Charities Statement of Recommended Practice based thereon.

The charity is a public benefit entity as defined under FRS102. The Trustees consider that there are no material uncertainties affecting the ability of the charity to continue as a going concern. This has been considered in the context of Covid-19 and its impact on the charity, please see the Trustees' Annual report

Income

Income from donations is included in income when these are receivable, except as follows:

- I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
- II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Legacies are included on a receivable basis where charity is entitled to the income, it can be measured reliably and receipt is probable. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is not included in income but is treated as a contingent asset and disclosed if material.

Investment income is included on a receivable basis.

Donations in kind comprise donated services where the costs are measurable and the services would otherwise have to be paid for to maintain operational effectiveness.

Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

Raising funds

Raising funds expenditure include those costs incurred in seeking voluntary contributions, costs of goods sold and other costs which include the costs of running and participating in fundraising events and collections and cost of goods purchased for resale.

Charitable Activities

Grants awarded are allocated to charitable activities.

Grants awarded are treated as expenditure and a liability in the accounts as soon as they become legal or constructive obligations. In the case of multi-year grant awards, the funding for all years is immediately recognised unless there are conditions which need to be met by the recipient to enable the release of subsequent years' funding.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. Governance costs are included within support costs.

Allocation and apportionment costs

Certain expenditure is directly attributable to specific activities and this has been included in those cost categories. Other costs, which are attributable to more than one category, are apportioned across cost categories on the basis of an assessment of workload carried out from time to time.

Overhead support costs have been allocated between fundraising and publicity costs, fundraising trading and charitable activities. The apportionment has been allocated on the basis of usage and is analysed in note 7.

YEAR ENDED 31 MARCH 2021

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

2 Income from: Donations and legacies

Current year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Donations	41,290	35,002	76,292
Donated services and facilities	45,114	-	45,114
Grants received	358,247	-	358,247
	<u>444,651</u>	<u>35,002</u>	<u>479,653</u>

Prior year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Donations	26,901	19,041	45,942
Donated services and facilities	29,000	-	29,000
Grants received	293,257	-	293,257
	<u>349,158</u>	<u>19,041</u>	<u>368,199</u>

3 Income from: Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Operating Advice Centre	81,395	157,649	239,044	118,570
	<u>81,395</u>	<u>157,649</u>	<u>239,044</u>	<u>118,570</u>

All income from charitable activities received in the prior year was for restricted purposes.

4 Income from: Investments

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Interest received	182	-	182	1,419
	<u>182</u>	<u>-</u>	<u>182</u>	<u>1,419</u>

All interest received in the prior year was unrestricted.

5 Expenditure on: Raising funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Salaries	13,984	21,463	35,447	8,309
Other staff costs	-	-	-	154
Other costs	7,694	-	7,694	74
	<u>21,678</u>	<u>21,463</u>	<u>43,141</u>	<u>8,537</u>

During the prior year all expenditure on raising funds was restricted.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

6 Expenditure on: Charitable activities Current year

	Direct Costs	Grant funding of activities	Support Costs (Note 7)	Total Funds 2021
	£	£	£	£
Operating Advice Centre	379,663	-	171,717	551,380
	<u>379,663</u>	<u>-</u>	<u>171,717</u>	<u>551,380</u>

Prior year

	Direct Costs	Grant funding of activities	Support Costs (Note 7)	Total Funds 2020
	£	£	£	£
Operating Advice Centre	278,235	6,640	192,164	477,039
	<u>278,235</u>	<u>6,640</u>	<u>192,164</u>	<u>477,039</u>

7 Support costs

Support costs are allocated between raising funds and charitable activities on the basis of staff time and usage of resources spent on a project.

Support costs, included in notes 5 & 6, are as follows:

	Charitable Activities	Total 2021	Total 2020
	£	£	£
Salaries	107,522	107,522	104,561
Other staffing costs	1,917	1,917	5,343
Office costs	21,888	21,888	30,674
Premises costs	37,193	37,193	47,356
Miscellaneous costs	147	147	1,734
Governance costs (Note 8)	3,050	3,050	2,496
	<u>171,717</u>	<u>171,717</u>	<u>192,164</u>

All support costs in 2020 were allocated to expenditure on charitable activities

8 Governance costs

		Total Funds 2021	Total Funds 2020
		£	£
Independent examiner's fees	- for independent examination services	1,440	1,260
	- for other services	1,200	1,236
Other governance costs		410	-
		<u>3,050</u>	<u>2,496</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

9 Net income/(expenditure) for the year

This is stated after charging:

		2021	2020
		£	£
Independent examiner's fees	- for independent examination services	1,440	1,260
	- for other services	1,200	1,236
Depreciation		5,561	402

No Trustees have been reimbursed for their out of pocket travel expenses (2020: None). No Trustee received any remuneration during the year.

Aggregate donations from Trustees, key management personnel, and other related parties was £Nil (2020: £37).

10 Staff costs and numbers

The aggregate payroll costs were:

	2021	2020
	£	£
Wages & salaries	429,886	317,805
Social security costs	32,053	23,588
Pension contributions	24,543	16,738
	<u>486,482</u>	<u>358,131</u>

No employee received emoluments of more than £60,000.

The average number of employees during the year was:

	2021	2020
Headcount	<u>17</u>	<u>16</u>

The key management personnel of the charity comprise the trustees and the charity CEO. The total amount of employee benefits (including employer pension contribution) received by key management personnel for their services to the charity was £55,988 (2020: £50,850).

11 Taxation

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

BATH & DISTRICT CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2021****12 Statement of Financial Activities comparative figures**

For the year ended 31 March 2020	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Income from:			
Donations and legacies	349,158	19,041	368,199
Charitable activities	-	118,570	118,570
Investments	1,419	-	1,419
Total income	350,577	137,611	488,188
Expenditure on:			
Raising funds	-	8,537	8,537
Charitable activities	334,138	142,901	477,039
Total expenditure	334,138	151,438	485,576
Net income/(expenditure) for the year	16,439	(13,827)	2,612
Transfers between funds	(17,691)	17,691	-
Net movement in funds	(1,252)	3,864	2,612
Total funds at start of year	212,619	1,987	214,606
Total funds at end of year	211,367	5,851	217,218

BATH & DISTRICT CITIZENS ADVICE BUREAU**NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2021**

13 Tangible fixed assets

	Fixtures, fittings & equipment £	Total £
Cost		
At 1 April 2020	81,975	81,975
Additions	15,762	15,762
At 31 March 2021	<u>97,737</u>	<u>97,737</u>
Depreciation		
At 1 April 2020	81,593	81,593
Charge for the year	5,561	5,561
At 31 March 2021	<u>87,154</u>	<u>87,154</u>
Net book value		
At 31 March 2021	<u>10,583</u>	<u>10,583</u>
At 31 March 2020	<u>382</u>	<u>382</u>

14 Debtors

	2021 £	2020 £
Due in less than one year:		
Trade debtors	4,724	33,271
Prepayments and accrued income	2,500	3,990
	<u>7,224</u>	<u>37,261</u>

15 Creditors: amounts falling due within one year

	2021 £	2020 £
Other creditors	3,323	2,842
Accruals and deferred income	68,140	24,835
	<u>71,463</u>	<u>27,677</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

16 Reconciliation of net movement in funds to net cash inflow from operating activities

	2021 £	2020 £
Statement of Financial Activities: Net movement in funds	124,358	2,612
Investment income	(182)	(1,419)
Depreciation	5,561	402
Increase / (decrease) in creditors	43,786	22,834
Decrease / (increase) in debtors	30,037	(30,691)
Net cash (outflow)/inflow from operating activities	203,560	(6,262)

17 Analysis of changes in cash during the year

	2021 £	2020 £	Change £
Cash at bank and in hand	395,232	207,252	187,980
	2020 £	2019 £	Change £
Cash at bank and in hand	207,252	212,333	(5,081)

18 Movement in funds

For the year ended 31 March 2021

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
Restricted funds					
MacMillan	-	51,028	(56,201)	5,173	-
Dorothy House	-	12,978	(12,978)	-	-
Multiple Sclerosis	-	2,650	(2,650)	-	-
Help to Claim	-	24,584	(18,794)	-	5,790
Bath Mind	-	12,500	(12,500)	-	-
Utilities fund	4,390	-	-	-	4,390
Energy Advice Project (EBDX)	-	6,780	(5,280)	-	1,500
Fundraising	1,461	20,002	(21,463)	-	-
COVID-19 Response	-	18,375	-	(15,762)	2,613
Student Placement	-	5,500	(2,824)	-	2,676
Talking Money	-	23,254	(24,128)	-	(874)
St Johns Fundraising For Life	-	15,000	(15,000)	-	-
	<u>5,851</u>	<u>192,651</u>	<u>(171,818)</u>	<u>(10,589)</u>	<u>16,095</u>
Unrestricted funds					
Designated funds					
Building fund	20,000	-	-	-	20,000
Employer's liability	46,500	-	-	2,100	48,600
Service delivery	118,700	-	-	29,930	148,630
General funds	26,167	526,228	(422,703)	(21,441)	108,251
	<u>211,367</u>	<u>526,228</u>	<u>(422,703)</u>	<u>10,589</u>	<u>325,481</u>
Total funds	<u>217,218</u>	<u>718,879</u>	<u>(594,521)</u>	<u>-</u>	<u>341,576</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

18 Movement in funds (*continued*)

Restricted funds

MacMillan and Dorothy House funds are to offer advice to patients with a life-limiting diagnosis and their families in partnership with the Royal United Hospital, Bath.

Multiple Sclerosis - we have been retained by the MS society to provide advice to anyone affected by Multiple Sclerosis.

Help to Claim fund - A National CitA funded project run in conjunction with the DWP to help clients in the B&NES area who need help & assistance to make a first claim for Universal Credit (UC), either as a new benefit claimant or as a previous benefit claimant who is transitioning to UC as a result of a change in circumstances. Clients are supported to create their account and complete all the steps necessary to take them to the stage of receiving their first payment.

Bath Mind - funds received from Mind to help provide support to clients with underlying mental health issues living in Bath and the surrounding area to access their full entitlement to benefit support. The project supports clients to make their initial claim for Personal Independence Payments and other benefits as well as support with challenging and appealing against DWP decision-making when this has been erroneous.

Utilities fund - private restricted donations received for the purpose of making payments to clients facing hardship due to lack of funds to purchase gas and/or electricity.

Energy Advice Project (EBDX) fund - A National CitA funded project to help local vulnerable clients maximise their benefit entitlement whilst, minimising the cost of their fuel bills, accessing grants that are available for improving home efficiency and assisting them with managing fuel debt. This year the service was delivered in conjunction with Age UK.

Fundraising fund - funds received to help fund a member of staff to assist with fundraising.

COVID-19 Response - funds received to help facilitate remote working during the COVID-19 pandemic. The transfer between funds represents the capital expenditure on fixed asset additions.

Student Placement - income received to fund student placements to help develop the establishment of a Law Clinic.

Talking Money - funds received to support the costs of a financial advisory service.

St Johns Fundraising For Life - funds received to help fund a member of staff .

Designated funds

Building fund - this fund was set up to set aside funds for unbudgeted building and maintenance needs.

Employer's liability fund - the fund was created to ensure funds were available to meet the charity's legal obligations as an employer.

Service fund - funds have been set aside to support the continuation of services to clients.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

18 Movement in funds (*continued*)

For the year ended 31 March 2020

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
Restricted funds					
MacMillan	-	60,484	(66,633)	6,149	-
Dorothy House	-	12,978	(15,553)	2,575	-
Multiple Sclerosis	-	5,115	(5,141)	26	-
Help to Claim	-	20,813	(22,381)	1,568	-
Bath Mind	-	11,500	(17,907)	6,407	-
Utilities fund	1,987	9,043	(6,640)	-	4,390
Energy Advice Project (EBDX)	-	7,680	(8,646)	966	-
Fundraising	-	9,998	(8,537)	-	1,461
	<u>1,987</u>	<u>137,611</u>	<u>(151,438)</u>	<u>17,691</u>	<u>5,851</u>
Unrestricted funds					
Designated funds					
Building fund	20,000	-	-	-	20,000
Employer's liability	42,200	-	-	4,300	46,500
Service delivery	124,100	-	-	(5,400)	118,700
General funds	26,319	350,577	(334,138)	(16,591)	26,167
	<u>212,619</u>	<u>350,577</u>	<u>(334,138)</u>	<u>(17,691)</u>	<u>211,367</u>
Total funds	<u>214,606</u>	<u>488,188</u>	<u>(485,576)</u>	<u>-</u>	<u>217,218</u>

19 Analysis of net assets between funds

	Restricted Funds £	Unrestricted Designated Funds £	Unrestricted General Funds £	Total £
As at 31 March 2021				
Tangible fixed assets	-	-	10,583	10,583
Other net assets	16,095	217,230	97,668	330,993
	<u>16,095</u>	<u>217,230</u>	<u>108,251</u>	<u>341,576</u>
As at 31 March 2020				
Tangible fixed assets	-	-	382	382
Other net assets	5,851	185,200	25,785	216,836
	<u>5,851</u>	<u>185,200</u>	<u>26,167</u>	<u>217,218</u>

20 Related party transactions

There are no transactions with trustees or other related parties other than those disclosed as required by the SORP elsewhere in the financial statements.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

21 Funds held as an agent

In the year the charity received income of £43,509 in relation to Fuel Poverty from BANES Council on behalf of beneficiaries. In the year expenditure of £43,509 was made to beneficiaries, no balance was held on behalf of beneficiaries at the year end.

In the year the charity received income of £104,883 in relation to the Energy Redress Scheme on behalf of beneficiaries. In the year, expenditure of £104,883 related to payments made to beneficiaries occurred. Of this expenditure £38,637 was outstanding at the year end with a corresponding cash balance.