Citizens Advice Bournemouth, Christchurch and Poole

England & Wales · Charity number 1074727

Details

Other names	BOURNEMOUTH CITIZENS ADVICE BUREAU, CITIZENS ADVICE BOURNEMOUTH AND POOLE, Citizens Advice Bournemouth, Christchurch and Poole
Status	Registered
Legal form	Charitable company
Company number	03537836
Registered	1999-03-18
Register	View on the Charity Commission register

Contact

Address	Civic Centre Bourne Avenue Bournemouth BH2 6DX
Phone	01202290967
Email	tom.lund@citizensadvicebcp.org.uk
Website	www.citizensadvicebcp.org.uk

Activities

Objects: The Charity’s objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Bournemouth, Christchurch & Poole and the surrounding areas.

Activities: Provision of a free, independent, confidential and impartial service of advice, information training and counsel for the benefit of the community and general public mainly but not exclusively within the Boroughs of Bournemouth and Poole or any successor body or bodies to them

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Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** Education/training, The Prevention Or Relief Of Poverty, Other Charitable Purposes
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** MAINLY IN, BUT NOT EXCLUSIVELY IN, THE AREA OF THE COUNCIL OF THE BOROUGH OF BOURNEMOUTH
- Bournemouth
- Dorset
- Poole

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,446,134	£1,649,417	£291,502	57
2024-03-31	£1,736,727	£1,652,662	£491,415	65
2023-03-31	£2,718,081	£2,696,019	£391,952	52
2022-03-31	£1,793,002	£1,704,444	£369,890	54
2021-03-31	£1,456,765	£1,241,597	£281,332	53

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Trustees

Name	Role	Appointed
Andrew Karno		2021-01-27
Ann Dimmock		2022-11-02
Chika Norah Udezue		2022-01-24
David Sargent		2019-04-23
JANE BURROWS		2017-12-01
Jacqueline Rance		2022-11-02
Michael Gibson		2023-04-05
Paul Kemp		2023-02-02
Paul Stephen Johnston		2026-05-26
Sarah Jane Maidens		2023-04-14

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Citizens Advice Bournemouth, Christchurch and Poole

England & Wales - Charity number 1074727

Accounts

Citizens Advice Bournemouth, Christchurch and Poole
Financial Statements
Year Ended 31 March 2025

Charity registration number: 1074727
Company registration number: 03537836

Citizens Advice Bournemouth, Christchurch and Poole

Report and accounts

Year Ended 31 March 2025

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Citizens Advice Bournemouth, Christchurch and Poole

Trustees' Annual Report (Including Directors' Report)

Year Ended 31 March 2025

Charity Reference and Administrative Details

Charity registration number	1074727
Company registration number	03537836
Trustees	Jane Burrows – Chair until 15th May 2025 David Sargent Andrew Karno – Vice Chair until 15th May 2025, Chair from 15th May 2025 Chika Udezue Ann Dimmock Jacqueline Rance Paul Kemp - Treasurer Sarah-Jane Maidens Mike Gibson - Vice Chair from 15th May 2025
Company secretary	Paul Kemp
Senior Management Team	Zoe Bradley (Chief Executive Officer – resigned 28th February 2025) Tom Lund (Chief Officer from 1st March 2025) Dan Stannard (Deputy Chief Officer from 1st March 2025) Jamie White (Operations Manager from 1st April 2025) Kirsty Pemberton (Development and Campaigns Manager from 1st April 2025)
Registered office	The Civic Centre, Bourne Avenue Bournemouth BH2 6DX
Statutory Auditors	Schofields Chartered Accountants and Statutory Auditors Unit 1, St Stephens Court 15-17 St Stephens Road Bournemouth BH2 6LA
Bankers	Lloyds Bank Plc 45 Old Christchurch Road Bournemouth BH1 1ED
Investment Manager	Quilter Cheviot Senator House 85 Queen Victoria Street London EC4V 4AB

Citizens Advice Bournemouth, Christchurch and Poole

Trustees' Annual Report (Including Directors' Report)

Year Ended 31 March 2025

The Trustee Directors present their report and the audited financial statements of the charity for the period 1st April 2024 to 31st March 2025, which are also prepared to meet the Directors report and accounts for Companies Act purposes. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

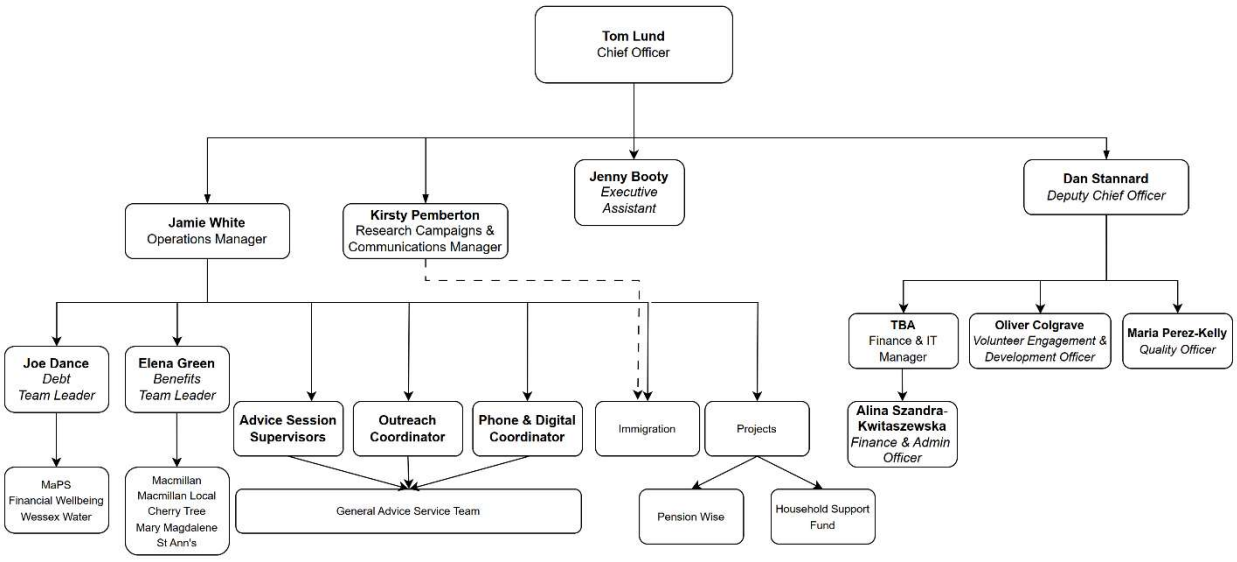
Governance and Management

Citizens Advice Bournemouth Christchurch and Poole is a registered charity and company limited by guarantee. It is governed by its Articles of Association. A Trustee Board, as constituted in accordance with the provisions set out in the Articles of Association, is responsible for the overall governance of the company. The Trustee Board is responsible for appointing certain of its members to act in an individual capacity, as its representatives, either as directors of the company or as company secretary, in accordance with the requirements of the Companies Acts 2006. As a registered charity, the company is also required by the Charity Commissioners to appoint named individuals to act in a formal capacity as trustees of the charity, with duties and responsibilities as set out in charity law and regulations.

The maximum number of trustees is twelve, and the minimum is five. Trustees are either elected at the annual general meeting, nominated by member organisations or co-opted by the Trustee Board, providing that the total of co-opted and nominated trustees does not exceed one third of the total number of trustees. All elected trustees must retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected. All nominated or co-opted trustees must retire from office at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may be re-elected.

The Trustee Board determines the pay and remuneration of key management personnel and staff based on the pay for similar roles in comparable organisations, the general rate of inflation and affordability. The charity promotes equal pay for work of equal value irrespective of gender or other personal factors.

Organisational Chart: 1st April 2025



Trustee Recruitment and Training

Trustees are recruited from member organisations and/or for the specific skills that they can bring to the Charity. There is a trustee induction process and new trustees visit Citizens Advice Bournemouth Christchurch and Poole enabling them to engage in and fully understand the operational workings of the charity. New trustees undertake relevant training in relation to the Citizens Advice Bournemouth Christchurch and Poole affairs, governance, operations and duties of a trustee. Included in the ongoing training programs, are visits to the offices ensuring they engage regularly with the Project and Core Delivery teams.

Principal risks and uncertainties

The Trustee Board actively review, on a regular basis, the risks to which the charity is exposed. The major risks being strategic, compliance, financial, operational and market/environmental risks. A Risk Register for the charity has been agreed by the Board; this defines the risks to the organisation, their likelihood, their potential effect and mitigation plans. The Trustees are satisfied that systems have been established to enable regular reports to be produced so that they can monitor such risks and, where necessary, steps can be taken to mitigate exposure thereto.

The principal risk is the uncertainty of future funding. The management team continually look for new funding streams and opportunities to collaborate with others to develop new projects. Ongoing funding applications are monitored closely by the Trustees, together with the associated staff levels, so as to maintain sufficient reserves to meet the obligations of the organisation in the event that no future funding is secured. Further monitoring of cashflow against budgets is undertaken to ensure that there is adequate cash flow to meet day to day running costs.

Another material risk is the loss of staffing within the key roles of the charity. To mitigate this risk, roles and skills are shared within the team and staff development/training provided to develop the team's skills. Where shortages have been found, these have been addressed by vacancies being fulfilled internally or via the assistance of volunteers.

Public Benefit

The Trustees have referred to the advice contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. They do not consider that the charity's activities include any potential detriment or harm to that public benefit, or confer any significant incidental private benefit.

Affiliations

Citizens Advice Bournemouth Christchurch and Poole is a member of The National Association of Citizens Advice and is required to comply with the regulations provided by this umbrella organisation.

Fundraising activities

The Charity has had no significant fundraising activities and costs in the year. During the year under review, the Charity did not receive any complaints about the fundraising activities it carried out. It is the Trustees' policy that all service users as well as members of the public are protected from unreasonable intrusion into their privacy or unacceptable approaches in procuring funds. The charity does not use professional fundraising entities.

Objectives and Activities

Objectives

The objects of the charity are to promote any charitable purpose for the benefit of the community, mainly, but not exclusively, in the area covered by the Unitary Council of Bournemouth, Christchurch and Poole or any successor body to them, by the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress. In setting objectives and planning activities the trustees have given careful consideration to the Charity Commission's public benefit guidance.

The principal charitable object of the company is to establish and conduct a free, independent, confidential and impartial service of advice, information and counsel for the benefit of the community and the general public within mainly but not exclusively the area covered by the Unitary Council of Bournemouth, Christchurch and Poole. Another objective of the charity is to improve the policies and practices that impact upon people's lives.

The Trustees, working with the Senior Management Team, achieve the above aims by following the National Citizens Advice guidelines through:

- Managing negotiations and securing funding agreements with BCP council, charity sector partners, local and national Citizens Advice organisations, and a range of other public and private sector bodies.
- The training and development of a diverse range of volunteers and staff ensuring equal opportunities for all.
- The management of financial operations annually against budget and also against a 3 year strategic plan.

Activities

The Charity is helped to meet its overall aims of providing advice to alleviate the problems people face, by operating specific material projects and services. During the year under review all these operations assisted Citizens Advice Bournemouth, Christchurch and Poole to rise to the challenge of meeting continuing increases in demand for its services, due mainly to the current economic environment. Delivery of debt advice within the Charity is authorised and regulated by the Financial Conduct Authority FRN: 617515.

General Advice Service – Funded by BCP Council
General advice support for Bournemouth, Christchurch and Poole residents, providing free advice on a range of issues including, but not limited to debt management, immigration, consumer issues, relationships and benefit claims. The funding also enables the delivery of community outreach provision via our Urban Advice Vehicle.

Bournemouth Foodbank (Trussell Trust) - Income Maximisation
Providing income maximisation advice and casework support to users of Bournemouth Foodbank sites, with the aim of reducing their dependency on foodbanks. Additionally, we are training and upskilling Foodbank volunteers to ensure the long-term sustainability and legacy of the project. Project commenced April 2024.

Kinson and West Howe Foodbank (Trussell Trust) - Income Maximisation
Delivering income maximisation advice and casework to users of the Kinson and West Howe Foodbank at St Andrew's Church, with the goal of reducing ongoing reliance on foodbank services. Project started in May 2024.

Dorset Community Foundation – Community Wellbeing and Mental Health Fund
Delivering advice services at the Poole Wellbeing Hub to address financial and socio-economic challenges, which are key contributors to poor mental health. The project aims to improve clients' mental wellbeing through the provision of high-quality, targeted advice. Project began in October 2024.

Somerset Citizens Advice – Secondment
Secondment of an adviser to Somerset Citizens Advice to support the trial of Wyser Artificial Intelligence (AI) software. This initiative aims to enhance adviser efficiency in administration of cases with Somerset's Household Support Fund. Secondment commenced January 2025.

Water Guru – Funded by Wessex Water & South West Water
Support for clients who are in financial hardship access social tariffs, reduced rates and grants form both Wessex Water and South West Water.

Debt Advice Project – Sub-grant agreement with national Citizens Advice – Funded by The Money and Pensions Service
Support and guidance for Bournemouth, Christchurch and Poole residents facing financial difficulty with debt, insolvency, write offs or negotiations.

Pension Wise - Sub-grant agreement with national Citizens Advice via Citizens Advice Plymouth – Funded by The Money and Pensions Service
Free pension guidance for people across Dorset aged 50 and over who have a defined contribution pension.

Let's Talk Money – Funded by J.P. Morgan Chase Foundation
Tailored advice and guided solutions for BCP residents to improve financial resilience, money management skills and general wellbeing. Project completed July 31st 2023**.**

Macmillan Specialist Benefit Service – Funded by Macmillan Cancer Support
Holistic advice service, particularly involving benefits, for those affected by cancer who live, work or receive treatment in Bournemouth or Poole.

Specialist Benefit Support - Funded by Macmillan Caring Locally based at Christchurch Hospital
Specialist benefits advice and guidance to Christchurch Hospital patients, ensuring those who have cancer or relatives of those affected are receiving to what they are entitled.

Cherry Tree Nursery Outreach - Funded by Cherry Tree Nursery
A sheltered work project based on horticulture that provides meaningful work in a supportive environment, aiming to restore well-being to people with mental illness. Providing a holistic advice service, particularly involving benefits and disability rights, for volunteers with complex needs working at the nursery.

Citizens Advice Central Dorset in partnership with Kushti Bok and funded by the National Lottery Community Fund - The Dorset Gypsy Roma and Traveller Project
Advocacy project targeted at the Gypsy Roma and Traveller communities across Dorset, to provide information and support to break the down the barriers to which the community may face to access support.

Financial Wellbeing Advice Service & Financial Wellbeing Support Service – Funded by BCP Council Housing Services and BCP Council Adult Commissioning and St Ann's Welfare Benefit Support
Support for single adults or couples who present as homeless or at risk of homelessness and have a local connection to Bournemouth, Christchurch and Poole and support for adults residing in or who may have been discharged from specialist mental health services, providing guidance and support to enable people to manage current crisis and ongoing financial related issues independently.

Help Accessing Legal Support (HALS) - Sub-grant agreement with Citizens advice Central Dorset – Funded by the Access to Justice Foundation
Litigant in person family casework support for people who may already be engaged in legal proceedings or have issues that could lead to legal proceedings. Based in Bournemouth Crown and County Court, the Family Caseworker cannot represent clients at court but can act as a Mackenzie friend. Project completed 30 June 2023.

EU Settlement Scheme (EUSS) - Funded by the Home Office
Support service assisting those wishing to apply to the EU Settlement Scheme (settled and pre-settled status). Extended support to enable continued processing of eligible late applications and support for clients who already have pre-settled status and applying for settled status. Project completed 30 June 2023.

Independent Age – Targeted support for residents of pensionable age
Specialist benefits advice targeted at those aged 66 years old and older, in response to the rising number of those state pension age facing financial hardship from the cost-of-living crisis. Project completed 31 October 2024.

JP Morgan Increased Capacity – Adapt & Thrive
Funding which enabled an increase in the charity's capacity to support the community in building resilience to navigate the cost-of-living crisis and the associated issues, through the enhancement of debt, specialist benefit advice and general advice provision across the conurbation. Project completed 30 June 2024.

Mediation Dorset – Community Advocacy for the provision of Equity, Diversity and Inclusion
Community Advocacy project to support and represent vulnerable Pan-Dorset communities, providing advice and guidance to communities and individuals who have experienced and may continue to experience social discrimination. Project completed 31 May 2024.

Immigration Advice Project – Funded by The National Lottery Community Fund
Project established to provide specialist immigration advice to residents across the local area, improving accessibility of obtaining regulated advice. With three years of funding, two full-time caseworkers began training towards Office of the Immigration Services Commissioner (OISC) Level 2 accreditation, enhancing internal capacity. The project also developed a structured Immigration Advice Model for both initial advice and casework.

National Lottery Community Organisations Cost of Living Fund – Let's Talk Renting
A dedicated telephone and email service providing housing advice to those tenants in the Private Rented sector, in collaboration with BCP Homelessness Partnership. The service aims to eliminate risks to tenancies, by providing advice on rent arrears, evictions, and repairs, while also providing income maximisation advice. Project completed 31 March 2024.

Specialist Debt and Complex Benefits Advice - Funded by Sovereign Housing Association
Debt and complex benefit advice to tenants who are struggling to maintain their tenancy due to unmanageable debt. Project completed 30 September 2023.

Immigration Clinic- Funded by Dorset Community Foundation on behalf of Wessex Water Community Foundation in 2023/2024
Funding to provide a drop-in immigration service providing 15-minute initial advice sessions and signposting for clients for clients across Dorset requiring immigration advice. Project completed on 31 March 2024.

Immigration Clinic- Funded by Dorset Community Foundation via the Dorset Welcome Fund in 2024/2025
Funding to provide a drop-in immigration service providing 15-minute initial advice sessions and signposting for clients for clients across Dorset requiring immigration advice. Funding commenced July 2024.

Seetec Pluss – Specialist Face-to-Face Advice Services
Funding to provide in-office support for customers of Seetec Pluss in Bournemouth and Poole, to support clients overcoming Financial, Debt and Benefits Advice (FDBA) barriers to employability.

Street Support
Remaining funds held in respect of connecting people and organisations locally, to alleviate homelessness in Bournemouth, Christchurch and Poole.

Specialist Benefit Appeals Project - Funded by Christchurch Magdalen Trust
Funding to deliver specialist benefit advice, support and guidance for Christchurch residents.

Smart Energy GB in Communities – Funded by The National Energy Action Charity
The project aims to help build awareness and increase confidence in smart meters, enabling those on low incomes to understand how smart meters can benefit them in managing their energy bills. Project completed on 6 December 2023.

Household Support Fund – Funded by BCP Council
Support service for low-income residents of BCP providing access to grants to enable affordability of energy/utilities and/or access to food.

Grant Making Methodology

During the year under review, the Charity had a key role in:

1. the distribution to the residents within the BCP conurbation and for the management and delivery of vouchers to individuals through Winter Warmth, Summer Support and Household Support Fund programmes under policy set by BCP Council.

2. identifying key recipients and adhering to laid down criteria for eligibility and auditing requirements from BCP Council

3. providing support and advice enabling individuals to receive support vouchers and understand the terms and conditions of their support.

Where We Can Call Home – Funded by the Heritage Lottery Fund
Delivery of an awareness-raising campaign project, delivered in partnership with DEED, a global education and learning centre in Dorset. Researchers and story gatherers work with local Bournemouth, Christchurch and Poole communities to explore, record and celebrate the contribution of residents from ethnically diverse communities, including Eastern Europe, the Middle East, South America, South East Asia and Africa.

Achievements and Performance

During the year ended 31 March 2025, the Charity helped over 15,110 people, conducted 2,184 quick client contacts and dealt with over 47,000 issues. Over 4 in 5 clients supported said the Charity helped them find a way forward with outcomes, including income gain and debts written off for clients totalling over £7,182,608.

Using a Treasury-approved model, the estimated overall financial value of the work undertaken by the Charity for the people they help totalled over £16,100,000 and the estimated overall financial value to the public, through advice and volunteering services totalled over £41,000,000. For every £1 invested in the Charity, the public value of our work is estimated at over £28.

During the year under review, the Charity continued to engage with most clients via digital and phone channels.

Channel	**% of total count of cases along channel**	**Activities**
Email	62%	33,312
Telephone	20%	10,443
In person	17%	9,182
Letter	1%	477
Other, inc. Web chat and Video call	0%	189

Throughout the year the Charity saw increases in client issues across 8 of the 18 presenting issue areas it records. The most noticeable increases were recorded against Benefits and Tax Credits, Benefits Universal Credit and GVA and Hate Crime.

The following table highlights the issues dealt with as a percentage of total issues during the year under review. Comparison to the preceding three years has also been included for information and analysis.

Issue	2024-2025	2023-2024	2022-2023	2021-2022	2020-2021
Charitable Support & Food Banks	42.90%	43.40%	41.00%	18.00%	7.20%
Benefits & tax credits	14.80%	13.30%	13.90%	14.00%	14.00%
Financial services & capability	7.90%	9.00%	12.60%	24.00%	26.40%
Housing	7.40%	7.20%	6.70%	6.90%	6.10%
Debt	6.30%	6.50%	6.00%	5.70%	5.20%
Benefits Universal Credit	3.90%	3.20%	3.40%	7.30%	16.60%
Relationships & family	2.40%	2.80%	3.10%	4.40%	3.30%
Legal	3.30%	3.40%	3.00%	4.10%	2.50%
Utilities & communications	1.60%	2.00%	2.30%	1.40%	1.00%
Employment	1.90%	2.30%	2.30%	3.80%	6.70%
Immigration & asylum	2.20%	1.40%	1.60%	4.70%	4.40%
Consumer goods & services	1.30%	1.70%	1.30%	1.80%	2.10%
Travel & transport	0.80%	0.80%	0.60%	0.70%	0.60%
GVA & Hate Crime	1.10%	1.00%	0.60%	0.60%	0.50%
Health & community care	0.80%	0.70%	0.60%	0.60%	0.60%
Other	0.60%	0.50%	0.50%	0.40%	0.90%
Tax	0.50%	0.60%	0.40%	1.40%	1.80%
Education	0.30%	0.20%	0.10%	0.20%	0.10%

The senior management team and trustees continue to monitor client enquiries and areas of work to ensure Charity resources are appropriately allocated. In addition, client feedback continues to be sought which provides information about methods of contact, waiting times and levels of satisfaction in relation to the advice offered.

Volunteers

Operational activities are supported to a significant extent by a team of unpaid volunteers, either acting as trained advisers or providing additional clerical and administrative support. Without the assistance of such volunteers, it would not be possible for us to provide the range of services currently made available to clients.

A total of 136 volunteers (excluding Trustees) supported the delivery of the Charity's objectives and activities during the year under review, providing over 14,650 hours of service to the charity.

The Trustee Directors once again wish to express their appreciation of the invaluable contribution made by the volunteers during the year under review.

Plans for future periods.

We will continue to provide our free, independent and impartial general advice service and will look for new ways to provide more in-depth support to those with more complex problems.

Financial review

The financial statements of the company for the year ended 31 March 2025 are as set out on pages 18 to 34. The financial statements are presented in accordance with the Companies Act 2006 and Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland (FRS102) issued in October 2019.

Total income for the year ended 31 March 2025 was £1,446,134 (2024: £1,736,727) and total expenditure was £1,649,417 (2024: £1,652,662), resulting in a deficit for the year of £(199,913) (2024: £99,463 surplus). The reduction in income from changes in local government funding under the new grant and the completion of the J.P. Morgan contract at the end of June 2024 was not matched by a timely equivalent reduction in operating costs and overheads. Management worked to reduce operating costs and overheads, which began to have an effect in the second half of the year and it was decided by the Board that central overheads also required review. The Board undertook a review of the leadership structure of the organisation and, at the end of February 2025, put in place a new Senior Management Team, addressing both effectiveness and central overhead cost issues. The budget for 2025/26 has fully addressed the income/expenditure mismatch suffered in 2024/25 and is projected to show a small surplus for the year.

Operating cash flow for the year was a net outflow of £(340,132) (2024 £195,360 inflow), which was supplemented by inflows of £111,973 from investments (2024 £(334,877) outflow), the investment cash inflow for 2025 primarily relates to the release of £100,000 from Quilter Cheviot investments in September 2024.

Total charity funds on 31 March 2025 were £291,502 (2024: £491,415). The level of free reserves held in general funds as of 31 March 2025 stood at £2,212 (2024: £116,686). The level of free reserves held in the Designated Core Continuity Fund, stood at £275,000 (2024: £350,000) as of 31 March 2025. Restricted funds totalled £14,290 (2024: £24,729) , as at 31 March 2025.

Funding

The Charity receives funding from a variety of public and private bodies, usually to cover the Charity's delivery costs for commitments to provide specific advice services to the public locally. The largest funding body during the financial year was the Bournemouth, Christchurch and Poole (BCP) local authority, for the provision of general advice to the public on diverse matters, including money management and employment matters. The Charity also administered distribution of central government cost of living support funding on behalf of BCP Council, as their agent. Other significant funders included J. P. Morgan for the provision of debt management advice, the contract for which completed in June 2024, the National Lottery Community Fund for the provision of immigration advice and MacMillan Cancer Support for the provision of specialist benefits advice. In 2023/24, the pattern of funding was similar to 2024/25, with the largest funders being BCP Council and J. P. Morgan

During the previous financial year, BCP Council announced an open tender for the provision of general and financial wellbeing advice services, effective from September 2023 and running until April 2028. Part of the conditions of the tender required the acceptance of a material discount on current funding levels. The Charity was successful in winning the tender, but as a consequence was subject to a substantial year on year reduction in financial support from its principal funder. This reduction in grant funding was partially alleviated by an increase in the volume of contract work from BCP Council for administering the Household Support Fund on their behalf.

Reserves Policy

The Trustees review the reserves policy on an annual basis to ensure that the organisation can operate as a going concern and fulfil its legal obligations. The balance carried forward on the General Fund represents unrestricted funds that are freely available to fund the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the Trustees for a particular purpose. The Designated Core Continuity Fund has been set by the Trustees at a level equivalent to 3 months' budgeted projection for future charitable expenditure, which would enable the closure costs of the charity to be met. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors, or which have been raised by the charity for a particular purpose.

Investments Policy

In order to achieve a real return over the medium term, the Trustees have approved the investment of designated funds in a pooled investment fund managed by Quilter Cheviot. In selecting Quilter Cheviot as the investment manager, the Trustees took into account that, whilst the fund selected is not specifically restricted as an "ethical investment" fund, it is specifically designed and maintained as a portfolio suitable for charities and avoids direct investment in potentially controversial market sectors such as tobacco or weapons production. The trustees consider this an appropriate balance between the need for optimising return on invested funds and the risk of adverse exposure to investment in controversial market sectors

Research, Campaigns and Communications

Conducting research and undertaking campaigns is essential for the ongoing improvement of services that benefit the lives of Bournemouth Christchurch and Poole residents. Our advisors help clients with the problems that they face at time critical points. Conducting research and engaging in campaign activities allows us to take this one step further. Using the evidence collected, trends can be recognised that allows us to tackle clients' problems at the root cause and work in a way that is preventative. This is beneficial in terms of our own time and resources, but also allows us to help to make the conurbation of Bournemouth, Christchurch and Poole a fairer and more inclusive community. A strong and established research and campaign strategy can therefore help to improve lives.

In order to facilitate the achievement of this core aim, the Trustee Board has a Research, Campaigns and Communications committee, which includes three Trustees, with responsibility for Research and Campaigns, and whose task it is to raise the level and impact of the work undertaken by Citizens Advice Bournemouth Christchurch and Poole and maintain Trustee Board input into this important aspect of our work.

In 2024/2025, our research and campaign work continued to be strongly shaped by the ongoing cost of living crisis. This crisis impacted clients across a broad spectrum of ages and backgrounds in complex, intersectional ways. It triggered a wide range of challenges, including difficulties with housing affordability, food insecurity, limited access to justice, mounting debt, and financial instability. These issues, in turn, led to widespread physical and mental health problems, further deepening the struggles our clients faced.

Throughout the year, we carried out a wide range of research and campaign activities to shed light on the challenges faced by residents of Bournemouth, Christchurch, and Poole, and to drive greater awareness and meaningful change wherever possible.

Trustees' Responsibilities

The trustees (who are also directors of the charitable company for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice).

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

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently.
- observe the methods and principles in the Charities SORP (Statement of Recommended Practice) 2019 (FRS102).
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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 taking reasonable steps for the prevention and detection of fraud and other irregularities.

As far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is 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 auditor is aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Signed on behalf of the board of Trustees:

Andrew Karno, Trustee

Paul Kemp, Trustee

This 21st day of August 2025

Independent Auditor's Report to the Members of Citizens Advice Bournemouth, Christchurch and Poole

Opinion
We have audited the financial statements of Citizens Advice Bournemouth, Christchurch and Poole (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the cash flow statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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

Conclusions relating to going concern
In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company'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 trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Trustees report. 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. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:

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

Independent Auditor's Report to the Members of Citizens Advice Bournemouth, Christchurch and Poole

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the 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 Directors' 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 Directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees
As explained more fully in the trustees' responsibilities statement set out on pages 12 and 13, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

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

- An understanding of the legal and regulatory framework the charitable company operates in was obtained through discussions with the Trustees and other management in addition to our general sector experience. The most significant laws and regulations identified, being those that have a direct effect on material amounts and disclosures in the financial statements, are the Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102) issued in October 2019, FRS 102, Companies Act 2006, Charities Act 2011 and HM Revenue & Customs (HMRC) Tax Legislation.

- We also considered other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the company's ability to operate, or to avoid material penalty. These included the requirements of the national citizens advice regulations, and employment law.

- We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks related to the fraudulent financial reporting, in particular of grant funding received and allocation of central costs to restricted funds.

- Audit procedures were performed by the engagement team to:

    - obtain sufficient evidence regarding compliance. These procedures include making enquiries to Trustees and other management in addition to the inspection of applicable regulatory and legal correspondence. Financial statement disclosures were reviewed and tested to supporting documentation;
    - identify and assess the design effectiveness of controls management has put in place to prevent and detect fraud. The company's systems and controls were documented and confirmed;
    - challenge the assumptions and judgments made by management in its significant accounting estimates and
    - identify and test journal entries, in particular any journal entries posted with unusual account combinations
    - assess the extent of compliance with the relevant laws and regulations

- We have properly planned and performed the audit in accordance with auditing standards and all members of the engagement team have the appropriate competence and capabilities to identify or recognise non-compliance with laws and regulations. However, due to 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. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (i.e. gives a true and fair view).

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Independent Auditor's Report to the Members of Citizens Advice Bournemouth, Christchurch and Poole

Use of our report

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

Mr P J Schofield FCA (Senior Statutory Auditor)
For and on behalf of Schofields Chartered Accountants and Statutory Auditors
Unit 1, St Stephens Court
15-17 St Stephens Road
Bournemouth
Dorset
BH2 6LA

August 2025

Citizens Advice Bournemouth, Christchurch and Poole

Statement of Financial Activities (Including Income and Expenditure Account)

Year Ended 31 March 2025

		2025				2024
		Unrestricted funds				
	Note	General funds £	Designated funds £	Restricted funds £	Total £	Total £
Income and endowments from:						
Donations and legacies	2	92,555	-	-	92,555	113,802
Charitable activities	3	213,081	-	1,127,154	1,340,235	1,607,543
Other trading activities	4	1,407	-	-	1,407	259
Investments	5	11,937	-	-	11,937	15,123
Total income and endowments		318,980	-	1,127,154	1,446,134	1,736,727
Expenditure on:						
Charitable activities	6	(313,852)	-	(1,335,565)	(1,649,417)	(1,652,662)
Total expenditure		(313,852)	-	(1,335,565)	(1,649,417)	(1,652,662)
Net gain on investments		3,370	-	-	3,370	15,398
Net income / (expenditure)		8,498	-	(208,411)	(199,913)	99,463
Transfers between funds		(122,972)	(75,000)	197,972	-	-
Net movement in funds		(114,474)	(75,000)	(10,439)	(199,913)	99,463
Reconciliation of funds:						
Total funds brought forward		116,686	350,000	24,729	491,415	391,952
Total funds carried forward		2,212	275,000	14,290	291,502	491,415

All income and expenditure derive from continuing activities.

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

Notes 1 to 26 form part of these financial statements.

Citizens Advice Bournemouth, Christchurch and Poole

Balance Sheet

Year Ended 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	13	14,141	24,122
		14,141	24,122
Investments	14	275,637	365,707
Current assets			
Debtors	15	60,568	61,288
Cash at bank and in hand		51,082	285,837
		111,650	347,125
Creditors: amounts falling due within one year	16	(109,926)	(245,539)
Net current assets		1,724	101,586
Total assets less current liabilities		291,502	491,415
Net assets		291,502	491,415
Charity Funds			
Restricted funds	19a	14,290	24,729
Unrestricted funds	19b	2,212	116,686
Designated funds	19b	275,000	350,000
Total charity funds		291,502	491,415

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006.

The financial statements were approved and authorised for issue by the Board on 21 August 2025

Signed on behalf of the board of trustees

Andrew Karno, Trustee

Paul Kemp, Trustee

Date: 21 August 2025

Notes 1 to 26 form part of these financial statements.

Company registration number: 03537836

Citizens Advice Bournemouth, Christchurch and Poole

Cash Flow Statement

Year Ended 31 March 2025

	2025	2024
	£	£
Net cash flow from operating activities (see note below)	(340,132)	195,360
Cash flow from investing activities		
Purchase of investments	-	(350,000)
Proceeds from sale of investments	100,000	-
Investment income	11,937	15,123
Net cash flow from investing activities	111,937	(334,877)
Net decrease in cash and cash equivalents	(228,195)	(139,517)
Cash and cash equivalents at the beginning of the reporting period	286,146	425,663
Cash and cash equivalents at end the end of the reporting period	57,951	286,146

Reconciliation of net income to net cash flow from operating activities

Net (expenditure) / income for the year	(199,913)	99,463
Investment income	(11,937)	(15,123)
Gain on investments	(3,370)	(15,398)
Depreciation of tangible fixed assets	9,981	11,663
Decrease in debtors	720	8,660
(Decrease) / increase in creditors	(135,613)	106,095
Net cash flow from operating activities	(340,132)	195,360

Cash and cash equivalents consists of:		
Cash at bank and in hand	51,082	285,837
Short term deposits held within investment portfolio	6,869	309
Total Cash and cash equivalents	57,951	286,146

Notes 1 to 26 form part of these financial statements.

1 Summary of significant accounting policies

(a) General information and basis of preparation

Citizens Advice Bournemouth, Christchurch and Poole is a private company limited by guarantee in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 3 of these financial statements. The nature of the charity's operations and principal activities are set out in the Trustees' Annual Report.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

(b) Funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the Trustees' Annual Report.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the Trustees' Annual Report.

(c) Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

(c) Income recognition (continued)

No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustees' Annual Report.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met, then these amounts are deferred.

(d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required, and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the charity.

(e) Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include expenditure on governance, general administration, finance, human resources, and information technology. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out centrally. The support costs are apportioned between activities on a basis consistent with the use of resources. The analysis of these costs is set out in note 7.

(f) Tangible fixed assets

Tangible fixed assets costing more than £5,000 are capitalised at cost less accumulated depreciation. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Computer hardware and software	Straight line over 4 years
Fixtures and fittings	Straight line over 5 years
Motor vehicles	Straight line over 5 years

(g) Investments

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SoFA. The fair value of listed investments is determined by reference to the closing quoted market price at the balance sheet date.

(h) Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

(i) Cash and cash equivalents

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

(j) Financial instruments

The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently remeasured at their settlement value except for loans which are subsequently measured at the carrying value plus accrued interest less repayments. The financing charge to expenditure is at a consistent rate using the effective interest method.

(k) Leases

Rentals payable under operating leases are charged to the SoFA on a straight line basis over the period of the lease.

(l) Employee benefits

The cost of any untaken holiday entitlement is not recognised.

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

(m) Retirement benefits

The charity operates a defined contribution scheme for the benefit of its employees. Contributions are expensed as they become payable.

(n) Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

(o) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the charity to be able to continue as a going concern.

(p) Judgements and key sources of estimation uncertainty

In preparing the financial statements, the trustees are required to make estimates and assumptions which affect reported income, expenses, assets and liabilities together with the disclosure of contingent assets and liabilities. 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.

In the view of the Trustees, there are no significant areas of key judgement or estimation uncertainty that are likely to result in a material adjustment in the next financial year.

2 Income from donations and legacies

	2025 £	2024 £
Voluntary donations	768	2,802
Legacies	6,787	26,000
Donated facilities	85,000	85,000
	92,555	113,802

Donated facilities comprise office accommodation provided by Bournemouth, Christchurch and Poole Council.

Income from donations and legacies totalled £92,555 (2024: £113,802), of which £92,555 (2024: £113,102) was attributable to unrestricted funds and £nil (2024: £700) was attributable to restricted funds.

3 Income from charitable activities

	2025 £	2024 £
Grants – Core service delivery	213,081	292,053
Grants and contracts – Restricted projects	1,127,154	1,315,490
	1,340,235	1,607,543

Income from charitable activities was £1,340,235 (2024: £1,607,543), of which £213,081 (2024: £292,053) was attributable to unrestricted funds and £1,127,154 (2024: £1,315,490) was attributable to restricted funds.

Government grants included within income from charitable activities totalled £580,562 (2024: £564,080)

4 Income from other trading activities

	2025 £	2024 £
Other miscellaneous income	1,407	259

All miscellaneous income for the years ended 31 March 2025 and 31 March 2024 was unrestricted.

5 Income from investments

	2025 £	2024 £
Interest – bank deposits	5,377	15,123
Investment income (note 14)	6,560	-
	11,937	15,123

All income from investments for the years ended 31 March 2025 and 31 March 2024 was unrestricted.

6 Analysis of expenditure on charitable activities

Charitable activities 2025	Activities undertaken directly	Grant funding of activities	Support costs	Total
	2025	2025	2025	2025
	£	£	£	£
Core service delivery	303,714	-	10,138	313,852
Restricted projects	828,398	21,348	485,819	1,335,565
	1,132,112	21,348	495,957	1,649,417

Charitable activities 2024	Activities undertaken directly	Grant funding of activities	Support costs	Total
	2024	2024	2024	2024
	£	£	£	£
Core service delivery	154,097	-	50,717	204,814
Restricted projects	1,096,095	25,476	326,277	1,447,848
	1,250,192	25,476	376,994	1,652,662

Charitable activity costs totalled £1,649,417 (2024: £1,652,662) of which £313,852 (2024: £204,814) were attributable to unrestricted funds and £1,335,565 (2024: £1,447,848) were attributable to restricted funds.

7 Allocation of support costs

Support costs representing expenditure on governance, general administration, finance, human resources and information technology have been allocated as follows:

	Core service delivery	Restricted projects	Total	Core service delivery	Restricted projects	Total
	2025	2025	2025	2024	2024	2024
	£	£	£	£	£	£
Salaries	5,342	256,030	261,372	20,898	134,438	155,336
Staff and volunteer	166	7,932	8,098	1,179	7,587	8,766
Office	2,899	138,913	141,812	16,513	106,236	122,749
Premises	1,567	75,095	76,662	10,953	70,462	81,415
Governance	154	7,372	7,526	1,151	7,407	8,558
Other	10	477	487	23	147	170
Total	10,138	485,819	495,957	50,717	326,277	376,994

8 Grants paid

	2025	2024
Restricted projects:	£	£
Where we can call home – grants paid to institutions – DEED, Dorset	21,348	25,476
	21,348	25,476

9 Governance costs

	2025	2024
	£	£
Trustee expenses	-	-
Fees payable to the charity's auditor for the audit of the charity's annual accounts	5,520	5,160
Legal fees	720	1,310
AGM and other compliance	1,285	2,089
	7,525	8,559

10 Net income / (expenditure) for the year

Net income / (expenditure) is stated after charging:

	2025	2024
	£	£
Depreciation of tangible fixed assets	9,981	11,663
Operating lease rentals	1,922	3,643

11 Trustees' and key management personnel remuneration and expenses

The Trustees neither received nor waived any remuneration or expenses during the year (2024: £nil).

The Senior Management Team (SMT) including the Chief Executive Officer are regarded as the charity's key management personnel under FRS102. The total amount of employee benefits received by the SMT was £193,069 (2024: £155,246). Employee benefits comprise salaries, severance pay, employer pension costs and employer NI costs.

12 Staff costs and employee benefits

The average monthly number of employees and full time equivalent (FTE) during the year was as follows:

	2025 Number	2025 FTE	2024 Number	2024 FTE
Charitable activities	57	44	60	48

The total staff costs and employee benefits were as follows:

	2025 £	2024 £
Wages and salaries	1,185,137	1,186,460
Social security	67,607	77,386
Defined contribution pension costs	26,749	25,029
Severance pay	40,667	-
	1,320,160	1,288,875

The number of employees who received total employee benefits (excluding employer NI and employer pension costs) of more than £60,000 is as follows:

	2025 Number	2024 Number
£60,001 - £70,000	-	1
£90,000 - £100,000	1	-
	1	1

13 Tangible fixed assets

	Computer equipment £	Fixtures and fittings £	Motor vehicles £	Total £
Cost or valuation:				
At 1 April 2024	35,220	22,061	49,908	107,189
Additions	-	-	-	-
At 31 March 2025	35,220	22,061	49,908	107,189
Depreciation:				
At 1 April 2024	35,220	22,061	25,786	83,067
Charge for the year	-	-	9,981	9,981
At 31 March 2025	35,220	22,061	35,767	93,048
Net book value:				
At 31 March 2025	-	-	14,141	14,141
At 31 March 2024	-	-	24,122	24,122

14 Investments

	General Funds 2025 £	General Funds 2024 £
a) Investment assets		
Equities	268,768	365,398
Cash within investment portfolio	6,869	309
Market value at 31 March 2025	275,637	365,707
b) Analysis of movement		
Market value at 1 April 2024	365,707	-
Additions	-	350,000
Disposals	(100,000)	-
Gain on investments	3,370	15,398
Income received	6,560	309
Market value at 31 March 2025	275,637	365,707
Original cost	250,000	350,000

The fair value of listed investments is determined by reference to the closing quoted market price at the balance sheet date.

15 Debtors

	2025 £	2024 £
Prepayments and accrued income	60,568	61,288

16 Creditors: amounts falling due within one year

	2025 £	2024 £
Other tax and social security	15,488	21,409
Pension creditor	5,359	4,914
Accruals	20,635	22,968
Deferred income (note 18)	68,444	196,248
	109,926	245,539

17 Leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2025	2024
	£	£
Not later than one year	1,922	1,922
Later than one and not later than five years	4,779	6,701
	6,701	8,623

18 Deferred income

	2025	2024
	£	£
At 1 April 2024	196,248	107,360
(Released) / additions during the year	(127,804)	88,888
At 31 March 2025	68,444	196,248

Deferred income represents grants that have either been prepaid or are returnable (if performance criteria is not achieved).

19 Fund reconciliation

(a) Restricted funds

	Opening balance 2025 £	Income £	Expenditure £	Transfers £	Closing balance 2025 £
Cherry Tree Nursery	-	10,034	(15,318)	5,284	-
Macmillan Care Locally	-	27,300	(27,300)	-	-
Christchurch Magdalen Trust	-	14,461	(24,209)	9,748	-
St Ann's Benefits	-	15,605	(15,605)	-	-
Financial wellbeing Poole	-	42,524	(65,964)	23,440	-
Pension Wise	-	88,591	(88,591)	-	-
Macmillan welfare	-	106,174	(106,174)	-	-
MAPS	-	57,365	(76,149)	18,784	-
Water Guru	-	38,350	(45,494)	7,144	-
Justice advice	-	-	(28,871)	28,871	-
Immigration Support	-	5,000	(5,000)	-	-
Household Support Fund	-	323,183	(323,183)	-	-
Where We Can Call Home	-	55,373	(56,226)	853	-
JP Morgan Increased Capacity	-	125,000	(208,783)	83,783	-
Mediation Dorset	-	3,190	(3,190)	-	-
Independent Age	-	30,000	(30,000)	-	-
NLF Let's Talk Renting	458	-	(1,394)	936	-
NLF Immigration Advice	-	111,841	(111,841)	-	-
GRT project	-	18,383	(18,383)	-	-
Trussell Trust foodbanks	-	44,780	(58,326)	13,546	-
Wellbeing & mental health	-	10,000	(10,000)	-	-
Urban Advice van	24,122	-	(15,564)	5,583	14,141
Street support	149	-	-	-	149
	24,729	1,127,154	(1,335,565)	197,972	14,290

Fund descriptions

The purpose of each fund is set out in the Trustees' Annual Report.

Fund transfers

All transfers to restricted funds represent transfers from unrestricted funds to cover deficits arising on the restricted fund activities during the year.

19 Fund reconciliation

(a) Restricted funds (continued)

	Opening balance 2024 £	Income £	Expenditure £	Transfers £	Closing balance 2024 £
Cherry Tree Nursery	-	10,034	(13,822)	3,788	-
Macmillan Care Locally	-	27,300	(27,300)	-	-
Christchurch Magdalen Trust	-	8,199	(9,311)	1,112	-
Sovereign Housing	-	6,000	(16,615)	10,615	-
St Ann's Benefits	-	15,150	(15,150)	-	-
Financial wellbeing Poole	-	39,688	(47,135)	7,447	-
EUSS	-	14,991	(30,491)	15,500	-
Pension Wise	-	108,144	(108,144)	-	-
Macmillan welfare	-	85,803	(85,803)	-	-
MAPS	-	72,877	(74,491)	1,614	-
Water Guru	-	32,416	(35,760)	3,344	-
Justice advice	-	8,245	(33,143)	24,898	-
JP Morgan Let's talk money	-	68,229	(93,088)	24,859	-
Smart Meters	-	24,871	(24,871)	-	-
Immigration Support	-	2,000	(13,792)	11,792	-
Household Support Fund	-	210,000	(210,000)	-	-
Where We Can Call Home	-	80,591	(80,591)	-	-
JP Morgan Increased Capacity	-	375,000	(385,724)	10,724	-
Mediation Dorset	-	11,546	(11,546)	-	-
Independent Age	-	10,000	(10,000)	-	-
NLF Let's Talk Renting		75,000	(74,542)	-	458
NLF Immigration Advice	-	30,106	(34,045)	3,939	-
Urban Advice van	34,103	-	(12,484)	2,503	24,122
Street support	149	-	-	-	149
	34,252	1,316,190	(1,447,848)	122,135	24,729

19 Fund reconciliation

(b) Unrestricted funds

	Opening balance 2025 £	Income £	Expenditure £	Investment gains £	Transfers £	Closing balance 2025 £
General funds	116,686	318,980	(313,852)	3,370	(122,972)	2,212
Designated Core Continuity Fund	350,000	-	-	-	(75,000)	275,000
	466,686	318,980	(313,852)	3,370	(197,972)	277,212

	Opening balance 2024 £	Income £	Expenditure £	Investment gains £	Transfers £	Closing balance 2024 £
General funds	57,700	420,537	(204,814)	15,398	(172,135)	116,686
Designated Core Continuity Fund	300,000	-	-	-	50,000	350,000
	357,700	420,537	(204,814)	15,398	(122,135)	466,686

20 Analysis of net assets between funds

	General funds 2025 £	Designated funds 2025 £	Restricted funds 2025 £	Total 2025 £
Fixed assets	-	-	14,141	14,141
Investments	637	275,000	-	275,637
Cash at bank and in hand	50,933	-	149	51,082
Other current (liabilities)	(49,358)	-	-	(49,358)
Total	2,212	275,000	14,290	291,502

	General funds 2024 £	Designated funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fixed assets	-	-	24,122	24,122
Investments	15,707	350,000	-	365,707
Cash and cash equivalents	110,188	-	175,649	285,837
Other current (liabilities)	(9,209)	-	(175,042)	(184,251)
Total	116,686	350,000	24,729	491,415

21 Analysis of changes in net cash

	1 April 2024 £	Cash flows £	31 March 2025 £
Cash	285,837	(234,755)	51,082
Cash equivalents	309	6,560	6,869
Total	286,146	(228,195)	57,951

22 Bank balances held by the charity as custodian

The charity has been acting as agent for BCP Council in distributing Government Household Support Fund grants to eligible individuals. During the year under the review, the charity received funds of £1,527,500 and distributed funds of £1,890,280. At the balance sheet date £61,402 (2024: £424,182) was held in a segregated bank account pending dispersal of grants.

23 Financial instruments

The carrying amounts of the charity's financial instruments are as follows:

	2025 £	2024 £
Financial assets		
Debt instruments measured at amortised cost:		
- Prepayments and accrued income (note 15)	60,568	61,288
Financial liabilities		
Measured at amortised cost		
- Other tax and social security (note 16)	15,488	21,409
- Pension creditor (note 16)	5,359	4,914
- Accruals (note 16)	20,635	22,968
- Payments received on account for programme related grants (note 16)	68,444	196,248
	109,926	245,539

24 Pensions and other post-retirement benefits

The charity operates a defined contribution pension scheme for its employees. The amount recognised as an expense in the year was £26,749 (2024: £25,029).

The defined contribution pension expense is allocated to charitable expenditure in accordance with the related salary cost.

25 Related party transactions

Jennifer Karno received £90 (2024: £60) reimbursement of travel expenses in her capacity as a volunteer. Jennifer is the spouse of Trustee Andrew Karno.

26 Prior year Statement of Financial Activities (including Income and Expenditure Account)

	2024			
	Unrestricted funds			
	General funds	Designated funds	Restricted funds	Total
	£	£	£	£
Income and endowments from:				
Donations and legacies	113,102	-	700	113,802
Charitable activities	292,053	-	1,315,490	1,607,543
Other trading activities	259	-	-	259
Investments	15,123	-	-	15,123
Total income and endowments	420,537	-	1,316,190	1,736,727
Expenditure on:				
Charitable activities	(204,814)	-	(1,447,848)	(1,652,662)
Total expenditure	(204,814)	-	(1,447,848)	(1,652,662)
Net gain on investments	15,398	-	-	15,398
Net income / (expenditure)	231,121	-	(131,658)	99,463
Transfers between funds	(172,135)	50,000	122,135	-
Net movement in funds	58,986	50,000	(9,523)	99,463
Reconciliation of funds:				
Total funds brought forward	57,700	300,000	34,252	391,952
Total funds carried forward	116,686	350,000	24,729	491,415

Citizens Advice Bournemouth, Christchurch and Poole

England & Wales - Charity number 1074727

Accounts

Citizens Advice Bournemouth, Christchurch and Poole

Report and accounts

Year Ended 31 March 2024

Citizens Advice Bournemouth, Christchurch and Poole
Financial Statements
Year Ended 31 March 2024

Charity registration number: 1074727
Company registration number: 03537836

Citizens Advice Bournemouth, Christchurch and Poole

Report and accounts

Year Ended 31 March 2024

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Charity Reference and Administrative Details

Charity registration number	1074727
Company registration number	03537836
Trustees	Jane Burrows – Chair David Sargent Matthew Moore (resigned 18th May 2023) Andrew Karno – Vice Chair Chika Udezue Ann Dimmock Jacqueline Rance Paul Kemp Sarah-Jane Maidens (co-opted 14th April 2023) Mike Gibson (co-opted 5th April 2023)
Company secretary	Paul Kemp
Senior Management Team	Zoe Bradley (Chief executive officer) Tom Lund Dan Stannard
Registered office	The Civic Centre, Bourne Avenue Bournemouth BH2 6DX
Statutory Auditors	Schofields Chartered Accountants and Statutory Auditors 5th Floor, Waverley House 115-119 Holdenhurst Road Bournemouth BH8 8DY
Bankers	Lloyds Bank Plc 45 Old Christchurch Road Bournemouth BH1 1ED
Investment Manager	Quilter Cheviot Senator House 85 Queen Victoria Street London EC4V 4AB

Citizens Advice Bournemouth, Christchurch and Poole

Trustees' Annual Report (Including Directors' Report)

Year Ended 31 March 2024

The Trustee Directors present their report and the audited financial statements of the charity for the period 1st April 2023 to 31st March 2024, which are also prepared to meet the Directors report and accounts for Companies Act purposes. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

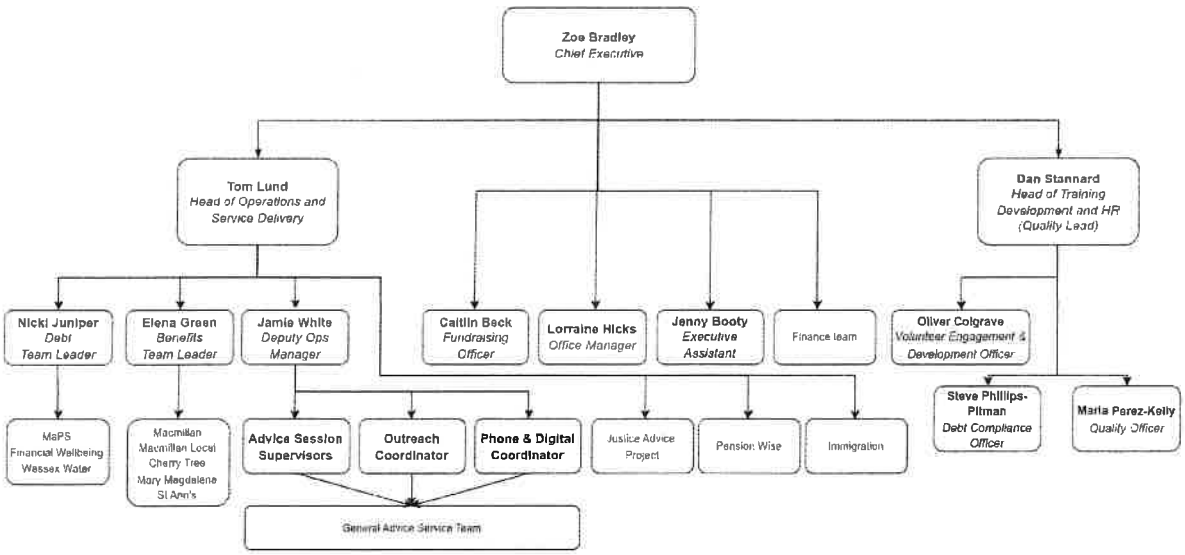
Governance and Management

Citizens Advice Bournemouth Christchurch and Poole is a registered charity and company limited by guarantee. It is governed by its Articles of Association. A Trustee Board, as constituted in accordance with the provisions set out in the Articles of Association, is responsible for the overall governance of the company. The Trustee Board is responsible for appointing certain of its members to act in an individual capacity, as its representatives, either as directors of the company or as company secretary, in accordance with the requirements of the Companies Acts 2006. As a registered charity, the company is also required by the Charity Commissioners to appoint named individuals to act in a formal capacity as trustees of the charity, with duties and responsibilities as set out in charity law and regulations.

The maximum number of trustees is twelve, and the minimum is five. Trustees are either elected at the annual general meeting, nominated by member organisations or co-opted by the Trustee Board, providing that the total of co-opted and nominated trustees does not exceed one third of the total number of trustees. All elected trustees must retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected. All nominated or co-opted trustees must retire from office at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may be re-elected.

The Trustee Board determines the pay and remuneration of key management personnel and staff based on the pay for similar roles in comparable organisations, the general rate of inflation and affordability. The charity promotes equal pay for work of equal value irrespective of gender or other personal factors.

Organisational Chart: March 2024



Trustee Recruitment and Training

Trustees are recruited from member organisations and/or for the specific skills that they can bring to the Charity. There is a trustee induction process and new trustees visit Citizens Advice Bournemouth Christchurch and Poole enabling them to engage in and fully understand the operational workings of the charity. New trustees undertake relevant training in relation to the Citizens Advice Bournemouth Christchurch and Poole affairs, operations and duties of a trustee. Included in the ongoing training programs, are visits to the offices ensuring they engage regularly with the Project and Core Delivery teams.

Principal risks and uncertainties

The Trustee Board actively review on a regular basis, the risks to which the charity is exposed. The major risks being strategic, compliance, financial, operational and market/environmental risks. A Risk Register for the charity has been agreed by the Board; this defines the risks to the organisation, their likelihood, their effect and mitigation plans. The Trustees are satisfied that systems have been established to enable regular reports to be produced so that they can monitor such risks and, where necessary, steps can be taken to mitigate exposure thereto.

The principal risk is the uncertainty of future funding. The management team continue to look for new funding streams and opportunities to collaborate with others to develop new projects. Ongoing funding applications are monitored closely by the Trustees, together with the associated staff levels, so as to maintain sufficient reserves to meet the obligations of the organisation in the event that no future funding is secured. Further monitoring of cashflow against budgets is undertaken to ensure that there is adequate cash flow to meet day to day running costs.

Another material risk is the loss of staffing within the key roles of the charity. To mitigate this risk, roles and skills are shared within the team and staff development/training provided to develop the team's skills. Where shortages have been found, these have been addressed by vacancies being fulfilled internally or via the assistance of volunteers.

Public Benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. They do not consider that the charity's activities include any potential detriment or harm or confer any significant incidental private benefit.

Affiliations

Citizens Advice Bournemouth Christchurch and Poole is a member of The National Association of Citizens Advice and is required to comply with the regulations provided by this umbrella organisation.

Fundraising activities

The Charity has had no significant fundraising activities and costs in the year. During the year under review, the Charity did not receive any complaints about the fundraising activities it carried out. It is the Trustees' policy that all service users as well as members of the public are protected from unreasonable intrusion into their privacy or unacceptable approaches in procuring funds. The charity does not use professional fundraising entities.

Objectives and Activities

Objectives

The objects of the charity are to promote any charitable purpose for the benefit of the community, mainly, but not exclusively, in the area covered by the Unitary Council of Bournemouth, Christchurch and Poole or any successor body to them, by the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress. In setting objectives and planning activities the trustees have given careful consideration to the Charity Commission's public benefit guidance.

The principal charitable object of the company is to establish and conduct a free, independent, confidential and impartial service of advice, information and counsel for the benefit of the community and the general public within mainly but not exclusively the area covered by the Unitary Council of Bournemouth, Christchurch and Poole. Another objective of the charity is to improve the policies and practices that impact upon people's lives.

The Trustees achieve the above aims by following the National Citizens Advice guidelines through:

- The negotiation and raising of funding agreements with the local council and various other private and public bodies.
- The training and development of a diverse range of volunteers and staff ensuring equalopportunities for all.
- The management of financial operations annually against budget and also against a 3 year strategic plan.

Activities

The Charity is helped to meet its overall aims of providing advice to alleviate the problems people face, by operating specific material projects and services. During the year under review all these operations assisted Citizens Advice Bournemouth, Christchurch and Poole to rise to the challenge of meeting continuing increases in demand for its services, due mainly to the current economic environment. Delivery of debt advice within the Charity is authorised and regulated by the Financial Conduct Authority FRN: 617515.

General Advice Service – Funded by BCP Council
General advice support for Bournemouth, Christchurch and Poole residents, providing free advice on a range of issues including, but not limited to debt management, immigration, consumer issues, relationships and benefit claims. The funding also enables the delivery of remote advice via our Urban Advice Vehicle.

Water Guru – Funded by Wessex Water & South West Water
Support for clients who are in financial hardship access social tariffs, reduced rates and grants form both Wessex Water and South West Water.

Debt Advice Project – Sub-grant agreement with national Citizens Advice – Funded by The Money and Pensions Service
Support and guidance for Bournemouth, Christchurch and Poole residents facing financial difficulty with debt, insolvency, write offs or negotiations.

Pension Wise - Sub-grant agreement with national Citizens Advice via Citizens Advice Plymouth – Funded by The Money and Pensions Service
Free pension guidance for people across Dorset aged 50 and over who have a defined contribution pension.

Let's Talk Money – Funded by J.P. Morgan Chase Foundation
Tailored advice and guided solutions for BCP residents to improve financial resilience, money management skills and general wellbeing.

Macmillan Specialist Benefit Service – Funded by Macmillan Cancer Support
Holistic advice service, particularly involving benefits, for those affected by cancer who live, work or receive treatment in Bournemouth or Poole.

Specialist Benefit Support - Funded by Macmillan Caring Locally based at Christchurch Hospital
Specialist benefits advice and guidance to Christchurch Hospital patients, ensuring those who have cancer or relatives of those affected are receiving to what they are entitled.

Cherry Tree Nursery Outreach - Funded by Cherry Tree Nursery, a sheltered work project based on horticulture that provides meaningful work in a supportive environment, aiming to restore well-being to people with mental illness.
Holistic advice service, particularly involving benefits and disability rights, for volunteers with complex needs working at the nursery.

Citizens Advice Central Dorset in partnership with Kushti Bok and funded by the National Lottery Community Fund - The Dorset Gypsy Roma and Traveller Project
Advocacy project targeted at the Gypsy Roma and Traveller communities across Dorset, to provide information and support to break the down the barriers to which the community may face to access support.

Financial Wellbeing Advice Service & Financial Wellbeing Support Service – Funded by BCP Council Housing Services and BCP Council Adult Commissioning
Support for single adults or couples who present as homeless or at risk of homelessness and have a local connection to Bournemouth, Christchurch and Poole and support for adults residing in or who may have been discharged from specialist mental health services, providing guidance and support to enable people to manage current crisis and ongoing financial related issues independently.

Help Accessing Legal Support (HALS) - Sub-grant agreement with Citizens advice Central Dorset – Funded by the Access to Justice Foundation
Litigant in person family casework support for people who may already be engaged in legal proceedings or have issues that could lead to legal proceedings. Based in Bournemouth Crown and County Court, the Family Caseworker cannot represent clients at court but can act as a Mackenzie friend.

EU Settlement Scheme (EUSS) - Funded by the Home Office
Support service assisting those wishing to apply to the EU Settlement Scheme (settled and pre-settled status). Extended support to enable continued processing of eligible late applications and support for clients who already have pre-settled status and applying for settled status.

Independent Age – Targeted support for residents of pensionable age
Specialist benefits advice targeted at those aged 66 years old and older, in response to the rising number of those state pension age facing financial hardship from the cost-of-living crisis.

JP Morgan Increased Capacity – Adapt & Thrive
Funding which enabled an increase in the charity's capacity to support the community in building resilience to navigate the cost-of-living crisis and the associated issues, through the enhancement of debt, specialist benefit advice and general advice provision across the conurbation.

Mediation Dorset – Community Advocacy for the provision of Equity, Diversity and Inclusion
Community Advocacy project to support and represent vulnerable Pan-Dorset communities, providing advice and guidance to communities and individuals who have experienced and may continue to experience social discrimination.

R3 Welfare – Funded by BCP Council through the Additional Restrictions Grant Stream 3 R3 Grant Scheme
Collaborative project, delivered on behalf of BCP's R3 Welfare Group to support and develop access to opportunities that promote increased economic growth across the BPC conurbation by raising awareness of activities to support unemployed, underemployed and employed residents with skills development and access to specialist services. Funding ended March 2022.

Immigration Advice Project – Funded by The National Lottery Community Fund
Funding for 3-years to train and develop two full-time Immigration Caseworkers to achieve Office of the Immigration Services Commissioner ('OISC') Level 2 accreditation, and to further develop a clear Immigration Advice Model for both Initial Advice and Casework delivered across the service and via monthly drop-in Immigration Clinics.

National Lottery Community Organisations Cost of Living Fund – Let's Talk Renting
A dedicated telephone and email service providing housing advice to those tenants in the Private Rented sector, in collaboration with BCP Homelessness Partnership. The service aims to eliminate risks to tenancies, by providing advice on rent arrears, evictions, and repairs, while also providing income maximisation advice.

Specialist Debt and Complex Benefits Advice - Funded by Sovereign Housing Association
Debt and complex benefit advice to tenants who are struggling to maintain their tenancy due to unmanageable debt.

Immigration Clinic – Funded by Dorset Community Foundation and the ASDA Foundation in 2022/2023 and Dorset Community Foundation on behalf of Wessex Water Community Foundation in 2023/2024
Funding to provide a drop-in immigration service providing 15-minute initial advice sessions and signposting for clients for clients across Dorset requiring immigration advice.

Seetec Pluss – Specialist Face-to-Face Advice Services
Funding to provide in-office support for customers of Seetec Pluss in Bournemouth and Poole, to support clients overcoming Financial, Debt and Benefits Advice (FDBA) barriers to employability.

Street Support
Remaining funds held in respect of connecting people and organisations locally, to alleviate homelessness in Bournemouth, Christchurch and Poole.

Specialist Benefit Appeals Project - Funded by Christchurch Magdalen Trust
Funding to deliver specialist benefit advice, support and guidance for Christchurch residents.

Smart Energy GB in Communities – Funded by The National Energy Action Charity
The project aims to help build awareness and increase confidence in smart meters, enabling those on low incomes to understand how smart meters can benefit them in managing their energy bills.

Household Support Fund – Funded by BCP Council
Support service for low-income residents of BCP providing access to grants to enable affordability of energy/utilities and/or access to food.

Grant Making Methodology

During the year under review, the Charity had a key role in:

1. the distribution to the residents within the BCP conurbation and for the management and delivery of vouchers to individuals through Winter Warmth, Summer Support and Household Support Fund programmes under policy set by BCP Council.

2. identifying key recipients and adhering to laid down criteria for eligibility and auditing requirements from BCP Council

3. providing support and advice enabling individuals to receive support vouchers and understand the terms and conditions of their support.

Where We Can Call Home – Funded by the Heritage Lottery Fund
Delivery of an awareness-raising campaign project, delivered in partnership with DEED, a global education and learning centre in Dorset. Researchers and story gatherers work with local Bournemouth, Christchurch and Poole communities to explore, record and celebrate the contribution of residents from ethnically diverse communities, including Eastern Europe, the Middle East, South America, South East Asia and Africa.

Achievements and Performance

During the year ended 31 March 2024, the Charity helped over 15,980 people, conducted 1,825 quick client contacts and dealt with over 50,000 issues. Over 4 in 5 clients supported said the Charity helped them find a way forward with outcomes, including income gain for clients totalling over £6,437,335.

Using a Treasury-approved model, the estimated overall financial value of the work undertaken by the Charity for the people they help totalled over £13,300,000 and the estimated overall financial value to the public, through advice and volunteering services totalled over £42,800,000. For every £1 invested in the Charity, the public value of our work is estimated at over £25.

During the year under review, the Charity continued to engage with most clients via digital and phone channels.

Channel	% of total count of cases along channel	Activities
Email	60%	32,517
Telephone	22%	12,312
In person	16%	8,664
Letter	1%	532
Other, inc. Web chat and Video call	1%	471

Throughout the year the Charity saw increases in client issues across 12 of the 18 presenting issue areas it records. The most significant increases were recorded against Charitable Support & Foodbanks, Debt, Employment and GVA and Hate Crime.

The following table highlights the issues dealt with as a percentage of total issues during the year under review. Comparison to the preceding three years has also been included for information and analysis.

Issue	2023-2024	2022-2023	2021-2022	2020-2021	2019-2020
Charitable Support & Food Banks	43.40%	41.00%	18.00%	7.20%	1.90%
Benefits & tax credits	13.30%	13.90%	14.00%	14.00%	21.60%
Financial services & capability	9.00%	12.60%	24.00%	26.40%	8.50%
Housing	7.20%	6.70%	6.90%	6.10%	8.10%
Debt	6.50%	6.00%	5.70%	5.20%	10.90%
Benefits Universal Credit	3.20%	3.40%	7.30%	16.60%	17.90%
Relationships & family	2.80%	3.10%	4.40%	3.30%	5.50%
Legal	3.40%	3.00%	4.10%	2.50%	4.30%
Utilities & communications	2.00%	2.30%	1.40%	1.00%	1.20%
Employment	2.30%	2.30%	3.80%	6.70%	7.50%
Immigration & asylum	1.40%	1.60%	4.70%	4.40%	4.60%
Consumer goods & services	1.70%	1.30%	1.80%	2.10%	3.90%
Travel & transport	0.80%	0.60%	0.70%	0.60%	0.90%
GVA & Hate Crime	1.00%	0.60%	0.60%	0.50%	0.70%
Health & community care	0.70%	0.60%	0.60%	0.60%	1.00%
Other	0.50%	0.50%	0.40%	0.90%	0.40%
Tax	0.60%	0.40%	1.40%	1.80%	0.80%
Education	0.20%	0.10%	0.20%	0.10%	0.30%

The senior management team and trustees continue to monitor client enquiries and areas of work to ensure Charity resources are appropriately allocated. In addition, client feedback continues to be sought which provides information about methods of contact, waiting times and levels of satisfaction in relation to the advice offered.

Volunteers
Operational activities are supported to a significant extent by a team of unpaid volunteers, either acting as trained advisers or providing additional clerical and administrative support. Without the assistance of such volunteers, it would not be possible for us to provide the range of services currently made available to clients.

A total of 125 volunteers (excluding Trustees) supported the delivery of the Charity's objectives and activities during the year under review, providing over 14,980 hours of service to the charity.

The Trustee Directors once again wish to express their appreciation of the invaluable contribution made by the volunteers during the year under review.

Plans for future periods.
We will continue to provide our free, independent and impartial general advice service and will look for new ways to provide more in depth support to those with more complex problems.

Financial review

The financial statements of the company for the year ended 31 March 2024 are as set out on pages 17 to 33. The financial statements are presented in accordance with the Companies Act 2006 and Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland (FRS102) issued in October 2019.

During the year, the contractual nature of the charity's responsibilities with respect to the administration of Household Support Fund grants was clarified and it was determined that the charity was acting as an agent to BCP Council in this matter, not as principal. As a result, accounting for this activity has been changed for the year 2023/24 and the comparator year of 2022/23 has been restated (see Note 2 to the accounts for details).

Total income for the year ended 31 March 2024 was £1,736,727 (2023 Restated: £1,509,337) and total expenditure was £1,652,662 (2023 Restated: £1,487,275), resulting in a surplus for the year of £99,463 (2023: £22,062). Total charity funds on 31 March 2024 were £491,415 (2023: £391,952). The level of free reserves held in general funds as of 31 March 2024 stood at £116,686 (2023: £57,700). The level of free reserves held in the Designated Core Continuity Fund, stood at £350,000 (2023: £298,318) as of 31 March 2024. Restricted funds totalled £24,729 (2023: £34,252) as of 31 March 2024.

Funding
The charity receives funding from a variety of public and private bodies, usually to cover the Charity's delivery costs for commitments to provide specific advice services to the public locally. The largest funding body during the financial year was the Bournemouth, Christchurch and Poole (BCP) local authority, for the provision of general advice to the public on diverse matters, including money management and employment matters. The Charity also administered distribution of central government cost of living support funding on behalf of BCP Council. Other significant funders included J. P. Morgan for the provision of debt management advice, the contract for which completed in June 2024. In 2022/23, the pattern of funding was similar to 2023/24, with the largest funders being BCP Council and J. P. Morgan

At the beginning of the current financial year, BCP Council announced that it intended to openly tender for the provision of general and financial wellbeing advice services, effective from September 2023 and running until April 2028. Part of the conditions of the tender required the acceptance of a material discount on current funding levels. The Charity has participated in the tender and was successful in all of its bids. Operating plans have been put in place to enable the work of the charity to go forward, adjusting for the substantial reduction in financial support from its principal funder. During 2023/24 the charity was successful in achieving material tranches of new funding from both J.P. Morgan and the National Lottery.

Reserves Policy

The Trustees review the reserves policy on an annual basis to ensure that the organisation can operate as a going concern and fulfil its legal obligations. The balance carried forward on the General Fund represents unrestricted funds that are freely available to fund the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the Trustees for a particular purpose. The designated Core Continuity Fund has been set by the Trustees at a level equivalent to 3 months' charitable expenditure, which would enable the closure costs of the charity to be met. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for a particular purpose.

Investments Policy

In order to achieve a real return over the medium term, the Trustees have approved the investment of designated funds in a pooled investment fund managed by Quilter Cheviot. In selecting Quilter Cheviot as the investment manager, the Trustees took into account that, whilst the fund selected is not specifically restricted as an "ethical investment" fund, it is specifically designed and maintained as a portfolio suitable for charities and avoids direct investment in potentially controversial market sectors such as tobacco or weapons production. The trustees consider this an appropriate balance between the need for optimising return on invested funds and the risk of adverse exposure to investment in controversial market sectors

Research, Campaigns and Communications

Conducting research and undertaking campaigns is essential for the ongoing improvement of services that benefit the lives of Bournemouth Christchurch and Poole residents. Our advisors help clients with the problems that they face at time critical points. Conducting research and engaging in campaign activities allows us to take this one step further. Using the evidence collected, trends can be recognised that allows us to tackle clients' problems at the root cause and work in a way that is preventative. This is beneficial in terms of our own time and resources, but also allows us to help to make the conurbation of Bournemouth, Christchurch and Poole a fairer and more inclusive community. A strong and established research and campaign strategy can therefore help to improve lives.

In order to facilitate the achievement of this core aim, the Trustee Board has a Research, Campaigns and Communications committee, which includes three Trustees, with responsibility for Research and Campaigns, and whose task it is to raise the level and impact of the work undertaken by Citizens Advice Bournemouth Christchurch and Poole and maintain Trustee Board input into this important aspect of our work. In 2023/2024 our research and campaign work continued to be influenced by the emerging cost of living crisis, such as the affordability of energy, and the increasing costs related to affordable food access.

During the year, the predominant issues presented by clients were related to financial insecurity, including access to charitable grants and access to food, alongside support with access to benefits.

Throughout the year a number of research and campaign activities were undertaken to highlight the struggles faced by residents of Bournemouth, Christchurch and Poole.

Trustees' Responsibilities

The trustees (who are also directors of the charitable company for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice).

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

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently.
- observe the methods and principles in the Charities SORP (Statement of Recommended Practice) 2019 (FRS102).
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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 taking reasonable steps for the prevention and detection of fraud and other irregularities.

As far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is 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 auditor is aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Signed on behalf of the board of Trustees:

Jane E Burrows

Jane Burrows, Trustee (Trustee Board Chair)

Paul Kemp, Trustee (Treasurer)

This 15 day of August 2024

Independent Auditor's Report to the Members of Citizens Advice Bournemouth, Christchurch and Poole

Opinion
We have audited the financial statements of Citizens Advice Bournemouth, Christchurch and Poole (the 'charitable company') for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet, the cash flow statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

Conclusions relating to going concern
In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least 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 trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Trustees report. 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. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:

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

Independent Auditor's Report to the Members of Citizens Advice Bournemouth, Christchurch and Poole

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' 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 Directors' 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 Directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees
As explained more fully in the trustees' responsibilities statement set out on pages 11 and 12, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

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

- An understanding of the legal and regulatory framework the charitable company operates in was obtained through discussions with the Trustees and other management in addition to our general sector experience. The most significant laws and regulations identified, being those that have a direct effect on material amounts and disclosures in the financial statements, are the Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102) issued in October 2019, FRS 102, Companies Act 2006, Charities Act 2011 and HM Revenue & Customs (HMRC) Tax Legislation.

- We also considered other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the company's ability to operate, or to avoid material penalty. These included the requirements of the national citizens advice regulations, and employment law.

- We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks

related to the fraudulent financial reporting, in particular of grant funding received and allocation of central costs to restricted funds.

- Audit procedures were performed by the engagement team to:
  - obtain sufficient evidence regarding compliance. These procedures include making enquiries to Trustees and other management in addition to the inspection of applicable regulatory and legal correspondence. Financial statement disclosures were reviewed and tested to supporting documentation;
  - identify and assess the design effectiveness of controls management has put in place to prevent and detect fraud. The company's systems and controls were documented and confirmed;
  - challenge the assumptions and judgments made by management in its significant accounting estimates and
  - identify and test journal entries, in particular any journal entries posted with unusual account combinations
  - assess the extent of compliance with the relevant laws and regulations

- We have properly planned and performed the audit in accordance with auditing standards and all members of the engagement team have the appropriate competence and capabilities to identify or recognise non-compliance with laws and regulations. However, due to 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. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (i.e. gives a true and fair view).

Independent Auditor's Report to the Members of Citizens Advice Bournemouth, Christchurch and Poole

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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

M P J Schofield FCA (Senior Statutory Auditor)

Signed For and on behalf of Schofields Chartered

Accountants and Statutory Auditors
5th Floor
Waverley House
115-119 Holdenhurst Road
Bournemouth
BH8 8DY

16th August 2024

Citizens Advice Bournemouth, Christchurch and Poole

Statement of Financial Activities (Including Income and Expenditure Account)

Year Ended 31 March 2024

	Note	2024 Unrestricted funds: General funds £	2024 Unrestricted funds: Designated funds £	2024 Restricted funds £	2024 Total £	2023 As Restated Total £
Income and endowments from:						
Donations and legacies	3	113,102	-	700	113,802	87,522
Charitable activities	4	292,053	-	1,315,490	1,607,543	1,412,865
Other trading activities	5	259	-	-	259	3,500
Investments	6	15,123	-	-	15,123	5,450
Total income and endowments		420,537	-	1,316,190	1,736,727	1,509,337
Expenditure on:						
Charitable activities	7	(204,814)	-	(1,447,848)	(1,652,662)	(1,487,275)
Total expenditure		(204,814)	-	(1,447,848)	(1,652,662)	(1,487,275)
Net gain on investments		15,398	-	-	15,398	-
Net income/ (expenditure)		231,121	-	(131,658)	99,463	22,062
Transfers between funds		(172,135)	50,000	122,135	-	-
Net movement in funds		58,986	50,000	(9,523)	99,463	22,062
Reconciliation of funds:						
Total funds brought forward		57,700	300,000	34,252	391,952	369,890
Total funds carried forward		116,686	350,000	24,729	491,415	391,952

All income and expenditure derive from continuing activities.

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

Notes 1 to 27 form part of these financial statements.

Citizens Advice Bournemouth, Christchurch and Poole

Balance Sheet

Year Ended 31 March 2024

	Note	2024 £	2023 As Restated £
Fixed assets			
Tangible assets	14	24,122	35,785
		24,122	35,785
Investments	15	365,707	-
Current assets			
Debtors	16	61,288	69,948
Cash at bank and in hand		285,837	425,663
		347,125	495,611
Creditors: amounts falling due within one year	17	(245,539)	(139,444)
Net current assets		101,586	356,167
Total assets less current liabilities		491,415	391,952
Net assets		491,415	391,952
Charity Funds			
Restricted funds	20a	24,729	34,252
Unrestricted funds	20b	116,686	57,700
Designated funds	20b	350,000	300,000
Total charity funds		491,415	391,952

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006.

The financial statements were approved and authorised for issue by the Board on 15 August 2024

Signed on behalf of the board of trustees:

Jane E Burrows

Jane Burrows, Trustee (Trustee Board Chair)

Paul Kemp, Trustee (Treasurer)

Date: 15 August 2024

Notes 1 to 27 form part of these financial statements.

Company registration number: 03537836

Citizens Advice Bournemouth, Christchurch and Poole

Cash Flow Statement

Year Ended 31 March 2024

	2024	2023 As Restated
	£	£
Net cash flow from operating activities (see note below)	195,360	(151,744)
Cash flow from investing activities		
Purchase of investments	(350,000)	-
Interest received	15,123	5,450
Net cash flow from investing activities	(334,877)	5,450
Net decrease in cash and cash equivalents	(139,517)	(146,294)
Cash and cash equivalents at the beginning of the reporting period	425,663	571,957
Cash and cash equivalents at end the end of the reporting period	286,146	425,663

Reconciliation of net income to net cash flow from operating activities

Net income for the year	99,463	22,062
Interest receivable	(15,123)	(5,450)
Gain on investments	(15,398)	-
Depreciation of tangible fixed assets	11,663	11,663
Decrease / (increase) in debtors	8,660	(14,707)
Increase / (decrease) in creditors	106,095	(165,312)
Net cash flow from operating activities	195,360	(151,744)

Cash and cash equivalents consists of:		
Cash at bank and in hand	285,837	169,595
Short term deposits	309	256,068
Total Cash and cash equivalents	286,146	425,663

Notes 1 to 27 form part of these financial statements.

1 Summary of significant accounting policies

(a) General information and basis of preparation

Citizens Advice Bournemouth, Christchurch and Poole is a private company limited by guarantee in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 3 of these financial statements. The nature of the charity's operations and principal activities are set out in the Trustees' Annual Report.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

(b) Funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the Trustees' Annual Report.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the Trustees' Annual Report.

(c) Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

(c) Income recognition (continued)

No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustees' Annual Report.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met, then these amounts are deferred.

(d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required, and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the charity.

(e) Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include expenditure on governance, general administration, finance, human resources, and information technology. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out centrally. The support costs are apportioned between activities on a basis consistent with the use of resources. The analysis of these costs is set out in note 8.

(f) Tangible fixed assets

Tangible fixed assets costing more than £5,000 are capitalised at cost less accumulated depreciation. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Computer hardware and software	Straight line over 4 years
Fixtures and fittings	Straight line over 5 years
Motor vehicles	Straight line over 5 years

(g) Investments

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SoFA. The fair value of listed investments is determined by reference to the closing quoted market price at the balance sheet date.

(h) Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

(i) Cash and cash equivalents

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

(j) Financial instruments

The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently remeasured at their settlement value except for loans which are subsequently measured at the carrying value plus accrued interest less repayments. The financing charge to expenditure is at a consistent rate using the effective interest method.

(k) Leases

Rentals payable under operating leases are charged to the SoFA on a straight line basis over the period of the lease.

(l) Employee benefits

The cost of any untaken holiday entitlement is not recognised.

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

(m) Retirement benefits

The charity operates a defined contribution scheme for the benefit of its employees. Contributions are expensed as they become payable.

(n) Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

(o) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the charity to be able to continue as a going concern.

(p) Judgements and key sources of estimation uncertainty

In preparing the financial statements, the trustees are required to make estimates and assumptions which affect reported income, expenses, assets and liabilities together with the disclosure of contingent assets and liabilities. 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.

In the view of the Trustees, there are no significant areas of key judgement or estimation uncertainty that are likely to result in a material adjustment in the next financial year.

2 Prior Year Adjustment

The financial statements for the comparative period have been restated following clarification from the funder that the charity has been acting as agent for Bournemouth, Christchurch and Poole Council in distributing Government Household Support Fund grants to eligible individuals.
The impact on the Statement of Financial Activities has been to reduce charitable income on restricted projects by £1,208,744 and charitable expenditure on restricted projects by an equivalent amount. Net income for 2023 remains unchanged at £22,062.
The impact on the Balance Sheet at 31 March 2023 has been to exclude £202,000 of cash and bank balances held by the charity as custodian, de-recognise accruals for grants payable of £92,344 and reduce deferred income by £109,656. Charity funds and net assets at 31 March 2023 remain unchanged at £391,952.

3 Income from donations and legacies

	2024 £	2023 £
Voluntary donations	2,802	2,522
Legacies	26,000	-
Donated facilities	85,000	85,000
	113,802	87,522

Donated facilities comprise office accommodation provided by Bournemouth, Christchurch and Poole Council

Income from donations and legacies totalled £113,802 (2023: £87,522), of which £113,102 (2023: £85,702) was attributable to unrestricted funds and £700 (2023: £1,820) was attributable to restricted funds.

4 Income from charitable activities

	2024 £	2023 Restated £
Grants – Core service delivery	292,053	301,643
Grants and contracts – Restricted projects	1,315,490	1,111,222
	1,607,543	1,412,865

Income from charitable activities was £1,607,543 (2023: £1,412,865), of which £292,053 (2023: £301,643) was attributable to unrestricted funds and £1,315,490 (2023: £1,111,222) was attributable to restricted funds.

Government grants included within income from charitable activities totalled £564,080 (2023: £725,369)

5 Income from other trading activities

	2024	2023
	£	£
Other miscellaneous income	259	3,500

All miscellaneous income for the years ended 31 March 2024 and 31 March 2023 was unrestricted.

6 Income from investments

	2024	2023
	£	£
Interest – bank deposits	15,123	5,450

All income from investments for the years ended 31 March 2024 and 31 March 2023 was unrestricted.

7 Analysis of expenditure on charitable activities

Charitable activities 2024	Activities undertaken directly	Grant funding of activities	Support costs	Total
	2024	2024	2024	2024
	£	£	£	£
Core service delivery	154,097	-	50,717	204,814
Restricted projects	1,096,095	25,476	326,277	1,447,848
	1,250,192	25,476	376,994	1,652,662

Charitable activities 2023	Activities undertaken directly	Grant funding of activities	Support costs	Total
	2023 Restated	2023 Restated	2023 Restated	2023 Restated
	£	£	£	£
Core service delivery	213,774	-	122,008	335,782
Restricted projects	781,496	133,678	236,319	1,151,493
	995,270	133,678	358,327	1,487,275

Charitable activity costs totalled £1,652,662 (2023: £1,487,275) of which £204,814 (2023: £335,782) were attributable to unrestricted funds and £1,447,848 (2023: £1,151,493) were attributable to restricted funds.

8 Allocation of support costs

Support costs representing expenditure on governance, general administration, finance, human resources and information technology have been allocated on the basis of time expended as follows:

	Core service delivery 2024 £	Restricted projects 2024 £	Total 2024 £	Core service delivery 2023 £	Restricted projects 2023 £	Total 2023 £
Salaries	20,898	134,438	155,336	48,879	94,674	143,553
Staff and volunteer	1,179	7,587	8,766	1,377	2,697	4,074
Office	16,513	106,236	122,749	40,073	77,620	117,693
Premises	10,953	70,462	81,415	29,672	57,472	87,144
Governance	1,151	7,407	8,558	1,838	3,529	5,367
Other	23	147	170	169	327	496
Total	50,717	326,277	376,994	122,008	236,319	358,327

9 Grants paid

	2024 £	2023 Restated £
Restricted projects:		
Household Support - grants paid to institutions - Hope Housing	-	28,600
Household Support - grants paid to institutions - Age UK	-	23,000
Household Support - grants paid to institutions – EDP Citizens Advice	-	76,000
Where we can call home – grants paid to institutions – DEED, Dorset	25,476	6,078
	25,476	133,678

10 Governance costs

	2024 £	2023 £
Trustee expenses	-	15
Fees payable to the charity's auditor for the audit of the charity's annual accounts	5,160	4,980
Legal fees	1,310	-
AGM, trustee meetings and other compliance	2,089	372
	8,559	5,367

11 Net income / (expenditure) for the year

Net income / (expenditure) is stated after charging:

	2024 £	2023 £
Depreciation of tangible fixed assets	11,663	11,663
Operating lease rentals	3,643	2,706

12 Trustees' and key management personnel remuneration and expenses

The Trustees neither received nor waived any remuneration during the year (2023: £nil). The reimbursement of Trustees' expenses was as follows:

	2024 Number	2023 Number	2024 £	2023 £
Travel	-	2	-	15
	-	2	-	15

The Senior Management Team (SMT) including the Chief Executive Officer are regarded as the charity's key management personnel under FRS102. The total amount of employee benefits received by the SMT was £155,246 (2023: £148,552). Employee benefits comprise salaries, employer pension costs and employer NI costs.

13 Staff costs and employee benefits

The average monthly number of employees and full time equivalent (FTE) during the year was as follows:

	2024 Number	2024 FTE	2023 Number	2023 FTE
Charitable activities	60	48	52	42

The total staff costs and employee benefits were as follows:

	2024 £	2023 £
Wages and salaries	1,186,460	983,805
Social security	77,386	67,949
Defined contribution pension costs	25,029	21,686
	1,288,875	1,073,440

The number of employees who received total employee benefits (excluding employer NI and employer pension costs) of more than £60,000 is as follows:

	2024 Number	2023 Number
£60,001 - £70,000	1	1
	1	1

14 Tangible fixed assets

	Computer equipment £	Fixtures and fittings £	Motor vehicles £	Total £
Cost or valuation:				
At 1 April 2023	35,220	22,061	49,908	107,189
Additions	-	-	-	-
At 31 March 2024	35,220	22,061	49,908	107,189
Depreciation:				
At 1 April 2023	35,220	20,379	15,805	71,404
Charge for the year	-	1,682	9,981	11,663
At 31 March 2024	35,220	22,061	25,786	83,067
Net book value:				
At 31 March 2024	-	-	24,122	24,122
At 31 March 2023	-	1,682	34,103	35,785

15 Investments

	General Funds 2024 £	2023 £
a) Investment assets		
Equities	365,398	-
Cash within investment portfolio	309	-
Market value at 31 March 2024	365,707	-
b) Analysis of movement		
Market value at 1 April 2023	-	-
Additions	350,000	-
Gain on investments	15,398	-
Interest received	309	-
Market value at 31 March 2024	365,707	-
Original cost	350,000	-

The fair value of listed investments is determined by reference to the closing quoted market price at the balance sheet date.

16 Debtors

	2024	2023
	£	£
Prepayments and accrued income	61,288	69,948

17 Creditors: amounts falling due within one year

	2024	2023 Restated
	£	£
Other tax and social security	21,409	18,536
Pension creditor	4,914	3,721
Accruals	22,968	9,827
Deferred income (note 19)	196,248	107,360
	245,539	139,444

18 Leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2024	2023
	£	£
Not later than one year	1,922	2,333
Later than one and not later than five years	6,701	-
	8,623	2,333

19 Deferred income

	2024	2023 Restated
	£	£
At 1 April 2023	107,360	257,977
Additions / (released) during the year	88,888	(150,617)
At 31 March 2024	196,248	107,360

Deferred income represents grants that have either been prepaid or are returnable (if performance criteria is not achieved).

20 Fund reconciliation

(a) Restricted funds

	Opening balance 2024 £	Income £	Expenditure £	Transfers £	Closing balance 2024 £
Cherry Tree Nursery	-	10,034	(13,822)	3,788	-
Macmillan Care Locally	-	27,300	(27,300)	-	-
Christchurch Magdalen Trust	-	8,199	(9,311)	1,112	-
Sovereign Housing	-	6,000	(16,615)	10,615	-
St Ann's Benefits	-	15,150	(15,150)	-	-
Financial wellbeing Poole	-	39,688	(47,135)	7,447	-
EUSS	-	14,991	(30,491)	15,500	-
Pension Wise	-	108,144	(108,144)	-	-
Macmillan welfare	-	85,803	(85,803)	-	-
MAPS	-	72,877	(74,491)	1,614	-
Water Guru	-	32,416	(35,760)	3,344	-
Justice advice	-	8,245	(33,143)	24,898	-
JP Morgan Let's talk money	-	68,229	(93,088)	24,859	-
Smart Meters	-	24,871	(24,871)	-	-
Immigration Support	-	2,000	(13,792)	11,792	-
Household Support Fund	-	210,000	(210,000)	-	-
Where We Can Call Home	-	80,591	(80,591)	-	-
JP Morgan Increased Capacity	-	375,000	(385,724)	10,724	-
Mediation Dorset	-	11,546	(11,546)	-	-
Independent Age	-	10,000	(10,000)	-	-
NLF Let's Talk Renting		75,000	(74,542)	-	458
NLF Immigration Advice	-	30,106	(34,045)	3,939	-
Urban Advice van	34,103	-	(12,484)	2,503	24,122
Street support	149	-	-	-	149
	34,252	1,316,190	(1,447,848)	122,135	24,729

Fund descriptions

The purpose of each fund is set out in the Trustees' Annual Report.

Fund transfers

All transfers to restricted funds represent transfers from unrestricted funds to cover deficits arising on the restricted fund activities during the year.

20 Fund reconciliation

(a) Restricted funds (continued)

	Opening balance 2023 £	Income Restated £	Expenditure Restated £	Transfers £	Closing balance 2023 £
Cherry Tree Nursery	-	10,034	(10,034)	-	-
Macmillan Care Locally	-	25,200	(25,200)	-	-
Christchurch Magdalen Trust	-	7,251	(7,251)	-	-
Sovereign Housing	-	12,000	(17,852)	5,852	-
St Ann's Benefits	-	15,000	(15,000)	-	-
Financial wellbeing Poole	-	39,838	(39,838)	-	-
EUSS	-	100,441	(100,441)	-	-
Pension Wise	-	101,723	(101,723)	-	-
Macmillan welfare	-	81,134	(81,134)	-	-
Help to claim	-	645	(645)	-	-
MAPS	-	81,127	(81,127)	-	-
Water Guru	-	26,786	(26,786)	-	-
Justice advice	-	33,300	(48,457)	15,157	-
JP Morgan Let's talk money/Money Talks	-	209,305	(209,305)	-	-
R3 Welfare	-	8,240	(10,283)	2,043	-
Smart Meters	-	9,882	(9,882)	-	-
Immigration Support	-	9,500	(9,500)	-	-
Household Support Fund	-	327,600	(327,600)	-	-
Where We Can Call Home	-	14,036	(14,036)	-	-
Urban Advice van	44,804	-	(15,399)	4,698	34,103
Street support	149	-	-	-	149
	44,953	1,113,042	(1,151,493)	27,750	34,252

20 Fund reconciliation

(b) Unrestricted funds

	Opening balance 2024 £	Income and Investment Gains £	Expenditure £	Transfers £	Closing balance 2024 £
General funds	57,700	435,935	(204,814)	(172,135)	116,686
Designated Core Continuity Fund	300,000	-	-	50.000	350,000
	357,700	435,935	(204,814)	(122,135)	466,686

	Opening balance 2023 £	Income £	Expenditure £	Transfers £	Closing balance 2023 £
General funds	24,937	396,295	(335,782)	(27,750)	57,700
Designated Core Continuity Fund	300,000	-	-	-	300,000
	324,937	396,295	(335,782)	(27,750)	357,700

21 Analysis of net assets between funds

	General funds 2024 £	Designated funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fixed assets	-	-	24,122	24,122
Investments	15,707	350,000	-	365,707
Cash and cash equivalents	110,188	-	175,649	285,837
Other current assets / (liabilities)	(9,209)	-	(175,042)	(184,251)
Total	116,686	350,000	24,729	491,415

	General funds 2023 £	Designated funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fixed assets	-	1,682	34,103	35,785
Cash and cash equivalents	57,700	304,911	63,052	425,663
Other current assets / (liabilities)	-	(6,593)	(62,903)	(69,496)
Total	57,700	300,000	34,252	391,952

22 Analysis of changes in net cash

	1 April 2023 £	Cash flows £	31 March 2024 £
Cash	169,595	116,242	285,837
Cash equivalents	256,068	(255,759)	309
Total	425,663	(139,517)	286,146

23 Bank balances held by the charity as custodian

The charity has been acting as agent for BCP Council in distributing Government Household Support Fund grants to eligible individuals. During the year under the review, the charity received funds of £1,400,000 and distributed funds of £1,177,818. At the balance sheet date £424,182 (2023: £202,000) was held in a segregated bank account pending dispersal of grants.

24 Financial instruments

The carrying amounts of the charity's financial instruments are as follows:

	2024 £	2023 Restated £
Financial assets		
Debt instruments measured at amortised cost:		
- Prepayments and accrued income (note 16)	61,288	69,948
Financial liabilities		
Measured at amortised cost		
- Other tax and social security (note 17)	21,409	18,536
- Pension creditor (note 17)	4,914	3,721
- Accruals (note 17)	22,968	9,827
- Payments received on account for programme related grants (note 17)	196,248	107,360
	245,539	139,444

25 Pensions and other post-retirement benefits

The charity operates a defined contribution pension scheme for its employees. The amount recognised as an expense in the year was £25,029 (2023: £21,686).

The defined contribution pension expense is allocated to charitable expenditure in accordance with the related salary cost.

26 Related party transactions

Jennifer Karno received £60 reimbursement of travel expenses in her capacity as a volunteer. Jennifer is the spouse of Trustee Andrew Karno. (2023: £nil).

27 Prior year Statement of Financial Activities (including Income and Expenditure Account)

	2023 As Restated			
	Unrestricted funds			
	General funds	Designated funds	Restricted funds	Total
	£	£	£	£
Income and endowments from:				
Donations and legacies	85,702	-	1,820	87,522
Charitable activities	301,643	-	1,111,222	1,412,865
Other trading activities	3,500	-	-	3,500
Investments	5,450	-	-	5,450
Total income and endowments	396,295	-	1,113,042	1,509,337
Expenditure on:				
Charitable activities	(335,782)	-	(1,151,493)	(1,487,275)
Total expenditure	(335,782)	-	(1,151,493)	(1,487,275)
Net income / (expenditure)	60,513	-	(38,451)	22,062
Transfers between funds	(27,750)	-	27,750	-
Net movement in funds	32,763	-	(10,701)	22,062
Reconciliation of funds:				
Total funds brought forward	24,937	300,000	44,953	369,890
Total funds carried forward	57,700	300,000	34,252	391,952

Citizens Advice Bournemouth, Christchurch and Poole

England & Wales - Charity number 1074727

Accounts

Citizens Advice Bournemouth Christchurch and Poole
Financial Statements
Year Ended 31 March 2023

16th August 2023

Charity registration number: 1074727
Company registration number: 03537836

Citizens Advice Bournemouth, Christchurch and Poole

Report and accounts

Year Ended 31 March 2023

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Trustees' Annual Report (Including Directors' Report)

Charity registration number	1074727
Company registration number	03537836
Trustees	Anne Joseph – Chair (resigned from Board 16th February 2023) Jane Burrows – Vice Chair (appointed chair 16th March 2023) David Sargent Matthew Moore (resigned 18th May 2023) Dr Rodney Cooper (resigned 30th May 2022) Andrew Karno - Vice Chair (appointed 16th March 2023) Graham Colls (resigned 13th December 2022) Chika Udezue Ann Dimmock (co-opted 2nd November 2022) Jacqueline Rance (co-opted 2nd November 2022) Paul Kemp – (co-opted 2nd February 2023) Sarah-Jane Maidens (co-opted 14th April 2023) Mike Gibson (co-opted 5th April 2023)
Company secretary	David Sargent (resigned as Company Secretary on 16th March 2023) Paul Kemp (appointed Company Secretary on 16th March 2023)
Senior Management Team	Zoe Bradley (Chief Executive Officer) Tom Lund - H.O. Operations and Service Delivery Dan Stannard - H.O. Training Development and HR
Registered office	The Civic Centre, Bourne Avenue Bournemouth BH2 6DX
Statutory Auditors	Schofields Chartered Accountants and Statutory Auditors 5th Floor, Waverley House 115-119 Holdenhurst Road Bournemouth BH8 8DY
Bankers	Lloyds Bank Plc 45 Old Christchurch Road Bournemouth BH1 1ED

Trustees' Annual Report (Including Directors' Report)

The Trustee Directors present their report and the audited financial statements of the charity for the period 1st April 2022 to 31st March 2023 which are also prepared to meet the Directors report and accounts for Companies Act purposes. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

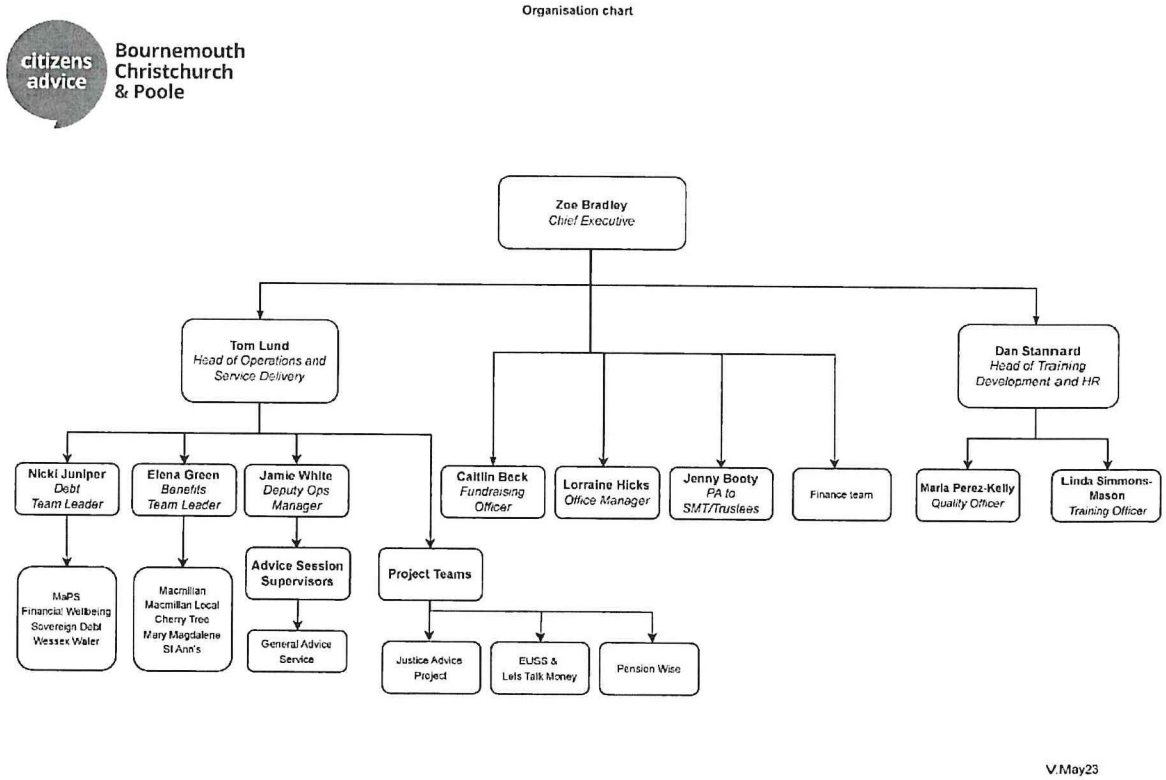
Governance and Management

Citizens Advice Bournemouth Christchurch and Poole is a registered charity and company limited by guarantee. It is governed by its Articles of Association. A Trustee Board, as constituted in accordance with the provisions set out in the Articles of Association, is responsible for the overall governance of the company. The Trustee Board is responsible for appointing certain of its members to act in an individual capacity, as its representatives, either as directors of the company or as company secretary, in accordance with the requirements of the Companies Acts 2006. As a registered charity, the company is also required by the Charity Commissioners to appoint named individuals to act in a formal capacity as trustees of the charity, with duties and responsibilities as set out in charity law and regulations.

The maximum number of trustees is fifteen, and the minimum is three. Trustees are either, elected at the annual general meeting, nominated by member organisations or co-opted by the Trustee Board, providing that the total of co-opted and nominated trustees does not exceed one third of the total number of trustees. All elected trustees must retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected. All nominated or co-opted trustees must retire from office at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may be re-elected.

The Trustee Board determines the pay and remuneration of key management personnel and staff based on the pay for roles in comparable organisations, the general rate of inflation and affordability. The charity promotes equal pay for work of equal value irrespective of gender or other personal factors.

Organisational Chart: March 2023



Trustees' Annual Report (Including Directors' Report)

Trustee Recruitment and Training
Trustees are recruited from member organisations and/or for the specific skills that they can bring to the Charity. There is a trustee induction process and new trustees visit Citizens Advice Bournemouth Christchurch and Poole enabling them to engage in and fully understand the operational workings of the charity. New trustees undertake relevant training in relation to the Citizens Advice Bournemouth Christchurch and Poole affairs, operations and duties of a trustee. Included in the ongoing training programs, are visits to the offices ensuring they engage regularly with the Project and Core Delivery teams.

Principal risks and uncertainties
The Trustee Board actively review on a regular basis, the risks to which the charity is exposed.The major risks being strategic, compliance, financial, operational and market/environmental risks. A Risk Register for the charity has been agreed by the Board; this defines the risks to the organisation, their likelihood, their effect and mitigation plans. The Trustees are satisfied that systems have been established to enable regular reports to be produced so that they can monitor such risks and, where necessary, steps can be taken to mitigate exposure thereto.

The principal risk is the uncertainty of future funding. The management team continue to look for new funding streams and opportunities to collaborate with others to develop new projects. Ongoing funding applications are monitored closely by the Trustees together with the accompanying staff levels so as to maintain sufficient reserves to meet the obligations of the organisation in the event that no future funding is secured. Further monitoring of cashflow against budgets is undertaken to ensure that there is adequate cash flow to meet day to day running costs.

Another material risk is the loss of staffing within the key roles of the charity. To mitigate this risk, roles and skills are shared within the team and staff development/training provided to develop the team's skills. Where we have found shortages, this has been addressed by vacancies being fulfilled internally or via the assistanceof volunteers.

Public Benefit
The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. They do not consider that the charity's activities include any potential detriment or harm or convey any significant incidental private benefit.

Affiliations
Citizens Advice Bournemouth Christchurch and Poole is a member of The National Association of Citizens Advice and is required to comply with the regulations provided by this umbrella organisation.

Fundraising activities
The Charity has no significant fundraising activities and costs in the year. During the year under review, the Charity did not receive any complaints about the fundraising activities it carried out. It is the Trustees' policy that all service users as well as members of the public are protected from unreasonable intrusion into their privacy or unacceptable approaches in procuring funds. The charity does not use professional fundraising entities.

Objectives and Activities

Objectives
The objects of the charity are to promote any charitable purpose for the benefit of the community mainly, but not exclusively, in the area covered by the Unitary Council of Bournemouth, Christchurch and Poole or any successor body to them, by the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress. In setting objectives and planning activities the trustees have given careful consideration to the Charity Commission's public benefit guidance.

The principal charitable object of the company is to establish and conduct a free, independent, confidential and impartial service of advice, information and counsel for the benefit of the community and the general public within mainly but not exclusively the area covered by the Unitary Council of Bournemouth, Christchurch and Poole. Another objective of the charity is to improve the policies and practices of people's lives.

The Trustees achieve the above aims by following the National Citizens Advice guidelines through:

- The negotiation and raising of funding agreements with the local council and various other private and public bodies.
- The training and development of a diverse range of volunteers and staff ensuring equal opportunities for all.
- The management of financial operations annually against budget and also against a 3 year strategic plan.

Activities

The Charity is helped to meet its overall aims of providing advice for the problems people face by operating specific material projects and services. During the year under review all these operations assisted Citizens Advice Bournemouth, Christchurch and Poole to rise to the challenge of meeting continuing increased demand in the current economic environment. Delivery of debt advice within the Charity is authorised and regulated by the Financial Conduct Authority FRN: 617515.

General Advice Service – Funded by BCP Council
General advice support for Bournemouth, Christchurch and Poole residents, providing free advice on a range of issues including, but not limited to debt management, immigration, consumer issues, relationships and benefit claims.

Cherry Tree Nursery Outreach - Funded by Cherry Tree Nursery, a sheltered work project based on horticulture that provides meaningful work in a supportive environment, aiming to restore well-being to people with mental illness.
Holistic advice service, particularly involving benefits and disability rights, for volunteers with complex needs working at the nursery.

Specialist Benefit Support - Funded by Macmillan Caring Locally based at Christchurch Hospital
Specialist benefits advice and guidance to Christchurch Hospital patients, ensuring those who have cancer or relatives of those affected are receiving to what they are entitled.

Specialist Benefit Appeals Project - Funded by Christchurch Magdalen Trust
Funding to deliver specialist benefit advice, support and guidance for Christchurch residents.
Specialist Debt and Complex Benefits Advice - Funded by Sovereign Housing Association
Debt and complex benefit advice to tenants who are struggling to maintain their tenancy due to unmanageable debt.

St Ann's Specialist Benefit Service – Funded by BCP Council
Support for patients of St Ann's Hospital, a facility for those with acute mental illness, who require specialist benefit advice and guidance.

EDAS Outreach Advice Project – Funded by EDAS, a local support service for adults and young people affected by alcohol, illicit substances, and over-the-counter or prescribed medication misuse and/or experiencing mental distress.
Support for Poole EDAS (Essential Drug and Alcohol Services) clients who require advice and guidance on a range of enquiry areas including housing, benefits and debt. Funding for this project ended in October 2021, due to funding constraints.

Financial Wellbeing Advice Service & Financial Wellbeing Support Service – Funded by BCP Council Housing Services and BCP Council Adult Commissioning
Support for Single adults or couples who present as homeless or at risk of homelessness and have a local connection to Bournemouth, Christchurch and Poole and support for adults residing in or who may have been discharged from specialist mental health services, providing guidance and support to enable people to manage current crisis and ongoing financial related issues independently.

EU Settlement Scheme (EUSS) - Funded by the Home Office
Support service assisting those wishing to apply to the EU Settlement Scheme (settled and pre-settled

status). Extended support to enable continued processing of eligible late applications and support for clients who already have pre-settled status and applying for settled status.

Pension Wise - Sub-grant agreement with national Citizens Advice via Citizens Advice Plymouth – Funded by The Money and Pensions Service
Free pension guidance for people across Dorset aged 50 and over who have a defined contribution pension.

Macmillan Specialist Benefit Service – Funded by Macmillan Cancer Support
Holistic advice service, particularly involving benefits, for those affected by cancer who live, work or receive treatment in Bournemouth or Poole.

Help to Claim – Sub-grant agreement with national Citizens Advice – Funded by the Department for Work and Pensions
A nationally funded project in partnership with the DWP that supports people in the initial stages of their Universal Credit claim. Funding for this work ended on the 31st March 2022.

Debt Advice Project – Sub-grant agreement with national Citizens Advice – Funded by The Money and Pensions Service
Support and guidance for Bournemouth, Christchurch and Poole residents facing financial difficulty with debt, insolvency, write offs or negotiations.

Water Guru – Funded by Wessex Water & South West Water
Support for clients who are in financial hardship access social tariffs, reduced rates and grants form both Wessex Water and South West Water.

Census Support Service - Funded by Good Things Foundation
Digital access support for BCP residents struggling to complete/access the 2021 online census spanning a 9 week period from the beginning of March 2021 to early May 2021 inclusive.

Help Accessing Legal Support (HALS) - Sub-grant agreement with Citizens advice Central Dorset – Funded by the Access to Justice Foundation
Litigant in person family casework support for people who may already be engaged in legal proceedings or have issues that could lead to legal proceedings. Based in Bournemouth Crown and County Court, the Family Caseworker cannot represent clients at court but can act as a Mackenzie friend.

Let's Talk Money – Funded by J.P. Morgan Chase Foundation
Tailored advice and guided solutions for BCP residents to improve financial resilience, money management skills and general wellbeing.

Financial Resilience Single Point of Contact
Delivery of a campaign project to raise awareness of financial support during the coronavirus pandemic. Funding enabled the provision of a single point of contact helpline and contribution to the development of a web app under the campaign brand of Let's Talk Money.

City Fibre – Funded by CityFibre
Funding was received from CityFibre towards the development of the Let's Talk Money App.

Energy Advice Facilitation – Funded by Citizens Advice East Dorset and Purbeck
The funding provided Energy Advice project hosting fees, provided by Citizens Advice East Dorset and Purbeck on behalf of the Energy Industry Voluntary Redress Scheme.

Covid Local Support (Summer Support) – Funded by BCP Council
Support service for low income residents of BCP requiring support to access grants to enable affordability of energy/utilities, essential clothing and/or access to food. Funding covered the period May 2021 to September 2021.

R3 Welfare – Funded by BCP Council through the Additional Restrictions Grant Stream 3 R3 Grant Scheme
Collaborative project, delivered on behalf of BCP's R3 Welfare Group to support and develop access to opportunities that promote increased economic growth across the BPC conurbation by raising awareness

of activities to support unemployed, underemployed and employed residents with skills development and access to specialist services. Funding ended March 2022.

Smart Energy GB in Communities – Funded by The National Energy Action Charity
The project aims to help build awareness and increase confidence in smart meters, enabling those on low incomes to understand how smart meters can benefit them in managing their energy bills.

Digital Access – Funded by Good Things Foundation
Support for working-aged adults in BCP, on a low income to receive a digital device, connectivity, and digital skills support.

Immigration Clinic – Funded by Dorset Community Foundation and the ASDA Foundation
Funding to provide a drop-in immigration service providing 15-minute initial advice sessions and signposting for clients for clients across Dorset requiring immigration advice.

Household Support Fund – Funded by BCP Council
Support service for low-income residents of BCP providing access to grants to enable affordability of energy/utilities and/or access to food.

Winter Crisis Project – Funded by NHS Dorset in partnership with Community Action Network (CAN)
Targeted support to tackle the impact of the winter crisis on the residents of Bournemouth, Christchurch and Poole to ensure those most in need across Bournemouth Christchurch and Poole are supported during the winter months. Providing grants of £200 in either supermarket or energy vouchers to individuals facing hardship.

Where We Can Call Home – Funded by the Heritage Lottery Fund
Delivery of an awareness raising campaign project, delivered in partnership with DEED, a global education and learning centre in Dorset. Researchers and story gatherers work with local Bournemouth, Christchurch and Poole communities to explore, record and celebrate the contribution of residents from ethnically diverse communities, including Eastern Europe, the Middle East, South America, South East Asia and Africa.

Urban Advice Van - Funded by BCP Council
Funded by BCP Council to provide an outreach service with effect from 1 September 2021.

Street Support
Remaining funds held in respect of connecting people and organisations locally, to end homelessness in Bournemouth, Christchurch and Poole.

Grant Making Policy
During the year under review, the Charity had a key role in:

1. the distribution to the residents within the BCP conurbation for the management and delivery of vouchers to individuals through the Household Support fund in partnership with BCP Council.

2. identifying key recipients and adhering to laid down criteria for eligibility and auditing purposes from BCP Council

3. providing support and advice enabling individuals to receive support vouchers and understand the terms and conditions of their support.

Achievements and performance

During the year ended 31 March 2023, the Charity helped over 15,300 people, conducted 886 quick client contacts and dealt with over 47,000 issues. 4 in 5 clients supported said the Charity helped them find a way forward with outcomes, including income gain for clients totalling over £4,400,000.
Using a Treasury-approved model, the estimated overall financial value of the work undertaken by the Charity for the people they help totalled over £11,600,000 and the estimated overall financial value to the public, through advice and volunteering services totalled over £40,400,000. For every £1 invested in the Charity the public value of our work is estimated at over £30.

Trustees' Annual Report (Including Directors' Report)

During the year under review, the Charity continued to engage with most clients via digital and phone channels. Delivery of in-person advice represented a 157% increase when compared to the previous year.

Channel	% of total count of cases along channel	Activities
Email	55%	26,321
Telephone	28%	13,139
In person	14%	6,759
Letter	2%	1,134
Other, inc. Web chat and Video call	1%	390

Throughout the year the Charity saw increases in client issues across 11 of the 18 presenting issue areas it records. The most significant increases were recorded against Charitable Support & Foodbanks, Utilities & Communications, Debt, Benefits & Tax Credits.

The following table highlights the issues dealt with as a percentage of total issues during the year under review. Comparison to the preceding three years has also been included for information and analysis.

Issue	2022-2023	2021-2022	2020-2021	2019-2020
Charitable Support & Food Banks	41.00%	18.00%	7.20%	1.90%
Benefits & Tax Credits	13.90%	14.00%	14.00%	21.60%
Financial Services & Capability	12.60%	24.00%	26.40%	8.50%
Housing	6.70%	6.90%	6.10%	8.10%
Debt	6.00%	5.70%	5.20%	10.90%
Benefits Universal Credit	3.40%	7.30%	16.60%	17.90%
Relationships & Family	3.10%	4.40%	3.30%	5.50%
Legal	3.00%	4.10%	2.50%	4.30%
Utilities & Communications	2.30%	1.40%	1.00%	1.20%
Employment	2.30%	3.80%	6.70%	7.50%
Immigration & Asylum	1.60%	4.70%	4.40%	4.60%
Consumer Goods & Services	1.30%	1.80%	2.10%	3.90%
Travel & Transport	0.60%	0.70%	0.60%	0.90%
GVA & Hate Crime	0.60%	0.60%	0.50%	0.70%
Health & Community Care	0.60%	0.60%	0.60%	1.00%
Other	0.50%	0.40%	0.90%	0.40%
Tax	0.40%	1.40%	1.80%	0.80%
Education	0.10%	0.20%	0.10%	0.30%

The Senior Management Team and Trustees continue to monitor client enquiries and areas of work to ensure Charity resources are appropriately allocated. In addition, client feedback continues to be sought which provides information about methods of contact, waiting times and levels of satisfaction in relation to the advice offered.

Volunteers

Operational activities are supported to a significant extent by a team of unpaid volunteers, either acting

as trained advisers or providing additional clerical and administrative support. Without the assistance of such volunteers, it would not be possible for us to provide the range of services currently made available to clients.

A total of 78 volunteers (excluding Trustees) supported delivery of the Charity's objectives and activities during the year under review, providing an estimated public value of volunteering of £423,442.

The Trustee Directors once again wish to express their appreciation of the invaluable contribution made by the volunteers during the year under review.

Plans for future periods.
We will continue to provide our free, independent and impartial general advice service and will look for new ways to provide more in depth support to those with more complex problems.

Financial Review

The financial statements of the company for the year ended 31 March 2023 are as set out on pages 16 to 32. The financial statements are presented in accordance with the Companies Act 2006 and Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK andIreland (FRS102) issued in October 2019.

Total income for the year ended 31 March 2023 was £2,718,081 (2022: £1,793,002) and total expenditure was £2,696,019 (2022: £1,704,444) resulting in a surplus for the year of £22,062 (2022: £88,558). Total charity funds on 31 March 2023 were £391,952 (2022: £369,890). The level of free reserves held in General funds stood at £57,700 (2022: £24,937) as of 31 March 2023. The level of free reserves held in the Designated Core Continuity Fund, excluding fixed assets of £1,682 stood at £298,318 (2022: £296,637) as of 31 March 2023. Restricted funds totalled £34,252 (2022: £44,953) as of 31 March 2023.

Reserves Policy
The Trustees review the reserves policy on an annual basis to ensure that the organisation can operate as a going concern and fulfil its legal obligations. The balance carried forward on the General Fund represents unrestricted funds that are freely available for the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the Trustees for a particular purpose. The designated Core Continuity Fund has been set by the Trustees at a level equivalent to 3 months' normal operating expenditure which would enable the closure costs of the charity to be met. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for a particular purpose.

Investments Policy
The charity does not invest its funds. Cash funds held by the charity that exceed its immediate requirements to finance its charitable activities are held in savings accounts with Lloyds Bank plc, Bath Building Society, United Trust Bank, Cambridge and Counties Bank and Redwood Bank.

Research, Campaigns and Communications
Conducting research and undertaking campaigns is essential for the ongoing improvement of services that benefit the lives of Bournemouth Christchurch and Poole residents. Our advisors help clients with the problems that they face at time critical points. Conducting research and engaging in campaign activities allows us to take this one step further. Using the evidence collected, trends can be recognised that allows us to tackle clients' problems at the root cause and work in a way that is preventative. This is beneficial in terms of our own time and resources, but also allows us to make the conurbation of Bournemouth, Christchurch and Poole a fairer and more inclusive community. A strong and established research and campaign strategy can therefore improve lives.

As one of our core aims, the Trustee Board has a Research, Campaigns and Communications committee, which includes three Trustees with responsibility for Research and Campaigns, and whose task it is to raise the level and impact of the work undertaken by Citizens Advice Bournemouth Christchurch and Poole and maintain Trustee Board input into this important aspect of our work. In 2022/2023 our research and

campaign work continued to be influenced by the emerging cost of living crisis, such as the affordability of energy, and the increasing costs related to affordable food access.

During the year, the predominant issues presented by clients were related to financial insecurity including access to charitable grants and access to food alongside support with access to benefits.

Throughout the year a number of research and campaign activities were undertaken to highlight the struggles faced by residents of Bournemouth, Christchurch and Poole.

Funding
The charity receives funding from a variety of public and private bodies, usually to cover the Charity's delivery costs for commitments to provide specific advice services to the public locally. The largest funding body during the financial year was the Bournemouth, Christchurch and Poole (BCP) local authority, for the provision of general advice to the public on diverse matters, including money management and employment matters. The Charity also administered distribution of central government cost of living support funding on behalf of BCP Council. Other significant funders included J. P. Morgan for the provision of debt management advice. In 2021/22, the pattern of funding was similar to 2022/23, with the largest funders being BCP Council and
J. P. Morgan

Post the closure of the 2022/23 financial year, BCP Council announced that it intended to openly tender for the provision of general and financial wellbeing advice services, effective from September 2023 and running until April 2028. Part of the conditions of the tender required a material discount on current funding levels. The Charity has participated in the tender and is hopeful of success. Management is developing operating plans for both success or failure in winning the tender and the Board is confident that either outcome can be absorbed by the Charity. Also post closure of the 2022/23 financial year, the charity agreed a material tranche of additional funding from J.P. Morgan for the provision of debt advice.

Trustees' Responsibilities

The Trustees (who are also directors of the charitable company for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice).

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

- select suitable accounting policies and apply them consistently.
- observe the methods and principles in the Charities SORP (Statement of Recommended Practice) 2019 (FRS102).
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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 taking reasonable steps for the prevention and detection of fraud and other irregularities.

As far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is 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 auditor is aware of that information.

Trustees' Annual Report (Including Directors' Report)

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Signed on behalf of the board of Trustees:

Jane Burrows, Trustee

Paul Kemp, Trustee

This 22 day of August 2023

Independent Auditor's Report to the Members of Citizens Advice Bournemouth, Christchurch and Poole

Opinion
We have audited the financial statements of Citizens Advice Bournemouth, Christchurch and Poole (the 'charitable company') for the year ended 31 March 2023 which comprise the statement of financial activities, the balance sheet, the cash flow statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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

Conclusions relating to going concern
In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least 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 Trustees annual report, other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the Trustees report. 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. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:

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

Independent Auditor's Report to the Members of Citizens Advice Bournemouth, Christchurch and Poole

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' 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;
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of Directors' remuneration specified by law are not made;
- we have not received all the information and explanations we require for our audit
- 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 Directors' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees
As explained more fully in the Trustees' responsibilities statement set out on page 11 the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

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

- An understanding of the legal and regulatory framework the charitable company operates in was obtained through discussions with the Trustees and other management in addition to our general sector experience. The most significant laws and regulations identified, being those that have a direct effect on material amounts and disclosures in the financial statements, are the Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102) issued in October 2019, FRS 102, Companies Act 2006, Charities Act 2011 and HM Revenue & Customs (HMRC) Tax Legislation.

- We also considered other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the company's ability to operate, or to avoid material penalty. These included the requirements of the national citizens advice regulations, and employment law.

- We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks related to the fraudulent financial reporting, in particular of grant funding received and allocation of central costs to restricted funds.

- Audit procedures were performed by the engagement team to:
    - obtain sufficient evidence regarding compliance. These procedures include making enquiries to Trustees and other management in addition to the inspection of applicable regulatory and legal correspondence. Financial statement disclosures were reviewed and tested to supporting documentation;
    - identify and assess the design effectiveness of controls management has put in place to prevent and detect fraud. The company's systems and controls were documented and confirmed;
    - challenge the assumptions and judgments made by management in its significant accounting estimates and
    - identify and test journal entries, in particular any journal entries posted with unusual account combinations;
    - assess the extent of compliance with the relevant laws and regulations.

- We have properly planned and performed the audit in accordance with auditing standards and all members of the engagement team have the appropriate competence and capabilities to identify or recognise non-compliance with laws and regulations. However, due to 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. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the Trustees use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (i.e., gives a true and fair view).

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of

Independent Auditor's Report to the Members of Citizens Advice Bournemouth, Christchurch and Poole

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

Mr P J Schofield FCA (Senior Statutory Auditor)

For and on behalf of Schofields Chartered Accountants and Statutory Auditors
5th Floor
Waverley House
115-119 Holdenhurst Road
Bournemouth
BH8 8DY

August 2013

Citizens Advice Bournemouth, Christchurch and Poole

Statement of Financial Activities (Including Income and Expenditure Account)

Year Ended 31 March 2023

	Note	2023 Unrestricted funds: General funds £	Designated funds £	Restricted funds £	2023 Total £	2022 Total £
Income and endowments from:						
Donations and legacies	2	85,702	-	1,820	87,522	86,399
Charitable activities	3	301,643	-	2,319,966	2,621,609	1,705,776
Other trading activities	4	3,500	-	-	3,500	180
Investments	5	5,450	-	-	5,450	647
Total income and endowments		396,295	-	2,321,786	2,718,081	1,793,002
Expenditure on:						
Charitable activities	6	(335,782)	-	(2,360,237)	(2,696,019)	(1,704,444)
Total expenditure		(335,782)	-	(2,360,237)	(2,696,019)	(1,704,444)
Net income/ (expenditure)		60,513	-	(38,451)	22,062	88,558
Transfers between funds		(27,750)	-	27,750	-	-
Net movement in funds		32,763	-	(10,701)	22,062	88,558
Reconciliation of funds:						
Total funds brought forward		24,937	300,000	44,953	369,890	281,332
Total funds carried forward		57,700	300,000	34,252	391,952	369,890

All income and expenditure derive from continuing activities.

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

Notes 1 to 25 form part of these financial statements.

Citizens Advice Bournemouth, Christchurch and Poole

Balance Sheet

Year Ended 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	13	35,785	47,448
		35,785	47,448
Current assets			
Debtors	14	69,948	55,241
Cash at bank and in hand		627,663	571,957
		697,611	627,198
Creditors: amounts falling due within one year	15	(341,444)	(304,756)
Net current assets		356,167	322,442
Total assets less current liabilities		391,952	369,890
Net assets		391,952	369,890
Charity Funds			
Restricted funds	18a	34,252	44,953
Unrestricted funds	18b	57,700	24,937
Designated funds	18b	300,000	300,000
Total charity funds		391,952	369,890

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006.

The financial statements were approved and authorised for issue by the Board on 17th August 2023

Signed on behalf of the board of trustees:

Jane E Burrows

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Jane Burrows (Chair of Trustee Board)

.....

Paul Kemp (Treasurer)

Date: 17th August 2023

Notes 1 to 25 form part of these financial statements.

Company registration number: 03537836

Citizens Advice Bournemouth, Christchurch and Poole

Cash Flow Statement

Year Ended 31 March 2023

	Note	2023 £	2022 £
Cash flow from operating activities	20	50,256	281,064
Net cash flow from operating activities		50,256	281,064
Cash flow from investing activities			
Payments to acquire tangible fixed assets		-	(13,703)
Interest received		5,450	647
Net cash flow from investing activities		5,450	(13,056)
Cash flow from financing activities		-	-
Bank loans repaid		-	(50,000)
Net cash flow from financing activities		-	(50,000)
Net increase in cash and cash equivalents		55,706	218,008
Cash and cash equivalents at the beginning of the reporting period		571,957	353,949
Cash and cash equivalents at end the end of the reporting period		627,663	571,957
Cash and cash equivalents consist of:			
Cash at bank and in hand		371,595	316,840
Short term deposits		256,068	255,117
Total Cash and cash equivalents		627,663	571,957

Notes 1 to 25 (below) form part of these financial statements.

1 Summary of significant accounting policies

(a) General information and basis of preparation

Citizens Advice Bournemouth, Christchurch and Poole is a private company limited by guarantee in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 3 of these financial statements. The nature of the charity's operations and principal activities are set out in the Trustees' Annual Report.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

(b) Funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the Trustees' Annual Report.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the Trustees' Annual Report.

(c) Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustees' Annual Report.

Income recognition (continued)

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met, then these amounts are deferred.

(d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required, and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the charity.

(e) Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include expenditure on governance, general administration, finance, human resources, and information technology. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out centrally. The support costs are apportioned between activities on a basis consistent with the use of resources.

The analysis of these costs is set out in note 7.

(f) Tangible fixed assets

Tangible fixed assets costing more than £5,000 are capitalised at cost less accumulated depreciation. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Computer hardware and software	Straight line over 4 years
Fixtures and fittings	Straight line over 5 years
Motor vehicles	Straight line over 5 years

(g) Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

(h) Cash and cash equivalents

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

(i) Financial instruments
The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently remeasured at their settlement value with the exception of loans which are subsequently measured at the carrying value plus accrued interest less repayments. The financing charge to expenditure is at a consistent rate using the effective interest method.

(j) Leases

Rentals payable under operating leases are charged to the SoFA on a straight line basis over the period of the lease.

(k) Employee benefits

Other than those arising from the Covid-19 pandemic the cost of any untaken holiday entitlement is not recognised.

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

(l) Retirement benefits

The charity operates a defined contribution scheme for the benefit of its employees. Contributions are expensed as they become payable.

(m) Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

(n) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the charity to be able to continue as a going concern.

(o) Judgements and key sources of estimation uncertainty

In preparing the financial statements, the Trustees are required to make estimates and assumptions which affect reported income, expenses, assets and liabilities together with the disclosure of contingent assets and liabilities. 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.

In the view of the Trustees, there are no significant areas of key judgement or estimation uncertainty that are likely to result in a material adjustment in the next financial year.

2 Income from donations and legacies

	2023 £	2022 £
Voluntary donations	2,522	1,399
Donated facilities	85,000	85,000
	87,522	86,399

Donated facilities comprise office accommodation provided by Bournemouth, Christchurch and Poole Council

Income from donations and legacies totalled £87,522 (2022: £86,399), of which £85,702 (2022: £86,339) was attributable to unrestricted funds and £1,820 (2022: £60) was attributable to restricted funds.

3 Income from charitable activities

	2023 £	2022 £
Grants – Core service delivery	301,643	346,249
Grants and contracts – Restricted projects	2,319,966	1,359,527
	2,621,609	1,705,776

Income from charitable activities was £2,621,609 (2022: £1,705,776), of which £301,643 (2022: £346,249) was attributable to unrestricted funds and £2,319,966 (2022: £1,359,527) was attributable to restricted funds.

Government grants included within income from charitable activities totalled £1,934,113 (2022: £1,062,703)

4 Income from other trading activities

	2023 £	2022 £
Other miscellaneous income	3,500	180

All miscellaneous income for the years ended 31 March 2023 and 31 March 2022 was unrestricted.

5 Income from investments

	2023 £	2022 £
Interest – bank deposits	5,450	647

All income from investments for the years ended 31 March 2023 and 31 March 2022 was unrestricted.

6 Analysis of expenditure on charitable activities

Charitable activities 2023	Activities undertaken directly 2023 £	Grant funding of activities 2023 £	Support costs 2023 £	Total 2023 £
Core service delivery	213,774	-	122,008	335,782
Restricted projects	781,496	1,342,422	236,319	2,360,237
	995,270	1,342,422	358,327	2,696,019

Charitable activities 2022	Activities undertaken directly 2022 £	Grant funding of activities 2022 £	Support costs 2022 £	Total 2022 £
Core service delivery	164,327	-	155,633	319,960
Restricted projects	823,849	310,000	250,635	1,384,484
	988,176	310,000	406,268	1,704,444

Charitable activity costs totalled £2,696,019 (2022: £1,704,444) of which £335,782 (2022: £319,960) were attributable to unrestricted funds and £2,360,237 (2022: £1,384,484) were attributable to restricted funds.

7 Allocation of support costs

Support costs representing expenditure on governance, general administration, finance, human resources and information technology have been allocated on the basis of time expended as follows:

	CoreService delivery 2023 £	Restricted projects 2023 £	Total 2023 £	Core service delivery 2022 £	Restricted projects 2022 £	Total 2022 £
Salaries	48,879	94,674	143,553	75,627	121,793	197,420
Staff and volunteer	1,377	2,697	4,074	2,585	4,162	6,747
Office	40,073	77,620	117,693	41,140	66,253	107,393
Premises	29,672	57,472	87,144	32,760	52,758	85,518
Governance	1,838	3,529	5,367	2,505	4,033	6,538
Other	169	327	496	1,016	1,636	2,652
Total	122,008	236,319	358,327	155,633	250,635	406,268

8. Grants paid

	2023	2022
Restricted projects:	£	£
Summer Support - grants paid to individuals	-	100,000
Summer Support - grants paid to institutions - Faithworks Wessex	-	10,000
Household Support - grants paid to individuals	1,208,744	200,000
Household Support - grants paid to institutions - Hope Housing	28,600	-
Household Support - grants paid to institutions - Age UK	23,000	-
Household Support - grants paid to institutions - EDP Citizens Advice	76,000	-
Where we can call home – grants paid to institutions – DEED, Dorset	6,078	-
	1,342,422	310,000

9 Governance costs

	2023	2022
	£	£
Trustee expenses	15	13
Fees payable to the charity's auditor for the audit of the charity's annual accounts	4,980	5,988
Trustee meetings and other compliance	372	537
	5,367	6,538

10 Net income / (expenditure) for the year

Net income / (expenditure) is stated after charging:

	2023	2022
	£	£
Depreciation of tangible fixed assets	11,663	12,011
Operating lease rentals	2,706	3,052

11 Trustees' and key management personnel remuneration and expenses

The Trustees neither received nor waived any remuneration during the year (2022: £nil). The reimbursement of Trustees' expenses was as follows:

	2023 Number	2022 Number	2023 £	2022 £
Travel	2	1	15	13
	2	1	15	13

The Senior Management Team (SMT) including the Chief Executive Officer are regarded as the charity's key management personnel under FRS102. The total amount of employee benefits received by the SMT is £148,552 (2022: £144,658). Employee benefits comprise salaries, employer pension costs and employer NI costs.

12 Staff costs and employee benefits

The average monthly number of employees and full time equivalent (FTE) during the year was as follows:

	2023 Number	2023 FTE	2022 Number	2022 FTE
Charitable activities	52	42	54	41

Staff costs and employee benefits (continued)

The total staff costs and employee benefits were as follows:

	2023 £	2022 £
Wages and salaries	983,805	956,693
Social security	67,949	67,193
Defined contribution pension costs	21,686	20,240
	1,073,440	1,044,126

The number of employees who received total employee benefits (excluding employer NI and employer pension costs) of more than £60,000 is as follows:

	2023 Number	2022 Number
£60,001 - £70,000	1	1
	1	1

13 Tangible fixed assets

	Computer equipment £	Fixtures and fittings £	Motor vehicles £	Total £
Cost or valuation:				
At 1 April 2022	35,220	22,061	49,908	107,189
Additions	-	-	-	-
At 31 March 2023	35,220	22,061	49,908	107,189
Depreciation:				
At 1 April 2022	35,220	18,698	5,823	59,741
Charge for the year	-	1,681	9,982	11,663
At 31 March 2023	35,220	20,379	15,805	71,404
Net book value:				
At 31 March 2023	-	1,682	34,103	35,785
At 31 March 2022	-	3,363	44,085	47,448

14 Debtors

	2023	2022
	£	£
Prepayments and accrued income	69,948	55,241

15 Creditors: amounts falling due within one year

	2023	2022
	£	£
Other tax and social security	18,536	15,519
Pension creditor	3,721	3,545
Accruals for grants payable	92,344	-
Accruals	9,827	27,715
Payments received on account for programme related grants	217,016	257,977
	341,444	304,756

Accruals include an estimate of the cost of holiday pay arising from the carrying forward of untaken holiday during the Covid-19 pandemic, amounting to £nil (2022: £18,340).

16 Leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2023	2022
	£	£
Not later than one year	2,333	3,052
Later than one and not later than five years	-	2,333
	2,333	5,385

17 Deferred income

	2023	2022
	£	£
At 1 April 2022	257,977	60,308
Additions / (released) during the year	(40,961)	197,669
At 31 March 2023	217,016	257,977

Deferred income represents grants that have either been prepaid or are returnable (if performance criteria is not achieved).

18 Fund reconciliation

(a) Restricted funds

	Opening balance 2023 £	Income £	Expenditure £	Transfers £	Closing balance 2023 £
Cherry Tree Nursery	-	10,034	(10,034)	-	-
Macmillan Care Locally	-	25,200	(25,200)	-	-
Christchurch Magdalen Trust	-	7,251	(7,251)	-	-
Sovereign Housing	-	12,000	(17,852)	5,852	-
St Ann's Benefits	-	15,000	(15,000)	-	-
Financial wellbeing Poole	-	39,838	(39,838)	-	-
EUSS	-	100,441	(100,441)	-	-
Pension Wise	-	101,723	(101,723)	-	-
Macmillan welfare	-	81,134	(81,134)	-	-
Help to claim	-	645	(645)	-	-
MAPS	-	81,127	(81,127)	-	-
Water Guru	-	26,786	(26,786)	-	-
Justice advice	-	33,300	(48,457)	15,157	-
JP Morgan Let's talk money/Money Talks	-	209,305	(209,305)	-	-
R3 Welfare	-	8,240	(10,283)	2,043	-
Smart Meters	-	9,882	(9,882)	-	-
Immigration Support	-	9,500	(9,500)	-	-
Household Support Fund	-	1,536,344	(1,536,344)	-	-
Where We Can Call Home	-	14,036	(14,036)	-	-
Urban Advice van	44,804	-	(15,399)	4,698	34,103
Street support	149	-	-	-	149
	44,953	2,321,786	(2,360,237)	27,750	34,252

Fund descriptions

The purpose of each fund is set out in the Trustees' Annual Report.

Fund transfers

All transfers to restricted funds represent transfers from unrestricted funds to cover the deficits arising on the restricted fund activities during the year.

18 Fund reconciliation

(a) Restricted funds (continued)

	Opening balance 2022 £	Income £	Expenditure £	Transfers £	Closing balance 2022 £
Cherry Tree Nursery	-	10,034	(10,034)	-	-
Macmillan Care Locally	-	7,818	(7,818)	-	-
Sovereign Housing	-	12,000	(14,352)	2,352	-
St Ann's Benefits	-	15,150	(15,150)	-	-
EDAS	-	2,275	(2,275)	-	-
Financial Wellbeing Poole	-	42,838	(42,838)	-	-
EUSS	-	129,937	(129,937)	-	-
Pension Wise	-	99,839	(99,839)	-	-
Macmillan Welfare	-	77,343	(77,343)	-	-
Help to Claim	-	106,911	(106,911)	-	-
MAPS	-	92,037	(92,037)	-	-
Water Guru	-	25,379	(25,379)	-	-
Census project	-	20,485	(20,485)	-	-
Justice Advice	-	38,031	(47,190)	9,159	-
JP Morgan Let's talk Money/Money Talks	-	98,781	(98,781)	-	-
Financial Resilience	-	2,000	(5,190)	3,190	-
City Fibre	-	2,640	(2,640)	-	-
Energy Redress	-	5,499	(5,499)	-	-
Summer Support	-	180,878	(180,878)	-	-
R3 Welfare	-	81,760	(81,760)	-	-
Smart Meters	-	24,702	(24,702)	-	-
Digital Access	-	13,250	(13,250)	-	-
Household Support Fund	-	270,000	(270,000)	-	-
Urban Advice van	55,000	-	(10,196)	-	44,804
Street Support	149	-	-	-	149
	55,149	1,359,587	(1,384,484)	14,701	44,953

18 Fund reconciliation

(b) Unrestricted funds

	Opening balance 2023 £	Income £	Expenditure £	Transfers £	Closing balance 2023 £
General funds	24,937	396,295	(335,782)	(27,750)	57,700

Designated Core Continuity Fund	300,000	-	-	-	300,000
	324,937	396,295	(335,782)	(27,750)	357,700

	Opening balance 2022 £	Income £	Expenditure £	Transfers £	Closing balance 2022 £
General funds	-	433,415	(319,960)	(88,518)	24,937
Designated Core Continuity Fund	226,176	-	-	73,824	300,000
Designated Capital Equipment	7	-	-	(7)	-
	226,183	433,415	(319,960)	(14,701)	324,937

19 Analysis of net assets between funds

	General funds 2023 £	Designated funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fixed assets	-	1,682	34,103	35,785
Cash and cash equivalents	57,700	304,911	265,052	627,663
Other current assets / (liabilities)	-	(6,593)	(264,903)	(271,496)
Total	57,700	300,000	34,252	391,952

	General funds 2022 £	Designated funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fixed assets	-	3,363	44,085	47,448
Cash and cash equivalents	24,937	325,150	221,870	571,957
Other current assets / (liabilities)	-	(28,513)	(221,002)	(249,515)
Total	24,937	300,000	44,953	369,890

20 Reconciliation of net income to net cash flow from operating activities

	2023 £	2022 £
Net income for the year	22,062	88,558
Interest receivable	(5,450)	(647)
Depreciation of tangible fixed assets	11,663	12,011
(Increase)/decrease in debtors	(14,707)	23,607

Increase in creditors	36,688	157,535
Net cash flow from operating activities	50,256	281,064

21 Analysis of changes in net cash

	1 April 2022 £	Cash flows £	31 March 2023 £
Cash	316,840	54,755	371,595
Cash equivalents	255,117	951	256,068
Total	571,957	55,706	627,663

22 Financial instruments

The carrying amounts of the charity's financial instruments are as follows:

	2023 £	2022 £
Financial assets		
Debt instruments measured at amortised cost:		
- Prepayments and accrued income (note 14)	69,948	55,241
Financial liabilities		
Measured at amortised cost		
- Other tax and social security (note 15)	18,536	15,519
- Pension creditor (note 15)	3,721	3,545
- Accruals for grants payable (note 15)	92,344	-
- Accruals (note 15)	9,827	27,715
- Payments received on account for programme related grants (note 15)	217,016	257,977
	341,444	304,756

23 Pensions and other post-retirement benefits

The charity operates a defined contribution pension scheme for its employees. The amount recognised as an expense in the year was £21,686 (2022: £20,240).

The defined contribution pension expense is allocated to charitable expenditure in accordance with the related salary cost.

24 Related party transactions

There were no related party transactions during the year (2022: £nil).

25 Prior year Statement of Financial Activities (including Income and Expenditure Account)

	2022				2021
	Unrestricted funds				
	General funds	Designated funds	Restricted funds	Total	Total
	£	£	£	£	£
Income and endowments from:					
Donations and legacies	86,339	-	60	86,399	137,696
Charitable activities	346,249	-	1,359,527	1,705,776	1,318,650
Other trading activities	180	-	-	180	63
Investments	647	-	-	647	356
Total income and endowments	433,415	-	1,359,587	1,793,002	1,456,765
Expenditure on:					
Charitable activities	(319,960)	-	(1,384,484)	(1,704,444)	(1,241,597)
Total expenditure	(319,960)	-	(1,384,484)	(1,704,444)	(1,241,597)
Net income / (expenditure)	113,455	-	(24,897)	88,558	215,168
Transfers between funds	(88,518)	73,817	14,701	-	-
Net movement in funds	24,937	73,817	(10,196)	88,558	215,168
Reconciliation of funds:					
Total funds brought forward	-	226,183	55,149	281,332	66,164
Total funds carried forward	24,937	300,000	44,953	369,890	281,332

Citizens Advice Bournemouth, Christchurch and Poole

England & Wales - Charity number 1074727

Accounts

Citizens Advice Bournemouth Christchurch and Poole

Financial Statements
Year Ended 31 March 2022

Charity registration number: 1074727
Company registration number: 03537836

Citizens Advice Bournemouth, Christchurch and Poole

Report and accounts

Year Ended 31 March 2022

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Citizens Advice Bournemouth, Christchurch and Poole

Charity Reference and Administrative Details

Year Ended 31 March 2022

Charity registration number	1074727
Company registration number	03537836
Trustees	Anne Joseph – Chair Jane Burrows – Vice Chair David Sargent Marianne Abley (resigned 1 March 2022) Matthew Moore Dr Rodney Cooper (resigned 30 May 2022) Andrew Karno Graham Colls (appointed 16 September 2021) Chika Udezue (appointed 24 February 2022) Keith Baggette (resigned 8 May 2021)
Company secretary	David Sargent
Senior Management Team	Zoe Bradley (Chief executive officer) Tom Lund Dan Stannard
Registered office	The Civic Centre, Town Hall Bourne Avenue Bournemouth BH2 6DX
Statutory Auditors	Schofields Chartered Accountants and Statutory Auditors 5th Floor, Waverley House 115-119 Holdenhurst Road Bournemouth BH8 8DY
Bankers	Lloyds Bank Plc 45 Old Christchurch Road Bournemouth BH1 1ED

Trustees' Annual Report (Including Directors' Report)

The Trustee Directors present their report and the audited financial statements of the Charity for the period 1stApril 2021 to 31st March 2022 which are also prepared to meet the Directors report and accounts for Companies Act purposes. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the Charity.

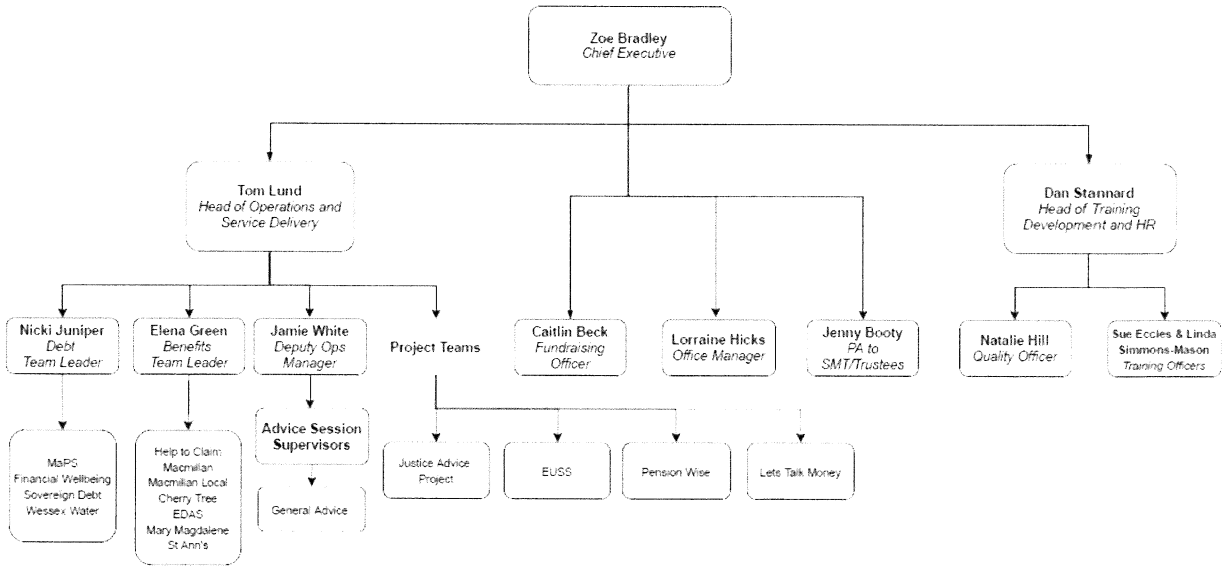
Governance and Management

Citizens Advice Bournemouth, Christchurch and Poole is a registered Charity and company limited by guarantee. It is governed by its Memorandum and Articles of Association. A Trustee Board, as constituted in accordance with the provisions set out in the Articles of Association, is responsible for the overall governanceof the company. The Trustee Board is responsible for appointing certain of its members to act in an individualcapacity, as its representatives, either as directors of the company or as company secretary, in accordance with the requirements of the Companies Acts. As a registered Charity, the company is also required by the Charity Commissioners to appoint named individuals to act in a formal capacity as trustees of the Charity, withduties and responsibilities as set out in Charity law and regulations.

The maximum number of trustees is fifteen, and the minimum is three. Trustees are either annual general meeting, nominated by member organisations or co-opted by the Trustee Board, providing thatthe total of co-opted and nominated trustees does not exceed one third of the total number of trustees. All elected trustees must retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected. All nominated or co-opted trustees must retire fromoffice at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may be re-elected.

The Trustee Board determines the pay and remuneration of key management personnel and staff based on the pay for roles in comparable organisations, the general rate of inflation and affordability. The Charity promotes equal pay for work of equal value irrespective of gender or other personal factors.

Organisational Chart: Jan. 2022



Trustee Recruitment and Training

Trustees are recruited from member organisations and/or for the specific skills that they can bring to the Charity. There is a trustee induction process and new trustees visit Citizens Advice Bournemouth, Christchurch and Poole enabling them to engage in and fully understand the operational workings of the Charity. New trustees undertake relevant training in relation to the Citizens Advice Bournemouth, Christchurch and Poole affairs, operations and duties of a trustee. Included in the ongoing training programs, are visits to the offices ensuring they engage regularly with the project and core delivery teams.

Principal risks and uncertainties
The Trustee Board actively review on a regular basisthe risks to which the Charity is exposed.The major risks are strategic, compliance, financial, operational and market/environmental. A Risk Register for the Charity has been agreed by the Board; this defines the risks to the organisation, their likelihood, their effect and mitigation plans. The Trustees are satisfied that systems have been established to enable regular reports to be produced so that they can monitor such risks and, where necessary, steps can be taken to mitigate exposure thereto.

The principal risk is the uncertainty of future funding. The management team continue to look for new fundingstreams and opportunities to collaborate with others to develop new projects. Ongoing funding applications are monitored closely by the Trustees together with the accompanying staff levels so as to maintain sufficientreserves to meet the obligations of the organisation in the event that no future funding is secured. Further monitoring of cashflow against budgets is undertaken to ensure that there is adequate cash flow to meet dayto day running costs.

Another big risk is the loss of staffing within the key roles of the Charity. To mitigate this risk, roles and skills are shared within the team and staff development/training provided to develop the team's skills. Where we have found shortages, this has been addressed by vacancies being filled internally or via the assistanceof volunteers.

Covid-19 Impact
The longer-term impact of the pandemic on the economy will undoubtedly place further strains on Government and Local Council funding. The Charity sought and obtained funding during the year to increase capacity and decisive management action was taken to ensure that staff and volunteers were able towork safely from home in a timely manner to facilitate continuation of services via telephone, email and webchat, with minimal disruption.

Public Benefit
The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning its future activities. They do not consider that the Charity's activities include any potential detriment or harm or convey any significant incidental private benefit.

Affiliations
Citizens Advice Bournemouth Christchurch and Poole is a member of The National Association of CitizensAdvice and is required to comply with the regulations provided by this umbrella organisation.

Fundraising activities
The Charity has no significant fundraising activities and costs in the year. During the year under review, the Charity did not receive any complaints about the fundraising activities it carried out. It is the Trustees' policy that all service users as well as members of the public are protected from unreasonable intrusion into their privacy or unacceptable approaches in procuring funds. The Charity does not use professional fundraising entities.

Objectives and Activities

Objectives
The objectives of the Charity are to promote any charitable purpose for the benefit of the community mainly, butnot exclusively, in the area covered by the Unitary Council of Bournemouth, Christchurch and Poole or any successor body to them, by the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress. In setting objectives and planning activities the trustees have given careful consideration to the Charity Commission's public benefit guidance.

The principal charitable object of the company is to establish and conduct a free, independent, confidential and impartial service of advice, information and counsel for the benefit of the community and the general public within mainly but not exclusively the area covered by the Unitary Council of Bournemouth Christchurch and Poole.

The Trustees achieve the above aims by following the National Citizens Advice guidelines through:

- The negotiation and raising of funding agreements with the local council and various bodies.
- The training and development of a diverse range of volunteers and staff ensuring equalopportunities for all.
- The management of financial operations annually against budget and against plan.

Activities

In addition to the provision of the core advice service, which is principally financed by service level agreements with the Unitary Council of Bournemouth, Christchurch and Poole Borough, all of which helps the Charity meet its overall aims of providing the advice for the problems people face, the company also operated the below specific material projects and services during the year under review. All these additional operations assisted Citizens Advice Bournemouth, Christchurch and Poole to rise to the challenge of meeting continuing increased demand in the economic environment.
NB: The service level agreement for the core advice service we have with BCP Council is a recognition fromthem of the overall contribution and subsequent positive impact our organisation has had on the lives of those people who have used our services.

Water Guru – Funded by Wessex Water & South West Water
Support for clients who are in financial hardship access social tariffs, reduced rates and grants form both Wessex Water and South West Water.

South West Specialist Debt Advice Project – Sub-grant agreement with national Citizens Advice – Funded by the Department for Work and Pensions
Support and guidance for Bournemouth, Christchurch and Poole residents facing financial difficulty with debt, insolvency, write offs or negotiations.

Pension Wise - Sub-grant agreement with national Citizens Advice via Citizens Advice Plymouth – Funded by the Department for Work and Pensions
Free pension guidance for people across Dorset aged 50 and over who have a defined contribution pension.

EDAS Outreach Advice Project – Funded by EDAS, a local support service for adults and young people affected by alcohol, illicit substances, and over-the-counter or prescribed medication misuse and/or experiencing mental distress.
Support for Poole EDAS (Essential Drug and Alcohol Services) clients who require advice and guidance on a range of enquiry areas including housing, benefits and debt. Funding for this project ended in October 2021, due to funding constraints.

Let's Talk Money – Funded by J.P. Morgan Chase Foundation
Tailored advice and guided solutions for BCP residents to improve financial resilience, money management skills and general wellbeing.

Macmillan Specialist Benefit Service – Funded by Macmillan Cancer Support
Holistic advice service, particularly involving benefits, for those affected by cancer who live, work or receive treatment in Bournemouth or Poole.

Cherry Tree Nursery Outreach - Funded by Cherry Tree Nursery, a sheltered work project based on horticulture that provides meaningful work in a supportive environment, aiming to restore well-being to people with mental illness.
Holistic advice service, particularly involving benefits and disability rights, for volunteers with complex needs working at the nursery.

St Ann's Specialist Benefit Service – Funded by BCP Council
Support for patients of St Ann's Hospital, a facility for those with acute mental illness, who require specialist benefit advice and guidance.

Justice Advice and Litigant in Person Project - Sub-grant agreement with Citizens advice Central Dorset – Funded by the Access to Justice Foundation
Litigant in person family casework support for people who may already be engaged in legal proceedings or have issues that could lead to legal proceedings. Based in Bournemouth Crown and County Court, the Family Caseworker cannot represent clients at court but can act as a Mackenzie friend.

Financial Wellbeing Service – Funded by BCP Council and YMCA Bournemouth
Financial wellbeing advice and support for single adults or couples who present as homeless or at risk of homelessness and have a local connection to Bournemouth, Christchurch and Poole.

Census Support Service - Funded by Good Things Foundation
Digital access support for BCP residents struggling to complete/access the 2021 online census spanning a 9 week period from the beginning of March 2021 to early May 2021 inclusive.

Help to Claim – Sub-grant agreement with national Citizens Advice – Funded by the Department for Work and Pensions
A nationally funded project in partnership with the DWP that supports people in the initial stages of their Universal Credit claim. Funding for this work ended on the 31st March 2022.

Digital Devices – Funded by Good Things Foundation
Support for working-aged adults in BCP, on a low income to receive a digital device, connectivity, and digital skills support.

EU Settlement Scheme (EUSS) - Funded by the Home Office
Support service assisting those wishing to apply to the EU Settlement Scheme (settled and pre-settled status). The deadline for most people to apply to the EU Settlement Scheme was 30 June 2021 however late applications may be processed subject to eligibility criteria's or for those who already have pre-settled status, and you are applying for settled status.

Specialist Benefit Support - Funded by Macmillan Caring Locally based at Christchurch Hospital
Specialist benefits advice and guidance to Christchurch Hospital patients, ensuring those who have cancer or relatives of those affected are receiving to what they are entitled.

Specialist Debt and Complex Benefits Advice - Funded by Sovereign Housing Association
Debt and complex benefit advice to tenants who are struggling to maintain their tenancy due to unmanageable debt.

R3 Welfare – Funded by BCP Council through the Additional Restrictions Grant Stream 3 R3 Grant Scheme
Collaborative project, delivered on behalf of BCP's R3 Welfare Group to support and develop access to opportunities that promote increased economic growth across the BPC conurbation by raising awareness of activities to support unemployed, underemployed and employed residents with skills development and access to specialist services. Funding ended March 2022.

R3 Welfare Bounceback – Funded by BCP Council through the Additional Restrictions Grant Stream 3 Bounceback Challenge Fund Grant Scheme
Financial guidance and support for self-employed, micro and SME businesses operating in BCP affected by the Coronavirus pandemic through a project titled Let's Talk Business. Funding ended March 2022.

Covid Local Support (Summer Support) – Funded by BCP Council
Support service for low income residents of BCP requiring support to access grants to enable affordability of energy/utilities, essential clothing and/or access to food. Funding covered the period May 2021 to September 2021.

Covid Local Support (Self Isolation) – Funded by BCP Council
Capacity support for BCP residents impacted by Covid and/or associated self-isolation requirements. Funding covered the period October 2021 to March 2022.

CityFibre – Funded by CityFibre
Funding was received from CityFibre towards the development of the Lets Talk Money App.

Energy Redress – Funded by Citizens Advice East Dorset and Purbeck
The funding covered FFP hosting fees. The project funding shall continue until August 2022.

Smart Meters – Funded by National Energy Action
The project aims to help build awareness and confidence of smart meters, Enabling people within the target group to understand how smart meters can benefit them in managing their energy bills. The project ran from June 2021 to December 2021.

Financial Resilience Single Point of Contact
Delivery of a campaign project to raise awareness of financial support during the coronavirus pandemic. Funding enabled the provision of a single point of contact helpline and contribution to the development of a web app under the campaign brand of Let's Talk Money.

Urban Advice Van - Funded by BCP Council
Funded by BCP Council to provide an outreach service with effect from 1 September 2021.

Street Support
Remaining funds held in respect of connecting people and organisations locally, to end homelessness in Bournemouth, Christchurch and Poole.

Household Support Fund (Winter Support) – Funded by BCP Council
Support service for low income residents of BCP requiring support to access grants to enable affordability of energy/utilities, essential clothing and/or access to food. Funding covered the period November 2021 to March 2022.

Grant Making Policy

During 2021/22 Citizens Advice Bournemouth Christchurch and Poole had a key role in:

1. the distribution to the residents within the BCP conurbation for the management and delivery of vouchers to individuals through Winter Warmth, Summer Support and Household Support fund in partnership with BCP Council.

2. identifying key recipients and adhering to laid down criteria for eligibility and auditing purposes from BCP Council

3. providing support and advice enabling individuals to receive support vouchers and understand the terms and conditions of their support.

Achievements and performance

During the year ended 31 March 2022, we helped 12,322 people, including 1,061 quick client contacts and dealt with 31,665 different issues. 4 in 5 clients supported said we helped them find a way forward. Our work supported our clients to gain an extra £2,036,155 of income and the direct value of debt written off for clients totalled £316,255. Using a Treasury-approved model, the estimated overall financial value of our work for the people we helped in 2021/2022 totalled £10,837,954 and our estimated overall financial value to the public, through our advice and volunteering services totalled £28,588,649.

Due to the ongoing coronavirus pandemic, restrictions during the 2021/2022 year continued to affect how clients accessed our services. During the year, the majority of our activities continued to be conducted by telephone (57%). Activities conducted digitally via email, WebChat and video calling accounted for 32% of our work and activities conducted by letter accounted for 3% of all our advice activities. In-person advice began to increase significantly from September 2021, as restrictions began to ease, and accounted for 8% of our work throughout the year.

Delivery of our services throughout the year was supported by 105 dedicated volunteers (including Trustees), totalling an estimated public value of volunteering at £510,719.

The following table highlights the percentage of issues presented by clients during the year, reflecting the work undertaken in comparison to the previous two years.

	2021-2022	2020-2021	2019-2020
Financial services & capability	24.00%	26.40%	8.50%
Charitable support & foodbanks	18.00%	7.20%	1.90%
Benefits & tax credits	14.00%	14.00%	21.60%
Benefits Universal Credit	7.30%	16.60%	17.90%
Housing	6.90%	6.10%	8.10%
Debt	5.70%	5.20%	10.90%
Immigration & asylum	4.70%	4.40%	4.60%
Relationships & family	4.40%	3.30%	5.50%
Legal	4.10%	2.50%	4.30%
Employment	3.80%	6.70%	7.50%
Consumer goods & services	1.80%	2.10%	3.90%
Tax	1.40%	1.80%	0.80%
Utilities & communications	1.40%	1.00%	1.20%
Travel & transport	0.70%	0.60%	0.90%
GVA & hate Crime	0.60%	0.50%	0.70%
Health & community care	0.60%	0.60%	1.00%
Other	0.40%	0.90%	0.20%
Education	0.20%	0.10%	0.30%

The senior management team and trustees continue to monitor client enquiries and areas of work to ensure resources are appropriately allocated. In addition, client feedback continues to be sought which provides information about methods of contact, waiting times and levels of satisfaction in relation to the advice offered.

Volunteers

Operational activities are supported to a significant extent by a team of unpaid volunteers, either acting astrained advisers or providing additional clerical and administrative support. Without the assistance of suchvolunteers, it would not be possible for us to provide the range of services currently made available to clients. The Trustee Directors once again wish to express their appreciation of the invaluable contribution made by the volunteers during the year under review.

Plans for future periods

We will continue to provide our free, independent and impartial general advice service and will look for newways to provide more in depth support to those with more complex problems.

Financial review

The financial statements of the company for the year ended 31 March 2022 are as set out on pages 16 to 32. The financial statements are presented in accordance with the Companies Act 2006 and Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK andIreland (FRS102) issued in October 2019.

Total income for the year ended 31 March 2022 was £1,793,002 (2021: £1,456,765) and total expenditure was £1,704,444 (2021: £1,241,597) resulting in a surplus for the year of £88,558 (2021: £215,168). Total Charity funds on 31 March 2022 were £369,890 (2021: £281,332). The level of free reserves held in General funds stood at £24,937 (2021: £nil) as of 31 March 2022. The level of free reserves held in the Designated Core Continuity Fund, excluding fixed assets of £3,363 stood at £296,637 (2021: £216,632) as of 31 March 2022. Restricted funds totalled £44,953 (2021: £55,149) as at

31 March 2022.

Reserves Policy
The Trustees review the reserves policy on an annual basis to ensure that the organisation can operate as a going concern and fulfil its legal obligations. The balance carried forward on the General Fund represents unrestricted funds that are freely available for the general objectives of the Charity. Designated funds comprise unrestricted funds that have been set aside by the Trustees for a particular purpose. The designated Core Continuity Fund has been set by the Trustees at a level equivalent to 3 months' normal operating expenditure which would enable the closure costs of the Charity to be met. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for a particular purpose.

Investments Policy
The Charity does not invest its funds. Cash funds held by the Charity that exceed its immediate requirements to finance its charitable activities are held in savings accounts with Lloyds Bank plc, Teachers Building Society, Bath Building Society, Cambridge and Counties Bank and Redwood Bank.

Research and Campaigns
Conducting research and undertaking campaigns is essential for the ongoing improvement of services that benefit the lives of Bournemouth, Christchurch and Poole residents. Our advisors help clients with the problems that they face at time critical points. Conducting research and engaging in campaign activities allows us to take this one step further. Using the evidence collected, trends can be recognised that allows us to tackle clients' problems at the root cause and work in a way that is preventative. This is beneficial in terms of our own time and resources, but also allows us to make the conurbation of Bournemouth, Christchurch and Poole a fairer and more inclusive community. A strong and established research and campaign strategy can therefore improve lives.

The Trustee Board has a trustee with responsibility for research and campaigns, whose task it is to raise the level and impact of the work undertaken by Citizens Advice Bournemouth Christchurch and Poole and maintain Trustee Board input into this important aspect of our work. In 2021/2022 our research and campaign work continued to be predominantly influenced by the associated factors of the coronavirus pandemic but also recognised emerging issues related to increasing cost of living expenses such as the affordability of energy, and the increasing costs related to affordable food access.

During the year, the predominant issues presented by clients were related to financial insecurity including access to charitable grants and access to food alongside support with access to benefits. Throughout the year a number of research and campaign activities were undertaken to highlight the struggles faced by residents of Bournemouth, Christchurch and Poole.

Trustees' responsibilities

The trustees (who are also directors of the charitable company for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice).

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

- select suitable accounting policies and apply them consistently.
- observe the methods and principles in the Charities SORP (Statement of Recommended Practice) 2019 (FRS102).
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

Trustees' Annual Report (Including Directors' Report)

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 taking reasonable steps for the prevention and detection of fraud and other irregularities.

As far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is 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 auditor is aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Signed on behalf of the board of Trustees:

Anne J. Joseph

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Anne Joseph, Chair of Trustee Board

DC Sargent

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David Sargent, Finance Director

Dated this ...4TH.....day of ...August..... 2022:

Independent Auditor's Report to the Members of Citizens Advice Bournemouth, Christchurch and Poole

Opinion
We have audited the financial statements of Citizens Advice Bournemouth, Christchurch and Poole (the 'charitable company') for the year ended 31 March 2022 which comprise the statement of financial activities, the balance sheet, the cash flow statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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

Conclusions relating to going concern
In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least 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 trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Trustees report. 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. 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 during the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
Based on the work undertaken in the course of the audit:

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

Independent Auditor's Report to the Members of Citizens Advice Bournemouth, Christchurch and Poole

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' 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 Directors' 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 Directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees
As explained more fully in the trustees' responsibilities statement set out on pages 10 and 11 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

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

- An understanding of the legal and regulatory framework the charitable company operates in was obtained through discussions with the Trustees and other management in addition to our general sector experience. The most significant laws and regulations identified, being those that have a direct effect on material amounts and disclosures in the financial statements, are the Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102) issued in October 2019, FRS 102, Companies Act 2006, Charities Act 2011 and HM Revenue & Customs (HMRC) Tax Legislation.

- We also considered other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the company's ability to operate, or to avoid material penalty. These included the requirements of the national citizens advice regulations, employment law and the company's obligations under Coronavirus legislation.

- Audit procedures were performed by the engagement team to:
    - obtain sufficient evidence regarding compliance. These procedures include making enquiries to Trustees and other management in addition to the inspection of applicable regulatory and legal correspondence. Financial statement disclosures were reviewed and tested to supporting documentation;
    - identify and assess the design effectiveness of controls management has put in place to prevent and detect fraud. The company's systems and controls were documented, and audit procedures were designed to test these controls;
    - challenge the assumptions and judgments made by management in its significant accounting estimates and
    - identify and test journal entries, in particular any journal entries posted with unusual account combinations
    - assess the extent of compliance with the relevant laws and regulations
- We have properly planned and performed the audit in accordance with auditing standards and all members of the engagement team have the appropriate competence and capabilities to identify or recognise non-compliance with laws and regulations. However, the inherent nature of the audit, and the limited procedures performed, means there is an unavoidable risk that some irregularities may have gone undetected. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (i.e. gives a true and fair view).

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Independent Auditor's Report to the Members of Citizens Advice Bournemouth, Christchurch and Poole

Use of our report

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

Mr P J Schofield FCA (Senior Statutory Auditor)
For and on behalf of Schofields Chartered Accountants and Statutory Auditors
5th Floor
Waverley House
115-119 Holdenhurst Road
Bournemouth
BH8 8DY

4 August 2022

Citizens Advice Bournemouth, Christchurch and Poole

Statement of Financial Activities (Including Income and Expenditure Account)

Year Ended 31 March 2022

Statement of Financial Activities:		2022				2021
		Unrestricted funds				
	Note	General funds £	Designated funds £	Restricted funds £	Total £	Total £
Income and endowments from:						
Donations and legacies	2	86,339	-	60	86,399	137,696
Charitable activities	3	346,249	-	1,359,527	1,705,776	1,318,650
Other trading activities	4	180	-	-	180	63
Investments	5	647	-	-	647	356
Total income and endowments		433,415	-	1,359,587	1,793,002	1,456,765
Expenditure on:						
Charitable activities	6	(319,960)	-	(1,384,484)	(1,704,444)	(1,241,597)
Total expenditure		(319,960)	-	(1,384,484)	(1,704,444)	(1,241,597)
Net income/ (expenditure)		113,455	-	(24,897)	88,558	215,168
Transfers between funds		(88,518)	73,817	14,701	-	-
Net movement in funds		24,937	73,817	(10,196)	88,558	215,168
Reconciliation of funds:						
Total funds brought forward		-	226,183	55,149	281,332	66,164
Total funds carried forward		24,937	300,000	44,953	369,890	281,332

All income and expenditure derive from continuing activities.

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

Notes 1 to 27 form part of these financial statements.

Citizens Advice Bournemouth, Christchurch and Poole

Balance Sheet

Year Ended 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	13	47,448	45,756
		47,448	45,756
Current assets			
Debtors	14	55,241	78,848
Cash at bank and in hand		571,957	353,949
		627,198	432,797
Creditors: amounts falling due within one year	16	(304,756)	(197,221)
Net current assets		322,442	235,576
Total assets less current liabilities		369,890	281,332
Net assets		369,890	281,332
Charity Funds			
Restricted funds	19a	44,953	55,149
Unrestricted funds	19b	24,937	-
Designated funds	19b	300,000	226,183
Total Charity funds		369,890	281,332

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006.

The financial statements were approved and authorised for issue by the Board on 4 August 2022

Signed on behalf of the board of trustees

Anne J. Joseph

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Anne Joseph, Trustee

D Sargent

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David Sargent, Trustee

Date: 4 August 2022

Notes 1 to 27 form part of these financial statements.

Company registration number: 03537836

Citizens Advice Bournemouth, Christchurch and Poole

Cash Flow Statement

Year Ended 31 March 2022

	Note	2022 £	2021 £
Cash flow from operating activities	21	281,064	254,702
Net cash flow from operating activities		281,064	254,702
Cash flow from investing activities			
Payments to acquire tangible fixed assets		(13,703)	(36,205)
Interest received		647	356
Net cash flow from investing activities		(13,056)	(35,849)
Cash flow from financing activities		-	-
Bank loans (repaid) / received		(50,000)	50,000
Net cash flow from financing activities		(50,000)	50,000
Net increase in cash and cash equivalents		218,008	268,853
Cash and cash equivalents at the beginning of the reporting period		353,949	85,096
Cash and cash equivalents at end the end of the reporting period		571,957	353,949
Cash and cash equivalents consists of:			
Cash at bank and in hand		316,840	268,481
Short term deposits		255,117	85,468
Total Cash and cash equivalents		571,957	353,949

Notes 1 to 27 form part of these financial statements.

1 Summary of significant accounting policies

(a) General information and basis of preparation

Citizens Advice Bournemouth, Christchurch and Poole is a private company limited by guarantee in England and Wales. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity. The address of the registered office is given in the Charity information on page 3 of these financial statements. The nature of the Charity's operations and principal activities are set out in the Trustees' Annual Report.

The Charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the Charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

(b) Funds

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

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the Trustees' Annual Report.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the Trustees' Annual Report.

(c) Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the Charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the Charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the Charity and it is probable that they will be fulfilled.

Donated facilities are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the Charity has control over the item. Fair value is determined on the basis of the value of the gift to the Charity. For example, the amount the Charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustees' Annual Report.

(c) Income recognition (continued)

Income from government and other grants are recognised at fair value when the Charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met, then these amounts are deferred.

(d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required, and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the Charity.

(e) Support costs allocation

Support costs are those that assist the work of the Charity but do not directly represent charitable activities and include expenditure on governance, general administration, finance, human resources, and information technology. They are incurred directly in support of expenditure on the objects of the Charity and include project management carried out centrally. The support costs are apportioned between activities on a basis consistent with the use of resources.

The analysis of these costs is set out in note 7.

(f) Tangible fixed assets

Tangible fixed assets costing more than £5,000 are capitalised at cost less accumulated depreciation. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Computer hardware and software	Straight line over 4 years
Fixtures and fittings	Straight line over 5 years
Motor vehicles	Straight line over 5 years
Assets under construction	No depreciation charge

(g) Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

(h) Cash and cash equivalents

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

(i) Financial instruments

The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently remeasured at their settlement value except for loans which are subsequently measured at the carrying value plus accrued interest less repayments. The financing charge to expenditure is at a consistent rate using the effective interest method.

(j) Leases

Rentals payable under operating leases are charged to the SoFA on a straight line basis over the period of the lease.

(k) Employee benefits

Other than those arising from the Covid-19 pandemic the cost of any untaken holiday entitlement is not recognised.

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

(l) Retirement benefits

The Charity operates a defined contribution scheme for the benefit of its employees. Contributions are expensed as they become payable.

(m) Tax

The Charity is an exempt Charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

(n) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the Charity to be able to continue as a going concern.

(o) Judgements and key sources of estimation uncertainty

In preparing the financial statements, the trustees are required to make estimates and assumptions which affect reported income, expenses, assets and liabilities together with the disclosure of contingent assets and liabilities. 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.

In the view of the Trustees, there are no significant areas of key judgement or estimation uncertainty that are likely to result in a material adjustment in the next financial year.

2 Income from donations and legacies

	2022 £	2021 £
Voluntary donations	1,399	3,405
Donated facilities	85,000	85,000
Government grants	-	49,291
	86,399	137,696

Donated facilities comprise office accommodation provided by Bournemouth, Christchurch and Poole Council

Income from donations and legacies totalled £86,399 (2021: £137,696), of which £86,339 (2021: £114,598) was attributable to unrestricted funds and £60 (2021: £23,098) was attributable to restricted funds.

Government grants comprise Coronavirus Job Retention Scheme furlough claims.

3 Income from charitable activities

	2022 £	2021 £
Grants – Core service delivery	346,249	327,897
Grants and contracts – Restricted projects	1,359,527	990,753
	1,705,776	1,318,650

Income from charitable activities was £1,705,776 (2021: £1,318,650), of which £346,249 (2021: £327,897) was attributable to unrestricted funds and £1,359,527 (2021: £990,753) was attributable to restricted funds.

Government grants included within income from charitable activities totalled £1,062,703 (2021: £585,221)

4 Income from other trading activities

	2022 £	2021 £
Other miscellaneous income	180	63

All miscellaneous income for the years ended 31 March 2022 and 31 March 2021 was unrestricted.

5 Income from investments

	2022 £	2021 £
Interest – bank deposits	647	356

All income from investments for the years ended 31 March 2022 and 31 March 2021 was unrestricted.

6 Analysis of expenditure on charitable activities

Charitable activities 2022	Activities undertaken directly	Grant funding of activities	Support costs	Total
	2022	2022	2022	2022
	£	£	£	£
Core service delivery	164,327	-	155,633	319,960
Restricted projects	823,849	310,000	250,635	1,384,484
	988,176	310,000	406,268	1,704,444

Charitable activities 2021	Activities undertaken directly	Grant funding of activities	Support costs	Total
	2021	2021	2021	2021
	£	£	£	£
Core service delivery	196,301	-	21,674	217,975
Restricted projects	606,392	-	417,230	1,023,622
	802,693	-	438,904	1,241,597

Charitable activity costs totalled £1,704,444 (2021: £1,241,597) of which £319,960 (2021: £217,975) were attributable to unrestricted funds and £1,384,484 (2021: £1,023,622) were attributable to restricted funds.

7 Allocation of support costs

Support costs representing expenditure on governance, general administration, finance, human resources and information technology have been allocated on the basis of time expended as follows:

	Core service delivery	Restricted projects	Total	Core service delivery	Restricted projects	Total
	2022	2022	2022	2021	2021	2021
	£	£	£	£	£	£
Salaries	75,627	121,793	197,420	12,405	238,807	251,212
Staff and volunteer	2,585	4,162	6,747	283	5,448	5,731
Office	41,140	66,253	107,393	4,296	82,698	86,994
Premises	32,760	52,758	85,518	4,231	81,447	85,678
Governance	2,505	4,033	6,538	406	7,813	8,219
Other	1,016	1,636	2,652	53	1,017	1,070
Total	155,633	250,635	406,268	21,674	417,230	438,904

8 Grants paid

	2022	2021
Restricted projects:	£	£
Summer Support - grants paid to individuals	100,000	-
Summer Support - grants paid to institutions – Faithworks Wessex	10,000	-
Household Support – grants paid to individuals	200,000	-
	310,000	-

9 Governance costs

	2022	2021
	£	£
Trustee expenses	13	190
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	5,988	6,494
Legal fees	-	1,535
Trustee meetings and other compliance	537	-
	6,538	8,219

10 Net income / (expenditure) for the year

Net income / (expenditure) is stated after charging:

	2022	2021
	£	£
Depreciation of tangible fixed assets	12,011	6,266
Operating lease rentals	3,052	2,520

11 Trustees' and key management personnel remuneration and expenses

The trustees neither received nor waived any remuneration during the year (2021: £nil).

The senior management team (SMT) including the chief executive are regarded as the Charity's key management personnel under FRS102. The total amount of employee benefits received by the SMT is £144,658 (2021: £148,632). Employee benefits comprise salaries, employer pension costs and employer NI costs.

The reimbursement of trustees' expenses was as follows:

	2022 Number	2021 Number	2022 £	2021 £
Travel	1	-	13	-
IT	-	1	-	180
Training	-	2	-	10
	1	3	13	190

12 Staff costs and employee benefits

The average monthly number of employees and full time equivalent (FTE) during the year was as follows:

	2022 Number	2022 FTE	2021 Number	2021 FTE
Charitable activities	54	37	53	34

12 Staff costs and employee benefits (continued)

The total staff costs and employee benefits were as follows:

	2022 £	2021 £
Wages and salaries	956,693	916,625
Social security	67,193	56,385
Defined contribution pension costs	20,240	18,508
Severance pay	-	5,297
	1,044,126	996,815

The number of employees who received total employee benefits (excluding employer NI and employer pension costs) of more than £60,000 is as follows:

	2022 Number	2021 Number
£60,001 - £70,000	1	1
	1	1

13 Tangible fixed assets

	Computer equipment £	Fixtures and fittings £	Motor vehicles £	Assets under construction £	Total £
Cost or valuation:					
At 1 April 2021	35,220	22,061	-	36,205	93,486
Additions	-	-	-	13,703	13,703
Transfers	-	-	49,908	(49,908)	-
At 31 March 2022	35,220	22,061	49,908	-	107,189
Depreciation:					
At 1 April 2021	30,714	17,016	-	-	47,730
Charge for the year	4,506	1,682	5,823	-	12,011
At 31 March 2022	35,220	18,698	5,823	-	59,741
Net book value:					
At 31 March 2022	-	3,363	44,085	-	47,448
At 31 March 2021	4,506	5,045	-	36,205	45,756

14 Debtors

	2022	2021
	£	£
Prepayments and accrued income	55,241	78,848

15 Funds received as agent

During the year the Charity received funds of £nil acting as agent in respect of Winter Warmth Support Fund (2021: £155,000), of which £nil (2021: £155,000) was paid out to the participating Citizens Advice office. £nil (2021: £nil) was held as agent at the reporting date.

16 Creditors: amounts falling due within one year

	2022	2021
	£	£
Bank loans and overdrafts	-	50,000
Other tax and social security	15,519	16,996
Pension creditor	3,545	3,458
Accruals	27,715	66,459
Payments received on account for programme related grants	257,977	60,308
	304,756	197,221

Bank loans and overdrafts reflect a Bounce Back Loan facility, accruing an interest rate of 2.5% per annum with the first twelve months interest and repayment free. The Bounce Back loan was repaid in full on 17 May 2021.

Accruals include an estimate of the cost of holiday pay arising from the carrying forward of untaken holiday during the Covid-19 pandemic, amounting to £18,340 (2021: £36,826).

17 Leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2022	2021
	£	£
Not later than one year	3,052	2,520
Later than one and not later than five years	2,333	4,410
	5,385	6,930

18 Deferred income

	2022	2021
	£	£
At 1 April 2021	60,308	78,684
Additions / (released) during the year	197,669	(18,376)
At 31 March 2022	257,977	60,308

Deferred income represents grants that have either been prepaid or are returnable (if performance criteria is not achieved).

19 Fund reconciliation

(a) Restricted funds

	Opening balance 2022 £	Income £	Expenditure £	Transfers £	Closing balance 2022 £
Cherry Tree Nursery	-	10,034	(10,034)	-	-
Macmillan Care Locally	-	7,818	(7,818)	-	-
Sovereign Housing	-	12,000	(14,352)	2,352	-
St Ann's Benefits	-	15,150	(15,150)	-	-
EDAS	-	2,275	(2,275)	-	-
Financial wellbeing Poole	-	42,838	(42,838)	-	-
EUSS	-	129,937	(129,937)	-	-
Pension Wise	-	99,839	(99,839)	-	-
Macmillan welfare	-	77,343	(77,343)	-	-
Help to claim	-	106,911	(106,911)	-	-
MAPS	-	92,037	(92,037)	-	-
Water Guru	-	25,379	(25,379)	-	-
Census project	-	20,485	(20,485)	-	-
Justice advice	-	38,031	(47,190)	9,159	-
JP Morgan Let's talk money/Money Talks	-	98,781	(98,781)	-	-
Financial Resilience	-	2,000	(5,190)	3,190	-
City Fibre	-	2,640	(2,640)	-	-
Energy Redress	-	5,499	(5,499)	-	-
Summer Support	-	180,878	(180,878)	-	-
R3 Welfare	-	81,760	(81,760)	-	-
Smart Meters	-	24,702	(24,702)	-	-
Digital Access	-	13,250	(13,250)	-	-
Household Support Fund	-	270,000	(270,000)	-	-
Urban Advice van	55,000	-	(10,196)	-	44,804
Street support	149	-	-	-	149
	55,149	1,359,587	(1,384,484)	14,701	44,953

Fund descriptions

The purpose of each fund is set out in the Trustees' Annual Report.

Fund transfers

All transfers to restricted funds represent transfers from unrestricted funds to cover the deficits arising on the restricted fund activities during the year.

19 Fund reconciliation

(a) Restricted funds (continued)

	Opening balance 2021 £	Income £	Expenditure £	Transfers £	Closing balance 2021 £
Cherry Tree Nursery	-	9,518	(14,104)	4,586	-
Macmillan Care Locally	-	6,568	(6,568)	-	-
Sovereign Housing	-	15,608	(18,741)	3,133	-
Mary Magdalene	-	1,552	(4,818)	3,266	-
St Ann's Benefits	-	19,223	(19,223)	-	-
EDAS	-	2,925	(4,235)	1,310	-
Financial wellbeing Poole	-	34,768	(44,502)	9,734	-
Hate crimes	-	16,618	(35,286)	18,668	-
EUSS	-	115,548	(115,548)	-	-
Pension Wise	-	116,526	(133,169)	16,643	-
Macmillan welfare	-	84,928	(90,036)	5,108	-
Help to claim	-	121,768	(121,768)	-	-
MAPS	-	112,305	(112,305)	-	-
Water Guru	-	32,038	(32,038)	-	-
JP Morgan Money Talks	-	101,135	(101,135)	-	-
Financial Resilience	-	33,951	(33,951)	-	-
BEIS	-	9,666	(9,666)	-	-
Covid 19	-	49,223	(49,223)	-	-
Justice advice	-	16,845	(19,168)	2,323	-
Winter Warmth Support Fund	-	58,138	(58,138)	-	-
Urban Advice van	-	55,000	-	-	55,000
Street support	149	-	-	-	149
Restricted capital equipment	4	-	-	(4)	-
	153	1,013,851	(1,023,622)	64,767	55,149

(b) Unrestricted funds

	Opening balance 2022 £	Income £	Expenditure £	Transfers £	Closing balance 2022 £
General funds	-	433,415	(319,960)	(88,518)	24,937
Designated Core Continuity Fund	226,176	-	-	73,824	300,000
Designated Capital equipment	7	-	-	(7)	-
	226,183	433,415	(319,960)	(14,701)	324,937

19 Fund reconciliation

(b) Unrestricted funds (continued)

	Opening balance 2021 £	Income £	Expenditure £	Transfers £	Closing balance 2021 £
General funds	-	442,914	(217,975)	(224,939)	-
Designated Core Continuity Fund	66,004	-	-	160,172	226,176
Designated Capital equipment	7	-	-	-	7
	66,011	442,914	(217,975)	(64,767)	226,183

20 Analysis of net assets between funds

	General funds 2022 £	Designated funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fixed assets	-	3,363	44,085	47,448
Cash and cash equivalents	24,937	325,150	221,870	571,957
Other current assets / (liabilities)	-	(28,513)	(221,002)	(249,515)
Total	24,937	300,000	44,953	369,890

	General funds 2021 £	Designated funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fixed assets	-	9,551	36,205	45,756
Cash and current investments	-	320,937	33,012	353,949
Other current assets / (liabilities)	-	(104,305)	(14,068)	(118,373)
Total	-	226,183	55,149	281,332

21 Reconciliation of net income to net cash flow from operating activities

	2022 £	2021 £
Net income for the year	88,558	215,168
Interest receivable	(647)	(356)
Depreciation of tangible fixed assets	12,011	6,266
Decrease in debtors	23,607	21
Increase in creditors	157,535	33,603
Net cash flow from operating activities	281,064	254,702

22 Analysis of changes in net cash/(debt)

	1 April 2021 £	Cash flows £	31 March 2022 £
Cash	268,481	48,359	316,840
Cash equivalents	85,468	169,649	255,117
	353,949	218,008	571,957
Loans falling due within one year	(50,000)	50,000	-
Total	303,949	268,008	571,957

23 Pensions and other post-retirement benefits

The Charity operates a defined contribution pension scheme for its employees. The amount recognised as an expense in the year was £20,240 (2021: £18,508).

The defined contribution pension expense is allocated to charitable expenditure in accordance with the related salary cost.

24 Financial commitments

Contractual commitments for the acquisition of tangible fixed assets contracted for but not provided in the financial statements amounted to £nil (2021: £10,991).

25 Related party transactions

During the year legal fees, charged at market rate, totalling £nil (2021: £1,535) were paid to Gales Solicitors in connection with employment law advice. Matthew Moore, Trustee, is a joint partner at Gales Solicitors.

26 Financial instruments

The carrying amounts of the Charity's financial instruments are as follows:

	2022 £	2021 £
Financial assets		
Debt instruments measured at amortised cost:		
- Prepayments and accrued income (note 14)	55,241	78,848
Financial liabilities		
Measured at amortised cost		
- Bank loans and overdraft (note 16)	-	50,000
- Other tax and social security (note 16)	15,519	16,996
- Pension creditor (note 16)	3,545	3,458
- Accruals (note 16)	27,715	66,459
- Payments received on account for programme related grants (note 16)	257,977	60,308
	304,756	197,221

27 Prior year Statement of Financial Activities (including Income and Expenditure Account)

	2021				2020
	Unrestricted funds				
	General funds	Designated funds	Restricted funds	Total	Total
	£	£	£	£	£
Income and endowments from:					
Donations and legacies	114,598	-	23,098	137,696	92,937
Charitable activities	327,897	-	990,753	1,318,650	1,088,123
Other trading activities	63	-	-	63	5,371
Investments	356	-	-	356	604
Total income and endowments	442,914	-	1,013,851	1,456,765	1,187,035
Expenditure on:					
Charitable activities	(217,975)	-	(1,023,622)	(1,241,597)	(1,214,955)
Total expenditure	(217,975)	-	(1,023,622)	(1,241,597)	(1,214,955)
Net income / (expenditure)	224,939	-	(9,771)	215,168	(27,920)
Transfers between funds	(224,939)	160,172	64,767	-	-
Net movement in funds	-	160,172	54,996	215,168	(27,920)
Reconciliation of funds:					
Total funds brought forward	-	66,011	153	66,164	94,084
Total funds carried forward	-	226,183	55,149	281,332	66,164

Citizens Advice Bournemouth, Christchurch and Poole

England & Wales - Charity number 1074727

Accounts

Citizens Advice Bournemouth, Christchurch and Poole
Financial Statements
Year Ended 31 March 2021

Charity registration number: 1074727
Company registration number: 03537836

Citizens Advice Bournemouth, Christchurch and Poole

Report and accounts

Year Ended 31 March 2021

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Citizens Advice Bournemouth, Christchurch and Poole

Charity Reference and Administrative Details

Year Ended 31 March 2021

Charity registration number	1074727
Company registration number	03537836
Trustees	Anne Joseph (appointed 28 October 2020) Jane Burrows David Sargent Matthew Moore Marianne Abley Dr Rodney Cooper (appointed 28 October 2020) Andrew Karno (appointed 27 January 2021) Lucy Cooper (resigned 28 October 2020) Anthony Bradley (resigned 26 February 2021) Keith Baggette (resigned 8 May 2021) Graham Colls (appointed 16 September 2021)
Company secretary	David Sargent
Senior Management Team	Zoe Bradley (Chief executive officer) Tom Lund Dan Stannard
Registered office	The West Wing, Town Hall Bourne Avenue Bournemouth BH2 6DX
Statutory Auditors	Schofields Chartered Accountants and Statutory Auditors 5th Floor, Waverley House 115-119 Holdenhurst Road Bournemouth BH8 8DY
Bankers	Lloyds Bank Plc 45 Old Christchurch Road Bournemouth BH1 1ED

Citizens Advice Bournemouth, Christchurch and Poole

Trustees Annual Report

Year ended 31 March 2021

The Trustee Directors present their report and the audited financial statements of the charity for the period 1st April 2020 to 31st March 2021 which are also prepared to meet the Directors report and accounts for Companies Act purposes. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

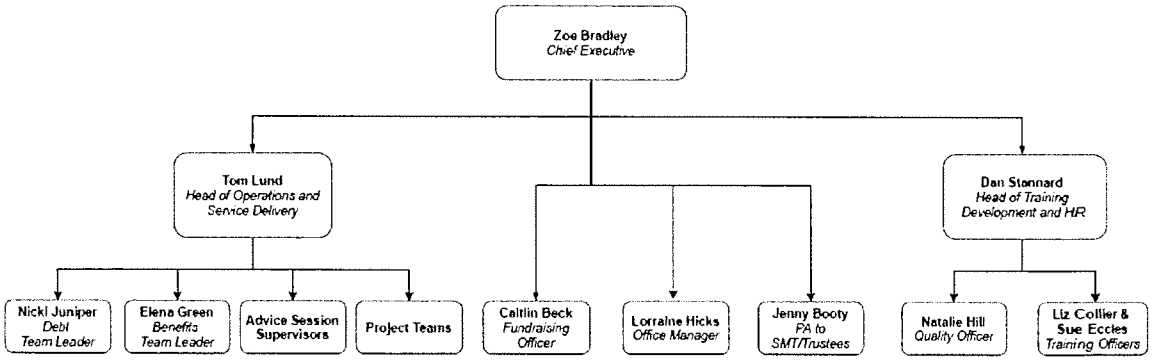
Governance and Management

Citizens Advice Bournemouth, Christchurch and Poole is a registered charity and company limited by guarantee. It is governed by its memorandum and articles of association. A Trustee Board, as constituted in accordance with the provisions set out in the Articles of Association, is responsible for the overall governance of the company. The Trustee Board is responsible for appointing certain of its members to act in an individual capacity, as its representatives, either as directors of the company or as company secretary, in accordance with the requirements of the Companies Acts. As a registered charity, the company is also required by the Charity Commissioners to appoint named individuals to act in a formal capacity as trustees of the charity, with duties and responsibilities as set out in charity law and regulations.

The maximum number of trustees is fifteen, and the minimum is three. Trustees are either, elected at the annual general meeting, nominated by member organisations or co-opted by the Trustee Board, providing that the total of co-opted and nominated trustees does not exceed one third of the total number of trustees. All elected trustees must retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected. All nominated or co-opted trustees must retire from office at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may be re-elected.

The Trustee Board determines the pay and remuneration of key management personnel and staff based on the pay for roles in comparable organisations, the general rate of inflation and affordability. The charity promotes equal pay for work of equal value irrespective of gender or other personal factors.

Organisational Chart:



Trustee Recruitment and Training

Trustees are recruited from member organisations and/or for the specific skills that they can bring to the charity. There is a trustee induction process and new trustees are invited to visit Citizens Advice Bournemouth, Christchurch and Poole to see the work of the charity. New trustees are also able to access relevant training and information in relation to the Citizens Advice Bournemouth, Christchurch and Poole affairs and operations and the role and duties of a trustee.

Principal risks and uncertainties

The Trustee Directors Board actively review on a regular basis, the major risks to which the charity is exposed. The major risks being strategic, compliance, financial, operational and market/environmental risks. A Risk Register for the charity has been agreed by the Board; this defines the risks to the organisation, their likelihood, their effect and mitigation plans. The Trustee Directors are satisfied that systems have been established to enable regular reports to be produced so that they can monitor such risks and, where necessary, steps can be taken to mitigate exposure thereto.

Principal risks and uncertainties (continued)

The principal risk is the uncertainty of future funding. The management team continue to look for new funding streams and opportunities to collaborate with others to develop new projects. Ongoing funding applications are monitored closely by the Trustees together with the accompanying staff levels so as to maintain sufficient reserves to meet the obligations of the organisation in the event that no future funding is secured. Further monitoring of cashflow against budgets are undertaken to ensure that there is adequate cash flow to meet day to day running costs.

The other main risk is the loss of staffing within the key roles of the charity. To mitigate this risk, roles and skills are shared within the team and staff development/training provided to develop the team's skills. Where we have found shortages this has been addressed by vacancies being fulfilled internally or via the assistance of volunteers.

Covid-19

The longer term impact of the pandemic on the economy shall undoubtedly place further strains on Government and Local Council funding. The charity sought and obtained funding during the year to increase capacity and decisive management action was taken to ensure that staff and volunteers were setup safely to work from home in a timely manner to facilitate continuation of services via telephone, email and webchat, with minimal disruption.

Public Benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. They do not consider that the charity's activities include any potential detriment or harm or that they convey any significant incidental private benefit.

Affiliations

Citizens Advice Bournemouth Christchurch and Poole is a member of The National Association of Citizens Advice and is required to comply with the regulations provided by this umbrella organisation.

Fundraising activities

The Charity has no significant fundraising activities and costs in the year. During the year under review, the Charity did not receive any complaints about the fundraising activities it carried out. It is the Trustees' policy that all service users as well as members of the public are protected from unreasonable intrusion into their privacy or unacceptable approaches in procuring funds. The charity does not use professional fundraising entities.

Objectives and Activities

Objectives

The objects of the charity are to promote any charitable purpose for the benefit of the community mainly, but not exclusively, in the area covered by Bournemouth, Christchurch and Poole Council or any successor body to them, by the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress. In setting objectives and planning activities the trustees have given careful consideration to the Charity Commission's public benefit guidance.

The principal charitable object of the company is to establish and conduct a free, independent, confidential and impartial service of advice, information and counsel for the benefit of the community and the general public within mainly but not exclusively the area covered by Bournemouth Christchurch and Poole Council.

The Trustees achieve the above aims by following the National Citizens Advice guidelines and through:

- The negotiation and raising of funding agreements with the local council and various bodies;
- The training and development of a diverse range of volunteers and staff ensuring of equal opportunities for all;
- The management of financial operations annually against budget and also against a 3 year strategic plan.

Citizens Advice Bournemouth, Christchurch and Poole

Trustees Annual Report

Year ended 31 March 2021

Activities

In addition to the provision of the core advice service, which is principally financed by service level agreements with Bournemouth, Christchurch and Poole Borough Council, all of which helps the Charity meet its overall aims of providing the advice for the problems people face, the company also operated the below specific material projects and services during the year under review. All of these additional operations assisted Citizens Advice Bournemouth, Christchurch and Poole to rise to the challenge of meeting continuing increased demand in the current economic environment.

NB: The service level agreement for the core advice service we have with BCP Council is a recognition from them of the overall contribution and subsequent positive impact our organisation has had on the lives of those people who have used our services.

Cherry Tree Nursery Outreach - Sheltered Work Opportunities Project (SWOP), funded by Cherry Tree Nursery

This project provides advice (predominantly with benefit issues) to the vulnerable who volunteer at the nursery.

Specialist Benefit Support - Funded by Macmillan Caring Locally based at Christchurch Hospital

Funded by Macmillan Caring Locally to provide specialist benefits advice and guidance ensuring those who have cancer or relatives of those affected are receiving what they are entitled to.

Specialist Debt and Complex Benefits Advice - Funded by Sovereign Housing Association

Providing debt and complex benefit advice to tenants who are struggling to maintain their tenancy due to unmanageable debt.

Specialist Benefit Appeals Project - Funded by the Hospital of St Mary Magdalen, Christchurch

Partially funded project to deliver benefit advice, support and guidance to Christchurch residents needing to appeal a benefit decision.

St Ann's Benefit Specialist – Funded by Bournemouth, Christchurch and Poole Council

This service provides benefit advice to patients of St Ann's Hospital, a facility for those with acute mental illness.

EDAS Outreach Advice Project – Funded by Essential Drugs and Alcohol Services (EDAS)

This service provides appointments to recovering addicts accessing the services EDAS provide to receive advice and guidance on a range of enquiry areas including housing, benefits and debt.

Financial Wellbeing – Funded by Bournemouth, Christchurch and Poole Council

To provide financial and budgeting advice and guidance to those referred by Housing Services at BCP Council who are at risk of losing their home.

Hate Crime (Night-time Economy) Project - Funded by the Office of the Dorset Police and Crime Commissioner

Project to support businesses that operate in the night-time economy across Bournemouth, to raise awareness of hate crime reporting.

EU Settlement Scheme (EUSS) - Funded by the Home Office

Delivered in partnership with Dorset Race Equality Council (DREC), to provide a small team of engagement and case officers, based across Dorset to help, inform and more importantly provide support to anyone who is finding any aspect of the settled status application challenging.

Pension Wise - Money and Pensions Service funding delivered under a National Citizens Advice agreement

This project provides free pensions guidance to people across Dorset aged 50 and over who have a defined contribution pension

Macmillan Specialist Benefit Service – Funded by Macmillan Cancer Support

This service provides a holistic advice service, particularly involving benefits to those affected by cancer that live, work or are treated in Bournemouth, Christchurch and Poole.

Help to Claim - Department for Work and Pensions (DWP) funding delivered under a National Citizens Advice agreement

A nationally funded project in partnership with the DWP that supports people in the early stages of their Universal Credit Claim.

Help to Claim Increased Capacity - Department for Work and Pensions (DWP) funding delivered under a National Citizens Advice agreement

Additional funding to employ a Help to Claim Adviser supporting initial UC claims for those homeless/ at risk of homelessness.

Activities (continued)

South West Specialist Debt Advice Project - Money and Pensions Service funding delivered under a National Citizens Advice agreement

The project provides advice, support and guidance for Bournemouth, Christchurch and Poole residents facing financial difficulty with debt, insolvency, write offs or negotiations.

South West Increasing Debt Advice Capacity - Money and Pensions Service funding delivered under a National Citizens Advice agreement

A development project to support the training of new debt advisers to court representation level through the Money Advice Service Provision

Water Guru – Funded by Wessex Water & South West Water

This project enables people who are in financial hardship to access social tariffs, reduced rates and grants form both Wessex Water and South West Water.

Money Talks - Funded by J.P. Morgan

The project provides guidance and solutions across Bournemouth, Christchurch and Poole for clients facing life challenges such as loss of income with the aim to improve financial resilience, money management skills and general wellbeing.

Financial Resilience Single Point of Contact - Funded by Dorset Community Fund

Delivery of a campaign project to raise awareness of financial support during the coronavirus pandemic. Funding enabled the provision of a single point of contact helpline and contribution to the development of a web app under the campaign brand of Let's Talk Money.

Increasing Advice Capacity - Technology and Equipment - Department for Business, Energy & Industrial Strategy (BEIS) funding delivered under a National Citizens Advice agreement

Grant funding to increase resources for the provision of remote advice during the period of the pandemic lockdown

Coronavirus Emergency Project (Increasing Advice Capacity - Part Funded) - Funded by the Charities Aid Foundation

Match funding during the Covid-19 pandemic to meet increased client demand for digital and telephone advice. Funding was allocated to the purchasing of additional equipment and increasing adviser capacity.

Coronavirus Emergency Project (Increasing Advice Capacity - Part Funded) - Funded by the BH Coastal Lottery Community Fund

Match funding during the Covid-19 pandemic to meet increased client demand for digital and telephone advice. Funding was allocated to the purchasing of additional equipment and increasing adviser capacity.

Coronavirus Emergency Project (Increasing Advice Capacity - Part Funded) - Funded by the Talbot Village Trust Covid-19 Support Fund

Match funding during the Covid-19 pandemic to meet increased client demand for digital and telephone advice. Funding was allocated to the purchasing of additional equipment and increasing adviser capacity.

Coronavirus Emergency Project (Increasing Advice Capacity - Part Funded) - Funded by Dorset Coronavirus Community Fund

Match funding during the Covid-19 pandemic to meet increased client demand for digital and telephone advice. Funding was allocated to the purchasing of additional equipment and increasing adviser capacity.

Coronavirus Emergency Project (Increasing Advice Capacity - Part Funded) - Funded by the Dorset Police and Crime Commissioner

Match funding during the Covid-19 pandemic to meet increased client demand for digital and telephone advice. Funding was allocated to the purchasing of additional equipment and increasing adviser capacity.

Justice Advice and Litigant in Person Project - Funded by Citizens Advice Central Dorset and delivered on behalf of the Access to Justice Foundation

Project providing advice for people who may need to access court and the provision of a Litigant in Person Family Caseworker covering Bournemouth Court and Yeovil Court (where applicable, through remote advice).

Winter Warmth Support Fund (BCP Covid-19 Response) - Funded by Bournemouth, Christchurch and Poole Council

Covid-19 response project delivered on behalf of BCP Council to administer and deliver a Winter Warmth Support Grant Scheme, enabling residents on low incomes to access grant support for utility bills, warmth items and food.

Urban Advice Van - Funded by BCP Council

Funded by BCP Council to provide an outreach service with effect from 1 September 2021.

Activities (continued)

Street Support

Remaining funds held in respect of connecting people and organisations locally, to end homelessness in Bournemouth, Christchurch and Poole.

Census Support Service - Funded by the Good Things Foundation

Providing advice to Bournemouth, Christchurch and Poole residents requiring support to complete the 2021 Census.

Helping More People Together (National Overflow and Single Queue) - Department for Business, Energy & Industrial Strategy (BEIS) funding delivered under a National Citizens Advice agreement

Support to increase capacity for responding to national demand (i.e. enquiries not originating from BCP) via Adviceline, email and Webchat.

Achievements and performance

During the year ended 31 March 2021, we helped 12,071 people and dealt with 26,262 different issues for these people, with 4 in 5 clients we support saying we helped them find a way forward. Our work has supported our clients gain an extra £1,888,359 of income and supported clients to write off £331,951 worth of debt.

Due to coronavirus pandemic restrictions during the 2020/2021 year, the majority of our advice during the year was provided via telephone (59%), email (27%), Webchat (3%) and letter (6%). 5% of advice was provided in-person, either immediately prior to the pandemic outbreak or during the pandemic under strict Covid-19 safety requirements.

Delivery of our services during the year was supported by 86 dedicated volunteers, equating to an estimated total public value of volunteering of over £462,000.

The breakdown of the areas of work was as follows, together with comparatives for the previous year:

	2020/2021	2019/2020
Welfare Benefits	31%	39%
Consumer	2%	4%
Debt & Finance	33%	20%
Employment	7%	7%
Housing	6%	8%
Immigration	4%	5%
Legal	3%	4%
Other	11%	7%
Relationships	3%	6%

The senior management team and trustees continue to monitor the number of enquiries and breakdown of areas of work to ensure resources are appropriately allocated. In addition, client feedback continues to be sought which provides information about methods of contact, waiting times and levels of satisfaction in relation to the advice offered.

Volunteers

Operational activities are supported to a significant extent by a team of unpaid volunteers, either acting as trained advisers or providing additional clerical and administrative support. Without the assistance of such volunteers, it would not be possible for us to provide the range of services currently made available to clients. The Trustee Directors once again wish to express their appreciation of the invaluable contribution made by the volunteers during the year under review.

Plans for future periods

We will continue to provide our free, independent and impartial general advice service and will look for new ways to provide more in depth support to those with more complex problems.

Financial review

The financial statements of the company for the year ended 31 March 2021 are as set out on pages 15 to 31. The financial statements are presented in accordance with the Companies Act 2006 and Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued in October 2019.

Total income for the year ended 31 March 2021 was £1,456,765 (2020: £1,187,035) and total expenditure was £1,241,597 (2020: £1,214,955) thereby generating a surplus for the year of £215,168 (2020: deficit £27,920). Total charity funds at 31 March 2021 were £281,332 (2020: £66,164).

Following the previous two years difficulties when reserves were depleted, strict financial controls and cost savings were introduced and started to show improvements from July 2020. Projects are now fully costed and approved before acceptance as well as being more closely managed. Coupled with the surge in income during the last quarter, mostly related to Covid associated activities, the charity achieved a surplus which increased free reserves to £216,632, much closer to the level set out and approved by the Trustees in the Reserves Policy. The trustees' focus in 2021-2022 is to maintain this level of reserves and seek to maintain a similar level of income in a year where there are greater uncertainties around achieving project income levels.

Reserves Policy

The balance carried forward on the General Fund represents unrestricted funds arising from past operating results which are available to finance future activities. Such funds also represent the free reserves of the charity, as all fixed assets are separately designated within the Capital Equipment Fund. The level of free reserves is vital to the ongoing stability of the company's financial position, and should be judged in relative terms with the level of operating activities and the degree of financial commitment and risk inherent therein. The Trustee Board's aim, notwithstanding the constraints inherent in the present funding arrangements, is to maintain the balance of free reserves at a level which would enable the closure costs of the charity to be met. The level set by the Board amounts to £250,000 representing 3 month's normal operating expenditure.

The level of free reserves maintained within the Designated Core Continuity Fund, excluding fixed assets of £9,551 stood at £216,632 (2020: £50,198) as at 31 March 2021 and the reserve level is anticipated to be achieved in the following financial period. Restricted funds totalled £55,149 (2020: £149) as at 31 March 2021.

Investments Policy

We do not invest our funds. Cash funds held by the charity that exceed its immediate requirements to finance its charitable activities are held in savings accounts with Lloyds Bank plc, Teachers Building Society, Nationwide Building Society and Bath Building Society.

Research and Campaigns

Research and Campaigns (R&C) are essential to improving the lives of Bournemouth, Christchurch and Poole residents. Our advisors help clients with the problems that they face at time critical points. However, R&C allows us to take this one step further. Using the evidence collected, trends can be recognised that allow us to tackle clients' problems at the root cause of their issues. This allows us to work in a way that is preventative, in addition to helping clients on a one to one basis. This is beneficial in terms of our own time and resources, but also allows us to make the conurbation of Bournemouth, Christchurch and Poole a fairer and more inclusive community. A strong and established R&C strategy therefore, can improve residents' lives.

The Trustee Board has a trustee with responsibility for R&C, whose task it is to raise the level and impact of the work undertaken by Citizens Advice Bournemouth Christchurch and Poole and maintain Trustee Board input into this important aspect of our work. In 2020/2021 our R&C work was predominantly undertaken in response to the Covid-19 pandemic and the associated issues raised by our clients. The top 3 issues presented by clients during the year were Debt and Finance, Welfare Benefits and Other (which includes charitable support, such as issuing foodbank vouchers and grant support). All of these issues were incorporated in a number of research and campaign activities over the year, including financial resilience, access to benefits and financial support to manage the impact of the pandemic.

Citizens Advice Bournemouth, Christchurch and Poole

Trustees Annual Report

Year ended 31 March 2021

Trustees' responsibilities
The trustees (who are also directors of the charitable company for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice).

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

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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 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 auditor is 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 auditor is aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

On behalf of the board

Anne J. Joseph

Anne Joseph, Trustee

D C Sargent

David Sargent, Trustee

Date: 29/11/21

Independent Auditor's Report to the Members of Citizens Advice Bournemouth, Christchurch and Poole

Opinion

We have audited the financial statements of Citizens Advice Bournemouth, Christchurch and Poole (the 'charitable company') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the cash flow statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least 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 trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Trustees report. 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. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Independent Auditor's Report to the Members of Citizens Advice Bournemouth, Christchurch and Poole

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' 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 Directors' 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 Directors' report and from the requirement to prepare a strategic report.

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

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

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

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

- An understanding of the legal and regulatory framework the charitable company operates in was obtained through discussions with the Trustees and other management in addition to our general sector experience. The most significant laws and regulations identified, being those that have a direct effect on material amounts and disclosures in the financial statements, are the Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102) issued in October 2019, FRS 102, Companies Act 2006, Charities Act 2011 and HM Revenue & Customs (HMRC) Tax Legislation.

- We also considered other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the company's ability to operate, or to avoid material penalty. These included the requirements of the national citizens advice regulations, employment law and the company's obligations under Coronavirus legislation.

- Audit procedures were performed by the engagement team to:
    - obtain sufficient evidence regarding compliance. These procedures include making enquiries to Trustees and other management in addition to the inspection of applicable regulatory and legal correspondence. Financial statement disclosures were reviewed and tested to supporting documentation;
    - identify and assess the design effectiveness of controls management has put in place to prevent and detect fraud. The company's systems and controls were documented, and audit procedures were designed to test these controls;
    - challenge the assumptions and judgments made by management in its significant accounting estimates and
    - identify and test journal entries, in particular any journal entries posted with unusual account combinations
    - assess the extent of compliance with the relevant laws and regulations
- We have properly planned and performed the audit in accordance with auditing standards and all members of the engagement team have the appropriate competence and capabilities to identify or recognise non-compliance with laws and regulations. However, the inherent nature of the audit, and the limited procedures performed, means there is an unavoidable risk that some irregularities may have gone undetected. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (i.e. gives a true and fair view).

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Independent Auditor's Report to the Members of Citizens Advice Bournemouth, Christchurch and Poole

Use of our report

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

Mr P J Schofield FCA (Senior Statutory Auditor)
For and on behalf of Schofields Chartered Accountants and Statutory Auditors
5th Floor
Waverley House
115-119 Holdenhurst Road
Bournemouth
BH8 8DY

29 November 2021

Citizens Advice Bournemouth, Christchurch and Poole

Statement of Financial Activities (Including Income and Expenditure Account)

Year Ended 31 March 2021

		2021				2020
		Unrestricted funds				
	Note	General funds £	Designated funds £	Restricted funds £	Total £	Total £
Income and endowments from:						
Donations and legacies	2	114,598	-	23,098	137,696	92,937
Charitable activities	3	327,897	-	990,753	1,318,650	1,088,123
Other trading activities	4	63	-	-	63	5,371
Investments	5	356	-	-	356	604
Total income and endowments		442,914	-	1,013,851	1,456,765	1,187,035
Expenditure on:						
Charitable activities	6	(217,975)	-	(1,023,622)	(1,241,597)	(1,214,955)
Total expenditure		(217,975)	-	(1,023,622)	(1,241,597)	(1,214,955)
Net income / (expenditure)		224,939	-	(9,771)	215,168	(27,920)
Transfers between funds		(224,939)	160,172	64,767	-	-
Net movement in funds		-	160,172	54,996	215,168	(27,920)
Reconciliation of funds:						
Total funds brought forward		-	66,011	153	66,164	94,084
Total funds carried forward		-	226,183	55,149	281,332	66,164

All income and expenditure derive from continuing activities.

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

Notes 1 to 27 form part of these financial statements.

Citizens Advice Bournemouth, Christchurch and Poole

Balance Sheet

Year Ended 31 March 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	13	45,756	15,817
		45,756	15,817
Current assets			
Debtors	14	78,848	78,869
Cash at bank and in hand		353,949	85,096
		432,797	163,965
Creditors: amounts falling due within one year	16	(197,221)	(113,618)
Net current assets		235,576	50,347
Total assets less current liabilities		281,332	66.164
Net assets		281,332	66,164
Charity Funds			
Restricted funds	19a	55,149	153
Unrestricted funds	19b	-	-
Designated funds	19b	226,183	66,011
Total charity funds		281,332	66,164

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006.

The financial statements were approved and authorised for issue by the Board on 29 November 2021

Signed on behalf of the board of trustees

Anne J. Joseph

Anne Joseph, Trustee

D C Sargent

David Sargent, Trustee

Date: 29/11/21

Notes 1 to 27 form part of these financial statements.

Company registration number: 03537836

Citizens Advice Bournemouth, Christchurch and Poole

Cash Flow Statement

Year Ended 31 March 2021

	Note	2021 £	2020 £
Cash flow from operating activities	21	254,702	(9,786)
Net cash flow from operating activities		254,702	(9,786)
Cash flow from investing activities			
Payments to acquire tangible fixed assets		(36,205)	(8,409)
Interest received		356	604
Net cash flow from investing activities		(35,849)	(7,805)
Cash flow from financing activities		-	-
Bank loans received		50,000	-
Net cash flow from financing activities		50,000	-
Net increase / (decrease) in cash and cash equivalents		268,853	(17,591)
Cash and cash equivalents at the beginning of the reporting period		85,096	102,687
Cash and cash equivalents at end the end of the reporting period		353,949	85,096
Cash and cash equivalents consists of:			
Cash at bank and in hand		268,481	85,096
Short term deposits		85,468	-
Total Cash and cash equivalents		353,949	85,096

Notes 1 to 27 form part of these financial statements.

1 Summary of significant accounting policies

(a) General information and basis of preparation

Citizens Advice Bournemouth, Christchurch and Poole is a private company limited by guarantee in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 3 of these financial statements. The nature of the charity's operations and principal activities are set out in the Trustees' Annual Report.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

(b) Funds

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

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the Trustees' Annual Report.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the Trustees' Annual Report.

(c) Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustees' Annual Report.

(c) Income recognition (continued)

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met, then these amounts are deferred.

(d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required, and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the charity.

(e) Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include expenditure on governance, general administration, finance, human resources, and information technology. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out centrally. The support costs are apportioned between activities on a basis consistent with the use of resources.

The analysis of these costs is set out in note 7.

(f) Tangible fixed assets

Tangible fixed assets costing more than £5,000 are capitalised at cost less accumulated depreciation. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Computer hardware and software	Straight line over 4 years
Fixtures and fittings	Straight line over 5 years
Assets under construction	No depreciation charge

(g) Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

(h) Cash and cash equivalents

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

(i) Financial instruments

The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently remeasures at their settlement value with the exception of loans which are subsequently measured at the carrying value plus accrued interest less repayments. The financing charge to expenditure is at a consistent rate using the effective interest method.

(j) Leases

Rentals payable under operating leases are charged to the SoFA on a straight line basis over the period of the lease.

(k) Employee benefits

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

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

(l) Retirement benefits

The charity operates a defined contribution scheme for the benefit of its employees. Contributions are expensed as they become payable.

(m) Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

(n) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

(o) Judgements and key sources of estimation uncertainty

In preparing the financial statements, the trustees are required to make estimates and assumptions which affect reported income, expenses, assets and liabilities together with the disclosure of contingent assets and liabilities. 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.

In the view of the Trustees, there are no significant areas of key judgement or estimation uncertainty that are likely to result in a material adjustment in the next financial year.

2 Income from donations and legacies

	2021 £	2020 £
Voluntary donations	3,405	7,937
Donated facilities	85,000	85,000
Government grants	49,291	-
	137,696	92,937

Donated facilities comprise office accommodation provided by Bournemouth Borough Council

Income from donations and legacies totalled £137,696 (2020: £92,937), of which £114,598 (2020:£92,937) was attributable to unrestricted funds and £23,098 (2020: £Nil) was attributable to restricted funds.

Government grants comprise Coronavirus Job Retention Scheme furlough claims.

3 Income from charitable activities

	2021 £	2020 £
Grants	327,897	296,009
Grants and contracts – Restricted Projects	990,753	792,114
	1,318,650	1,088,123

Income from charitable activities was £1,318,650 (2020 - £1,088,123), of which £327,897 (2020 - £296,009) was attributable to unrestricted funds and £990,753 (2020 - £792,114) was attributable to restricted funds.

Government grants included within income from charitable activities totalled £585,221 (2020: £458,841)

4 Income from other trading activities

	2021 £	2020 £
Other miscellaneous income	63	5,371

All miscellaneous income for the years ended 31 March 2021 and 31 March 2020 was unrestricted.

5 Income from investments

	2021 £	2020 £
Interest – bank deposits	356	604

All income from investments for the years ended 31 March 2021 and 31 March 2020 was unrestricted.

6 Analysis of expenditure on charitable activities

Charitable activities 2021	Activities undertaken directly 2021 £	Grant funding of activities 2021 £	Support costs 2021 £	Total 2021 £
Core service delivery	196,301	-	21,674	217,975
Restricted projects	606,392	-	417,230	1,023,622
	802,693	-	438,904	1,241,597

Charitable activities 2020	Activities undertaken directly 2020 £	Grant funding of activities 2020 £	Support costs 2020 £	Total 2020 £
Core service delivery	212,688	1,940	205,898	420,526
Restricted projects	506,122	-	288,307	794,429
	718,810	1,940	494,205	1,214,955

Charitable activity costs totalled £1,241,597 (2020: £1,214,955) of which £217,975 (2020: £420,526) were attributable to unrestricted funds and £1,023,622 (2020: £794,429) were attributable to restricted funds.

7 Allocation of support costs

Support costs representing expenditure on governance, general administration, finance, human resources and information technology have been allocated on the basis of time expended as follows:

	Core service delivery 2021 £	Restricted projects 2021 £	Total 2021 £	Core service delivery 2020 £	Restricted projects 2020 £	Total 2020 £
Salaries	12,405	238,807	251,212	111,228	178,083	289,311
Staff and volunteer	283	5,448	5,731	10,050	14,014	24,064
Office	4,296	82,698	86,994	42,866	37,584	80,450
Premises	4,231	81,447	85,678	40,000	50,135	90,135
Governance	406	7,813	8,219	996	5,219	6,215
Other	53	1,017	1,070	758	3,272	4,030
Total	21,674	417,230	438,904	205,898	288,307	494,205

8 Grants paid

	2021	2020
Core Service Delivery	£	£
Grants paid to individuals	-	1,940

9 Governance costs

	2021	2020
	£	£
Trustee expense	190	294
Fees payable to the charity's auditor for the audit of the charity's annual accounts	6,494	4,500
Legal fees	1,535	-
Annual report and AGM costs	-	1,421
	8,219	6,215

10 Net income / (expenditure) for the year

Net income / (expenditure) is stated after charging:

	2021	2020
	£	£
Depreciation of tangible fixed assets	6,266	6,652
Operating lease rentals	2,520	8,283

11 Trustees' and key management personnel remuneration and expenses

The trustees neither received nor waived any remuneration during the year (2020: £Nil).

The senior management team (SMT) including the chief executive are regarded as the Charity's key management personnel under FRS102. The total amount of employee benefits received by the SMT is £148,632 (2020 - £175,457). Employee benefits comprise salaries, employer pension costs and employer NI costs.

The reimbursement of trustees expenses was as follows:

	2021 Number	2020 Number	2021 £	2020 £
Travel	-	3	-	272
IT	1	-	180	-
Training	2	2	10	22
	3	5	190	294

12 Staff costs and employee benefits

The average monthly number of employees and full time equivalent (FTE) during the year was as follows:

	2021 Number	2021 FTE	2020 Number	2020 FTE
Charitable activities	53	34	52	34

12 Staff costs and employee benefits (continued)

The total staff costs and employee benefits were as follows:

	2021 £	2020 £
Wages and salaries	916,625	844,142
Social security	56,385	54,215
Defined contribution pension costs	18,508	17,376
Severance pay	5,297	-
	996,815	915,733

The number of employees who received total employee benefits (excluding employer NI and employer pension costs) of more than £60,000 is as follows:

	2021 Number	2020 Number
£60,001 - £70,000	1	1
	1	1

13 Tangible fixed assets

	Computer equipment £	Fixtures and fittings £	Assets under construction £	Total £
Cost or valuation:				
At 1 April 2020	35,220	22,061	-	57,281
Additions	-	-	36,205	36,205
Disposals	-	-	-	-
At 31 March 2021	35,220	22,061	36,205	93,486
Depreciation:				
At 1 April 2020	26,141	15,323	-	41,464
Charge for the year	4,573	1,693	-	6,266
Eliminated on disposals	-	-	-	-
At 31 March 2021	30,714	17,016	-	47,730
Net book value:				
At 31 March 2021	4,506	5,045	36,205	45,756
At 31 March 2020	9,079	6,738	-	15,817

14 Debtors

	2021	2020
	£	£
Prepayments and accrued income	78,848	78,869

15 Funds received as agent

During the year the charity received funds of £155,000 acting as agent in respect of the Winter Warmth Support Fund (2020: £Nil). All of the £155,000 received was paid out to the participating Citizens Advice office. No balances were held as agent at the reporting date.

16 Creditors: amounts falling due within one year

	2021	2020
	£	£
Bank loans and overdrafts	50,000	-
Other tax and social security	16,996	16,983
Pension creditor	3,458	3,295
Accruals	66,459	14,656
Payments received on account for programme related grants	60,308	78,684
	197,221	113,618

Bank loans and overdrafts reflect a Bounce Back Loan facility, accruing an interest rate of 2.5% per annum with the first twelve months interest and repayment free. The Bounce Back loan was fully repaid on 17 May 2021.

Accruals include an estimate of the cost of holiday pay arising from the carrying forward of untaken holiday during the Covid-19 pandemic, amounting to £36,826.

17 Leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2021	2020
	£	£
Not later than one year	2,520	1,429
Later than one and not later than five years	4,410	2,423
	6,930	3,852

18 Deferred income

	2021	2020
	£	£
At 1 April 2020	78,684	25,484
(Released)/additions during the year	(18,376)	53,200
At 31 March 2021	60,308	78,684

Deferred income represents grants that have either been prepaid or are returnable (if performance criteria is not achieved).

19 Fund reconciliation

(a) Restricted funds

	Opening balance 2021 £	Income £	Expenditure £	Transfers £	Closing balance 2021 £
Cherry Tree Nursery	-	9,518	(14,104)	4,586	-
MacMillan Care Locally	-	6,568	(6,568)	-	-
Sovereign Housing	-	15,608	(18,741)	3,133	-
Mary Magdelene	-	1,552	(4,818)	3,266	-
St Ann's Benefits	-	19,223	(19,223)	-	-
EDAS	-	2,925	(4,235)	1,310	-
Financial wellbeing Poole	-	34,768	(44,502)	9,734	-
Hate crimes	-	16,618	(35,286)	18,668	-
EUSS	-	115,548	(115,548)	-	-
Pensionwise	-	116,526	(133,169)	16,643	-
Macmillan welfare	-	84,928	(90,036)	5,108	-
Help to claim	-	121,768	(121,768)	-	-
MAPS	-	112,305	(112,305)	-	-
Water Guru	-	32,038	(32,038)	-	-
JP Morgan Money Talks	-	101,135	(101,135)	-	-
Financial Resilience	-	33,951	(33,951)	-	-
BEIS	-	9,666	(9,666)	-	-
Covid 19	-	49,223	(49,223)	-	-
Justice advice	-	16,845	(19,168)	2,323	-
Winter Warmth Support Fund	-	58,138	(58,138)	-	-
Urban Advice van	-	55,000	-	-	55,000
Street support	149	-	-	-	149
Restricted capital equipment	4	-	-	(4)	-
	153	1,013,851	(1,023,622)	64,767	55,149

Fund descriptions

The purpose of each fund is set out in the Trustees' Annual Report.

Fund transfers

With the exception of the restricted capital equipment fund, all transfers to restricted funds represents transfers from unrestricted funds to cover the deficits arising on the restricted fund activities during the year.

The transfer from the restricted capital equipment fund represented the depreciation charge on those assets which have been fully written down in the year.

19 Fund reconciliation

(a) Restricted funds (continued)

	Opening balance 2020 £	Income £	Expenditure £	Transfers £	Closing balance 2020 £
SWOP Contract	-	9,837	(9,837)	-	-
MacMillan Care Locally	-	14,971	(14,971)	-	-
Sovereign Housing	-	18,000	(18,000)	-	-
Mary Magdelene	-	6,474	(6,474)	-	-
St Ann's Benefits	-	14,819	(14,819)	-	-
EDAS	-	3,575	(3,575)	-	-
Financial Wellbeing	-	35,925	(35,925)	-	-
Hate crimes	-	59,854	(59,854)	-	-
EUSS	-	117,346	(117,346)	-	-
Pensionwise	-	129,630	(129,630)	-	-
Macmillan welfare	-	76,055	(76,055)	-	-
Help to Claim	-	109,883	(109,883)	-	-
MAPS	-	79,219	(72,219)	-	-
Water Guru	-	24,267	(24,267)	-	-
JP Morgan Money Talks	-	78,750	(78,750)	-	-
Income Maximisation	-	7,365	(7,365)	-	-
Poole Housing Partnership	-	5,895	(5,895)	-	-
Street support	2,464	249	(2,564)	-	149
Restricted capital equipment	106	-	-	(102)	4
	2,570	792,114	(794,429)	(102)	153

(b) Unrestricted funds

	Opening balance 2021 £	Income £	Expenditure £	Transfers £	Closing balance 2021 £
Unrestricted funds	-	442,914	(217,975)	(224,939)	-
Designated Core Continuity Fund	66,004	-	-	160,172	226,176
Designated Capital equipment	7	-	-	-	7
	66,011	442,914	(217,975)	(64,767)	226,183

19 Fund reconciliation

(b) Unrestricted funds (continued)

	Opening balance 2020 £	Income £	Expenditure £	Transfers £	Closing balance 2020 £
Unrestricted funds	-	394,921	(420,526)	25,605	-
Designated Core Continuity Fund	91,082	-	-	(25,078)	66,004
Designated Capital equipment	432	-	-	(425)	7
	91,514	394,921	(420,526)	102	66,011

20 Analysis of net assets between funds

	Unrestricted funds 2021 £	Designated funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fixed assets	-	9,551	36,205	45,756
Cash and cash equivalents	-	320,937	33,012	353,949
Other current assets /(liabilities)	-	(104,305)	(14,068)	(118,373)
Total	-	226,183	55,149	281,332

	Unrestricted funds 2020 £	Designated funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fixed assets	-	15,813	4	15.817
Cash and current investments	-	71,946	13,150	85,096
Other current assets / (liabilities)	-	(21,748)	(13,001)	(34,749)
Total	-	66,011	153	66,164

21 Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2021 £	2020 £
Net income / (expenditure) for the year	215,168	(27,920)
Interest receivable	(356)	(604)
Depreciation of tangible fixed assets	6,266	6,652
Decrease / (increase) in debtors	21	(34,730)
Increase in creditors	33,603	46,816
Net cash flow from operating activities	254,702	(9,786)

22 Analysis of changes in net cash/(debt)

	1 April 2020 £	Cash flows £	31 March 2021 £
Cash	85,096	183,385	268,481
Cash equivalents	-	85,468	85,468
	85,096	268,853	353,949
Loans falling due within one year	-	(50,000)	(50,000)
Total	85,096	218,853	303,949

23 Pensions and other post-retirement benefits

The charity operates a defined contribution pension scheme for its employees. The amount recognised as an expense in the year was £18,508 (2020 - £17,376).

The defined contribution pension expense is allocated to charitable expenditure in accordance with the related salary cost.

24 Financial commitments

Contractual commitments for the acquisition of tangible fixed assets contracted for but not provided in the financial statements amounted to £10,991 (2020 - £Nil).

25 Related party transactions

During the year legal fees, charged at market rate, totalling £1,535 (2020: £Nil) were paid to Gales Solicitors in connection with employment law advice. Matthew Moore, Trustee, is a joint partner at Gales Solicitors.

26 Financial instruments

The carrying amounts of the charity's financial instruments are as follows:

	2021 £	2020 £
Financial assets		
Debt instruments measured at amortised cost:		
- Prepayments and accrued income (note 14)	78,848	78,869
Financial liabilities		
Measured at amortised cost		
- Bank loans and overdraft (note 16)	50,000	-
- Other tax and social security (note 16)	16,996	16,983
- Pension creditor (note 16)	3,458	3,295
- Accruals (note 16)	66,459	14,656
- Payments received on account for programme related grants (note 16)	60,308	78,684
	197,221	113,618

27 Prior year Statement of Financial Activities (including Income and Expenditure Account)

	2020				2019
	Unrestricted funds				
	General funds	Designated funds	Restricted funds	Total	Total
	£	£	£	£	£
Income and endowments from:					
Donations and legacies	92,937	-	-	92,937	162,039
Charitable activities	296,009	-	792,114	1,088,123	738,396
Other trading activities	5,371	-	-	5,371	1,600
Investments	604	-	-	604	1,110
Total income and endowments	394,921	-	792,114	1,187,035	903,145
Expenditure on:					
Charitable activities	(420,526)	-	(794,429)	(1,214,955)	(947,418)
Total expenditure	(420,526)	-	(794,429)	(1,214,955)	(947,418)
Net income / (expenditure)	(25,605)	-	(2,315)	(27,920)	(44,273)
Transfers between funds	(25,605)	(25,503)	(102)	-	-
Net movement in funds	-	(25,503)	(2,417)	(27,920)	(44,273)
Reconciliation of funds:					
Total funds brought forward	-	91,514	2,570	94,084	138,357
Total funds carried forward	-	66,011	153	66,164	94,084