

RUSHMOOR CITIZENS ADVICE BUREAUX

England & Wales · Charity number 1090669

Details

Other names	RUSHMOOR CITIZENS ADVICE BUREAU, ALDERSHOT CITIZENS ADVICE BUREAU, FARNBOROUGH CITIZENS ADVICE BUREAU, HEATHLANDS CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	04354628
Registered	2002-02-19
Register	View on the Charity Commission register

Contact

Address	Civic Offices Farnborough Road Farnborough Hants GU14 7JU
Phone	01252513051
Email	company.secretary@citizensadvicerrushmoor.org.uk
Website	www.citizensadvicerrushmoor.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN RUSHMOOR AND SURROUNDING AREAS

Activities: --to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities,--.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** RUSHMOOR AND SURROUNDING AREAS
- Hampshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,339,024	£1,182,647	£489,004	35
2024-03-31	£1,111,414	£1,109,770	£332,630	37
2023-03-31	£939,863	£952,320	£330,986	37
2022-03-31	£1,084,756	£1,109,783	£343,443	43
2021-03-31	£977,438	£949,644	£368,470	38

Trustees

Name	Role	Appointed
Andrew Levey		2019-05-20
Daniel Paul Brooks		2025-07-28
David Bowie Whillans		2025-09-15
Emma Wickens		2026-01-24
Fiona Kleiven		2025-10-27
Jason Halliday		2020-01-25
Jon Dapre		2024-12-09
Nealum Dehal		2024-03-18
Uma Indran		2023-02-20
William Ogden		2025-12-08

Accounts

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REGISTERED COMPANY NUMBER: 04354628 (England and Wales)
REGISTERED CHARITY NUMBER: 1090669

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025
FOR
RUSHMOOR CITIZENS ADVICE BUREAUX**

Rothmans Audit LLP
Statutory Auditors
Chartered Accountants
Chilworth Point
1 Chilworth Road
Southampton
SO16 7JQ

RUSHMOOR CITIZENS ADVICE BUREAUX

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FOR THE YEAR ENDED 31 MARCH 2025**

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's purpose, set out in the objects contained in the Company's Memorandum and Articles of Association, are to promote any charitable purpose for the benefit of the whole community of Rushmoor and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The service values diversity, promotes equity, and challenges discrimination; it puts clients at the heart of all its activities.

Ensuring our work delivers our aims

Trustees review aims, objectives and activities each year, examining achievements and outcomes, including the success and benefits of key projects, and confirming that the aims, objectives, and activities are in line with the charity's stated purpose.

Strategic priorities for 2024-25 were:

Respond: Respond to peoples' needs with information and advice fit for purpose.

- Improve our clients' experience by making our advice as accessible, relevant and effective as it can be, so that they have positive outcomes.

Reach: Increase our reach to people experiencing inequality or disadvantage.

- Focus our support on the most marginalised members of our community, ensuring they can access our services in ways that suit them.

Advocate: Become an even stronger voice on issues that matter most.

- Prevent more people needing support or reaching crisis point by advocating for policy change, increasing our research and campaigns focus and engaging with our community.

How our activities deliver public benefit

The service's main activities and how it has achieved its aims are described in the Achievements and Performance section below. All charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The Board have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

Rushmoor Citizens Advice Bureaux operates from two main centres in Aldershot and Farnborough, providing free, independent, impartial, and confidential advice to its clients. Advice is delivered by phone, on-line, email and face-to-face at different locations. Ranging from brief one-off interventions to in-depth casework, the service is tailored to meet individual needs.

The service is a constant presence in the face of change, giving a unique local insight into the challenges the community is facing today - and having the flexibility to stay ahead and remain relevant in the light of future change. It works in partnership with the local authority and key agencies to make sure local needs are met. It recognises the significant diversity of the local population and works to address known areas of deprivation.

It also undertakes research and campaigns activity to identify and report on issues that impact people, with a view to influencing local and national decision makers to improve policy and legislation. This is done through shared national systems as well as undertaking local research and partnership work.

It provides support for clients with mental illness through its core service, at mental health settings, in the community and in partnership with NHS teams, local services and charities.

Rushmoor Citizens Advice Bureaux is one of only 16 local Citizens Advice offices (out of c240) to deliver the national Pension Wise service, giving expert advice and guidance to help people understand their pension options. After the end of the financial year, we have been advised that the Money and Pensions Service intend to take Pension Wise back in-house with effect from April 2026. The Board is working with national Citizens Advice (the contract holder) to ensure the transition for the current Pension Wise team is properly managed. At present outline plans only are available and further details are awaited. Trustees will also be working with the chief executive officer to mitigate the financial loss (c£70K) arising to Rushmoor from the loss of this contract.

In addition, the service works directly and with local partners to deliver a range of projects to support different sections of the community, including vulnerable clients and, specifically, the significant local Nepali community, (c10% of total Rushmoor population of 100K).

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

OBJECTIVES AND ACTIVITIES

Volunteers

Service delivery to clients is highly dependent on our volunteers. Pre-pandemic the service was fortunate to have over 100 volunteers, however, due to reasons including reluctance to work digitally, Covid-related and other health issues, and the general changes in the volunteering landscape, the numbers reduced at one point to around 40. Management and trustee effort has been focused on volunteer recruitment, and this is bearing fruit, with current active volunteer numbers between 50/60.

Volunteers work a variety of hours, ranging from 4 to 24 hours per week. Over the last financial year approximately 17,000 hours have been worked in total. This equates to a financial value of £573,646, calculations based on the new Value of Volunteering datasheet provided by the Citizens Advice network.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

2024/25 was a year of significant achievement for Citizens Advice Rushmoor, set against the ongoing challenges of high demand, sustained cost-of-living pressures, and a volatile funding environment. In this context, our service has not only maintained its delivery across all areas but, in many cases, expanded it - offering greater support, broader reach, and deeper collaboration across our community.

Despite the impact of continued financial constraint, our team has consistently demonstrated exceptional resilience, creativity, and commitment. Our new operating model - introduced during the previous year - has now fully bedded in, enabling more agile, collaborative, and sustainable ways of working. Core service productivity has improved, and efficiencies have helped to reduce our projected deficit and deliver a financial surplus at year end, while improving access for those in greatest need.

Advice Services and Core Delivery

Our core Rushmoor Community Advice Service, funded by Rushmoor Borough Council, continues to provide vital support across our two office locations in Farnborough and Aldershot. Our drop-in service now operates five mornings per week, with high demand driven by crisis issues including fuel poverty, housing insecurity, and personal debt. Meanwhile, telephone access has expanded following our successful integration into the Hampshire Adviceline Group, with additional volunteer support and new technological improvements helping to enhance our responsiveness.

Cohort-based volunteer recruitment, which is now fully embedded into our service model, has enabled us to maintain capacity and resilience. Our team has continued to provide both in-person and outreach support, and we have worked to better record and capture these "lighter touch" interactions, helping to reflect the full scope of our community engagement.

Our commitment to quality remains unwavering. We were pleased to retain our Advice Quality Standard (AQS) and MaPS accreditations, and were newly awarded the Advice with Casework standard in Debt, Welfare Benefits, and Disability - an achievement held by very few LCAs across the network.

Reaching Those Most in Need

This year saw a deepening of our commitment to reaching people facing disadvantage, isolation, or exclusion. Our specialist advice services - across mental health, domestic abuse, disability, homelessness prevention, and immigration - have expanded considerably, with new posts, outreach locations, and referral pathways developed throughout the year.

Our Mental Health Project, commissioned by NHS Frimley, remains a cornerstone of the local recovery support system. Recommissioned for up to five years, the project has helped hundreds of individuals this year and is now supporting other LCAs in the region with technical supervision and quality assurance, building a broader regional offer.

Our specialist domestic and sexual abuse service for the Nepali and wider Commonwealth community has continued to go from strength to strength, recently winning the 'Supporting Victims of Crime' award at the Hampshire Police & Crime Commissioner's annual awards. This vital work continues to address deep-seated barriers to support among marginalised communities, with additional bids submitted to the OPCC to further expand this outreach and advocacy.

In response to the needs of asylum seekers and refugees in temporary Home Office accommodation, we designed and launched the Seeking Sanctuary Project, providing direct advice, advocacy, and crisis support in collaboration with local council teams and refugee support organisations. This project has since been extended into 2025/26.

We also continue to deliver a nationwide Advice Clinic for people affected by brain tumours, in partnership with The Brain Tumour Charity. Entering its tenth year, this unique model has now helped over 2,200 individuals and families, securing in excess of £5.5 million in financial outcomes. The service remains a model of remote, specialist delivery at national level.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

ACHIEVEMENTS AND PERFORMANCE

Outreach and Community Presence

We have further strengthened our local presence through regular outreach at foodbanks, pantries, libraries, GP practices, and community centres. These include:

- Weekly advice at the Aldershot Community Grub Hub, with UKSPF funding secured for continuity.
- A successful new collaboration with Farnborough Foodbank and Trussell, embedding advice at two sites and distributing materials in food parcels.
- Advice First Aid training for volunteers at Kerith Community Pantry, with outreach introduced and funding secured for continued provision.
- Conversations initiated with Step by Step and Hart & Rushmoor Young Carers, focusing on specialist youth advice.

As part of our commitment to co-production, we have begun establishing a User Group to bring the voice of lived experience into service development, building on learning from Advice First Aid and our broader engagement work.

Advocacy and Influence

Advocacy has remained central to our mission. Throughout 2024/25, we maintained strong relationships with local decision-makers, including councillors, the Leader of the Council, and our new MP, Alex Baker. Our offices hosted surgeries and briefings, and we submitted detailed evidence ahead of the Autumn Budget, focused on themes such as eVisas, asylum, and Pension Credit uptake.

We continued to lead on the cost-of-living insight workstream within Rushmoor Borough Council's Supporting Communities Partnership, and are helping to re-establish the Partnership at Place health inequalities forum in North East Hampshire.

Our Research & Campaigns Group has grown more confident and focused. Monthly meetings, SMART objectives, and enhanced data collection methods have supported a steady stream of submissions to national campaigns, while local case studies, issue codes, and ward data helped shape local priorities.

We also contributed to major local consultations on employment support, housing insecurity, and financial inclusion, and will shortly be launching our proposal for a Mediation Partnership pilot - now provisionally funded at £75,000 over two years by Rushmoor Borough Council.

People and Culture

Our success this year would not have been possible without the efforts of our incredible staff and volunteers. The Board approved a new Wellbeing Strategy 2024-26, and we were proud to renew our Disability Confident Level 2 and gain Mindful Employer accreditation.

The Performance and Reward Framework was successfully introduced, appraisals completed, and positive feedback received across the team. Recruitment and retention were strong, supported by new cohort-based training, leadership development opportunities, and regular "Town Hall" sessions hosted by the CEO and Chair to improve internal communication.

Staff and volunteer morale remains high. Our 2025 People Survey showed increased satisfaction across key metrics, with many commenting on the positive, inclusive, and team-oriented culture.

Financial Sustainability and Partnerships

This year we secured over £204,000 above our income target, delivering a surplus of £156,377-a major achievement following previous years of financial pressure.

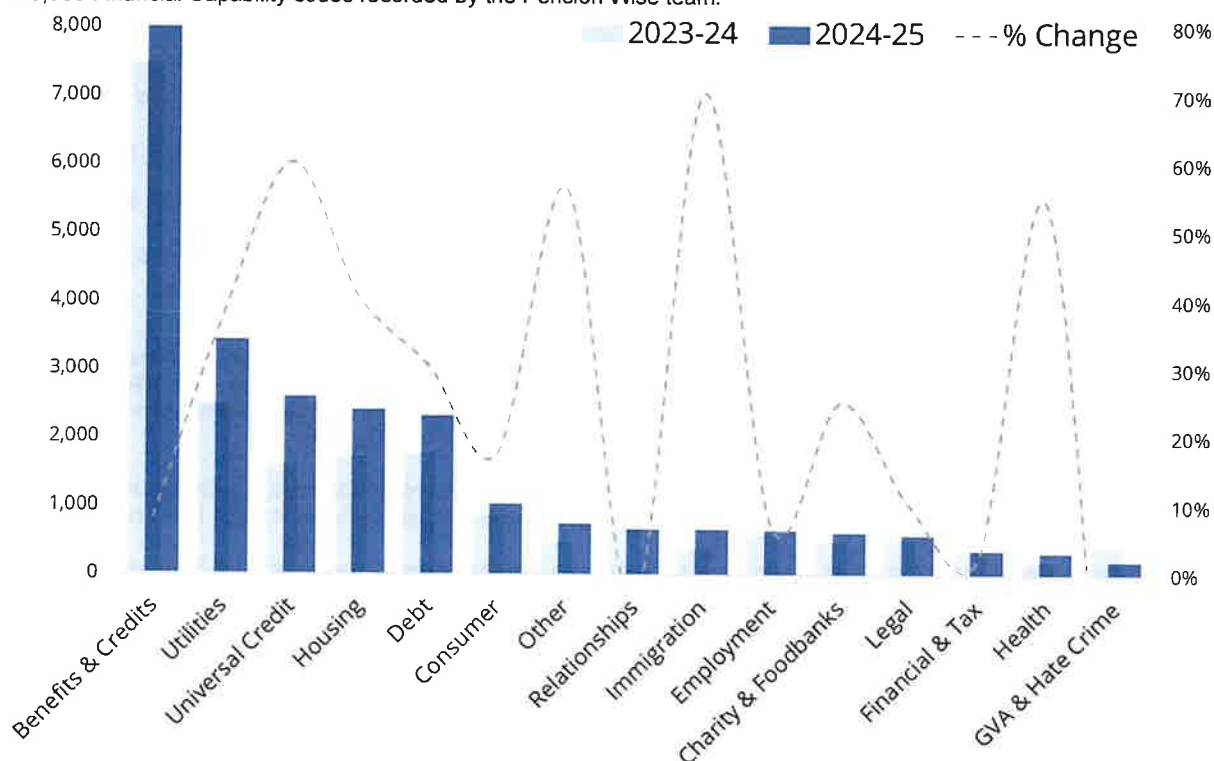
Breakdown of Advice Issues 2024-25

Last year, across all our services, Citizens Advice Rushmoor helped 11,307 clients with 48,657 issues through 36,047 activities in 11,134 separate cases. In addition to 2,324 lightly recorded "simple queries" or where we signposted clients to other services; this includes customer services from the Welcome Team or the Nepali drop-in service.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

ACHIEVEMENTS AND PERFORMANCE

The chart below shows the distribution of advice issues across the level 1 categories of work we do. This excludes the 23,933 Financial Capability codes recorded by the Pension Wise team.



Overall, the number of issues helped with increased by 23% compared to 2023-24 with large increases in Universal Credit (60%), Housing (40%); also, Debt (31%) and Utilities (38%) largely related to our expanded capacity on energy advice projects. There was also an increase in Foodbank and Charitable Funds issues (25%) on top of the previous year's (73%) increase along with a 71% increase in Immigration related issues - in part because of increase in project work in these areas.

Direct and Indirect Value of Advice

The illustration following uses directly recorded data from advice given, as well as a Treasury approved model to calculate public value and fiscal savings, provided through our national Citizens Advice network.

Value

For every £1 invested in Citizens Advice
Rushmoor we generated at least:

£1.60

in fiscal benefits
Savings to government
Reduction in health service demand, local authority homeless services, and out of work benefits for our clients and volunteers; £2,038,179 in total.

£23.39

in public value
Wider economic and social benefits
Improvements in participation and productivity for clients and volunteers; equalling £29,775,931.

£8.20

in benefits to individuals
Value to our clients
Income gained through benefits gained, debts written off and consumer problems resolved; amounting to £10,445,985.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

FINANCIAL REVIEW

Financial position

Income in the year amounted to £1,339,024 with expenditure of £1,182,647.

The results for the year and the charity's financial position at the end of the year are shown in the attached financial statements. The financial statements have been prepared in accordance with the Companies Act 2006 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP); and comply with the charity's Memorandum and Articles of Association.

Principal funding sources

Rushmoor Borough Council is one of the two principal funders and in addition to the direct financial grant and rent detailed in the financial statements, they also provide much appreciated help in kind, in the form of car parking concessions, meeting rooms and other informal support for services.

In the context of the volatile, complex, and uncertain operating environment the Board continues to recognise the importance of maintaining diverse funding and ensuring a flexible response to opportunities and challenges.

Investment policy and objectives

Regular reviews of investment of reserves are undertaken by the Treasurer and Finance Manager, to ensure the most favourable return for the charity. Reserves and running costs are with the Royal Bank of Scotland (RBS) for the financial year ending 31st March 2025. It has terminated its prior year arrangements of investing in the Scottish Widows for more than 30 days and switched to RBS in-order to increase the net income earned on excess funds.

Reserves policy

The Trustees recognise the need to maintain reserves to ensure Citizens Advice Rushmoor meets its statutory and contractual obligations, following Charity Commission guidance and best practice. The Reserves Policy is reviewed annually and updated in a report to Trustee Board meetings. Trustees aim to actively manage reserves, recognising the changing operating environment. At the March '25 Board Meeting the reserves policy has been changed from 3 months of past expenses to 3 months of future expenses as the minimum amount of unrestricted reserves to be held.

The Reserves Policy recognises the need to hold financial reserves to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. This includes recognition of areas such as staff redundancies; sickness cover; uninsured losses and late payment by funders. The policy defines a minimum level for restricted and unrestricted reserves. Designated reserves are allocated through periodic review of requirements.

Reserves as of 31 March 2025 total £489,004 being £334,943 unrestricted reserves (excluding designated reserves), £149,060 designated reserves and £5,001 restricted reserves. The designated reserves were set up to enable the necessary strategic changes such as mergers and collaboration required to address the known headwinds Citizens Advice Rushmoor faces such as the loss of Pension Wise contract and devolution and changes to boundaries etc. It has been confirmed that Citizens Advice Rushmoor will lose the Pension Wise contract (more than one thirds of annual income and more than £70k of contribution) from 26/27 onwards due to it being taken inhouse.

The board considers that the current level of unrestricted reserves is adequate to support current and anticipated levels of activity, to enable it to respond to opportunities and to provide for emergencies.

Going concern

The financial statements as of 31 March 2025 were prepared on a going concern basis. In performing the going concern assessment, the Trustees have considered Citizens Advice Bureaux's ability to continue to deliver service to its clients; the increase in client demand for services; the capacity of staff and volunteers to perform their roles; current and future funding sources; cash position; and available reserves.

Based on this assessment, the Trustees concluded and were satisfied that the charity has adequate resources to continue in operational existence for the foreseeable future and that Rushmoor Citizens Advice Bureaux remains a going concern.

For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

FINANCIAL REVIEW

Principal risks and uncertainties

Trustees are responsible for the effective management of risk and for making sure that internal controls are in place and operating as designed.

The Board has adopted a risk management strategy. Risk owners regularly review risks to assess the likelihood, impact and relevance of risks, the plans for managing them and adequacy of those plans.

The trustees identified the following as the key risks and uncertainties likely to affect medium and long-term service delivery and financial performance or position:

- Pensionwise - loss of Pension Wise contract income and associated contribution following formal notification from the Money and Pensions Service (MAPS) that the Pension Wise service will be taken back in house. This represents a loss of £442,000 in income and £78,000 in contribution for Citizens Advice Rushmoor. Citizens Advice Rushmoor has undertaken significant efforts in recent years to diversify income streams and restructure its operating model to promote financial sustainability. Designated reserves have been set aside to provide for potential costs arising from the transition. The transfer of activity back to MAPS will be carefully managed to minimise impact and disruption on staff and clients, and the financial consequences will be closely monitored.

- Devolution and Local Government Reorganisation - the upcoming devolution and local government reorganisation in Hampshire, including the introduction of the Hampshire and Solent Mayor from 2026 and the transition from district and borough councils to unitary authorities, creates significant uncertainty regarding future funding arrangements. Grants totalling £280,000 from Rushmoor Borough Council, which currently support core services to clients in Rushmoor, are at risk. Should alternative funding not be secured from the new unitary authorities, there is a risk that vital services will be compromised. The mechanisms for allocation of funding, the distribution to Citizens Advice offices across the region, and the preferred engagement model of the new authorities remain unclear. The Chair and Chief Executive Officer have begun preliminary discussions with neighbouring Citizens Advice offices, particularly those in the north of Hampshire, to prepare for potential changes. In addition, designated reserves have been set aside to cover associated risks and costs.

A robust system of internal financial controls is operated, which is compliant with charity commission guidance and good practice. Trustees agree annual budgets and review quarterly financial reports.

The Board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice Rushmoor hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

FUTURE PLANS

The Board constantly reviews the service's plans and activities considering national and local pressures and challenges.

Citizens Advice Rushmoor has refreshed its strategic priorities for the next two years, to align with the national Citizens Advice strategy, while also considering local factors. The strategy uses up to date research and data insights to provide context, is rooted in a wealth of local knowledge and consultations, with input from trustees and operational staff across the organisation.

The refreshed organisational strategy and supporting operational plan have been reviewed and adopted by the full board, responding to the changing needs of clients, funders, and partners. The overarching strategic aim is to ensure the service is accessible, relevant, and sustainable for everyone who needs it.

The priorities for 2025-27 are unchanged from those of the previous year, i.e.:

Respond: Respond to people's needs with information and advice fit for purpose - improve our clients' experience by making our advice as accessible, relevant, and effective as it can be, so that they have positive outcomes.

Reach: Increase our reach to people experiencing inequality or disadvantage - focus our support on the most marginalised members of our community, ensuring they can access our services in ways that suit them.

Advocate: Become an even stronger voice on issues that matter most - prevent more people needing support or reaching crisis point by advocating for policy change, increasing our research and campaigns focus and engaging with our community.

For 2025-27 we will support these priorities with specific enablers, and by outlining our essential foundations.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

FUTURE PLANS

The enablers are:

Our People: Be a great place to work and volunteer, building a culture that allows us to be the best we can be for the people who need us.

Our Sustainability: Seize opportunities to grow our income, whilst carefully controlling our costs.

Our Partners: Invest our time to help build strong support networks inside and out of Citizens Advice, and in communities themselves.

The foundations are:

Equity, Diversity, and Inclusion: Build a positive and purpose-driven culture to deliver for the people who need us.

Digital Optimisation: Use digital approaches to rethink how we operate as a service; continually improving to enable scalable, cost-efficient, and responsive advice delivery.

Effective Communication: Deliver clear, impactful messages that foster team working, drive action, and build relationships.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity was formed as a company limited by guarantee on 17th January 2002 (Company number 04354628). The full name of the charity is Rushmoor Citizens Advice Bureaux which was re-registered with the Charity Commission in 2002, when incorporating as a company (Charity number 1090669). It is governed by its Memorandum and Articles of Association.

Governance

Trustees comply with the Citizens Advice Code of Conduct and are fully aware of their legal, regulatory, and governance responsibilities. Reporting requirements to the Charity Commission, FCA, and Companies House have been met, and trustees have undertaken mandatory training as outlined below.

The Board pays particular attention to the key trustee responsibilities outlined by the Charity Commission:

- Ensure your charity is carrying out its purposes for the public benefit
- Comply with your charity's governing document and the law
- Act in your charity's best interests
- Ensure your charity is accountable
- Manage your charity's resources responsibly
- Act with reasonable care and skill

Training on governance requirements is included in the bite-size induction sessions delivered to new trustees.

A review of board effectiveness was updated in 2025, based on the Charity Governance Code, to identify areas of strength and those where further development is needed. The Board adopts a continuous improvement approach to its own performance and will continue to identify priorities for further action during the coming year.

The trustee committees take responsibility for quarterly reviews of designated areas of the operational plan and risk register, identifying emerging risks and instigating action to mitigate those risks, and linking with key staff to review plan delivery and report progress to board meetings.

Organisational structure

Rushmoor Citizens Advice Bureaux is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management, as well as monitoring progress against standards. Operating policies are independently determined by the board to fulfil its charitable objectives and comply with the national membership requirements.

The chief executive officer is appointed by the trustees to manage the day-to-day operations of the charity. During the financial year the former Interim Chief Officer was confirmed in a permanent role as Chief Officer, subsequently titled Chief Executive Officer in line with national Citizens Advice policy.

The Chief Executive Officer is supported by a team of paid staff and volunteers who deliver the services offered by the charity. Key role succession planning remains an area of focus, linked to development and deployment of the organisation's service model and longer-term sustainability.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

The senior management team are represented on the committees outlined above, which meet quarterly to review performance against targets and the charity's financial position. Committee reports and recommendations are then taken to the Board for approval and then implemented by the operational team. There are regular staff, volunteer and management team meetings which focus on performance, communication, and teambuilding. The capacity and skills of the management team are kept under regular review by the Board.

There is an Annual General Meeting, which involves the staff team, Trustee Board, volunteers, members, and other stakeholders.

The trustees continually pay close attention to whether the service has an appropriate organisational structure to deliver client support in the most cost-effective way.

Trustees have a strategic aim to "make Citizens Advice Rushmoor a great, safe and inclusive place to work and volunteer." They recognise the importance of giving the right support to staff who are consistently dealing with crisis situations for people, and work to ensure flexibility and progression for staff and volunteers.

Key management remuneration

The Board considers that the trustees, Chief Executive Officer, and the senior leadership team comprise the key management personnel of the charity.

The charity's management team are all paid in accordance with a published reward policy and salary ranges reflecting levels of responsibility. Any increases to ranges and/or individual salaries are approved by the board. The Chief Executive Officer's salary is reviewed and approved by the Board separately and is in line with the policy set out above.

Operational Environment

The service's clients and community are at the heart of all it does. The impact of the cost-of-living crisis on all local people, particularly those who are marginalised, is resulting in increasing demand and complexity of cases, with more clients presenting at crisis point.

Meeting current demand is a continual operational challenge. Accordingly, there is a critical imperative to sustain and enhance new ways of working, together with adopting a multi-channel strategy using phone, chat, email, and video to increase access for clients. "In person" appointments for clients unable to get the help needed by phone or digital services, will continue to be delivered in a secure environment.

In terms of day-to-day operations, there is no doubt that the overall environment for Citizens Advice is the most challenging that has been seen for a long while. Accordingly, the importance of maintaining the resilience of the organisation, both to continue to support clients, and to address future challenges and opportunities, cannot be overstated. Trustees are focusing on the sustainability of the service, and how they can work with the operational team to ensure the best service levels are offered within available resources.

Technological developments, including emerging opportunities to harness the benefits of AI, will support delivery of services in new ways, recognising the diverse range of needs for advice, support and information, and the requirement to reach more people.

In addition to what might be termed the 'business as usual' operational environment, Citizens Advice Rushmoor will face further strategic challenges during the coming financial year and beyond.

Firstly, the loss of the Pension Wise contract referenced above.

Secondly, the fact that the national Citizens Advice organisation is itself focusing on its sustainability and effectiveness, with the result that it is implementing several transformation programmes to increase efficiency and control costs. These programmes will impact Citizens Advice Rushmoor in different ways - ranging from Trustee and leadership involvement in review and co-design of new standards and processes, to some services previously provided by the national organisation as part of the membership fee only being available in future at additional cost, to potential increases in the membership fee itself. The Chair and Chief Executive Officer are closely involved in these programmes and will be providing regular updates to the Board.

Thirdly, the service will need to respond to the changes outlined in the government's white paper on Devolution and Local Government Reorganisation. At the time of writing this report it is known that Hampshire is within the government priority programme and there will be a Hampshire and Solent Mayor from 2026. It is also known that District and Borough Councils will be replaced by Unitary Authorities. What is not known is how many Unitary Authorities there will be and where the boundaries will fall.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

These changes will potentially impact the service's funding, premises occupation and people. The Chair and Chief Executive Officer have reached out to their colleagues in other local Citizens Advice teams, particularly in the north of the county, to start conversations around how we might prepare ourselves for this new form of local government. It is likely that the changes will result in the current local Citizens Advice teams needing to collaborate more closely and may eventually result in some/all those teams merging.

The national Citizens Advice organisation has recognised that Devolution and Local Government Reorganisation is a strategic priority for the entire service and is introducing a focused piece of work to support local teams to manage the impact. The Board Chair is involved in this work.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04354628 (England and Wales)

Registered Charity number

1090669

Registered office

Civic Offices
Farnborough Road
Farnborough
Hampshire

Trustees

Ms H Cooper (resigned 30.6.25)
Mr J Dapre (appointed 9.12.24)
Mrs N Dehal
Mr J Halliday
Ms U Indran
Mr A Levey
Ms J Ross (appointed 11.10.24)
Ms S Levey (resigned 22.7.24)
Mr J Bennett (resigned 11.10.24)
Mr G J Baker (resigned 17.6.24)
Mr G Ghale (resigned 17.6.24)
Mr D R Raine (resigned 19.1.25)
Mr J E Woolley (resigned 8.1.25)
Ms G Austin (resigned 22.7.24)
Mr D Whillans (appointed 15.9.25)
Mr D Brooks (appointed 28.7.25)

The charity is governed by a trustee board. Trustees who have held office during the year are listed above. The Articles of Association provide for a minimum of four and a maximum of twenty-three trustees. Board meetings are held quarterly, with additional quarterly meetings for the committees listed below. Trustees are elected to the board for a three-year period and are appointed at an Annual General Meeting.

The committee structure is as follows:

- Business Services Committee
- Finance and Risk Committee
- Reward Committee (meets annually)
- Service and Quality Committee

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

Since the end of the last financial year, eight trustees have resigned and 3 new trustees have been appointed, with effect from the dates shown above. Therefore, as in previous years, the Trustee Board has seen quite a degree of churn. Those who have stood down have left for a variety of reasons including change of circumstances, personal/family reasons and sadly in two cases because of ill-health.

In common with other Local Citizens Advice offices - and the charity sector in general - demand on trustee time continues to increase and the capacity of trustees, who are all volunteers, to fulfil the responsibilities we ask of them remains a concerning feature.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

REFERENCE AND ADMINISTRATIVE DETAILS

Notwithstanding this degree of change amongst trustees, an analysis based on the Charity Governance Code, and the results of an assessment of leadership standards, conducted by a national Citizens Advice performance assessor, which resulted in all areas assessed being rated as fully met, confirms that the board has continued to effectively fulfil its responsibilities.

Trustees are all allocated to one or more of the committees listed above, and continue to have 'lead role' responsibility for key areas of the service's activities, providing direction and oversight and working collaboratively with staff members.

Decisions made by the Trustee Board are recorded in the minutes of board meetings, outlining discussions held and whether those decisions were unanimous, or subject to a vote. Decisions are made in line with the agreed strategy for the service, outlined in the Organisational Strategy and Operational Plan, and in accordance with Charity Commission guidance on Decision-making for Charity Trustees.

The Board updated its skills audit during the year, to support its continued focus on further developing trustee knowledge and skills. New trustees receive a full induction, including bite-sized learning sessions. All trustees undertake annual mandatory training, comprising Financial Conduct Authority (FCA) requirements, Data Protection, Equity, Diversity & Inclusion (EDI), Health & Safety, Cyber security, and Safeguarding. Trustees are encouraged to undertake additional discretionary learning, including attendance at external training events where these will enhance effectiveness in their role. They are fully briefed on their legal obligations under charity and company law, the Memorandum and Articles of Association, the board and committee decision-making processes, the Organisational Strategy and Operational Plan, and recent financial performance of the charity.

The Board has appropriate policies and procedures in place to comply with its mandatory and organisational EDI commitments. Particular attention is given, wherever possible, to appointing new trustees that reflect the local community or that have lived experience of the issues that clients face. Recruitment of new trustees is undertaken with diversity, as well as experience and skills, in mind.

Company Secretary

Mr J Ayres

Auditors

Rothmans Audit LLP
Statutory Auditors
Chartered Accountants
Chilworth Point
1 Chilworth Road
Southampton
SO16 7JQ

Chief executive officer

Mr C Stewart

Bankers

Holts (Royal Bank of Scotland/NatWest)
36 St Andrew Square
Edinburgh
EH2 2YB

Website

citizensadvicerrushmoor.org.uk

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

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

In so far as the trustees are aware:

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

AUDITORS

The auditors, Rothmans Audit LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

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

Approved by order of the board of trustees on 3rd November 2025 and signed on its behalf by:


.....
Mr A Levey - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX

Opinion

We have audited the financial statements of Rushmoor Citizens Advice Bureaux ('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 FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' 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.

Emphasis of matter

We draw attention to note 15 to the financial statements which explains a number of prior year adjustments made. Our opinion is not modified in respect of this matter.

Other information

The other information comprises the information included in the annual report, including the Report of the Trustees, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, 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 Report of the Trustees, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the Report of the Trustees has been prepared in accordance with applicable legal requirements.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX

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 Report of the Trustees.

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

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, 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.

Our responsibilities for the audit of the financial statements

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

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

Our approach was as follows:

- Enquiring of management, including obtaining and reviewing supporting documentation, concerning the policies and procedures relating to:
 - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud; and
 - the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- Discussing among the engagement team how and where fraud might occur in the Financial Statements and any potential indicators of fraud.
- Obtaining an understanding of the legal and regulatory frameworks that the charity operates in focusing on those laws and regulations that had a direct effect on the Financial Statements or that had a fundamental effect on operations.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the recognition of income and the override of controls by management. To address the risk of fraud in these areas, we:

- selected a sample of transactions from material income streams, reviewed the classification and restrictions applied, and compared expected income to that recorded within the financial statements;
- performed analytical procedures to identify unusual or unexpected relationships;
- tested journal entries to identify transactions which were not in the usual course of charitable activities;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
RUSHMOOR CITIZENS ADVICE BUREAUX**

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Other matters which we are required to address

The prior year financial statements were audited by Menzies LLP. An unmodified opinion was expressed in the report dated 27 September 2024.

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 auditors' 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.



Lisa Wilson FCA (Senior Statutory Auditor)
for and on behalf of Rothmans Audit LLP
Statutory Auditors
Chartered Accountants
Chilworth Point
1 Chilworth Road
Southampton
SO16 7JQ

Date: 4 November 2025

RUSHMOOR CITIZENS ADVICE BUREAUX

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds as restated £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	111,352	384,539	495,891	471,229
Charitable activities	5				
Charitable activities		386,383	422,714	809,097	678,065
Other trading activities	3	21,732	887	22,619	-
Investment income	4	11,417	-	11,417	4,933
Total		<u>530,884</u>	<u>808,140</u>	<u>1,339,024</u>	<u>1,154,227</u>
 EXPENDITURE ON					
Raising funds	6	-	-	-	347
Charitable activities	7				
Charitable activities		<u>386,288</u>	<u>796,359</u>	<u>1,182,647</u>	<u>1,152,240</u>
Total		<u>386,288</u>	<u>796,359</u>	<u>1,182,647</u>	<u>1,152,587</u>
 NET INCOME					
Transfers between funds	20	144,596	11,781	156,377	1,640
		<u>10,357</u>	<u>(10,357)</u>	<u>-</u>	<u>-</u>
Net movement in funds		154,953	1,424	156,377	1,640
 RECONCILIATION OF FUNDS					
Total funds brought forward		329,050	3,577	332,627	330,987
 TOTAL FUNDS CARRIED FORWARD		<u>484,003</u>	<u>5,001</u>	<u>489,004</u>	<u>332,627</u>

The notes form part of these financial statements

RUSHMOOR CITIZENS ADVICE BUREAUX (REGISTERED NUMBER: 04354628)

**BALANCE SHEET
31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds as restated £
FIXED ASSETS					
Tangible assets	16	16,100	-	16,100	28,296
CURRENT ASSETS					
Debtors	17	120,114	2,170	122,284	49,967
Cash at bank		<u>467,574</u>	<u>3,213</u>	<u>470,787</u>	<u>369,627</u>
		587,688	5,383	593,071	419,594
CREDITORS					
Amounts falling due within one year	18	(119,785)	(382)	(120,167)	(115,263)
NET CURRENT ASSETS		<u>467,903</u>	<u>5,001</u>	<u>472,904</u>	<u>304,331</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		484,003	5,001	489,004	332,627
NET ASSETS		<u>484,003</u>	<u>5,001</u>	<u>489,004</u>	<u>332,627</u>
FUNDS	20				
Unrestricted funds				334,943	329,050
Designated funds				149,060	-
Restricted funds				<u>5,001</u>	<u>3,577</u>
TOTAL FUNDS				<u>489,004</u>	<u>332,627</u>

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

The financial statements were approved by the Board of Trustees and authorised for issue on 3rd November 2025 and were signed on its behalf by:


.....
Mr A Levey - Trustee

The notes form part of these financial statements

RUSHMOOR CITIZENS ADVICE BUREAUX

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025**

		2025	2024 as restated
	Notes	£	£
Cash flows from operating activities			
Cash generated from operations	1	<u>91,400</u>	<u>(38,294)</u>
Net cash provided by/(used in) operating activities		<u>91,400</u>	<u>(38,294)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(1,657)	(18,625)
Interest received		<u>11,417</u>	<u>4,933</u>
Net cash provided by/(used in) investing activities		<u>9,760</u>	<u>(13,692)</u>
Change in cash and cash equivalents in the reporting period		101,160	(51,986)
Cash and cash equivalents at the beginning of the reporting period		<u>369,627</u>	<u>421,613</u>
Cash and cash equivalents at the end of the reporting period		<u><u>470,787</u></u>	<u><u>369,627</u></u>

The notes form part of these financial statements

RUSHMOOR CITIZENS ADVICE BUREAUX

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024 as restated
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	156,377	1,640
Adjustments for:		
Depreciation charges	13,853	14,343
Interest received	(11,417)	(4,933)
Increase in debtors	(72,317)	(17,290)
Increase/(decrease) in creditors	4,904	(32,054)
Net cash provided by/(used in) operations	<u>91,400</u>	<u>(38,294)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank	<u>369,627</u>	<u>101,160</u>	<u>470,787</u>
	<u>369,627</u>	<u>101,160</u>	<u>470,787</u>
Total	<u>369,627</u>	<u>101,160</u>	<u>470,787</u>

The notes form part of these financial statements

RUSHMOOR CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

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

The Charity is a company limited by guarantee. 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.

GOING CONCERN

The Trustees believe that the charity has sufficient resources to continue its operations from at least twelve months from the date of approval of these financial statements. The accounts are accordingly prepared on the Going Concern basis.

PRESENTATION CURRENCY

The financial statements are prepared in Sterling which is the functional and presentation currency of the charity. The financial statements are prepared to the nearest pound.

INCOME

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the balance sheet. Where income is received in advance of meeting any performance related conditions there is not unconditional entitlement to the income and its recognition is deferred and included in creditors as deferred income until the performance-related conditions are met. Where entitlement occurs before income is received, the income is accrued.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and the economic benefit can be measured reliably.

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

EXPENDITURE

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

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters.

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

GOVERNANCE COSTS

Governance costs are those incurred in connection with the constitutional and statutory requirements of the charity.

RUSHMOOR CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES - continued

TANGIBLE FIXED ASSETS

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Office equipment 33% on cost

Expenditure on items with an estimated useful economic life of more than one year, costing more than £500, are capitalised.

Tangible fixed assets are stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

TAXATION

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charity for UK income tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Part 10 Income Tax Act 2007 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

FUND ACCOUNTING

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the 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 notes to the financial statements.

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

Investment income, gains and losses are allocated to the appropriate fund.

HIRE PURCHASE AND LEASING COMMITMENTS

Rentals payable under operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities on a straight-line basis over the term of the lease. The aggregate benefit of lease incentives are recognised as a reduction to the expense recognised over the lease term on a straight line basis.

PENSION COSTS AND OTHER POST-RETIREMENT BENEFITS

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

DEBTORS

Debtors receivable within one year or upon demand are recorded at transaction price whether or not a rate of interest is charged on the balance. Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

Accrued income is recognised in respect of services provided, but not formally recorded. Prepayments are valued at the amount prepaid net of any trade discounts due.

CASH AT BANK AND IN HAND

Cash and short-term deposits included in the Statement of Financial Position comprise cash in hand and short-term deposits with an original maturity of three months or less.

CREDITORS AND PROVISIONS

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

RUSHMOOR CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES - continued

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 measured at their settlement value.

2. DONATIONS AND LEGACIES

			2025	2024 as restated
	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Donations	7,946	-	7,946	15,270
Grants	30,418	384,539	414,957	401,257
Donated services and facilities	<u>72,988</u>	<u>-</u>	<u>72,988</u>	<u>54,702</u>
	<u>111,352</u>	<u>384,539</u>	<u>495,891</u>	<u>471,229</u>

During the year the Charity received a donation in kind for the rent on two sites, Farnborough and Aldershot, from Rushmoor Borough Council; the Charity received 90% relief £72,988 (2024: £52,902) income against the rent expenditure of £88,231 (2024: £58,780).

Grants received, included in the above, are as follows:

	2025 £	2024 as restated £
Armed Forces Covenant Fund Trust	40,333	67,584
Citizens Advice - Hampshire	15,118	7,053
Citizens Advice - National	-	15,000
Hampshire County Council	79,339	64,032
Hart Voluntary Limited	500	-
Healthwatch Hampshire	250	-
National Lottery	250	48,599
NHS Frimley	33,548	5,009
Police and Crime Commissioner for Hampshire & Isle of Wight	32,000	-
Rushmoor Borough Council	213,619	190,460
Surrey Welfare Rights Unit	<u>-</u>	<u>3,520</u>
	<u>414,957</u>	<u>401,257</u>

Government grants, included in the above, totalled £373,624 (2024: £281,554), from Citizens Advice, Hampshire County Council, NHS Frimley and Rushmoor Borough Council, as detailed above.

3. OTHER TRADING ACTIVITIES

			2025	2024 as restated
	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Other income	2,172	887	3,059	-
Rents received	<u>19,560</u>	<u>-</u>	<u>19,560</u>	<u>-</u>
	<u>21,732</u>	<u>887</u>	<u>22,619</u>	<u>-</u>

RUSHMOOR CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

4. INVESTMENT INCOME

			2025	2024 as restated
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Deposit account interest	<u>11,417</u>	<u>-</u>	<u>11,417</u>	<u>4,933</u>

5. INCOME FROM CHARITABLE ACTIVITIES

		2025	2024 as restated
	Activity	£	£
Grant contracts	Charitable activities	<u>809,097</u>	<u>678,065</u>

Grants received, included in the above, are as follows:

	2025	2024 as restated
	£	£
Broadhurst Trust	33,907	33,622
Citizens Advice - East Hampshire	38,955	22,720
Citizens Advice - National	433,327	398,491
Department for Business and Trade	9,216	-
Farnborough Foodbank	20,664	-
NHS Frimley	147,882	157,133
The Pebble Estate	10,000	-
Southern Gas Networks PLC	59,884	28,161
Surrey Welfare Rights Unit	13,468	-
The Brain Tumor Charity	39,759	37,383
Vivid	<u>2,035</u>	<u>555</u>
	<u>809,097</u>	<u>678,065</u>

Government grants, included in the above, totalled £629,379 (2024: £578,344), from Citizens Advice, the Department for Business and Trade, NHS Frimley, as detailed above.

6. RAISING FUNDS

RAISING DONATIONS AND LEGACIES

			2025	2024 as restated
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Sundries	<u>-</u>	<u>-</u>	<u>-</u>	<u>347</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 8)	Grant funding of activities (see note 9)	Support costs (see note 10)	Totals
	£	£	£	£
Charitable activities	<u>882,124</u>	<u>22,395</u>	<u>278,128</u>	<u>1,182,647</u>

RUSHMOOR CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS - continued **FOR THE YEAR ENDED 31 MARCH 2025**

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2025	2024 as restated
	£	£
Staff costs	846,901	902,587
Operating leases	12,801	800
Telephone	3,885	4,215
Postage and stationery	612	470
Sundries	524	496
Computer and equipment costs	4,260	771
Training	1,086	2,174
Subscriptions and publications	1,730	890
Travel	4,583	3,793
Consultants costs	3,360	3,393
Interpreting costs	1,429	789
Depreciation	953	4,985
	<u>882,124</u>	<u>925,363</u>

9. GRANTS PAYABLE

	2025	2024 as restated
	£	£
Charitable activities	<u>22,395</u>	<u>42,814</u>

10. SUPPORT COSTS

	Management	Finance	Governance	Totals
	£	£	costs £	£
Charitable activities	<u>253,140</u>	<u>374</u>	<u>24,614</u>	<u>278,128</u>

All support costs are allocated against the sole charitable activity of the entity.

Support costs, included in the above, are as follows:

MANAGEMENT

	2025	2024 as restated
	Charitable activities £	Total activities £
Wages	128,334	68,060
Social security	9,493	4,991
Pensions	4,197	1,947
Operating leases	75,431	58,780
Insurance	3,417	3,296
Telephone	1,669	1,695
Postage and stationery	4,540	2,576
Sundries	1,345	950
Computer and equipment costs	5,201	2,365
Training	170	375
Subscriptions and publications	6,100	5,862
Travel	345	373
Depreciation of tangible and heritage assets	<u>12,898</u>	<u>9,356</u>
	<u>253,140</u>	<u>160,626</u>

RUSHMOOR CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

10. SUPPORT COSTS - continued FINANCE

	2025	2024 as restated
	Charitable activities	Total activities
	£	£
Bank charges	<u>374</u>	<u>512</u>

GOVERNANCE COSTS

	2025	2024 as restated
	Charitable activities	Total activities
	£	£
Wages	6,932	7,740
Social security	548	630
Pensions	242	246
Auditors' remuneration	13,691	11,730
Insurance	2,484	2,394
Legal and professional fees	69	48
Trustee expenses	323	62
Trustee training	<u>325</u>	<u>75</u>
	<u>24,614</u>	<u>22,925</u>

11. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024 as restated
	£	£
Auditors' remuneration	13,691	11,730
Depreciation - owned assets	13,853	14,343
Operating leases	<u>88,232</u>	<u>59,580</u>

12. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

TRUSTEES' EXPENSES

During the year four trustees (2024: two) were reimbursed £323 for expenses (2024: £62), for travel and subsistence.

13. STAFF COSTS

	2025	2024 as restated
	£	£
Wages and salaries	894,629	885,942
Social security costs	70,742	72,127
Other pension costs	<u>31,276</u>	<u>28,132</u>
	<u>996,647</u>	<u>986,201</u>

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

	2025	2024 as restated
Employees	<u>36</u>	<u>37</u>

RUSHMOOR CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

13. STAFF COSTS - continued

No employee received remuneration amounting to more than £60,000 in either year.

The remuneration and benefits received by key management personnel in the year totalled £134,219 (2024: £161,989).

14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds as restated £
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	261,233	209,996	471,229
Charitable activities			
Charitable activities	279,574	398,491	678,065
Other trading activities	-	-	-
Investment income	4,933	-	4,933
Total	545,740	608,487	1,154,227
EXPENDITURE ON			
Raising funds	347	-	347
Charitable activities			
Charitable activities	551,285	600,955	1,152,240
Total	551,632	600,955	1,152,587
NET INCOME/(EXPENDITURE)	(5,892)	7,532	1,640
Transfers between funds	4,542	(4,542)	-
Net movement in funds	(1,350)	2,990	1,640
RECONCILIATION OF FUNDS			
Total funds brought forward	330,400	587	330,987
TOTAL FUNDS CARRIED FORWARD	329,050	3,577	332,627

15. PRIOR YEAR ADJUSTMENT

Prior year adjustments have been made in respect of the following:

During a review of income it was noted that the charity receives a combination of grant and contract income. A prior year adjustment was therefore made to reclassify £678,065 of income from voluntary income to charitable activities.

Alongside the above, a review was carried out as to which income streams were restricted. A prior year adjustment was made to move an amount of £51,436 of income and £33,717 of expenditure out of restricted funds, and instead include them in the general fund.

During the year it was noted that support costs had been understated. A prior year adjustment was made to reclassify £57,960 of direct costs as support costs.

Previously an amount of income had been net off, under an agency arrangement, however during review it was noted that not all of this qualified as an agency arrangement. A prior year adjustment was proposed to increase voluntary income and charitable expenditure by £42,814.

No adjustments were made to assets or liabilities, and the net effect on the SOFA was £nil.

RUSHMOOR CITIZENS ADVICE BUREAUX
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

16. TANGIBLE FIXED ASSETS

	Office equipment £
COST	
At 1 April 2024	42,639
Additions	<u>1,657</u>
At 31 March 2025	<u>44,296</u>
DEPRECIATION	
At 1 April 2024	14,343
Charge for year	<u>13,853</u>
At 31 March 2025	<u>28,196</u>
NET BOOK VALUE	
At 31 March 2025	<u>16,100</u>
At 31 March 2024	<u>28,296</u>

17. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024 as restated
	£	£
Trade debtors	85,136	12,115
Accrued income	16,650	10,658
Prepayments	<u>20,498</u>	<u>27,194</u>
	<u>122,284</u>	<u>49,967</u>

18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024 as restated
	£	£
Trade creditors	7,395	10,076
Social security and other taxes	20,557	16,885
Other creditors	1,656	1,915
Client grants	1,108	4,195
Deferred income	46,724	68,189
Accrued expenses	<u>42,727</u>	<u>14,003</u>
	<u>120,167</u>	<u>115,263</u>

	2025	2024 as restated
	£	£
Deferred income at 1 April 2024	68,189	104,084
Resources deferred during the year	46,724	68,189
Amounts released from previous periods	<u>(68,189)</u>	<u>(104,084)</u>
	<u>46,724</u>	<u>68,189</u>

Deferred income for 2025 relates to grants and other income received in respect of future periods.

RUSHMOOR CITIZENS ADVICE BUREAUX

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

19. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024 as restated
	£	£
Within one year	<u>36,280</u>	<u>20,625</u>

20. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	329,050	144,596	(138,703)	334,943
Capital Improvements to 35-39 High Street	-	-	50,000	50,000
Collaboration / merger	-	-	20,000	20,000
Communications resource	-	-	49,060	49,060
Partnership with Step by Step	-	-	25,000	25,000
Pension Wise decommissioning	-	-	5,000	5,000
	<u>329,050</u>	<u>144,596</u>	<u>10,357</u>	<u>484,003</u>
Restricted funds				
AFCFT - Forces Home Straight (in collaboration with CASE)	-	(382)	-	(382)
AFCFT - Nepali Domestic and Sexual Abuse Service	3,576	1,806	-	5,382
HCC - Energy Advice via Household Support Fund	-	6,937	(6,937)	-
Nepali Advice Services	-	307	(307)	-
NHS Frimley - COPD Project	-	3,939	(3,939)	-
NHS Frimley - 'REACH' Outreach Project	-	2,853	(2,853)	-
OPCC Hants & IOW - Nepali Domestic and Sexual Abuse Service (Outreach)	1	(2,078)	2,078	1
RBC - 'Advice for Ukraine' Project	-	(51)	51	-
RBC - Rushmoor Community Advice Service	-	(5,076)	5,076	-
RBC - Seeking Sanctuary Project	-	1,364	(1,364)	-
RBC (UKSPF) - Mental Health Project expansion	-	2,298	(2,298)	-
RBC (UKSPF) - Community Grub Hub Outreach	-	(136)	136	-
	<u>3,577</u>	<u>11,781</u>	<u>(10,357)</u>	<u>5,001</u>
TOTAL FUNDS	<u>332,627</u>	<u>156,377</u>	<u>-</u>	<u>489,004</u>

RUSHMOOR CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS - continued **FOR THE YEAR ENDED 31 MARCH 2025**

20. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	530,884	(386,288)	144,596
Restricted funds			
AFCFT - Forces Home Straight (in collaboration with CASE)	7,000	(7,382)	(382)
AFCFT - Nepali Domestic and Sexual Abuse Service	33,334	(31,528)	1,806
Client grants	22,395	(22,395)	-
HCC - Energy Advice via Household Support Fund	26,284	(19,347)	6,937
MaPS - Pension Wise	422,714	(422,714)	-
Nepali Advice Services	9,580	(9,273)	307
NHS Frimley - COPD Project	15,028	(11,089)	3,939
NHS Frimley - 'REACH' Outreach Project	8,000	(5,147)	2,853
OPCC Hants & IOW - Nepali Domestic and Sexual Abuse Service (Outreach)	32,000	(34,078)	(2,078)
RBC - 'Advice for Ukraine' Project	884	(935)	(51)
RBC - Rushmoor Community Advice Service	189,961	(195,037)	(5,076)
RBC - Seeking Sanctuary Project	15,550	(14,186)	1,364
RBC (UKSPF) - Mental Health Project expansion	10,520	(8,222)	2,298
RBC (UKSPF) - Community Grub Hub Outreach	14,890	(15,026)	(136)
	<u>808,140</u>	<u>(796,359)</u>	<u>11,781</u>
TOTAL FUNDS	<u>1,339,024</u>	<u>(1,182,647)</u>	<u>156,377</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	280,400	36,952	11,698	329,050
Designated	<u>50,000</u>	<u>(42,844)</u>	<u>(7,156)</u>	<u>-</u>
	330,400	(5,892)	4,542	329,050
Restricted funds				
AFCFT - Nepali Domestic and Sexual Abuse Service	586	1,372	1,618	3,576
CitA - Cost of Living Project	-	59	(59)	-
Community Grub Hub - Client Grants	-	(7)	7	-
HCC - Energy Advice via Household Support Fund	-	2,088	(2,088)	-
NHS Frimley - COPD Project	-	4,453	(4,453)	-
National Lottery	-	187	(187)	-
OPCC Hants & IOW - Nepali Domestic and Sexual Abuse Service (Outreach)	<u>1</u>	<u>(620)</u>	<u>620</u>	<u>1</u>
	<u>587</u>	<u>7,532</u>	<u>(4,542)</u>	<u>3,577</u>
TOTAL FUNDS	<u>330,987</u>	<u>1,640</u>	<u>-</u>	<u>332,627</u>

RUSHMOOR CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS - continued **FOR THE YEAR ENDED 31 MARCH 2025**

20. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	545,741	(508,789)	36,952
Designated	(1)	(42,843)	(42,844)
	545,740	(551,632)	(5,892)
Restricted funds			
AFCFT - Nepali Domestic and Sexual Abuse Service	35,585	(34,213)	1,372
CitA - Cost of Living Project	28,275	(28,216)	59
Community Grub Hub - Client Grants	499	(506)	(7)
Client grants	42,814	(42,814)	-
HCC - Energy Advice via Household Support Fund	17,217	(15,129)	2,088
MaPS - Pension Wise	398,489	(398,489)	-
NHS Frimley - COPD Project	5,009	(556)	4,453
National Lottery	48,599	(48,412)	187
OPCC Hants & IOW - Nepali Domestic and Sexual Abuse Service (Outreach)	32,000	(32,620)	(620)
	608,487	(600,955)	7,532
TOTAL FUNDS	1,154,227	(1,152,587)	1,640

The General Purposes Fund represents the free funds of the Charity which are not designated for a particular purpose other than to meet the obligations set down in the reserves policy included in the Trustees' Annual Report.

The Pension Wise Fund has been received to provide Pensions Guidance within the area designated to be covered by the Charity.

The OPCC Fund has been received as part of a project to raise awareness and support victims of Domestic Abuse and provide a Nepali Speaking Domestic Abuse Worker.

The Armed Forces Covenant Trust Fund has been received to provide Domestic Abuse Support and awareness.

National Lottery Funds were received to help cover the shortfall in funding delivery of our Core Services.

Various other funds have enabled the provision of localised outreach support across the Rushmoor area with access to Cost of Living Support, Energy Advice and Designated Client Grant funds to meet immediate needs for Household Support.

The Seeking Sanctuary Fund has been received to support refugees.

The TNL Community Fund has been received to support core organisational costs.

Client grants are amounts provided for the direct distribution of energy vouchers and household support (white goods etc.) to individuals in need.

TRANSFERS BETWEEN FUNDS

A number of transfers have been made in respect of balances remaining as at the year-end. In all cases these represent amounts which are not required to be repaid to the funder. Similarly, a number of restricted funds in deficit as at the year-end have received transfers from the general fund.

During the year, the trustees designated a number of funds with regards to planned future costs.

The trustees have set aside reserves to cover the expected costs of a likely formal collaboration with other LCAs.

The trustees have set aside reserves to cover predicted costs of the exit and transition plan during the next financial year.

RUSHMOOR CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

20. MOVEMENT IN FUNDS - continued

TRANSFERS BETWEEN FUNDS - continued

The trustees have set aside reserves to cover the part-time employment of a dedicated communications, marketing and/or fundraising resource over a two-year period to help raise the profile and effectiveness of our work.

The trustees have set aside reserves to undertake both cosmetic improvements and functional changes to meet the needs of the new 'Advice and Support Centre' model.

The trustees have set aside reserves to contribute towards staff costs (Launch Lead role employed by Step by Step), as well as marketing and other costs of the service.

21. CAPITAL COMMITMENTS

	2025	2024
	£	as restated £
Contracted but not provided for in the financial statements	<u>-</u>	<u>-</u>

22. RELATED PARTY DISCLOSURES

During the year the charity had a number of transactions with Rushmoor Borough Council, of which Mr C Stewart and Ms G Austin are elected councillors.

The charity received an amount of £286,607 (2024: £244,662) in grant and contract income.

The charity incurred rental costs of £85,744 (2024: £59,580) and received relief against those costs of £72,988 (2024: £54,702).

During the year the charity received £15,118 (2024: £nil) in grant and contract income from Citizens Advice Hampshire, of which Mr J Dapre is a trustee.

Accounts

TRUSTEES' REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2024

RUSHMOOR CITIZENS
ADVICE BUREAUX
(A company limited by
guarantee)

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

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RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2024

Trustees	Andrew Levey, Chair Uma Indran Samantha Levey Tricia Phillips (resigned 18 September 2023) Annette Althen (resigned 31 December 2023) Gaynor Austin Kay Goodchild (resigned 16 May 2023) Joseph Bennett Jason Halliday Gerry Baker (resigned 17 June 2024) Gary Ghale (resigned 17 June 2024) Nealum Dehal (appointed 18 March 2024) David Raine (appointed 18 March 2024) Holly Cooper (appointed 18 March 2024) John Woolley (appointed 18 March 2024)
Company registered number	04354628
Charity registered number	1090669
Registered office	Civic Offices Farnborough Road Farnborough Hampshire GU14 7JU
Chief executive officer	C Stewart
Independent auditors	Menzies LLP Chartered Accountants Magna House 18-32 London Road Staines-Upon-Thames TW18 4BP
Bankers	Royal Bank of Scotland Farnborough Hampshire GU14 7NR Scottish Widows Edinburgh EH3 8YJ
Website	citizensadvicerrushmoor.org.uk

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2024

STRUCTURE, GOVERNANCE & MANAGEMENT

Governing Document

The Charity was formed as a company limited by guarantee on 17th January 2002 (Company number 04354628). The full name of the charity is Rushmoor Citizens Advice Bureaux and was re-registered with the Charity Commission in 2002, when incorporating as a company (Charity number 1090669). It is governed by its Memorandum and Articles of Association.

Trustees

The charity is governed by a trustee board. Trustees who have held office during the year are listed above. The Articles of Association provide for a minimum of four and a maximum of twenty-three trustees. Board meetings were held eight times a year until December 2023, from that date Board meetings have been held quarterly, with additional quarterly meetings for the committees listed below. Trustees are elected to the board for a three-year period and are appointed at an Annual General Meeting.

The committee structure was revised from January 2024. The previous Executive, Audit and Risk, and Health & Safety committees were replaced by the following:

- Business Planning and Development Committee
- Finance and Risk Committee
- People and Health & Safety Committee
- Service and Quality Committee

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

Since the end of the last financial year, three trustees have resigned with a fourth indicating their intention to step down from 30 June 2024. Four new trustees have been appointed, all with effect from March 2024. Therefore, as in previous years, the Trustee Board has seen a degree of churn and the new trustees are inexperienced. In common with other Citizens Advice offices - and the charity sector in general – demand on trustee time continue to increase and the capacity of trustees, who are all volunteers, to fulfil the responsibilities we ask of them is continuing to be a concerning feature.

Notwithstanding this, analysis of a survey of board effectiveness based on the Charity Governance Code, the results of an assessment against national Citizens Advice leadership standards, and feedback from the Chief Officer and staff, confirms that the board has had an effective year.

Trustees are all allocated to one or more of the committees listed above, and continue to have 'lead role' responsibility for key areas of the service's activities, providing direction and oversight and working effectively with staff members.

Decisions made by the Trustee Board are recorded in the minutes of board meetings, indicating discussions held and whether those decisions were unanimous, or subject to a vote. Decisions are made against the background of the agreed strategy outlined in the Organisational Strategy and Operational Plan, which are reviewed by the board on a quarterly basis.

The Board updated its skills audit during the year, to support its continued focus on further developing trustee knowledge and skills. New trustees receive full induction, including bite-sized learning sessions, and undertake mandatory training, comprising Financial Conduct Authority (FCA), Data Protection, Equity, Diversity & Inclusion (EDI) and Safeguarding, as well as discretionary learning. Trustees are encouraged to attend external training events where these will enhance effectiveness in their role. They are fully briefed on their legal obligations under charity and company law, the Memorandum and Articles of Association, the board and committee decision-making processes, the Organisational Strategy and Operational Plan, and recent financial performance of the charity.

The Board has appropriate policies and procedures in place to comply with its mandatory and organisational EDI commitments. Particular attention is given to appointing new trustees that reflect the local community. New trustee recruitment has been done with diversity, as well as experience and skills, in mind.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Organisation Structure & Management

Rushmoor Citizens Advice Bureaux is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against standards. Operating policies are independently determined by the board in order to fulfil its charitable objects and comply with the national membership requirements.

The chief officer is appointed by the trustees to manage the day-to-day operations of the charity.

The former chief officer of the organisation, who was highly capable and experienced, retired with effect from 31 January 2024 after 34 years' service. Having taken advice from national Citizens Advice, the Trustee Board agreed to appoint the current Deputy Chief Officer as Interim Chief Officer. The appointment being made on an interim basis does not reflect on the capacity or capability of the appointee, who the Board are confident can undertake the role. There is a degree of uncertainty around the DWP's renewal of the national organisation's contract to deliver the Pension Wise service, of which Rushmoor is one of 16 delivery outlets, and which is a significant contributor to the service's income. At the time of the appointment, it was considered that this risk, coupled with the generally challenging funding environment, suggested it would be unwise to make a permanent appointment as the Board would not have been able to guarantee the tenure of the role. With the Pension Wise contract rolling over for 2024-25, and perhaps for 2025-26, the Trustee Board will review the nature of the Interim Chief Officer appointment during the next financial year and decide whether, and when, this should be crystallised.

The Interim Chief Officer is supported by a team of paid staff and volunteers who deliver the services offered by the charity. Key role succession planning remains an area of focus, linked to development and deployment of the organisation's service model and longer-term sustainability.

The senior management team are represented on the committees outlined above, which meet to review performance against targets and the charity's financial position. Reports and recommendations are then taken to the Board for approval, and implementation is organised by the Interim Chief Officer and staff team. There are regular staff, volunteer and management team meetings which focus on performance, communication, and teambuilding. The capacity and skills of the management team are kept under regular review by the Board.

There is an Annual General Meeting, which involves the staff team, Trustee Board, volunteers, members, and other stakeholders.

The trustees continually pay close attention to whether the service has an appropriate organisational structure to deliver client support in the most cost-effective way. At the start of the financial year the service was predicting a significant budget deficit and the trustees made the difficult decision to review the operating model and restructure the staff team. This exercise was conducted by a small working group of senior leaders and trustees, supported by a consultant from the national Citizens Advice Strategic Change Team. The aims of the review were to:

- Put clients at the heart of everything
- Deliver services in a streamlined and joined up way, with a focus on quality
- Provide flexibility to respond to differing levels of client need
- Welcome and support people effectively - both volunteer and paid – with opportunities for progression and development
- Enhance resilience and sustainability, now and in the future, with the ability to exploit new development opportunities
- Respond positively to challenges of capacity and demand management
- Embrace innovation and change

The review was managed professionally and sensitively, in accordance with employment law, and sadly resulted in 5 staff leaving the organisation under voluntary redundancy, with the contract of one further staff member not being renewed.

The operating model review, whilst successfully helping to address the budget deficit, was not just a cost-saving exercise (further information on the financial impact is covered in the Financial Review section below). The opportunity was taken to make structural changes to enhance client service, primarily by putting together the former separate core service, and casework and projects, teams under single management to deliver efficiencies and spread experience and learning. The trustees consider that the aims of the review, after allowing for an inevitable period of transition, were successfully delivered.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

The team of paid and volunteer staff have reacted well to the changes following the restructure and the retirement of the former chief officer. This outcome has been welcomed by the new leadership, and has been vital, not least to meet the many demands now being generated by the cost-of-living crisis, increasing mental health support needs and the rising and more complex needs of marginalised clients, many of whom are presenting at crisis point. Meeting ever-increasing demand remains a particular challenge that trustees continue to work with management to resolve.

Trustees have a strategic aim to “make Citizens Advice Rushmoor a great, safe and inclusive place to work and volunteer.” They recognise the importance of giving the right support to staff who are consistently dealing with crisis situations for people, and work to ensure flexibility and progression for volunteers. The service is proud of the strong mix of age, background, and ethnicity in the team, with an inclusive approach to ensure equity and diversity across both paid staff and volunteers.

Pay and Remuneration of Key Management Personnel

The Board considers that the trustees, Interim Chief Officer, and the senior leadership team comprise the key management personnel of the charity.

The charity's management team are all paid in accordance with a published remuneration policy and scale of grades reflecting levels of responsibility. Any increases to these grades are approved by the board. The Interim Chief Officer's salary is reviewed and approved by the Board separately but is in line with the policy set out above.

Governance

The trustees have followed the Citizens Advice Code of Conduct and are fully aware of their legal, regulatory, and governance responsibilities. Reporting requirements to the Charity Commission, FCA, and Companies House have been met and trustees have undertaken mandatory training as outlined above.

The Board pays particular attention to the key trustee responsibilities outlined by the Charity Commission:

- Ensure your charity is carrying out its purposes for the public benefit
- Comply with your charity's governing document and the law
- Act in your charity's best interests
- Ensure your charity is accountable
- Manage your charity's resources responsibly
- Act with reasonable care and skill

A review of board effectiveness was updated in January 2024, based on the Charity Governance Code, to identify areas of strength and those where further development is needed. The Board adopts a continuous improvement approach to its own performance and will continue to identify priorities for further action during the coming year.

The trustee committees take responsibility for quarterly reviews of designated areas of the business plan and risk register, identifying emerging risks and instigating action to mitigate those risks, and linking with key staff to review plan delivery and report progress to board meetings.

OBJECTIVES AND ACTIVITIES

Aims and Objectives

The charity's purpose, set out in the objects contained in the Company's Memorandum and Articles of Association, are to promote any charitable purpose for the benefit of the whole community of Rushmoor and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The service values diversity, promotes equity, and challenges discrimination; it puts clients at the heart of all its activities.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Ensuring our work delivers our aims

Trustees review aims, objectives and activities each year, examining achievements and outcomes, including the success and benefits of key projects, and confirming that the aims, objectives, and activities are in line with the charity's stated purpose.

Strategic priorities for 2023-24 were:

Advice

Improve client experience and increase accessibility for those who are marginalised - delivering our service in ways that result in more clients getting the support they need and experiencing positive outcomes; and increasing our commitment to the most marginalised members of our community and those digitally excluded.

Advocacy

Become an even stronger voice on issues that matter most - increasing our research and campaigns focus, engaging with our community, influencing policy, and effectively communicating the work we do.

Sustainability

Improve our organisational sustainability - increasing our financial sustainability through increasing income and reducing costs; working collaboratively with funders and with internal and external partners.

People

Make Citizens Advice Rushmoor a great, safe, and inclusive place to work and volunteer.

How our activities deliver public benefit

The service's main activities and how it has achieved its aims are described in the Achievements and Performance section below. All charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The Board have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

Rushmoor Citizens Advice Bureaux operates from two main centres in Aldershot and Farnborough, providing free, independent, impartial, and confidential advice to its clients. Advice is delivered by phone, on-line, email and face-to-face at different locations. Ranging from brief one-off interventions to in-depth casework, the service is tailored to meet individual needs.

The service is a constant presence in the face of change, giving a unique local insight into the challenges the community is facing today – and having the flexibility to stay ahead and remain relevant in the light of future change.

It works in partnership with the local authority and key agencies to make sure local needs are met. It recognises the significant diversity of the local population and works to address known areas of deprivation.

It also undertakes research and campaigns activity to identify and report on issues that impact people, with a view to influencing local and national decision makers to improve policy and legislation. This is done through shared national systems as well as undertaking local research and partnership work.

It provides support for clients with mental illness through its core service, at mental health settings, in the community and in partnership with NHS teams, local services and charities.

Rushmoor Citizens Advice Bureaux is currently one of only 16 local Citizens Advice offices (out of c240) to deliver the national Pension Wise service, giving expert advice and guidance to help people understand their pension options.

In addition, the service works directly and with local partners to deliver a range of projects to support different sections of the community, including vulnerable clients and, specifically, the significant local Nepali population.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Future Plans

The service constantly reviews its plans and activities considering national and local pressures and challenges.

During the financial year the national Citizens Advice organisation relaunched its strategic priorities and, while not being bound to comply with this as an independent charity, Citizens Advice Rushmoor also refreshed its strategic priorities for the next two years, to align with the national approach while also considering local factors.

This refreshed organisational strategy and supporting operational plan have been reviewed and adopted by the full board, responding to the changing needs of clients, funders, and partners. The overarching strategic aim is to ensure the service is accessible, relevant, and sustainable for everyone who needs it.

Priorities for 2024-25 are set out in our Organisational Strategy and are:

RESPOND: Respond to people's needs with information and advice fit for purpose

- Improve our clients' experience by making our advice as accessible, relevant, and effective as it can be, so that they have positive outcomes

REACH: Increase our reach to people experiencing inequality or disadvantage –

- Focus our support on the most marginalised members of our community, ensuring they can access our services in ways that suit them

ADVOCATE: Become an even stronger voice on issues that matter most –

- Prevent more people needing support or reaching crisis point by advocating for policy change, increasing our research and campaigns focus and engaging with our community

The strategy uses up to date research and data insights to provide context, is rooted in a wealth of local knowledge and consultations, with input from trustees and operational staff across the organisation.

Operational Environment

The service's clients and community are at the heart of all it does. The impact of the cost-of-living crisis on all local people, particularly those who are marginalised, is resulting in increasing demand and complexity of cases, with more clients presenting at crisis point.

Meeting current demand is an increasing operational challenge. Accordingly, there is a critical imperative to sustain and enhance new ways of working, together with adopting a multi-channel strategy using phone, chat, email, and video to increase access for clients. "In person" appointments for clients unable to get the help needed by phone or digital services, will continue to be delivered in a secure environment.

There is no doubt that the overall operating environment for Citizens Advice is the most challenging that has been seen for a long while.

The importance of maintaining the resilience of the organisation, both to continue to support clients, and to address future challenges and opportunities, cannot be overstated. Trustees are focusing their attention on the future strategy and sustainability of the service, and how they can work with the operational team to ensure the best service levels are offered within available resources.

Technological developments, including emerging opportunities to harness the benefits of AI, will support delivery of services in new ways, recognising the diverse range of needs for advice, support and information, and the requirement to reach more people.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Volunteers

Service delivery to clients is highly dependent on volunteers. Pre-pandemic the service was fortunate to have over 100 volunteers, however, due to reasons including reluctance to work digitally, Covid-related and other health issues, and the general changes in the volunteering landscape, the numbers reduced at one point to around 40. Management and trustee effort has been focused on volunteer recruitment and this is beginning to bear fruit, with current active volunteer numbers increasing to nearly 60 by the end of 2023-24.

Volunteers work a variety of hours, ranging from 4 to 24 hours. Over the last financial year approximately 14,000 hours have been worked in total. This equates to a financial value of £478,039, calculations based on the new Value of Volunteering datasheet provided by the Citizens Advice network.

Risk and internal controls

Trustees are responsible for the effective management of risk and for making sure that internal controls are in place and operating as designed.

The Board has adopted a risk management strategy. Risk owners regularly review risks to assess the likelihood, impact and relevance of risks, the plans for managing them and adequacy of those plans.

The trustees identified the following as the key risks and uncertainties likely to affect medium and long-term service delivery and financial performance or position:

- **Funding** - securing long term funding to maintain and deliver the service remains a challenge and is critical in terms of long-term sustainability and survival. Whilst core funding from Rushmoor Borough Council saw a further 5% reduction for the 2023 – 2024 financial year, grants for other key projects were maintained or subject to a small increase, creating a significant divergence between funding available and the cost of delivering the service. As a result, the Trustee Board launched a restructuring of the operating model, supported by national Citizens Advice Strategic Change Consultant team, to optimise service delivery, manage the cost base and ensure Citizen Advice Rushmoor's longer term financial sustainability. The restructure was successfully implemented, generating a small surplus for the 2023 – 2024 financial year compared to the significant deficit originally budgeted. The restructure sadly resulted in a small number of redundancies with the resultant loss of knowledge and experience.
- **People** - attracting, engaging, and retaining talent as well as maintaining and increasing the volunteer base are critical to the continued delivery of the service. The service's People Plan includes key activities around recruitment and retention of paid staff, including engagement activities, training and development, and annual reviews of remuneration, and terms and conditions. The service operates a continuous programme of recruitment of volunteers, which is flexible and responsive to new volunteering roles and remote working opportunities. A volunteer strategy has been developed to provide an effective and sustainable basis for ongoing recruitment, training, and retention of volunteers, including a switch to recruiting volunteers in cohorts.

A robust system of internal financial controls is operated, which is compliant with charity commission guidance and good practice. Trustees agree annual budgets and review quarterly financial reports.

The Board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice Rushmoor hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

ACHIEVEMENTS AND PERFORMANCE

Over the last year, our team has worked consistently and positively to meet the changing needs of our clients within the capacity of our services. Against a backdrop of increased demand from the cost-of-living crisis – coupled with our own financial difficulties as a charity – we have had little option but to “do more with less”.

However, despite those struggles, our team have risen to the challenge and are now delivering at higher levels than we were pre-restructure, as a result of increased productivity and efficiencies. That includes our ‘core’ advice offer – the Rushmoor Community Advice Service – funded by Rushmoor Borough Council. Telephone remains the primary method of contact for many of our clients, but we have this last year successfully re-opened our doors and are continuing to re-build capacity in our drop-in service, now open for 5 mornings a week across our two offices in Farnborough and Aldershot. Those in crisis, and the need for urgent energy and food grants, have led much of that activity.

In addition, we have worked to secure partnerships and further funding that has enabled us to reach even more of the most marginalised in our community. That includes our continued flagship outreach work at Aldershot’s Community Grub Hub, as well as at other food banks, pantries and local settings across the Borough. Projects set to start imminently in 2024/25 will further that work, including collaboration with The Trussell Trust and Farnborough Foodbank, a ‘Safe & Warm’ scheme in partnership with the NHS targeting proactively those with significant respiratory ill-health, as well as Work Wise – delivered alongside other local LCAs – supporting those with disabilities, long-term health conditions, or neurodivergence to secure or stay in employment.

Clients in or at risk of fuel poverty – and their need for energy advice - has continued to dominate caseloads over the last year. Funds via the Household Support Fund and other sources has also enabled us to provide unprecedented levels of direct financial support to supplement our existing advice services, with energy grants, crisis vouchers, and provision of white goods and boiler repair featuring heavily. Together with Prospect Estate Big Local (PEBL), we have been able to secure funding to further expand our energy advice capacity. This work has helped us engage more closely with residents in local areas of deprivation, as well as work more closely with our community organisations and charities, as well as libraries, local councillors, and Nepali speaking groups.

Healthlands – rebranded as ‘The Mental Health Project’ – remains a critical part of the local framework of services supporting mental health recovery in our area, with a record 500 clients helped during 2023-24. Additional funding from the NHS ensured the continued expansion of the MHICS referral element of this service during the last year, with a new contract of up to a further five years secured for 2024-25 onwards. This supplements the continued and vital support and funding of Broadhurst Welcome Home.

Increased funding and recognition for our wider activities, such as our specialist Nepali and Commonwealth Domestic & Sexual Abuse Service, also reflects the value and impact of the charity as a whole. Entering its ninth year, our nationwide Money & Benefits Clinic – delivered on behalf of The Brain Tumour Charity – has supported over 2,000 individuals and families with over £5.5 million in financial outcomes thus far. Our Pension Wise team continues to deliver a very high quality and highly valued service across the region – also seeing increased demand as a result of economic pressures.

Advocacy remains at the heart of our service, with the findings and actions agreed at the launch of our ‘Cost of Living in Rushmoor’ report driving and informing our work across all projects and activities during 2023-24.

A summary of our financial impact is given in the following table. This does not include the huge value of our volunteers (shown above) who bring enormous indirect benefits as well, not least to our independence, diversity and the range of experience we can draw upon within our team. The table below shows the breakdown of the different issues seen – this data has been extremely valuable to our partners and is used to target activity - and focus help where it is most needed.

Breakdown of Advice Issues 2023-24

Last year, across all our services, Citizens Advice Rushmoor helped 10,706 clients with 43,046 issues through 30,820 activities in 10,377 separate cases. In addition to 2,431 lightly recorded “simple queries” or where we signposted clients to other services; this includes customer services from the Welcome Team or the Nepali drop in service.

The chart below shows the distribution of advice issues across the level 1 categories of work we do. This excludes the 22,884 Financial Capability codes recorded by the Pension Wise team.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Overall the number of issues helped with increased by 67% compared to 2022-23 with very dramatic increases in Consumer (278%), Utilities (188%) and debt (79%) largely related to our expanded capacity on energy advice projects. There was also an increase in Foodbank and Charitable Funds issues (73%) which will not surprise many but a there has also been a disturbing rise in Hate Crime and GVA issues recorded (213%).



Direct and Indirect Value of Advice

The table following uses directly recorded data from advice given, as well as a Treasury approved model to calculate public value and fiscal savings, provided through our national Citizens Advice network.

Direct and Indirect Value of Advice 2023/24	
Benefits: 756 clients received on going awards averaging £6,865 per annum: 303 clients received a one off award averaging £1,516 in total:	PA £5,187,645 £459,293
Debt: 535 clients with debt issues, 73% of which were resolved. Average debt of £13,217 for 82 clients was written off in total: 51 clients also had an average of £2,176 payments rescheduled:	£1,089,718 £111,941
Housing: Savings to our local authority by preventing homelessness: Savings to housing providers: Savings to the court system:	£167,945 £388,196 £16,000
Health: Reducing use of mental health & GP services, and keeping people in work:	£613,881
Total Fiscal Value:	£1,835,029
Total Public Value:	£26,583,170
Total Value to the People we helped:	£27,791,672

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

FINANCIAL REVIEW

a. Results

Income in the year amounted to £1,111,414 with expenditure of £1,109,770

The results for the year and the charity's financial position at the end of the year are shown in the attached financial statements. The financial statements have been prepared in accordance with the Companies Act 2006 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP); and comply with the charity's Memorandum and Articles of Association.

b. Principal Funding Source

Rushmoor Borough Council is one of the two principal funders and in addition to the direct financial grant and rent detailed in the financial statements, they also provide much appreciated help in kind, in the form of car parking concessions, meeting rooms and other informal support for services.

In the context of the volatile, complex, and uncertain operating environment the Board continues to recognise the importance of maintaining diverse funding and ensuring a flexible response to opportunities and challenges.

c. Going Concern

The financial statements as of 31 March 2024 were prepared on a going concern basis. In performing the going concern assessment, the Trustees have considered Citizens Advice Bureaux's ability to continue to deliver service to its clients; the increase in client demand for services; the capacity of staff and volunteers to perform their roles; current and future funding sources; cash position; and available reserves.

Based on this assessment, the trustees concluded and were satisfied that the charity has adequate resources to continue in operational existence for the foreseeable future and that Rushmoor Citizens Advice Bureaux remains a going concern.

For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

d. Investment Policy and Performance

Regular reviews of investment of reserves are undertaken by the Treasurer and Finance Manager, to ensure the most favourable return for the charity. Reserves and running costs are split between Scottish Widows and Royal Bank of Scotland for the financial year ending 31st March 2024 in line with previous financial years.

f. Reserves Policy

The Trustees recognise the need to maintain reserves to ensure Rushmoor Citizens Advice Bureaux meets its statutory and contractual obligations, following Charity Commission guidance and best practice. The Reserves Policy is reviewed annually and updated in a report to Trustee Board meetings. Trustees aim to actively manage reserves, recognising the changing operating environment.

The Reserves Policy recognises the need to hold financial reserves to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. This includes recognition of areas such as staff redundancies; sickness cover; uninsured losses and late payment by funders. The policy defines a minimum level for restricted and unrestricted reserves. Designated reserves are allocated through periodic review of requirements.

Reserves as of 31 March 2024 total £332,630 being £321,682 unrestricted reserves and £10,948 restricted reserves. The Board considers that free reserves (defined as unrestricted reserves less tangible fixed asset) should be maintained at a minimum amount equivalent to three months of the current year's expenditure, and results easily meet this policy, allowing use of some of the free reserves during 2023/2024 to invest in the charity. The board considers that the current level is adequate to support current and anticipated levels of activity, to enable it to respond to opportunities and to provide for emergencies.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

MEMBERS' LIABILITY

The Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up.

SMALL COMPANY PROVISIONS

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

TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees are responsible for preparing the Trustees' Report and the financial statements. Company law requires the trustees to prepare statements for each financial year, to give a true and fair view of the state of affairs of the charitable company – as well as the incoming resources and application of resources - including the income and expenditure of the charity for that period.

Trustees must:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the charities' statement of recommended practice (SORP);
- make reasonable and prudent judgments and estimates;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for ensuring proper accounting records are kept. The records must disclose with reasonable accuracy, at any time, the financial position of the charitable company and the trustees must make sure that the financial statements comply with the Companies Act 2006. The trustees are also responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website.

Trustees must safeguard the assets of the charitable company and take reasonable steps to prevent and detect fraud and other irregularities.

DISCLOSURE OF INFORMATION TO AUDITORS

We, the Trustees of the company who held office at the date of approval of these Financial Statements as set out above each confirm, so far as we are aware, that:

- There is no relevant audit information of which the company's auditors are unaware; and
- We have taken all the steps that we ought to have taken as Trustees in order to make ourselves aware of any relevant audit information and to establish that the company's auditors are aware of that information

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

AUDITORS

Auditors will be appointed at the next Annual General Meeting.

Approved by order of the members of the board of Trustees and signed on their behalf by:


.....
Mr Andrew Levey

Chair

Date:

16.09.24

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

MENZIES
BRIGHTER THINKING

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX

Opinion

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

In our opinion the financial statements:

- give a true and fair view of the state of the 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 Auditors' 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 United Kingdom, including the Financial Reporting Council'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 Annual report other than the financial statements and our Auditors' report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, 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.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX (CONTINUED)

Opinion on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, 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.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX (CONTINUED)

Auditors' 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 Auditors' 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:

- The charitable company is subject to laws and regulations that directly affect the financial statements including financial reporting legislation. We determined that the following laws and regulations were most significant including FRS 102, Charities SORP, Companies Act 2006, Charities Act 2011 and compliance with the National Citizens Advice Bureau policies. We assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statement items.
- We understood how the charitable company is complying with those legal and regulatory frameworks by, making inquiries to management, those responsible for legal and compliance procedures and the company secretary. We corroborated our inquiries through our review of board minutes.
- The engagement partner assessed whether the engagement team collectively had the appropriate competence and capabilities to identify or recognize non-compliance with laws and regulations. The assessment did not identify any issues in this area.
- We assessed the susceptibility of the charitable company's financial statements to material misstatement, including how fraud might occur. We considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud in the following areas; management override of controls to manipulate results, or to cause the charitable company to enter into transactions not in its best interests.

Audit procedures performed by the engagement team included:

- Identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud;
- Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process;
- Challenging assumptions and judgments made by management in its significant accounting estimates; and
- Identifying and testing journal entries, in particular any journal entries posted with unusual account combinations.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. 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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX (CONTINUED)

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 Auditors' 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 its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Janice Matthews FCA (Senior statutory auditor)

for and on behalf of

Menzies LLP

Chartered Accountants

Statutory Auditor

Magna House

18-32 London Road

Staines-Upon-Thames

TW18 4BP

Date:

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from:					
Grants	3	489,372	617,109	1,106,481	938,141
Investments	4	4,933	-	4,933	1,722
Total income		494,305	617,109	1,111,414	939,863
Expenditure on:					
Raising funds	5	346	-	346	-
Charitable activities	6	517,566	591,858	1,109,424	952,320
Total expenditure		517,912	591,858	1,109,770	952,320
Net (expenditure)/income		(23,607)	25,251	1,644	(12,457)
Transfers between funds	15	14,890	(14,890)	-	-
Net movement in funds		(8,717)	10,361	1,644	(12,457)
Reconciliation of funds:					
Total funds brought forward		330,399	587	330,986	343,443
Net movement in funds		(8,717)	10,361	1,644	(12,457)
Total funds carried forward		321,682	10,948	332,630	330,986

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

The notes on pages 20 to 35 form part of these financial statements.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)
REGISTERED NUMBER: 04354628

BALANCE SHEET AS AT 31 MARCH 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	12	28,297	24,012
		<u>28,297</u>	<u>24,012</u>
Current assets			
Debtors	13	49,967	32,676
Cash at bank and in hand		369,628	421,614
		<u>419,595</u>	<u>454,290</u>
Creditors: amounts falling due within one year	14	(115,262)	(147,316)
Net current assets		<u>304,333</u>	<u>306,974</u>
Total assets less current liabilities		<u>332,630</u>	<u>330,986</u>
Total net assets		<u>332,630</u>	<u>330,986</u>
Charity funds			
Restricted funds	15	10,948	587
Unrestricted funds	15	321,682	330,399
Total funds		<u>332,630</u>	<u>330,986</u>

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

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

.....
Andrew Levey
Chair
Date:

The notes on pages 20 to 35 form part of these financial statements.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	2024 £	2023 £
Cash flows from operating activities		
Net cash used in operating activities	(33,360)	(39,403)
Cash flows from investing activities		
Purchase of tangible fixed assets	(18,626)	(18,997)
Net cash used in investing activities	(18,626)	(18,997)
Cash flows from financing activities		
Net cash provided by financing activities	-	-
Change in cash and cash equivalents in the year	(51,986)	(58,400)
Cash and cash equivalents at the beginning of the year	421,614	480,014
Cash and cash equivalents at the end of the year	369,628	421,614

The notes on pages 20 to 35 form part of these financial statements

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1. General information

Rushmoor Citizens Advice Bureaux is a charitable company limited by guarantee incorporated in England and Wales. The address of the registered office is disclosed on the company information page.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (2nd Edition, effective January 2019), "Charities SORP" and Companies Act 2006.

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

2.2 Company status

The Charity is a company limited by guarantee. 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.

2.3 Going concern

The Trustees believe that the charity has sufficient resources to continue its operations from at least twelve months from the date of approval of these financial statements. The accounts are accordingly prepared on the Going Concern basis.

2.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the balance sheet. Where income is received in advance of meeting any performance related conditions there is not unconditional entitlement to the income and its recognition is deferred and included in creditors as deferred income until the performance-related conditions are met. Where entitlement occurs before income is received, the income is accrued.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and the economic benefit can be measured reliably.

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

2.5 Expenditure

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

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

2. Accounting policies (continued)

2.5 Expenditure (continued)

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Governance costs are those incurred in connection with the constitutional and statutory requirements of the charity.

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

2.6 Interest receivable

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

2.7 Tangible fixed assets and depreciation

Assets costing more than £500 are capitalised. Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of the asset, less their estimated residual value, over their expected useful lives on the following bases:

Depreciation is provided on the following basis:

Office and Computer equipment	-	33% per annum on cost
-------------------------------	---	-----------------------

2.8 Financial instruments

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

2.9 Pensions Costs

Contributions to the defined contribution scheme are charged to the Statement of Financial Activities as incurred.

2.10 Support Costs

Costs are allocated between direct and support costs in proportion to time spent by employees.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

2. Accounting policies (continued)

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the 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 notes to the financial statements.

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

Investment income, gains and losses are allocated to the appropriate fund.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

3. Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Donations				
Donations	15,270	-	15,270	459
Grants				
Rushmoor Borough Council (funding grant)	189,960	-	189,960	199,958
Rushmoor Borough Council (rent and rates)	54,702	-	54,702	52,902
Pension Wise	-	398,491	398,491	369,196
Frimley CCG	157,133	-	157,133	134,230
Broadhurst Trust	33,622	-	33,622	33,536
OPCC	-	-	-	24,000
NHS COPD	-	5,010	5,010	-
The Brain Tumour Charity	37,383	-	37,383	26,079
Citizens Advice Hampshire Including Healthwatch Hampshire	-	-	-	2,200
Miscellaneous funding	1,302	1,055	2,357	718
Armed Forces Covenant Fund	-	2,250	2,250	29,250
Kickstart	-	-	-	2,089
BEIS Capacity Building	-	-	-	3,260
National Lottery	-	48,599	48,599	-
Energy Advice	-	22,720	22,720	-
SGN PEBL	-	28,160	28,160	-
Reaching People Together	-	-	-	(794)
HCC Get Going	-	-	-	15,000
Domestic Abuse	-	32,000	32,000	-
Overcoming Barriers	-	-	-	23,800
Cost of Living	-	28,274	28,274	4,627
Armed Forces Covenant 2	-	33,334	33,334	8,333
Household Support Fund	-	17,216	17,216	6,934
Outreach	-	-	-	2,364
	489,372	617,109	1,106,481	938,141
	489,372	617,109	1,106,481	938,141
<i>Total 2023</i>	473,776	464,365	938,141	

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

4. Investment income

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Bank interest receivable	4,933	4,933	1,722
<i>Total 2023</i>	1,722	1,722	

5. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Fundraising costs	346	346	-

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Charitable activities	517,566	591,858	1,109,424	952,320
<i>Total 2023</i>	480,615	471,705	952,320	

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

7. Analysis of expenditure by activities

	Activities undertaken directly 2024 £	Support costs 2024 £	Total funds 2024 £	Total funds 2023 £
Charitable activities	983,321	126,103	1,109,424	952,320
<i>Total 2023</i>	<i>845,515</i>	<i>106,805</i>	<i>952,320</i>	

Analysis of direct costs

Allocation between direct and support costs is calculated based on the proportion of the time spent by employees allocated to direct and support costs. In 2024 the allocation between direct and support costs was 93/7 (2023: 93/7).

	Activities 2024 £	Total funds 2024 £	Total funds 2023 £
Staff costs	880,479	880,479	733,911
Rent, rates, light and heat	55,409	55,409	55,100
Insurance	5,292	5,292	4,818
Telephone	5,496	5,496	6,687
Printing, postage and stationery	2,834	2,834	3,977
Computer and equipment costs	2,915	2,915	3,415
Cleaning	-	-	631
Sundry	1,810	1,810	9,219
Training	2,440	2,440	2,939
Subscriptions and professional publications	6,278	6,278	7,906
Travel	3,874	3,874	1,508
Depreciation	13,339	13,339	11,577
Consultants costs	3,155	3,155	3,827
	983,321	983,321	845,515
<i>Total 2023</i>	<i>845,515</i>	<i>845,515</i>	

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

7. Analysis of expenditure by activities (continued)

Analysis of support costs

Allocation between direct and support costs is calculated based on the proportion of the time spent by employees allocated to direct and support costs. In 2023 the allocation between direct and support costs was 93/7 (2023: 93/7).

	Activities 2024 £	Total funds 2024 £	Total funds 2023 £
Staff costs	66,273	66,273	54,663
Rent, rates, light and heat	4,171	4,171	4,147
Insurance	398	398	363
Telephone	414	414	503
Printing, postage and stationery	213	213	145
Computer and equipment costs	220	220	257
Cleaning	-	-	48
Sundry	1,045	1,045	693
Training	184	184	221
Subscriptions and professional publications	473	473	595
Travel	292	292	113
Depreciation	1,004	1,004	871
Consultants costs	238	238	288
Governance costs	51,178	51,178	43,898
	126,103	126,103	106,805
<i>Total 2023</i>	<i>106,805</i>	<i>106,805</i>	

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

8. Governance costs

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Auditor's remuneration	10,074	10,074	9,360
Accountancy fees	1,656	1,656	1,656
Staff costs	39,448	39,448	32,882
	<u>51,178</u>	<u>51,178</u>	<u>43,898</u>

Allocated governance costs are calculated at 4% of total staff and travel costs (2023: 4%).

9. Auditors' remuneration

	2024 £	2023 £
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	10,074	9,360
Fees payable to the Charity's auditor in respect of: All non-audit services not included above	<u>1,656</u>	<u>1,656</u>

10. Staff costs

	2024 £	2023 £
Wages and salaries	885,942	735,824
Social security costs	72,127	62,616
Contribution to defined contribution pension schemes	28,131	23,016
	<u>986,200</u>	<u>821,456</u>

The average number of persons employed by the Charity during the year was as follows:

	2024 No.	2023 No.
Employees	<u>37</u>	<u>37</u>

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

10. Staff costs (continued)

The average headcount expressed as full-time equivalents was:

	2024 No.	2023 No.
Employees	28	27

No employee received remuneration amounting to more than £60,000 in either year.

The remuneration and benefits received by key management personnel in the year totalled £142,231 (2023: £108,742) with employer's pension contributions of £4,711 (2023: £5,437).

11. Trustees' remuneration

During the year no Trustees received any remuneration (2023: £ nil).
During the year no Trustees received any benefit in kind (2023: £ nil).
During the year Trustees were reimbursed £62 for expenses (2023: nil).

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

12. Tangible fixed assets

	Office equipment £
Cost or valuation	
At 1 April 2023	93,330
Additions	18,626
At 31 March 2024	111,956
Depreciation	
At 1 April 2023	69,318
Charge for the year	14,341
At 31 March 2024	83,659
Net book value	
At 31 March 2024	28,297
At 31 March 2023	24,012

13. Debtors

	2024 £	2023 £
Due within one year		
Trade debtors	12,115	666
Prepayments and accrued income	37,852	32,010
	49,967	32,676

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

14. Creditors: Amounts falling due within one year

	2024 £	2023 £
Trade creditors	10,075	2,484
Other taxation and social security	16,885	14,363
Other creditors	1,915	3,968
Accruals and deferred income	86,387	126,501
	115,262	147,316

	2024 £	2023 £
Deferred income at 1 April 2023	104,084	115,446
Resources deferred during the year	72,384	101,982
Amounts released from previous periods	(104,084)	(113,344)
	72,384	104,084

Deferred income for 2024 relates to grants and other income received in respect of future periods.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

15. Statement of funds

Statement of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Unrestricted funds					
Designated funds					
Designated Funds	50,000	-	(42,844)	(7,156)	-
General funds					
General Purpose Fund	280,399	494,305	(475,068)	22,046	321,682
Total Unrestricted funds	330,399	494,305	(517,912)	14,890	321,682
Restricted funds					
Pension Wise	-	398,491	(398,491)	-	-
MoD Domestic Abuse Funding	1	-	(1)	-	-
Domestic abuse	-	32,000	(32,618)	618	-
Armed Forces Covenant	(3,868)	2,250	-	1,618	-
Household Support Fund	-	17,216	(15,128)	(2,088)	-
SGN PEBL	-	28,161	(20,787)	-	7,374
NHS COPD	-	5,009	(556)	(4,453)	-
Grub Hub Charis	-	500	(507)	7	-
Energy advice	-	22,720	(12,929)	(9,791)	-
Vivid - DROs	-	555	-	(555)	-
National Lottery	-	48,599	(48,412)	(187)	-
Cost of Living	-	28,274	(28,215)	(59)	-
Armed Forces Covenant 2	4,454	33,334	(34,214)	-	3,574
	587	617,109	(591,858)	(14,890)	10,948
Total of funds	330,986	1,111,414	(1,109,770)	-	332,630

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

15. Statement of funds (continued)

The General Purposes Fund represents the free funds of the Charity which are not designated for a particular purpose other than to meet the obligations set down in the reserves policy included in the Trustees' Annual Report.

Pension Wise Fund has been received to provide Pensions Guidance within the area designated to be covered by the Charity.

OPCC Fund has been received as part of a project to raise awareness and support victims of Domestic Abuse and provide a Nepali Speaking Domestic Abuse Worker.

Armed Forces Covenant Fund has been received to provide Domestic Abuse Support and awareness.

National Lottery Funds were received to help cover the shortfall in funding delivery of our Core Services.

Frimley Health, Broadhurst Trust and The Brain Tumour Charity provide funds to enable support for those suffering with long term health and mental health problems.

Various other funds have enabled the provision of localised outreach support across the Rushmoor area with access to Cost of Living Support, Energy Advice and Designated Client Grant funds to meet immediate needs for Household Support.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

15. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2022 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2023 £</i>
Unrestricted funds					
Designated funds					
Designated Funds - all funds	-	-	-	50,000	50,000
General funds					
General Purpose Fund	338,102	475,498	(480,615)	(52,586)	280,399
Total Unrestricted funds	338,102	475,498	(480,615)	(2,586)	330,399
Restricted funds					
Pension Wise	-	369,196	(369,192)	(4)	-
OPCC	-	24,000	(30,128)	6,128	-
MoD Domestic Abuse Funding	6,487	-	(6,483)	(3)	1
Armed Forces Covenant	(1,146)	29,250	(31,972)	-	(3,868)
Kickstart	-	2,089	(3,348)	1,259	-
Domestic Abuse & Sexual Violence (PCC)	-	-	1,121	(1,121)	-
Reaching People Together	-	(794)	2,291	(1,497)	-
Overcoming Barriers	-	23,800	(22,535)	(1,265)	-
Outreach Projects	-	2,364	(1,371)	(993)	-
Household Support Fund	-	1,500	(582)	(918)	-
Cost of Living	-	4,627	(5,627)	1,000	-
Armed Forces Covenant 2	-	8,333	(3,879)	-	4,454
	5,341	464,365	(471,705)	2,586	587
Total of funds	343,443	939,863	(952,320)	-	330,986

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

16. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	28,297	-	28,297
Current assets	408,647	10,948	419,595
Creditors due within one year	(115,262)	-	(115,262)
Total	321,682	10,948	332,630

Analysis of net assets between funds - prior period

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	24,012	-	24,012
Current assets	453,703	587	454,290
Creditors due within one year	(147,316)	-	(147,316)
Total	330,399	587	330,986

17. Reconciliation of net movement in funds to net cash flow from operating activities

	2024 £	2023 £
Net income/expenditure for the period (as per Statement of Financial Activities)	1,644	(12,457)
Adjustments for:		
Depreciation charges	14,341	12,569
Increase in debtors	(17,291)	(1,058)
Decrease in creditors	(32,054)	(38,623)
Net cash used in operating activities	(33,360)	(39,569)

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

18. Analysis of cash and cash equivalents

	2024 £	2023 £
Cash in hand	369,628	421,614
Total cash and cash equivalents	369,628	421,614

19. Analysis of changes in net debt

	At 1 April 2023 £	Cash flows £	At 31 March 2024 £
Cash at bank and in hand	421,614	(51,986)	369,628
	421,614	(51,986)	369,628

20. Grants in kind

During the year the Charity received a grant in kind for the rent on two sites, Farnborough and Aldershot, from Rushmoor Borough Council; the Charity received 90% relief £52,902 (2023: £52,902) income against the rent expenditure of £58,780 (2023: £58,780).

21. Taxation

Rushmoor Citizens Advice Bureaux has charitable status and is exempt from tax on its income and gains to the extent they are applied to its charitable objects.

22. Related party transactions

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 March 2024.

Accounts

Company registration number: 04354628
Charity number: 1090669

**TRUSTEES' REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2023**

**RUSHMOOR CITIZENS
ADVICE BUREAUX
(A company limited by
guarantee)**

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

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RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS

FOR THE YEAR ENDED 31 MARCH 2023

Trustees	Andrew Levey, Chair Uma Indran (appointed 20 February 2023) Samantha Levey (appointed 13 October 2022) Tricia Phillips (appointed 13 October 2022) Annette Althen (appointed 13 October 2022) Gaynor Austin Gary Ghale Joseph Bennett Jason Halliday Gerry Baker Chelsea Knight (resigned 9 March 2023) Calum Stewart (resigned 16 February 2023) Kay Goodchild (resigned 16 May 2023) Malcolm Cummins (resigned 20 June 2022)
Company registered number	04354628
Charity registered number	1090669
Registered office	Civic Offices Farnborough Road Farnborough Hampshire GU14 7JU
Chief executive officer	A F Hughes
Independent auditors	Menzies LLP Chartered Accountants Centrum House 36 Station Road Egham Surrey TW20 9LF
Bankers	Royal Bank of Scotland Farnborough Hampshire GU14 7NR Scottish Widows Edinburgh EH3 8YJ
Website	citizensadvicrushmoor.org.uk

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

STRUCTURE, GOVERNANCE & MANAGEMENT

Governing Document

The Charity was formed as a company limited by guarantee on 17th January 2002 (Company number 04354628). The full name of the charity is Rushmoor Citizens Advice Bureaux and was re-registered with the Charity Commission in 2002, when incorporating as a company (Charity number 1090669). It is governed by its Memorandum and Articles of Association.

Trustees

The charity is governed by a trustee board. Trustees who have held office during the year are listed above. The Articles of Association provide for a minimum of four and a maximum of twenty-three trustees. Board meetings are held eight times a year with additional quarterly meetings for the committees listed below. Trustees are elected to the board for a three-year period and are appointed at an Annual General Meeting.

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

Since the end of the last financial year four new trustees have been appointed and four trustees have resigned. One of those resigning was appointed to the paid staff as Deputy Chief Officer, the required approval for this appointment having been given by the Charity Commission.

The trustee board has therefore seen quite a degree of churn and some trustees are still relatively inexperienced. In common with other Citizens Advice teams, and the charity sector in general, demands on trustee time have been increasing and the capacity of trustees to fulfil their responsibilities is becoming a concerning feature.

Notwithstanding this, feedback from a survey of board effectiveness based on the Charity Governance Code, the results of our assessment against national Citizens Advice leadership standards, and feedback from the Chief Officer, staff, volunteers, and other stakeholders confirms that the board has had an effective year.

Trustees continue to have 'lead role' responsibility for key areas of the service's activities, providing direction and oversight and working effectively with staff members.

Decisions made by the trustee board are recorded in the minutes of board meetings, indicating discussions held and whether those decisions were unanimous, or subject to a vote. Decisions are made against the background of the agreed strategy outlined in the Business Plan, which is reviewed by the board on a quarterly basis.

The board has updated its skills audit to support its continued focus on further developing trustee knowledge and skills. New trustees receive full induction and undertake mandatory training, comprising Financial Conduct Authority (FCA), Data Protection, Equity, Diversity & Inclusion (EDI), and Safeguarding) as well as discretionary learning. Trustees are encouraged to attend external training events where these will enhance effectiveness in their role. They are fully briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the board and committee decision-making processes, the business plan and recent financial performance of the charity.

The board has appropriate policies and procedures in place to comply with its mandatory and organisational EDI commitments. Particular attention has been given to appointing new trustees that reflect the local community. New trustee recruitment has been done with diversity, as well as experience and skills, in mind.

Organisation Structure & Management

Citizens Advice Rushmoor (the operating name of Rushmoor Citizens Advice Bureaux) is a member of Citizens Advice (the operating name of the National Association of Citizens Advice Bureaux), which provides a framework for standards of advice and casework management as well as monitoring progress against standards. Operating policies are independently determined by the board in order to fulfil its charitable objects and comply with the national membership requirements.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

The Chief Officer of the organisation, who is highly capable and experienced, and provides strong leadership to the team, has been appointed by the trustees to manage the day-to-day operations of the charity. During the year the board approved the recruitment of a Deputy Chief Officer to provide additional focus on fundraising and business development. In addition, there is an experienced team of paid staff and volunteers who work to deliver the services offered by the charity. Key role succession planning remains an area of focus, linked to development and deployment of the organisation's service model and longer-term sustainability.

The senior management team meet to review performance against targets and the charity's financial position, and to progress matters referred to them by the trustee board. Reports and recommendations are then taken to the full board for approval, and implementation is organised by the Chief Officer and staff team. There are regular staff, volunteer and management team meetings which focus on performance, communication, and teambuilding. The capacity and skills of the management team are kept under regular review by the board.

There is an Annual General Meeting, which involves the staff team, trustee board, members, and other stakeholders.

In the face of increasing client demand from the cost-of-living crisis, the trustees have paid close attention to whether the service has an appropriate organisational structure to deliver client support in the most cost-effective way. While no structure changes were appropriate during the financial year covered by this report, a full review of the service's operating model and organisational structure is taking place in 2023 – see Future Plans below.

The expert and quality service delivered by the team of fully trained paid and volunteer staff is vital, not least to meet the many demands now being generated by the cost-of-living crisis, as well as changing welfare benefits laws, lengthy appeal processes, increasing mental health support needs and the rising and more complex needs of marginalised clients. Meeting ever-increasing demand remains a particular challenge that trustees continue to work with management to resolve. Trustees have a strategic aim to "make Citizens Advice Rushmoor a great, safe and inclusive place to work and volunteer." They recognise the importance of giving the right support to staff who are consistently dealing with crisis situations for people, and work to ensure flexibility and progression for volunteers. The service is proud of the strong mix of age, background, and ethnicity in the team, with an inclusive approach to ensure equity and diversity across both paid staff and volunteers.

Pay and Remuneration of Key Management Personnel

The board considers that the trustees (all volunteers) and the senior management team comprise the key management personnel of the charity. The charity's senior management team are all paid in accordance with a published remuneration policy and scale of grades reflecting levels of responsibility. Any increases to these grades are approved by the board. The Chief Officer's salary is reviewed and approved by the board separately but is in line with the policy set out above.

Governance

The trustees have followed the Citizens Advice Code of Conduct and are fully aware of their legal, regulatory, and governance responsibilities. Reporting requirements to the Charity Commission, FCA, and Companies House have been met and trustees have undertaken mandatory training as outlined above.

The board pays particular attention to the key trustee responsibilities outlined by the Charity Commission:

- Ensure your charity is carrying out its purposes for the public benefit.
- Comply with your charity's governing document and the law.
- Act in your charity's best interests
- Ensure your charity is accountable.
- Manage your charity's resources responsibly.
- Act with reasonable care and skill

Reviews of board effectiveness are undertaken, based on the Charity Governance Code, to identify areas of strength and those where further development is needed. The board adopts a continuous improvement approach to its own performance and will continue to identify priorities for further action during the coming year.

Trustees take responsibility for quarterly reviews of designated areas of the business plan and risk register, identifying emerging risks and instigating action to mitigate those risks, and linking with key staff to review plan delivery and report progress to board meetings.

RUSHMOOR CITIZENS ADVICE BUREAUX

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

In addition to the 'lead role' structure mentioned above there are three formal Committees, which have appropriate terms of reference and report to the full board.

An Executive Committee comprising the Chair, Vice-Chair, Treasurer, Health, Safety and Wellbeing Chair, Chief Officer, and Deputy Chief Officer meets quarterly, with an annual meeting to review staff pay awards, in line with the remuneration policy.

An Audit and Risk Committee maintains oversight of governance, compliance, financial audit, and risk management. A Health, Safety and Wellbeing Committee oversees Health and Safety obligations, together with business continuity planning, business resilience, and staff and volunteer wellbeing.

OBJECTIVES AND ACTIVITIES

Aims and Objectives

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, are to promote any charitable purpose for the benefit of the whole community of Rushmoor and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

As part of the national Citizens Advice network, Citizens Advice Rushmoor aims to:

- Give people the knowledge and confidence they need to find their way forward – whoever they are and whatever their problem.
- Improve the policies and practices that affect people's lives.

The charity values diversity, promotes equality and challenges discrimination; it puts clients at the heart of all its activities.

Ensuring our work delivers our aims

Trustees review aims, objectives and activities each year. The annual review examines achievements and outcomes, including the success and benefits of key projects. In carrying out the review trustees confirm that the aims, objectives and activities are in line with the charity's stated purpose.

Planned outcomes for 2022-23 were:

- **Advice**
We will improve people's experience of our service by meeting more demand and making sure that people can access us in ways that suit them, without compromising our commitment to the most vulnerable members of our community.
- **Advocacy**
We will become an even stronger voice on issues that matter most by enhancing our research and campaigns activity, engaging more with our community and our stakeholders, and communicating more widely to increase our profile.
- **Sustainability**
We will improve the sustainability of services for our clients by developing our capability to diversify and increase our funding, collaborating with our partners and other local Citizens Advice teams.
- **People and Culture**
We will deliver a service with equity, diversity, and inclusion at its heart by engaging and developing our people.

How our activities deliver public benefit

The service's main activities are described in the Achievements and Performance section below. All charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

Citizens Advice Rushmoor operates from two main centres in Aldershot and Farnborough, providing free, independent, impartial, and confidential advice to its clients. Advice is delivered by phone, on-line, email and face-to-face at different locations. Ranging from brief one-off interventions to in-depth casework, the service is tailored to meet individual needs.

RUSHMOOR CITIZENS ADVICE BUREAUX

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

In 2020 the service celebrated its 80th year in Aldershot, at last managing to celebrate this event in 2022, two years late due to the pandemic. The service is a constant presence in the face of change, giving a unique insight into the challenges the community is facing today – and having the flexibility to stay ahead and remain relevant in the light of future change.

It works in partnership with the local authority and key agencies to make sure local needs are met. It recognises the significant diversity of the local population and works to address known areas of deprivation. It also undertakes research and campaigns activity to identify and report on issues that impact people, with a view to influencing local and national decision makers to improve policy and legislation. This is done through shared national systems as well as undertaking local research and partnership work.

It provides support for clients with mental illness through its core service, at mental health settings, in the community and in partnership with NHS teams, local services and charities.

Citizens Advice Rushmoor is one of 16 local Citizens Advice offices to deliver the national Pension Wise service, giving expert advice and guidance to help people understand their pension options. Since the pandemic this important service has been principally delivered by phone.

In addition, the service works directly and with local partners to deliver a range of projects to support different sections of the community, including vulnerable clients and, specifically, the significant Nepali community and the newly arriving Ukrainian community.

Future Plans

The service constantly reviews its plans and activities considering national and local pressures and challenges. The previous business and development plan has been updated to cover the period 2023-2025. A refreshed organisational strategy and supporting operational plan have been reviewed and adopted by the full board, responding to the changing needs of clients, funders, and partners. The overarching strategic aim is to ensure the service is accessible, relevant, and sustainable for everyone who needs it.

The plans use up to date research and data insights to provide context and outline the strategy and direction for Citizens Advice Rushmoor. They are rooted in a wealth of local knowledge, data, and consultations, with consistent input from trustees and operational staff across the organisation. They also draw upon the national Citizens Advice strategy and 2023/24 priorities.

The service's clients and community are at the heart of all it does. Evidence of the past impact of austerity on vulnerable local people, along with current increasing demand caused by the cost-of-living crisis, gives urgency to finding new ways to meet client needs. The importance of maintaining sustainability and resilience as an organisation, both to continue to support clients, and to address future challenges and opportunities, cannot be overstated.

Technological developments, will support delivery of services in new ways, recognising the diverse range of needs for advice, support and information, and the requirement to reach more people.

Strategic priorities for 2023-25 are:

Advice

Improve client experience and increase accessibility for those who are marginalised, delivering our service in ways that result in more clients getting the support they need and experiencing positive outcomes; and increasing our commitment to the most marginalised members of our community and those digitally excluded.

Advocacy

Become an even stronger voice on issues that matter most - increasing our research and campaigns focus, engaging with our community, influencing policy, and effectively communicating the work we do.

Sustainability

Improve our organisational sustainability - increasing our financial sustainability through increasing income and reducing costs; working collaboratively with funders and with internal and external partners.

RUSHMOOR CITIZENS ADVICE BUREAUX

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

People

Make Citizens Advice Rushmoor a great, safe, and inclusive place to work and volunteer.

Operational Environment

The cost-of-living crisis is causing significant increases in demand, with more clients presenting with complex needs. Meeting this demand is a key operational challenge with evidence of a perfect storm of rising demand at the same time as reducing financial resources.

Accordingly, there is a critical imperative to sustain and enhance new ways of working, together with adopting a multi-channel strategy using phone, chat, email, and video to increase access for clients. "In person" appointments for clients unable to get the help needed by phone or digital services, will continue to be achieved in a secure environment.

There have been and continue to be concerns about access to advice for marginalised clients, including minority groups, e.g., members of the Nepali community, and projects have been established to continue to meet the needs of people facing barriers to advice.

There is no doubt that the overall operating environment for Citizens Advice is the most challenging that has been seen for a long while. Trustees are focusing their attention on the future strategy and sustainability of the service, and how they can work with the operational team to offer the best service levels possible.

In view of this, a critical activity during 2023 will be a full review and restructure of the service's operating model – aimed at ensuring clients are given the knowledge, resources and support needed to overcome challenges, make informed decisions, and find a way forward. This review is underway at the time of production of this Trustees Report, with stated aims to ensure the service:

- Puts our clients at the heart of everything we do.
- Delivers services in a streamlined and joined up way, with a focus on quality.
- Provides flexibility to respond to differing levels of client need.
- Welcomes and supports our people effectively - both volunteer and paid – with opportunities for progression and development.
- Is resilient and sustainable, now and in the future, with the ability to exploit new development opportunities.
- Responds positively to challenges of capacity and demand management.
- Embraces innovation and change.

Volunteers

As already mentioned, service delivery is highly dependent on volunteers – who bring a wealth of experience and strength to the organisation as a whole. Pre-pandemic the service was fortunate to have over 100 volunteers, however, the changing operating environment, including requirements to work digitally, volunteer numbers reduced significantly, with particular loss of some of more experienced team members. A focused drive on volunteer recruitment is beginning to bear fruit, with new recruits and trainees bringing active volunteer numbers to over 60. Training and progression of volunteers takes time, with consequent impact on overall capacity of the service.

A new volunteer "Welcome Team" to enable the offices to open to in person walk ins, marked an important development, with the new role enabling volunteers to support service delivery almost from day one.

Volunteers work a variety of hours, ranging from 4 to 12 hours per week – occasionally more. This averages out at approximately 3,000 volunteer hours freely given during the financial year, equating to a financial value of £418,216. This calculation uses nationally set scales equating the nature of the work undertaken with salary benchmarks.

Risk and internal controls

Trustees are responsible for the effective management of risk and for making sure that internal controls are in place and operating as designed.

The Trustee Board has adopted a risk management strategy. Risk owners regularly review risks to assess the likelihood, impact and relevance of risks, the plans for managing them and adequacy of those plans.

RUSHMOOR CITIZENS ADVICE BUREAUX

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

A robust system of internal financial controls is operated, which is compliant with charity commission guidance and good practice. Trustees agree annual budgets and review quarterly financial reports.

The Trustees identified the following as the key risks and uncertainties likely to affect medium and long-term service delivery and financial performance or position:

Funding - securing long term funding to maintain and deliver the service remains a challenge and is critical in terms of long-term sustainability and survival. Reliance on core funding from Rushmoor Borough Council, which saw a 10% reduction in its general grant for the 2022 – 2023 financial year and a further 10% cut confirmed for the forthcoming year, remains a key risk and creates a significant divergence between funding available and the cost of delivering the service. The board has developed a funding policy to investigate broadening its approach to income generation and building unrestricted income as well as creating designated reserves to invest in a Deputy Chief Officer role to support fundraising and business development efforts. As outlined above, after the end of the reporting period, in August 2023, the Trustee Board launched a restructuring of the operating model, supported by the national Citizens Advice Strategic Change Consultant team, to optimise service delivery, manage the cost base and ensure Citizens Advice Rushmoor's longer term financial sustainability.

People - attracting, engaging, and retaining talent as well as maintaining and increasing the volunteer base are critical to the continued delivery of the service. The service's People Plan includes key activities around recruitment and retention of paid staff, including engagement activities, training and development, and annual reviews of remuneration, and terms and conditions. The service operates a continuous programme of recruitment of volunteers, which is flexible and responsive to new volunteering roles and remote working opportunities. A volunteer strategy has been developed to provide an effective and sustainable basis for ongoing recruitment, training, and retention of volunteers.

ACHIEVEMENTS AND PERFORMANCE

During 2022/23 the team has worked consistently and positively to meet changing needs, as well as adapt to the new, post-covid, operating environment. As part of our strategic commitment to meeting the needs of those most in need of our support and advice, we have developed some important partnerships, most significantly with the Community Grub Hub. As part of a wider "wraparound" service, this partnership is enabling engagement and practical support with issues ranging from fuel poverty to homelessness prevention.

Energy advice has, inevitably, emerged as a key theme through the year, with over £60,000 of grants being allocated by Citizens Advice to local people in Rushmoor, via Hampshire's Household Support Fund. This work has helped us engage more closely with a range of community organisations, as well as libraries, local Councillors and Nepali speaking groups. Our Cost of Living in Rushmoor research report and launch in March was the result of a key project supported by Rushmoor Borough Council, identifying specific pressures experienced in the local community – as well as, importantly, actions needed to mitigate and support those affected. Cost of Living pressures, and the pledges arising from our "Call to action" event, continue to drive and inform our work across all our projects and activities.

Whilst contact by phone remains the primary method our clients seek our help, and is therefore a priority for our service delivery, we committed to reopen our doors for in person walk ins. This is recognised as a really important way for more vulnerable people to engage with us. Sadly, people in crisis, and the need for urgent energy and food grants, have dominated a lot of the walk-in activity.

Increased project funding for our mental health focused work, as well as our Domestic Abuse project and wider activities, reflects the value and impact of the charity as a whole. Our Pension Wise team continues to deliver a very high quality and highly valued service – also seeing increased demand as a result of economic pressures. A summary of our financial impact is given in the following table. This does not include the huge value of our volunteers (shown above) who bring enormous indirect benefits as well, not least to our independence, diversity and the range of experience we can draw upon within our team.

The table below shows the breakdown of the different issues seen – this data has been extremely valuable to our partners, particularly in the NHS and Rushmoor Borough Council, where it is published quarterly at ward level and in other formats, to give granular feedback, actively used to target activity - and focus help where it is most needed.

Breakdown of Advice Issues in 2022/23

Last year, Citizens Advice Rushmoor helped 9,920 people with 32,744 issues, through 25,924 activities in 9,777 cases.

RUSHMOOR CITIZENS ADVICE BUREAUX

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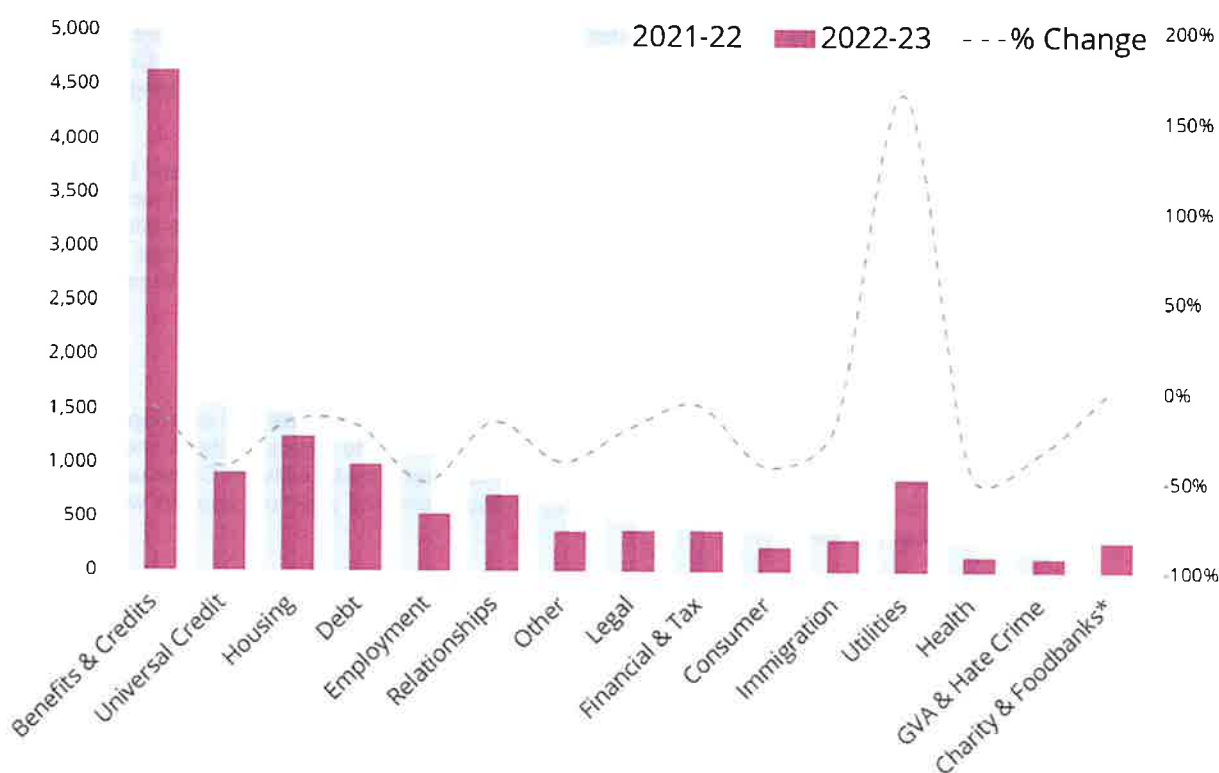
TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

From money and pension savings guidance to scams and domestic abuse.

The chart below shows the distribution of advice issues across the different categories of the work we do, excluding the 20,587 financial issue codes recorded by the Pension Wise service.

Comparisons with the previous year show reductions in activity in some areas. The lower number of Universal Credit issues reflect the loss of the "Help to Claim" national project from our local service; in other areas lower numbers reflect the overall reduced capacity in our paid and volunteer workforce. We know that demand for all services remains high, with significant levels of unmet need. Increases in energy advice are a direct response to the high level of fuel poverty for local people, with additional work undertaken to ensure appropriate and targeted help is given.



Direct and Indirect Value of Advice

The table below uses directly recorded data from advice given, as well as a Treasury approved model to calculate public value and fiscal savings, provided through our national Citizens Advice network.

Direct and Indirect Value of Advice 2022/23	
Benefits: an average of £6,424 per client, including 220 one-off awards totalling £338,542 the total value of benefits advice was.	£4,141,026
Debt: 319 clients with debt issues 74% of which were resolved – average of £13,558 debts written off per client (49), with a further 33 clients having £62,893 of payments rescheduled	£662,417
Housing: savings to our local authority purely by preventing homelessness. In addition, £247,650 of savings to housing providers and £10,015 to the courts system.	£112,193
Fiscal savings to Government and non-governmental agencies	£1,625,550
Public value of the benefit of our advice to society as a whole	£24,314,125
Client outcomes including the benefit and debt outcomes above	£5,659,335
Total of Fiscal Savings, Public Value and Client Outcomes:	£31,599,010

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

These figures are not included in the financial statements.

FINANCIAL REVIEW

a. Results

Income in the year amounted to £939,863 with expenditure of £952,320. The results for the year and the charity's financial position at the end of the year are shown in the attached financial statements. The financial statements have been prepared in accordance with the Companies Act 2006 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP); and comply with the charity's Memorandum and Articles of Association.

b. Principal Funding Source

Rushmoor Borough Council are a principal funder and in addition to the direct financial grant and rent detailed in the financial statements, they also provide much appreciated help in kind, in the form of car parking concessions, meeting rooms and other informal support for services.

In the context of the volatile, complex, and uncertain operating environment the Board continues to recognise the importance of maintaining diverse funding and ensuring a flexible response to opportunities and challenges.

c. Going Concern

The financial statements as of 31 March 2023 were prepared on a going concern basis. In performing the going concern assessment, the Trustees have considered Citizens Advice Rushmoor's ability to continue to deliver service to its clients; the increase in client demand for services; the capacity of staff and volunteers to perform their roles; current and future funding sources; cash position; and available reserves.

Based on this assessment, the Trustees concluded and were satisfied that the charity has adequate resources to continue in operational existence for the foreseeable future and that Citizens Advice Rushmoor remains a going concern.

For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

d. Investment Policy and Performance

Regular reviews of investment of reserves are undertaken by the Treasurer and Finance Manager, to ensure the most favourable return for the charity. Reserves and running costs are split between Scottish Widows and Royal Bank of Scotland.

f. Reserves Policy

The Trustees recognise the need to maintain reserves to ensure Citizens Advice Rushmoor meets its statutory and contractual obligations, following Charity Commission guidance and best practice. The Reserves Policy is reviewed annually and updated in a report to Trustee Board meetings. Trustees aim to actively manage reserves, recognising the changing operating environment.

The Reserves Policy recognises the need to hold financial reserves to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. This includes recognition of areas such as staff redundancies; sickness cover; uninsured losses and late payment by funders. The policy defines a minimum level for unrestricted reserves. Designated reserves, which form part of unrestricted reserves, are allocated through periodic review of requirements.

Reserves as of 31 March 2023 total £330,986 being £280,399 unrestricted reserves (excluding designated reserves), £50,000 designated reserves and £586 restricted reserves. £50,000 is designated for the employer's cost of the Deputy Chief Officer (DCO) for 2023/24, which, is an investment made to generate new funding streams and business development opportunities, with initial results in line with expectations.

RUSHMOOR CITIZENS ADVICE BUREAUX

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

The Board considers that free reserves (defined as unrestricted reserves less tangible fixed asset less designated reserves) should be maintained at a minimum amount equivalent to three months of the current year's expenditure, and results meet this policy. The board considers that the current level is adequate to support current and anticipated levels of activity, to enable it to respond to opportunities and to provide for emergencies.

MEMBERS' LIABILITY

The Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up.

SMALL COMPANY PROVISIONS

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

TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees are responsible for preparing the Trustees' Report and the financial statements. Company law requires the trustees to prepare statements for each financial year, to give a true and fair view of the state of affairs of the charitable company – as well as the incoming resources and application of resources - including the income and expenditure of the charity for that period.

Trustees must:

- select suitable accounting policies and apply them consistently,
- observe the methods and principles in the charities' statement of recommended practice (SORP)
- make reasonable and prudent judgments and estimates.
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for ensuring proper accounting records are kept. The records must disclose with reasonable accuracy, at any time, the financial position of the charitable company and the trustees must make sure that the financial statements comply with the Companies Act 2006. The trustees are also responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website.

Trustees must safeguard the assets of the charitable company and take reasonable steps to prevent and detect fraud and other irregularities.

DISCLOSURE OF INFORMATION TO AUDITORS

We, the Trustees of the company who held office at the date of approval of these Financial Statements as set out above each confirm, so far as we are aware, that:

- There is no relevant audit information of which the company's auditors are unaware; and
- We have taken all the steps that we ought to have taken as Trustees in order to make ourselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

RUSHMOOR CITIZENS ADVICE BUREAUX

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

AUDITOR

Under section 487(2) of the Companies Act 2006, Menzies LLP will be deemed to have been reappointed as auditors 28 days after these financial statements were sent to members or 28 days after the latest date prescribed for filing the accounts with the registrar, whichever is earlier.

Approved by order of the members of the board of Trustees and signed on their behalf by:



.....
Mr Andrew Levey

Chair

Date: 19/09/2023

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

MENZIES
BRIGHTER THINKING

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX

Opinion

We have audited the financial statements of Rushmoor Citizens Advice Bureaux (the 'charity') for the year ended 31 March 2023 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the 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 Auditors' 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 United Kingdom, including the Financial Reporting Council'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 Annual report other than the financial statements and our Auditors' report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, 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.

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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX (CONTINUED)

Opinion on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, 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.

RUSHMOOR CITIZENS ADVICE BUREAUX

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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX (CONTINUED)

Auditors' 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 Auditors' 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:

- The charitable company is subject to laws and regulations that directly affect the financial statements including financial reporting legislation. We determined that the following laws and regulations were most significant including FRS 102, Charities SORP, Companies Act 2006, Charities Act 2011 and compliance with the National Citizens Advice Bureaux policies. We assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statement items.
- We understood how the charitable company is complying with those legal and regulatory frameworks by, making inquiries to management, those responsible for legal and compliance procedures and the company secretary. We corroborated our inquiries through our review of board minutes.
- The engagement partner assessed whether the engagement team collectively had the appropriate competence and capabilities to identify or recognize non-compliance with laws and regulations. The assessment did not identify any issues in this area.
- We assessed the susceptibility of the charitable company's financial statements to material misstatement, including how fraud might occur. We considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud in the following areas; management override of controls to manipulate results, or to cause the charitable company to enter into transactions not in its best interests.

Audit procedures performed by the engagement team included:

- Identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud;
- Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process;
- Challenging assumptions and judgments made by management in its significant accounting estimates; and
- Identifying and testing journal entries, in particular any journal entries posted with unusual account combinations.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. 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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX (CONTINUED)

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 Auditors' 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 its members, as a body, for our audit work, for this report, or for the opinions we have formed.

DocuSigned by:

634F24DE92A4471...

Janice Matthews FCA (Senior statutory auditor)

for and on behalf of

Menzies LLP

Chartered Accountants

Statutory Auditor

Centrum House

36 Station Road

Egham

Surrey

TW20 9LF

Date: 20-Sep-2023

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income from:					
Grants	3	473,776	464,365	938,141	1,084,420
Investments	4	1,722	-	1,722	336
Total income		475,498	464,365	939,863	1,084,756
Expenditure on:					
Charitable activities		480,615	471,705	952,320	1,109,783
Total expenditure		480,615	471,705	952,320	1,109,783
Net expenditure		(5,117)	(7,340)	(12,457)	(25,027)
Transfers between funds	13	(2,586)	2,586	-	-
Net movement in funds		(7,703)	(4,754)	(12,457)	(25,027)
Reconciliation of funds:					
Total funds brought forward		338,102	5,341	343,443	368,470
Net movement in funds		(7,703)	(4,754)	(12,457)	(25,027)
Total funds carried forward		330,399	587	330,986	343,443

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

The notes on pages 19 to 33 form part of these financial statements.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

REGISTERED NUMBER: 04354628

BALANCE SHEET AS AT 31 MARCH 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	10	24,012	17,584
		<u>24,012</u>	<u>17,584</u>
Current assets			
Debtors	11	32,676	31,618
Cash at bank and in hand		421,614	480,014
		<u>454,290</u>	<u>511,632</u>
Creditors: amounts falling due within one year	12	(147,316)	(185,773)
Net current assets		<u>306,974</u>	<u>325,859</u>
Total assets less current liabilities		<u>330,986</u>	<u>343,443</u>
Total net assets		<u>330,986</u>	<u>343,443</u>
Charity funds			
Restricted funds	13	587	5,341
Unrestricted funds	13	330,399	338,102
Total funds		<u>330,986</u>	<u>343,443</u>

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

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



Andrew Levey
 Chair

Date: 19/09/2023

The notes on pages 19 to 33 form part of these financial statements.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2023

	2023 £	2022 £
Cash flows from operating activities		
Net cash used in operating activities	(39,403)	46,240
Cash flows from investing activities		
Purchase of tangible fixed assets	(18,997)	(9,628)
Net cash used in investing activities	(18,997)	(9,628)
Cash flows from financing activities		
Net cash provided by financing activities	-	-
Change in cash and cash equivalents in the year	(58,400)	36,612
Cash and cash equivalents at the beginning of the year	480,014	443,402
Cash and cash equivalents at the end of the year	421,614	480,014

The notes on pages 19 to 33 form part of these financial statements

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1. General information

Rushmoor Citizens Advice Bureaux is a charitable company limited by guarantee incorporated in England and Wales. The address of the registered office is disclosed on the company information page.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (2nd Edition, effective January 2019), "Charities SORP" and Companies Act 2006.

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

2.2 Company status

The Charity is a company limited by guarantee. 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.

2.3 Going concern

The Trustees believe that the charity has sufficient resources to continue its operations from at least twelve months from the date of approval of these financial statements. The accounts are accordingly prepared on the Going Concern basis.

2.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the balance sheet. Where income is received in advance of meeting any performance related conditions there is not unconditional entitlement to the income and its recognition is deferred and included in creditors as deferred income until the performance-related conditions are met. Where entitlement occurs before income is received, the income is accrued.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and the economic benefit can be measured reliably.

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

2.5 Expenditure

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

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

2. Accounting policies (continued)

2.5 Expenditure (continued)

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Governance costs are those incurred in connection with the constitutional and statutory requirements of the charity.

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

2.6 Interest receivable

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

2.7 Tangible fixed assets and depreciation

Assets costing more than £500 are capitalised. Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of the asset, less their estimated residual value, over their expected useful lives on the following bases:

Depreciation is provided on the following basis:

Office and Computer equipment	-	33% per annum on cost
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2.8 Financial instruments

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

2.9 Pensions Costs

Contributions to the defined contribution scheme are charged to the Statement of Financial Activities as incurred.

2.10 Support Costs

Costs are allocated between direct and support costs in proportion to time spent by employees.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the 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 notes to the financial statements.

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

Investment income, gains and losses are allocated to the appropriate fund.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

3. Income from donations and legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Donations				
Donations	459	-	459	560
Grants				
Rushmoor Borough Council (funding grant)	199,958	-	199,958	222,175
Rushmoor Borough Council (rent and rates)	52,902	-	52,902	52,902
Pension Wise	-	369,196	369,196	365,066
Frimley CCG	134,230	-	134,230	112,577
Broadhurst Trust	33,536	-	33,536	27,402
Joining Forces For Families	-	-	-	9,545
OPCC	-	24,000	24,000	32,000
Help to Claim	-	-	-	41,265
The Brain Tumour Charity	26,079	-	26,079	20,230
Citizens Advice Hampshire Including Healthwatch Hampshire	2,200	-	2,200	-
Miscellaneous funding	718	-	718	23,716
Armed Forces Covenant Fund	-	29,250	29,250	29,250
Kickstart	-	2,089	2,089	35,925
BEIS Capacity Building	3,260	-	3,260	17,000
BEIS Innovation Community	-	-	-	8,333
Money Advice and Pension Service	-	-	-	35,760
Reaching People Together	-	(794)	(794)	45,000
HCC Get Going	15,000	-	15,000	-
HCC Communities First	-	-	-	5,625
Overcoming Barriers	-	23,800	23,800	-
Cost of Living Research	-	4,627	4,627	-
Armed Forces Covenant 2	-	8,333	8,333	-
Household Support Fund	5,434	1,500	6,934	-
Outreach	-	2,364	2,364	-
	473,776	464,365	938,141	1,084,331
Grants	-	-	-	89
	473,776	464,365	938,141	1,084,420
Total 2022	474,821	609,599	1,084,420	

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

4. Investment income

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Bank interest receivable	1,722	1,722	336
<i>Total 2022</i>	336	336	

5. Analysis of expenditure by activities

	Activities undertaken directly 2023 £	Support costs 2023 £	Total funds 2023 £	Total funds 2022 £
Charitable activities	845,515	106,805	952,320	1,109,783
<i>Total 2022</i>	983,378	126,405	1,109,783	

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

5. Analysis of expenditure by activities (continued)

Analysis of direct costs

Allocation between direct and support costs is calculated based on the proportion of the time spent by employees allocated to direct and support costs. In 2023 the allocation between direct and support costs was 93/7 (2022: 92.5/7.5).

	Activities 2023 £	Total funds 2023 £	Total funds 2022 £
Staff costs	733,911	733,911	868,788
Rent, rates, light and heat	55,100	55,100	54,372
Insurance	4,818	4,818	4,259
Telephone	6,687	6,687	13,877
Printing, postage and stationery	3,977	3,977	3,213
Computer and equipment costs	3,415	3,415	4,085
Cleaning	631	631	-
Sundry	9,219	9,219	7,966
Training	2,939	2,939	5,149
Subscriptions and professional publications	7,906	7,906	9,337
Travel	1,508	1,508	877
Depreciation	11,577	11,577	11,455
Consultants costs	3,827	3,827	-
	845,515	845,515	983,378
<i>Total 2022</i>	983,378	983,378	

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

5. Analysis of expenditure by activities (continued)

Analysis of support costs

Allocation between direct and support costs is calculated based on the proportion of the time spent by employees allocated to direct and support costs. In 2023 the allocation between direct and support costs was 93/7 (2022: 92.5/7.5).

	Activities 2023 £	Total funds 2023 £	<i>Total funds 2022 £</i>
Staff costs	54,663	54,663	70,244
Rent, rates, light and heat	4,147	4,147	4,408
Insurance	363	363	345
Telephone	503	503	1,125
Printing, postage and stationery	145	145	434
Computer and equipment costs	257	257	329
Cleaning	48	48	-
Sundry	693	693	646
Training	221	221	418
Subscriptions and professional publications	595	595	757
Travel	113	113	71
Depreciation	871	871	929
Consultants costs	288	288	-
Governance costs	43,898	43,898	46,699
	106,805	106,805	126,405
<i>Total 2022</i>	<i>126,405</i>	<i>126,405</i>	

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

6. Governance costs

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Auditor's remuneration	9,360	9,360	6,180
Accountancy fees	1,656	1,656	1,494
Staff costs	32,882	32,882	39,025
	<u>43,898</u>	<u>43,898</u>	<u>46,699</u>

Allocated governance costs are calculated at 4% of total staff and travel costs (2022: 4%).

7. Auditors' remuneration

	2023 £	2022 £
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	9,360	6,180
Fees payable to the Charity's auditor in respect of:		
All non-audit services not included above	<u>1,656</u>	<u>1,494</u>

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

8. Staff costs

	2023 £	2022 £
Wages and salaries	735,824	884,500
Social security costs	62,616	64,387
Other pension costs	23,016	29,170
	<u>821,456</u>	<u>978,057</u>

The average number of persons employed by the Charity during the year was as follows:

	2023 No.	2022 No.
Employees	<u>37</u>	<u>43</u>

The average headcount expressed as full-time equivalents was:

	2023 No.	2022 No.
Employees	<u>27</u>	<u>33</u>

No employee received remuneration amounting to more than £60,000 in either year.

The remuneration and benefits received by key management personnel in the year totalled £108,742 (2022: £107,142) with employer's pension contributions of £5,437 (2022: £4,773).

9. Trustees' remuneration

During the year no Trustees received any remuneration (2022: £ nil).
During the year no Trustees received any benefit in kind (2022: £ nil).
During the year no Trustees were reimbursed in the year (2022: nil).

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

10. Tangible fixed assets

	Office equipment £
Cost or valuation	
At 1 April 2022	74,333
Additions	18,997
At 31 March 2023	93,330
Depreciation	
At 1 April 2022	56,749
Charge for the year	12,569
At 31 March 2023	69,318
Net book value	
At 31 March 2023	24,012
At 31 March 2022	17,584

11. Debtors

	2023 £	2022 £
Due within one year		
Trade debtors	666	2,678
Prepayments and accrued income	32,010	28,940
	32,676	31,618

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

12. Creditors: Amounts falling due within one year

	2023 £	2022 £
Trade creditors	2,484	3,049
Other taxation and social security	14,363	16,152
Other creditors	3,968	5,921
Accruals and deferred income	126,501	160,651
	147,316	185,773
	2023 £	2022 £
Deferred income at 1 April 2022	115,446	82,967
Resources deferred during the year	101,982	97,329
Amounts released from previous periods	(113,344)	(64,850)
	104,084	115,446

Deferred income for 2023 relates to grants and other income received in respect of future periods.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

13. Statement of funds

Statement of funds - current year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
Unrestricted funds					
Designated funds					
Designated Funds - all funds	-	-	-	50,000	50,000
General funds					
General Purpose Fund	338,102	475,498	(480,615)	(52,586)	280,399
Total Unrestricted funds	338,102	475,498	(480,615)	(2,586)	330,399
Restricted funds					
Pension Wise	-	369,196	(369,192)	(4)	-
OPCC	-	24,000	(30,128)	6,128	-
MoD Domestic Abuse Funding	6,487	-	(6,483)	(3)	1
Help to claim	-	-	-	-	-
Armed Forces Covenant	(1,146)	29,250	(31,972)	-	(3,868)
Kickstart	-	2,089	(3,348)	1,259	-
BEIS Capacity Building	-	-	-	-	-
BEIS Innovation Funding	-	-	-	-	-
Money Advice & Pension Service	-	-	-	-	-
Domestic Abuse & Sexual Violence (PCC)	-	-	1,121	(1,121)	-
Reaching People Together	-	(794)	2,291	(1,497)	-
Overcoming Barriers	-	23,800	(22,535)	(1,265)	-
Outreach Projects	-	2,364	(1,371)	(993)	-
Household Support Fund	-	1,500	(582)	(918)	-
Cost of Living Research	-	4,627	(5,627)	1,000	-
Armed Forces Covenant	-	8,333	(3,879)	-	4,454
	5,341	464,365	(471,705)	2,586	587
Total of funds	343,443	939,863	(952,320)	-	330,986

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

13. Statement of funds (continued)

The General Purposes Fund represents free funds of the Charity which are not designated for a particular purpose other than to meet the obligations set down in the reserves policy included in the Trustees' Annual Report.

Pension Wise Fund has been received to provide Pensions Guidance within the area designated to be covered by the Charity.

OPCC Fund has been received as part of project to prevent scams and raise awareness of Hate Crime.

MoD Domestic Abuse Fund has been received as part of continuation of a project to provide a Nepali Speaking Domestic Abuse worker.

Help to Claim Fund has been received as part of a national Department for Work and Pensions contract to support claims to Universal Credit to the point where the benefit is in payment.

Armed Forces Covenant Fund has been received to provide Domestic Abuse support and awareness. The shortfall on this fund is covered by the MoD Domestic Abuse Fund.

BEIS Capacity Building Fund has been received to increase capacity to meet additional service delivery needs as a result of Covid-19.

BEIS Innovation Fund has been received to find new ways to reach vulnerable clients disadvantaged by Covid-19 impact.

Money Advice & Pension Service Fund has been received increasing capacity for Money Advice through training additional staff.

The Domestic Abuse & Sexual violence (PCC) fund will reach out to vulnerable persons not currently accessing services, through extending our service to include an out of hours, own language and social media offer.

The Trustees have set aside an amount of £50,000 towards the new Deputy Chief Officer / Business Development role which commenced in March 2023.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

13. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Unrestricted funds					
Designated funds					
Designated Funds - all funds	-	-	-	-	-
General funds					
General Purpose Fund	352,199	475,157	(476,963)	(12,291)	338,102
Total Unrestricted funds	352,199	475,157	(476,963)	(12,291)	338,102
Restricted funds					
Pension Wise	-	365,066	(365,539)	473	-
OPCC	2,837	32,000	(40,065)	5,228	-
MoD Domestic Abuse Funding	16,745	-	(10,258)	-	6,487
Help to claim	-	41,265	(41,310)	45	-
Armed Forces Covenant	(1,091)	29,250	(29,305)	-	(1,146)
Kickstart	-	35,925	(35,925)	-	-
BEIS Capacity Building	380	17,000	(16,977)	(403)	-
BEIS Innovation Funding	(2,924)	8,333	(8,334)	2,925	-
Money Advice & Pension Service	324	35,760	(40,107)	4,023	-
Domestic Abuse & Sexual Violence (PCC)	-	-	-	-	-
Reaching People Together	-	45,000	(45,000)	-	-
Overcoming Barriers	-	-	-	-	-
Outreach Projects	-	-	-	-	-
Household Support Fund	-	-	-	-	-
Cost of Living Research	-	-	-	-	-
Armed Forces Covenant	-	-	-	-	-
	16,271	609,599	(632,820)	12,291	5,341
Total of funds	368,470	1,084,756	(1,109,783)	-	343,443

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	24,012	-	24,012
Current assets	453,703	587	454,290
Creditors due within one year	(147,316)	-	(147,316)
Total	330,399	587	330,986

Analysis of net assets between funds - prior year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	17,584	-	17,584
Current assets	474,382	37,250	511,632
Creditors due within one year	(153,864)	(31,909)	(185,773)
Total	338,102	5,341	343,443

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

	2023 £	2022 £
Net expenditure for the year (as per Statement of Financial Activities)	(12,457)	(25,027)
Adjustments for:		
Depreciation charges	12,569	12,383
Increase in debtors	(1,058)	(1,320)
Decrease in creditors	(38,623)	60,204
Net cash provided by/(used in) operating activities	(39,569)	46,240

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

16. Analysis of cash and cash equivalents

	2023 £	2022 £
Cash in hand	421,614	480,014
Total cash and cash equivalents	421,614	480,014

17. Analysis of changes in net debt

	At 1 April 2022 £	Cash flows £	At 31 March 2023 £
Cash at bank and in hand	480,014	(58,400)	421,614
	480,014	(58,400)	421,614

18. Grants in kind

During the year the Charity received a grant in kind for the rent on two sites, Farnborough and Aldershot, from Rushmoor Borough Council; the Charity received 90% relief £52,902 (2022: £52,902) income against the rent expenditure of £58,780 (2022: £58,780).

19. Taxation

Rushmoor Citizens Advice Bureaux has charitable status and is exempt from tax on its income and gains to the extent they are applied to its charitable objects.

20. Related party transactions

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 March 2023.

21. Post balance sheet events

Due to the availability of funding the charity has recognised the need to consider the structure around costs and as such subsequent to the year end staff were notified of these proposals and potential redundancies.

Accounts

Company registration number: 04354628
Charity number: 1090669

TRUSTEES' REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2022

RUSHMOOR CITIZENS
ADVICE BUREAUX
(A company limited by
guarantee)

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

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RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS

FOR THE YEAR ENDED 31 MARCH 2022

Trustees

Andrew Levey, Chair
Kay Goodchild, Treasurer
Gerald Baker
Joseph Bennett
Rev Malcolm Cummins (resigned 20 June 2022)
Gary Ghale (appointed 17 May 2021)
Jason Halliday
Chelsea Knight
Calum Stewart
Gaynor Austin (appointed 20 September 2021)

Company registered number 04354628

Charity registered number 1090669

Registered office

Civic Offices
Farnborough Road
Farnborough
Hampshire
GU14 7JQ

Chief executive officer A F Hughes

Independent auditors

Menzies LLP
Chartered Accountants
Centrum House
36 Station Road
Egham
Surrey
TW20 9LF

Bankers

Royal Bank of Scotland
Farnborough
Hampshire
GU14 7NR

Scottish Widows
Edinburgh
EH3 8YJ

Website citizensadvicrushmoor.org.uk

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2022

STRUCTURE, GOVERNANCE & MANAGEMENT

Governing Document

The Charity was formed as a company limited by guarantee on 17th January 2002 (Company number 4354628). The full name of the charity is Rushmoor Citizens Advice Bureaux and was re-registered with the Charity Commission in 2002, when incorporating as a company (Charity number 1090669). It is governed by its Memorandum and Articles of Association.

Trustees

The Charity is governed by a Trustee board. Trustees who have held office during the year are listed above. The Articles of Association provide for a minimum of four and a maximum of twenty-three Trustees. Board meetings are held eight times a year with additional quarterly meetings for the committees listed below. Trustees are elected to the board for a three-year period and are appointed at an Annual General Meeting.

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

A new Chair and Treasurer, along with five other new Trustees were appointed in 2020/21, with some further change during 2021/2022 (see page1). New members bring a wealth of skills and experience. Following the churn of Trustees seen over the last two years, this financial year has seen a more stable Trustee board. Since the end of the financial year one Trustee has resigned and will be replaced. A decision has been taken to increase the number of Trustees to 12 in total, to introduce new skills, and share Trustee responsibilities more widely; recruitment was completed in September 2022.

Whilst there has been less churn than in previous years, some Trustees are still developing their governance learning and experience. Notwithstanding this, confirmation that the board has had an effective year is evidenced from a survey of board effectiveness based on the Charity Governance Code. The results of an internal review against Citizens Advice quality standards also evidenced strong governance effectiveness - no external assessment was required in 2022 given the 'excellent' rating achieved last year.

The successful allocation of "lead roles" to individual Trustees has continued to provide effective direction and oversight, enabling engagement and successful links between governance and operational roles. Decisions made by the Trustee board are recorded in the minutes of board meetings, indicating discussions held and whether those decisions were unanimous, or subject to a vote. Decisions are made against the background of the agreed strategy outlined in the Business and Development Plan, which is reviewed by the board on a quarterly basis.

The Board continues to update its skills audit to support its development of Trustee knowledge and skills. New Trustees receive full induction and undertake mandatory (FCA, Data Protection, EDI and Safeguarding) training, as well as discretionary learning. Trustees are encouraged to attend external training events where these will enhance their effectiveness in their role. They are fully briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the board and committee decision-making processes, the business plan and recent financial performance of the charity.

The Board has appropriate policies and procedures in place to comply with its mandatory and organisational equity, diversity and inclusion commitments – a continuing area of focus. Ensuring that board meetings are inclusive and engaging continues to be a priority.

Organisation Structure and Management

Rushmoor Citizens Advice Bureaux is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Board to fulfil its charitable objects and comply with the national membership requirements.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

The Chief Officer of the organisation has been appointed by the Trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who work to deliver the services offered by the charity. The Chief Officer is highly capable and experienced and provides strong leadership to the team. Key role succession planning is a current area of focus, linked to development of our future service model.

The Senior Management Team meet to review progress against targets and the Charity's financial position, and progress matters referred to them by the Trustee board. Reports and recommendations are then taken to the full board for approval, and their implementation is organised by the Chief Officer and the staff team. There are regular staff, volunteer and senior management team meetings which ensure that progress is being made against targets. There is an Annual General Meeting, which involves the staff team, Trustee board, members, and other stakeholders.

During 2021/22 the Trustees have engaged with our Change Management Team to review our service model, and create a resilient structure for the future. Changes to respond appropriately to Covid-19 requirements have involved Trustees in a consistent and demanding review process to ensure health and safety, as well as compliance and continued service delivery. The Change Management Team is a joint forum of senior management and Trustees, linking to other national and peer support forums as well as ad hoc meetings as required. The capacity and skills of the management team are kept under regular review. The Finance Manager has enabled improvements to financial controls and reporting, engaging consistently with the Treasurer and Audit and Risk Committee to support strategic decision making.

Work to ensure a resilient and effective supervisor team post pandemic is continuing, recognising its critical role in providing guidance and line management to volunteers, to ensure consistent quality and service delivery.

The expert and quality services delivered by our team of fully trained paid and volunteer staff is absolutely vital, through a period of extreme challenge and complexity, not least in meeting the exceptional demand created by the well documented cost of living crisis. Recognition of the need to focus on our more vulnerable clients is reflected in our Equality Impact Assessment and related actions.

Our Trustees have a strategic aim to "make Rushmoor Citizens Advice Bureaux a great place to work and volunteer". We recognise the importance of getting the right support to staff who are regularly dealing with crisis situations for people. To support our staff wellbeing, we have prioritised training for staff in mental health and suicide awareness this year, reflecting service demands.

We work to ensure flexibility and progression for volunteers, and we are proud of the strong mix of age, background and ethnicity in our team, with an inclusive approach to ensure equality and diversity across our paid and volunteer workforce. Younger volunteers benefit directly from their experience, gaining skills and confidence to move on to paid work or further education and training.

The ability of all team members, staff, and volunteers, to work remotely during the pandemic has demonstrated their adaptability, agility, and flexibility. These are strengths that will support resilience, and ensure we are able to continue to deliver services successfully to meet client needs. We have recognised the importance of in office working to support our volunteers, particularly those in training, as well as developing our experienced staff, and ensuring the quality of service is maintained.

Pay and Remuneration of key management personnel

The Trustees consider that the Board of Trustees and the senior management team comprise the key management personnel of the charity. The charity's senior management team are all paid in accordance with a published Remuneration Policy and scale of grades reflecting levels of responsibility. Any increases to these grades are approved by the Trustee board. The Chief Officer's salary is reviewed and approved by the Trustee board separately but in line with the policy set out above.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Governance

The Trustees have followed the Citizens Advice Code of Conduct and are fully aware of their legal and regulatory governance responsibilities. All reporting requirements to the Charity Commission and Companies House have been met and Trustees, as mentioned above, have undertaken mandatory FCA and Data Protection training.

The board pays particular attention to the key Trustee responsibilities outlined by the Charity Commission:

- Ensure your charity is carrying out its purposes for the public benefit
- Comply with your charity's governing document and the law
- Act in your charity's best interests
- Ensure your charity is accountable
- Manage your charity's resources responsibly
- Act with reasonable care and skill

Reviews of Board effectiveness have been undertaken, based on the Charity Governance Code to identify areas of strength and those where further development is needed. The Board adopts a continuous improvement approach to its own performance and will be identifying any priorities for further action during the coming year.

Trustees take responsibility for quarterly reviews of designated areas of the business plan and risk register, recommending and instigating action to mitigate risks, linking with key staff to review plan delivery and reporting progress to Board meetings.

In addition to the 'lead role' structure where Trustees take responsibility for key areas of the service's activities, providing direction and oversight, the Board operates three formal Committees. An Executive Committee comprising the Chair, Vice-Chair, Treasurer, Health Safety and Wellbeing Committee Chair and Chief Officer, meets at least annually to review staff pay awards, in the context of an annually reviewed Remuneration Policy.

An Audit and Risk Committee maintains oversight of governance, compliance, financial audit, and risk management. A Health, Safety and Wellbeing Committee oversees our Health and Safety obligations, together with Business Continuity planning, business resilience and staff and volunteer wellbeing.

All committees have appropriate terms of reference and report to the full Board.

OBJECTIVES AND ACTIVITIES

Aims and Objectives

The charity's purposes, as set out in the objects contained in the Company's Memorandum and Articles of Association, are to promote any charitable purpose for the benefit of the whole community of Rushmoor and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

As part of the national Citizens Advice network, Rushmoor Citizens Advice Bureaux aims to:

- Give people the knowledge and confidence they need to find their way forward – whoever they are and whatever their problem
- Improve the policies and practices that affect people's lives

The charity values diversity, promotes equality and challenges discrimination; it puts clients at the heart of all its activities.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcome, together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that our aims, objectives and activities are in line with our stated purpose.

RUSHMOOR CITIZENS ADVICE BUREAUX

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Our 2022-23 planned outcomes are:

- *Advice*
We will improve people's experience of our service by meeting more demand and making sure that people can access us in ways that suit them, without compromising our commitment to the most vulnerable members of our community.
- *Advocacy*
We will become an even stronger voice on issues that matter most by enhancing our research and campaigns activity, engaging more with our community and our stakeholders, and communicating more widely to increase our profile.
- *Sustainability*
We will improve the sustainability of services for our clients by developing our capability to diversify and increase our funding, collaborating with our partners and other local Citizens Advice teams.
- *People and Culture*
We will deliver a service with equity, diversity and inclusion at its heart by engaging and developing our people.

How our activities deliver public benefit

All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of Trustees has had due regard to the Charity Commission guidance on public benefit and has complied with the duty in section 4 of the Charities Act 2011.

Rushmoor Citizens Advice Bureaux operates from two main centres in Aldershot and Farnborough. Our core service is to provide free, independent, impartial and confidential advice to our clients. Advice is delivered by phone, on-line and email and, Covid-19 restrictions permitting, face to face at a number of locations. Ranging from brief one-off interventions, to in-depth casework, the service is tailored to meet individual needs.

Having been present in the area since 1940, Citizens Advice Rushmoor is a constant presence in the face of change, giving us unique insight into the challenges our community is facing today – and having the flexibility to stay ahead and remain relevant in the light of future change.

We work in partnership with our local authority and key agencies to make sure we meet local needs. We recognise the significant diversity of our local population, and work together to address known areas of deprivation.

We also undertake research and campaigns activity to identify and report on issues that impact people, with a view to influencing local and national decision makers to improve policy and legislation. With the right evidence, we can show big organisations – from companies right up to government – how they can improve things for everyone. We do this through our shared national systems as well as undertaking local research and partnership work.

We provide support for clients with mental illness through our core service, at mental health settings, in the community and in partnership with NHS teams, local services and charities.

Until 31/3/2022 we provided a "Help to Claim" service to support clients make successful claims to Universal Credit. This service was recommissioned for 2022/23 to a more centralised, remote model. We are one of 16 local Citizens Advice offices to deliver the national Pension Wise service, giving expert guidance to help people understand their pension options. During the pandemic this important service has been delivered by phone, with plans to recommence in person delivery in selected locations in Hampshire, Surrey and West Sussex.

In addition, we work directly and with local partners to deliver a range of projects to support different sections of the community, including vulnerable clients and, specifically, our significant Nepali community, where we deliver own language services, in particular through a specialist Domestic Abuse project; as well as wider outreach work with the community.

RUSHMOOR CITIZENS ADVICE BUREAUX

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Future Plans

The service constantly reviews its plans and activities in light of national and local pressures and challenges.

During 2021/22, Rushmoor Citizens Advice Bureaux reviewed and updated its three-year business and development plan. The review included consultation with operational staff and volunteers, as well as detailed consideration by board members and full board approval. A focus is on learning from the pandemic and reaching the people who need our service the most.

The plan provides the context and direction for Citizens Advice Rushmoor. It is rooted in a wealth of local knowledge, data and consultations, with consistent input from Trustees and operational staff across the organisation.

The plan also draws upon the national Citizens Advice strategy, using up to date research and data insights to provide context. Its overarching aim is to ensure the service is accessible and relevant for everyone who needs it.

Our clients and our community are at the heart of all we do. Our evidence of the impact of austerity on vulnerable local people, along with increasing demand, gives urgency to finding new ways to meet client needs and highlights the importance of maintaining our resilience as an organisation, both for our clients, and for our ability to address future challenges and opportunities.

Technological developments, particularly those implemented in response to the pandemic, provide opportunities to deliver services in new ways, recognising the diverse range of needs for advice, support and information to reach more people.

Key aspects of our future planning will include:

Advice

Further developing our internal and external partnerships to deliver client services

Enhancing existing services and identifying new opportunities to support clients

Expanding our work on marginalised clients, health inequalities and mental health support

Increasing our ability to meet demand

Advocacy

Widening our community engagement activity

Using our research and campaigns capability to better influence local decision makers

Continuing to raise the profile of the service through external communication and social media

Sustainability

Embracing national and locally-driven change to operating models to ensure service sustainability

Being open to collaboration and merger opportunities that will benefit our clients and the organisation

Further diversifying and increasing income, and identifying efficiency savings that will drive financial sustainability

Optimising technology developments for the benefit of clients and our workforce

People and Culture

Embedding equity, diversity and inclusion principles

Adapting our organisational structure, contracts and working patterns, and developing the knowledge and skills of our people to ensure we continue to meet client needs

Widening our volunteer base and developing training capability

Working with local and national Citizens Advice teams to optimise career development opportunities for staff who want that.

Operational Environment

The Covid-19 pandemic has caused significant changes to ways of working with a move to remote working, supported by digital and video technology. This change was achieved quickly and seamlessly and does great credit to all concerned.

The speed and effectiveness of the change has ensured continuity of service and demonstrated significant capabilities in the team – not least engaging with and supporting wellbeing of remote workers.

RUSHMOOR CITIZENS ADVICE BUREAUX

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

The opportunity to sustain these new and very effective ways of working will be a future focus, linking to the Citizens Advice multi-channel strategy using phone, chat, email and video to increase access. "In person" appointments for clients unable to get the help needed by phone or digital services, will continue to be achieved in a Covid-secure environment, aligned to government guidance.

Demand for the service has remained steady throughout the pandemic and it is expected to increase significantly as government support is reduced; with increasing numbers of people needing help with debt, employment, redundancy and benefit issues. The cost-of-living crisis is causing significant increases in demand, with more clients presenting with complex needs. Meeting this demand is a key operational challenge with evidence of a perfect storm of rising demand at the same time as reducing resources – financial and people.

There have been and are concerns about access to advice for some of our more vulnerable clients, including members of the Nepali community and a number of projects have been established to ensure we continue to meet the needs of people facing barriers to advice.

There is no doubt that the overall operating environment for Citizens Advice is the most challenging that has been seen for a long while. Trustees are focusing their attention on the future strategy and sustainability of the service, and how they can work with the operational team to offer the best service levels possible.

Risk and internal controls

Trustees are responsible for the effective management of risk and for making sure that internal controls are in place and operating as designed.

The Trustee Board has adopted a risk management strategy. Risk owners regularly review risks to assess the likelihood, impact and relevance of risks, the plans for managing them and adequacy of those plans.

We operate a robust system of internal financial controls which is compliant with charity commission guidance and good practice. Trustees agree annual budgets and review quarterly financial reports.

The Trustees identified the following as the key risks and uncertainties likely to affect medium and long-term service delivery and financial performance or position:

- **Funding** - securing long term funding to maintain and expand our service will remain a challenge for the next few years and is critical in terms of our sustainability and, ultimately, long term survival. Reliance on core funding from Rushmoor Borough Council, who have confirmed a 10% reduction in its general grant for the forthcoming year, and national contracts mean that this funding remains a risk. The Trustee Board has developed a funding policy to investigate broadening our approach to income generation and building our unrestricted income.
- **People** - attracting, engaging and retaining talent as well as maintaining and increasing our volunteer base are critical to the continued delivery of our service. Our People Plan includes key activities around recruitment and retention of paid staff, including engagement activities, training and development, and annual reviews of remuneration and terms and conditions. The service operates a continuous programme of recruitment of volunteers, which is flexible and responsive to new volunteering roles and remote working opportunities. Recent Trustee recruitment activity has successfully focussed on attracting new Trustees with experience in business development and fundraising, the health and social care sector and human resources and people leadership to provide Citizens Advice with additional knowledge and skills to address these key risks.

ACHIEVEMENTS AND PERFORMANCE

a. Review of Activities and Achievements

During 2021/22, Citizens Advice Rushmoor helped 11,236 people with 32,100 issues, through 27,820 activities in 10,826 cases. From money and pension savings guidance to scams and domestic abuse, we continued through the pandemic and recovery to deliver essential services.

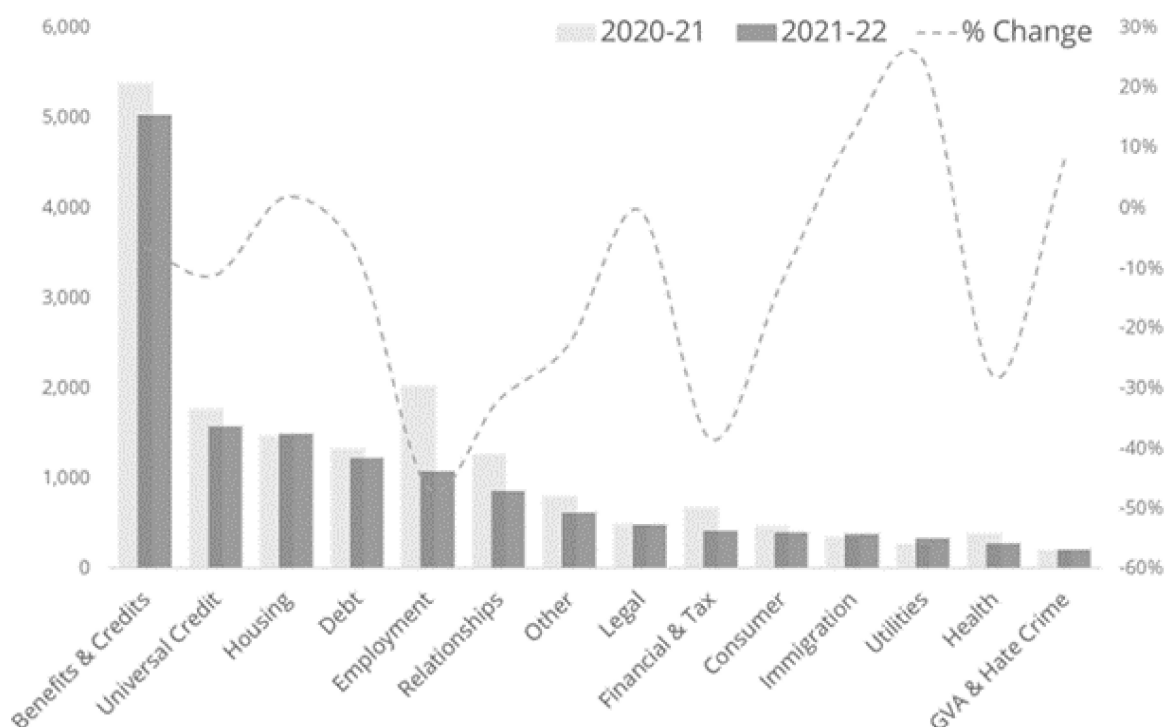
RUSHMOOR CITIZENS ADVICE BUREAUX

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

The chart below shows the distribution of advice issues across the different categories of the work we do, excluding the 17,777 Financial issue codes recorded by the Pension Wise service.



Overall, numbers of advice issues presented for 2021/2022 have remained steady throughout a year which has seen continuing and significant challenge – not only from the pandemic itself, but also from demographic changes affecting staffing and volunteering; and the continuing legislative and policy initiatives impacting on advice giving. Recommissioning of funded services has also had an impact on capacity. A focus on reinstating face to face services for those who need it progressed during 2021/22. Debt advice has dropped in part because of the challenges of delivering it remotely – as well as the impact of government moratoriums. The longer-term impact of Covid continues to play out, as new government initiatives emerge requiring in depth advice for clients experiencing severe hardship.

Continuing remote delivery of our Pension Wise service remains successful, with plans for reintroduction of face-to-face work progressing. With people considering options for retirement or new strategies for dealing with cost of living challenges, the service offers much needed expertise to guide those with personal pension pots to reach the right decisions.

Our “Overcoming Barriers” work in 2021/22 helped to ensure good levels of engagement with other agencies, to ensure reach and accessibility for some of our most vulnerable communities, working in partnership to roll out new initiatives. This work has been significantly enhanced by our “Reaching People Together” project targeting BAME communities, and particularly the local Nepali community. Delivering a new “Advice First Aid” training for community members, the project has helped to empower and support local community groups to help each other, as well as recognise when to refer to our service where needed.

A greater focus than ever on responding by phone, including the opening up of a new local “welcome” number, has been an important strand, as this is now recognised as the primary route for people to reach us. Combined with improved tools on our website, enabling local partners to make referrals, as well as residents to self-refer, we continue to maximise opportunities for getting the right support and advice to people, matching them with the level of service and help required for the problem they face.

RUSHMOOR CITIZENS ADVICE BUREAUX

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

During 2021/22 we were successful in securing further funding from the CCG to expand our mental health services in our Heathlands team, which includes delivery for inpatients at the Farnham Road psychiatric hospital. Additional support for people in the community with less acute mental health challenges is funded by the local Broadhurst Trust, enabling more community-based partnership working and referrals. Our partnership with The Brain Tumour Charity continues to be in high demand, with plans for expansion under discussion.

Our acclaimed Domestic Abuse project, working with the Nepali community was significantly enhanced with new funding from Hampshire's Police and Crime Commissioner during 2021/22 enabling support for complex cases, as well as extending the online presence and awareness raising work for the community. This has been especially important during the pandemic.

Our Community, Research and Campaigns work has continued to enable significant work to take place, focusing on important areas such as hate crime and scams awareness.

Despite a funding cut of 10% from Rushmoor Borough Council for the coming year, our working relationship continues to be very positive, with opportunities to share initiatives which will benefit the wider community. This includes work on health inequalities and focusing on local areas of higher need.

As part of the national Citizens Advice Performance and Quality Framework, we benefit from the wider infrastructure and support offered by the national network, as well as ensuring we meet the required quality standards which sets the service apart from others. Whilst requiring significant work to meet those standards, we recognise it as a core, organisational strength, which enables us to continue to meet community needs through a time of unprecedented challenge.

b. Value of Advice and Volunteering

Our volunteering numbers have fluctuated during 2021/22, making it difficult to reach an accurate figure overall. On average, our volunteers give over **300 hours every week** to supporting our local community, making the estimated value of volunteering at Rushmoor Citizens Advice Bureaux alone during 2021/22 over **£270,000** for the year.

Wider benefits to the community from volunteering include improved wellbeing, reduced isolation, improved community engagement, and the significant gains in skills and confidence achieved through our recognised training programme.

Separate to our volunteering value, our financial modelling [based on Treasury approved and national Citizens Advice models] calculates the public value of our work at Citizens Advice Rushmoor at over **£37 million**, broken down below.

Direct and Indirect Value of Advice 2021/22	
Benefits: an average of £6,842 per client, in addition to 189 one-off awards totalling £404,211.	£5,008,972
Debt: 460 clients with debt issues 76% of which were resolved – average of £13,045 debts written off per client, with a further 55 clients having £115,915 of payments rescheduled	£984,377
Housing: savings to our local authority purely by preventing homelessness. In addition, £333,186 of savings to housing providers and £13,566 to the courts system.	£144,502
Fiscal savings to Government and non-governmental agencies	£2,561,167
Public value of the benefit of our advice to society as a whole	£27,898,288
Client outcomes including the benefit and debt outcomes above	£7,005,351
Total of Fiscal Savings, Public Value and Client Outcomes:	£37,464,746

These figures are not included in the financial statements.

FINANCIAL REVIEW

a. Results

Income in the year amounted to £1,084,756 with expenditure of £1,109,783.

The results for the year and the charity's financial position at the end of the year are shown in the attached financial statements. The financial statements have been prepared in accordance with the Companies Act 2006 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP); and comply with the charity's Memorandum and Articles of Association.

RUSHMOOR CITIZENS ADVICE BUREAUX

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

b. Principal Funding Source

Rushmoor Borough Council are our principal funder and in addition to the direct financial grant and rent detailed in the financial statements, they also provide much appreciated help in kind, in the form of car parking concessions, meeting rooms and other informal support for services.

In the context of the volatile, complex, and uncertain operating environment the Board continues to recognise the importance of maintaining diverse funding and ensuring a flexible response to opportunities and challenges.

c. Going Concern

The financial statements as of 31 March 2022 were prepared on a going concern basis. In performing the going concern assessment, the Trustees have considered the coronavirus and its impact on Rushmoor Citizens Advice Bureaux's ability to continue to deliver service to its clients; the increase in client demand for services; the capacity of staff and volunteers to perform their roles; current and future funding sources; cash position; and available reserves.

Based on this assessment, the Trustees concluded and were satisfied that the charity has adequate resources to continue in operational existence for the foreseeable future and that Rushmoor Citizens Advice Bureaux remains a going concern.

For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

d. Impact of Covid-19

The Board is pleased to confirm that during the financial year 2021/2022 there has been no detrimental financial impact due to Covid-19 and, apart from the Rushmoor Borough Council funding, see below, overall funding has been broadly maintained at 2020/2021 levels. We have also increased our funding for the Nepali Services and our Mental Health Projects during 2021/2022 and taken up the Government's Kickstart scheme. We hold regular conversations with our main funder Rushmoor Borough Council who have applied a 10% reduction in our funding for 2022/23.

e. Investment Policy and Performance

Regular reviews of investment of reserves are undertaken by our Treasurer and Finance Manager, to ensure the most favourable return for the charity. Reserves and running costs are split between Scottish Widows and Royal Bank of Scotland.

f. Reserves Policy

The Trustees recognise the need to maintain reserves to ensure Rushmoor Citizens Advice Bureaux meets its statutory and contractual obligations, following Charity Commission guidance and best practice. The Reserves Policy is reviewed annually and updated in a report to Trustee Board meetings. Trustees aim to actively manage reserves, recognising the changing operating environment.

The Reserves Policy recognises the need to hold financial reserves to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. This includes recognition of areas such as staff redundancies; sickness cover; uninsured losses and late payment by funders. The policy defines a minimum level for restricted and unrestricted reserves. Designated reserves are allocated through periodic review of requirements.

Reserves as of 31 March 2022 total £343,443 being £338,102 unrestricted reserves and £5,341 restricted reserves. The Board considers that free reserves (defined as unrestricted reserves less tangible fixed assets) should be maintained at a minimum amount equivalent to three months of the current year's expenditure, and our results easily meet that policy, allowing us to use some of the free reserves during 2021/2022 to invest in the charity. The Board considers that the current level is adequate to support current and anticipated levels of activity, to enable it to respond to opportunities and to provide for emergencies.

RUSHMOOR CITIZENS ADVICE BUREAUX

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

MEMBERS' LIABILITY

The Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up.

AUDITOR

Menzies LLP were appointed in November 2021 to fill a casual vacancy and have been appointed as auditor for the ensuing period in accordance with section 485 of the Companies Act 2006.

SMALL COMPANY PROVISIONS

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

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees are responsible for preparing the Trustees' report and the financial statements. Company law requires the Trustees to prepare statements for each financial year, to give a true and fair view of the state of affairs of the charitable company – as well as the incoming resources and application of resources - including the income and expenditure, of the charity for that period.

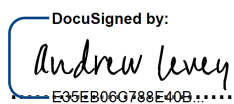
Trustees must:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the charities' statement of recommended practice (SORP);
- make reasonable and prudent judgments and estimates;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for ensuring proper accounting records are kept. The records must disclose with reasonable accuracy, at any time, the financial position of the charitable company and the Trustees must make sure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website.

Trustees must safeguard the assets of the charitable company and take reasonable steps to prevent and detect 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 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.

Approved by order of the members of the board of Trustees and signed on their behalf by:

DocuSigned by:

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Mr Andrew Levey, Chair

Date: 31-Oct-2022

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

MENZIES
BRIGHTER THINKING

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX

Opinion

We have audited the financial statements of Rushmoor Citizens Advice Bureaux (the 'charity') for the year ended 31 March 2022 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the 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 Auditors' 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 United Kingdom, including the Financial Reporting Council'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 Annual report other than the financial statements and our Auditors' report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, 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.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX (CONTINUED)

Opinion on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, 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.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX (CONTINUED)

Auditors' 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 Auditors' 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:

- The charitable company is subject to laws and regulations that directly affect the financial statements including financial reporting legislation. We determined that the following laws and regulations were most significant including FRS 102, Charities SORP, Companies Act 2006, Charities Act 2011 and compliance with the National Citizens Advice Bureaux policies. We assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statement items.
- We understood how the charitable company is complying with those legal and regulatory frameworks by, making inquiries to management, those responsible for legal and compliance procedures and the company secretary. We corroborated our inquiries through our review of board minutes.
- The engagement partner assessed whether the engagement team collectively had the appropriate competence and capabilities to identify or recognize non-compliance with laws and regulations. The assessment did not identify any issues in this area.
- We assessed the susceptibility of the charitable company's financial statements to material misstatement, including how fraud might occur. We considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud in the following areas; management override of controls to manipulate results, or to cause the charitable company to enter into transactions not in its best interests.

Audit procedures performed by the engagement team included:

- Identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud;
- Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process;
- Challenging assumptions and judgments made by management in its significant accounting estimates; and
- Identifying and testing journal entries, in particular any journal entries posted with unusual account combinations.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. 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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX (CONTINUED)

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 Auditors' 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 its members, as a body, for our audit work, for this report, or for the opinions we have formed.

DocuSigned by:

634F24DE92A4471...
Janice Matthews FCA (Senior statutory auditor)
for and on behalf of
Menzies LLP
Chartered Accountants
Statutory Auditor
Centrum House
36 Station Road
Egham
Surrey
TW20 9LF
Date: 31-Oct-2022

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from:					
Grants	3	474,821	609,599	1,084,420	977,068
Investments	4	336	-	336	370
Total income		475,157	609,599	1,084,756	977,438
Expenditure on:					
Charitable activities	5,6	476,963	632,820	1,109,783	949,644
Total expenditure		476,963	632,820	1,109,783	949,644
Net (expenditure)/income		(1,806)	(23,221)	(25,027)	27,794
Transfers between funds	13	(12,291)	12,291	-	-
Net movement in funds		(14,097)	(10,930)	(25,027)	27,794
Reconciliation of funds:					
Total funds brought forward		352,199	16,271	368,470	340,676
Net movement in funds		(14,097)	(10,930)	(25,027)	27,794
Total funds carried forward		338,102	5,341	343,443	368,470

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

The notes on pages 19 to 33 form part of these financial statements.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)
REGISTERED NUMBER: 04354628

BALANCE SHEET AS AT 31 MARCH 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	10	17,584	20,339
		<u>17,584</u>	<u>20,339</u>
Current assets			
Debtors	11	31,618	30,298
Cash at bank and in hand		480,014	443,402
		<u>511,632</u>	<u>473,700</u>
Creditors: amounts falling due within one year	12	(185,773)	(125,569)
Net current assets		<u>325,859</u>	<u>348,131</u>
Total assets less current liabilities		<u>343,443</u>	<u>368,470</u>
Total net assets		<u><u>343,443</u></u>	<u><u>368,470</u></u>
Charity funds			
Restricted funds	13	5,341	16,271
Unrestricted funds	13	338,102	352,199
Total funds		<u><u>343,443</u></u>	<u><u>368,470</u></u>

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

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

The financial statements were approved and authorised for issue by the Trustees on and signed on their behalf by:

DocuSigned by:

31-Oct-2022
E35EB06C788F40B...
Mr Andrew Levey
Chair

DocuSigned by:

31-Oct-2022
61921256099824D5...
Mrs Kay Goodchild
Treasurer

The notes on pages 19 to 33 form part of these financial statements.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2022

	2022 £	2021 £
Cash flows from operating activities		
Net cash used in operating activities	46,240	138,119
Cash flows from investing activities		
Purchase of tangible fixed assets	(9,628)	(17,058)
Net cash used in investing activities	(9,628)	(17,058)
Cash flows from financing activities		
Net cash provided by financing activities	-	-
Change in cash and cash equivalents in the year	36,612	121,061
Cash and cash equivalents at the beginning of the year	443,402	322,341
Cash and cash equivalents at the end of the year	480,014	443,402

The notes on pages 19 to 33 form part of these financial statements

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. General information

Rushmoor Citizens Advice Bureaux is a charitable company limited by guarantee incorporated in England and Wales. The address of the registered office is disclosed on the company information page.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (2nd Edition, effective January 2019), "Charities SORP" and Companies Act 2006.

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

2.2 Company status

The Charity is a company limited by guarantee. 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.

2.3 Going concern

The Trustees believe that the charity has sufficient resources to continue its operations from at least twelve months from the date of approval of these financial statements. The accounts are accordingly prepared on the Going Concern basis.

2.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the balance sheet. Where income is received in advance of meeting any performance related conditions there is not unconditional entitlement to the income and its recognition is deferred and included in creditors as deferred income until the performance-related conditions are met. Where entitlement occurs before income is received, the income is accrued.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and the economic benefit can be measured reliably.

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

2.5 Expenditure

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

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

2. Accounting policies (continued)

2.5 Expenditure (continued)

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Governance costs are those incurred in connection with the constitutional and statutory requirements of the charity.

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

2.6 Interest receivable

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

2.7 Tangible fixed assets and depreciation

Assets costing more than £500 are capitalised. Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of the asset, less their estimated residual value, over their expected useful lives on the following bases:

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, .

Depreciation is provided on the following basis:

Office and Computer equipment	-	33% per annum on cost
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2.8 Financial instruments

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

2.9 Pensions Costs

Contributions to the defined contribution scheme are charged to the Statement of Financial Activities as incurred.

2.10 Support Costs

Costs are allocated between direct and support costs in proportion to time spent by employees.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

2. Accounting policies (continued)

2.11 Fund accounting

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

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

Investment income, gains and losses are allocated to the appropriate fund.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

3. Income from donations and legacies

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Grants				
Rushmoor Borough Council (funding grant)	222,175	-	222,175	219,540
Rushmoor Borough Council (rent and rates)	52,902	-	52,902	52,902
Prospect Estate Big Local	-	-	-	6,138
Pension Wise	-	365,066	365,066	358,295
Frimley CCG	112,577	-	112,577	75,512
Broadhurst Trust	27,402	-	27,402	17,615
Joining Forces For Families	9,545	-	9,545	20,618
OPCC	-	32,000	32,000	35,667
Help to Claim	-	41,265	41,265	41,134
The Brain Tumour Charity	20,230	-	20,230	20,230
Miscellaneous funding	23,716	-	23,716	10,660
Armed Forces Covenant Fund	-	29,250	29,250	29,250
Kickstart	-	35,925	35,925	2,000
BEIS Capacity Building	-	17,000	17,000	19,859
BEIS Innovation Community	-	8,333	8,333	16,667
Big Lottery Community Fund	-	-	-	18,486
Money Advice and Pension Service	-	35,760	35,760	22,948
Reaching People Together	-	45,000	45,000	-
Energy Advice	-	-	-	3,000
HCC Communities First	5,625	-	5,625	3,800
	474,172	609,599	1,083,771	974,321
Donations	560	-	560	2,747
Grants	89	-	89	-
	474,821	609,599	1,084,420	977,068
<i>Total 2021</i>	434,762	542,306	977,068	

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

4. Investment income

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Bank interest receivable	336	336	370
<i>Total 2021</i>	370	370	

5. Analysis of expenditure by activities

	Activities undertaken directly 2022 £	Support costs 2022 £	Total funds 2022 £	Total funds 2021 £
Charitable activities	983,378	126,405	1,109,783	949,644
<i>Total 2021</i>	791,732	157,912	949,644	

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

5. Analysis of expenditure by activities (continued)

Analysis of direct costs

Allocation between direct and support costs is calculated based on the proportion of the time spent by employees allocated to direct and support costs. In 2022 the allocation between direct and support costs was 92.5/7.5 (2021: 87/13).

	Activities 2022 £	Total funds 2022 £	Total funds 2021 £
Staff costs	868,788	868,788	689,223
Rent, rates, light and heat	54,372	54,372	51,558
Insurance	4,259	4,259	3,847
Telephone	13,877	13,877	12,109
Printing, postage and stationery	3,213	3,213	3,777
Computer and equipment costs	4,085	4,085	3,340
Cleaning	-	-	72
Sundry	7,966	7,966	7,741
Training	5,149	5,149	3,852
Subscriptions and professional publications	9,337	9,337	7,327
Travel	877	877	393
Depreciation	11,455	11,455	7,798
Consultants costs	-	-	695
	983,378	983,378	791,732
<i>Total 2021</i>	<i>791,732</i>	<i>791,732</i>	

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

5. Analysis of expenditure by activities (continued)

Analysis of support costs

Allocation between direct and support costs is calculated based on the proportion of the time spent by employees allocated to direct and support costs. In 2022 the allocation between direct and support costs was 92.5/7.5 (2021: 87/13).

	Activities 2022 £	Total funds 2022 £	Total funds 2021 £
Staff costs	70,244	70,244	102,987
Rent, rates, light and heat	4,408	4,408	7,704
Insurance	345	345	575
Telephone	1,125	1,125	1,809
Printing, postage and stationery	434	434	564
Computer and equipment costs	329	329	499
Cleaning	-	-	11
Sundry	646	646	1,157
Training	418	418	576
Subscriptions and professional publications	757	757	1,094
Travel	71	71	59
Depreciation	929	929	1,165
Consultants costs	-	-	104
Governance costs	46,699	46,699	39,608
	126,405	126,405	157,912
<i>Total 2021</i>	<i>157,912</i>	<i>157,912</i>	

6. Governance costs

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Auditor's remuneration	6,180	6,180	5,394
Accountancy fees	1,494	1,494	1,206
Staff costs	39,025	39,025	33,008
	46,699	46,699	39,608

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

Allocated governance costs are calculated at 4% of total staff and travel costs (2021: 4%).

7. Auditors' remuneration

	2022 £	2021 £
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	6,180	5,394
Fees payable to the Charity's auditor in respect of: All non-audit services not included above	1,494	1,206

8. Staff costs

	2022 £	2021 £
Wages and salaries	884,500	749,152
Social security costs	64,387	52,607
Other pension costs	29,170	23,459
	978,057	825,218

The average number of persons employed by the Charity during the year was as follows:

	2022 No.	2021 No.
Employees	43	38

The average headcount expressed as full-time equivalents was:

	2022 No.	2021 No.
Employees	33	29

No employee received remuneration amounting to more than £60,000 in either year.

The remuneration and benefits received by key management personnel in the year totalled £107,142 (2021: £106,450) with employer's pension contributions of £4,773 (2021: £4,605).

9. Trustees' remuneration

During the year no Trustees received any remuneration (2021: £ nil).
During the year no Trustees received any benefit in kind (2021: £ nil).
During the year no Trustees were reimbursed in the year (2021: one Trustee was reimbursed £50 for trusteeship subscription).

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

10. Tangible fixed assets

	Office equipment £
Cost or valuation	
At 1 April 2021	148,804
Additions	9,628
Disposals	(84,099)
At 31 March 2022	<u>74,333</u>
Depreciation	
At 1 April 2021	128,465
Charge for the year	12,383
On disposals	(84,099)
At 31 March 2022	<u>56,749</u>
Net book value	
At 31 March 2022	<u><u>17,584</u></u>
At 31 March 2021	<u><u>20,339</u></u>

11. Debtors

	2022 £	2021 £
Due within one year		
Trade debtors	2,678	11,734
Other debtors	-	4,000
Prepayments and accrued income	28,940	14,564
	<u><u>31,618</u></u>	<u><u>30,298</u></u>

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

12. Creditors: Amounts falling due within one year

	2022 £	2021 £
Trade creditors	3,049	2,974
Other taxation and social security	16,152	16,618
Other creditors	5,921	3,199
Accruals and deferred income	160,651	102,778
	185,773	125,569
	2022 £	2021 £
Deferred income at 1 April 2021	82,967	5,667
Resources deferred during the year	97,329	82,967
Amounts released from previous periods	(64,850)	(5,667)
	115,446	82,967

Deferred income for 2022 relates to grants and other income received in respect of future periods.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

13. Statement of funds

Statement of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Unrestricted funds					
General Purpose Fund	352,199	475,157	(476,963)	(12,291)	338,102
Restricted funds					
Pension Wise	-	365,066	(365,539)	473	-
OPCC	2,837	32,000	(40,065)	5,228	-
MoD Domestic Abuse Funding	16,745	-	(10,258)	-	6,487
Help to claim	-	41,265	(41,310)	45	-
Armed Forces Covenant	(1,091)	29,250	(29,305)	-	(1,146)
Kickstart	-	35,925	(35,925)	-	-
BEIS Capacity Building	380	17,000	(16,977)	(403)	-
BEIS Innovation Funding	(2,924)	8,333	(8,334)	2,925	-
Money Advice & Pension Service	324	35,760	(40,107)	4,023	-
Reaching People Together	-	45,000	(45,000)	-	-
	16,271	609,599	(632,820)	12,291	5,341
Total of funds	368,470	1,084,756	(1,109,783)	-	343,443

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

13. Statement of funds (continued)

The General Purposes Fund represents free funds of the Charity which are not designated for a particular purpose other than to meet the obligations set down in the reserves policy included in the Trustees' Annual Report.

Pension Wise Fund has been received to provide Pensions Guidance within the area designated to be covered by the Charity.

OPCC Fund has been received as part of project to prevent scams and raise awareness of Hate Crime.

MoD Domestic Abuse Fund has been received as part of continuation of a project to provide a Nepali Speaking Domestic Abuse worker.

Help to Claim Fund has been received as part of a national Department for Work and Pensions contract to support claims to Universal Credit to the point where the benefit is in payment.

Armed Forces Covenant Fund has been received to provide Domestic Abuse support and awareness. The shortfall on this fund is covered by the MoD Domestic Abuse Fund.

BEIS Capacity Building Fund has been received to increase capacity to meet additional service delivery needs as a result of Covid-19.

BEIS Innovation Fund has been received to find new ways to reach vulnerable clients disadvantaged by Covid-19 impact.

Money Advice & Pension Service Fund has been received increasing capacity for Money Advice through training additional staff.

The Domestic Abuse & Sexual violence (PCC) fund will reach out to vulnerable persons not currently accessing services, through extending our service to include an out of hours, own language and social media offer.

RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

13. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2020 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2021 £</i>
Unrestricted funds					
General purpose fund	237,510	435,132	(400,893)	80,450	352,199
Restricted funds					
Pension Wise	52,322	358,295	(348,033)	(62,584)	-
OPCC	-	30,000	(29,853)	2,690	2,837
MoD Domestic Abuse Funding	44,494	5,667	(12,726)	(20,690)	16,745
Help to Claim	-	41,134	(41,134)	-	-
Armed Forces Covenant	-	29,250	(30,341)	-	(1,091)
RBS Skills and Opportunities Fund (Clear)	6,350	-	(2,015)	(4,335)	-
BEIS Capacity Building	-	19,859	(19,479)	-	380
BEIS Innovation Funding	-	16,667	(19,591)	-	(2,924)
Money Advice & Pension Service	-	22,948	(22,624)	-	324
Big Lottery Coronavirus Community	-	18,486	(22,955)	4,469	-
	103,166	542,306	(548,751)	(80,450)	16,271
Total of funds	340,676	977,438	(949,644)	-	368,470

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	17,584	-	17,584
Current assets	474,382	37,250	511,632
Creditors due within one year	(153,864)	(31,909)	(185,773)
Total	338,102	5,341	343,443

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

14. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2021 £</i>	<i>Restricted funds 2021 £</i>	<i>Total funds 2021 £</i>
Tangible fixed assets	20,339	-	20,339
Current assets	386,263	87,437	473,700
Creditors due within one year	(54,403)	(71,166)	(125,569)
Total	352,199	16,271	368,470

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

	2022 £	2021 £
Net income/expenditure for the year (as per Statement of Financial Activities)	(25,027)	27,794
Adjustments for:		
Depreciation charges	12,383	8,963
Decrease/(increase) in debtors	(1,320)	4,278
Increase in creditors	60,204	97,084
Net cash provided by operating activities	46,240	138,119

16. Analysis of cash and cash equivalents

	2022 £	2021 £
Cash in hand	480,014	443,402
Total cash and cash equivalents	480,014	443,402

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

17. Analysis of changes in net debt

	At 1 April 2021	Cash flows	At 31 March 2022
	£	£	£
Cash at bank and in hand	443,402	36,612	480,014
	<u>443,402</u>	<u>36,612</u>	<u>480,014</u>

18. Grants in kind

During the year the Charity received a grant in kind for the rent on two sites, Farnborough and Aldershot, from Rushmoor Borough Council; the Charity received 90% relief £52,902 (2021: £52,902) income against the rent expenditure of £58,780 (2021: £58,780).

19. Taxation

Rushmoor Citizens Advice Bureaux has charitable status and is exempt from tax on its income and gains to the extent they are applied to its charitable objects.

20. Related party transactions

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 March 2022.

Accounts

Registered Number: 04354628

Charity number: 1090669

Rushmoor Citizens Advice Bureaux
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TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

*Citizens Advice Rushmoor is the
operating name of*
Rushmoor Citizens Advice Bureaux

Rushmoor Citizens Advice Bureaux
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Rushmoor Citizens Advice Bureaux
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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

Trustees

Current Trustees

Mr Andrew Levey, Chair
Mrs Kay Goodchild, Treasurer
Mr Gerald Baker
Mr Joseph Bennett
Rev Malcolm Cummins
Mr Gary Ghale (from May 2021)
Mr Jason Halliday
Mrs Chelsea Knight (from November 2020)
Cllr Calum Stewart
Cllr Gaynor Austin (from August 2021)

Trustees during the year

Mrs Donna Bone (to April 2020)
Ms Danielle Lopes (to September 2020)
Cllr Nadia Martin (to May 2021)
Ms Marybeth Quaintmere (to May 2021)
Cllr Frank Rust (to April 2020)

Company registered number

04354628

Charity registered number

1090669

Website

citizensadvice.rushmoor.org.uk

Registered Office

Civic Offices
Farnborough Road
Farnborough
Hampshire
GU14 7JQ

Rushmoor Citizens Advice Bureaux
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TRUSTEES' REPORT
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Chief Executive Officer

A F Hughes

Independent auditors

Brewers
Chartered Accountants and Statutory Auditors
Bourne House
Queen Street
Gomshall
Surrey
GU5 9LY

Advisers

Bankers

Royal Bank of Scotland
Farnborough
Hampshire
GU14 7NR

Scottish Widows
Edinburgh
EH3 8YJ

Rushmoor Citizens Advice Bureaux
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TRUSTEES' REPORT
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STRUCTURE, GOVERNANCE & MANAGEMENT

Governing Document

The Charity was formed as a company limited by guarantee on 17th January 2002 (Company number 4354628). The full name of the charity is Rushmoor Citizens Advice Bureaux and was re-registered with the Charity Commission in 2002, when incorporating as a company (Charity number 1090669). It is governed by its Memorandum and Articles of Association.

Trustees

The Charity is governed by a trustee board. Trustees who have held office during the year are listed above. The Articles of Association provide for a minimum of four and a maximum of twenty-three trustees. The trustees meet ten times a year with additional quarterly meetings for the committees listed below. Trustees are elected to the board for a three-year period and are appointed at an Annual General Meeting.

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

Following the considerable churn seen last year, (new Chair and Treasurer and five other new trustees joining the Board) the current financial year has seen one further Trustee appointed to replace a colleague standing down. Since the end of the financial year a further two Trustees have stood down and been replaced.

Notwithstanding the relatively new Board, and the considerable upheaval of Covid-19, the results of the national Citizens Advice Leadership Self-Assessment quality review resulted in "excellent" rating for all areas, with all internal/external quality standards met. Other feedback from the Chief Officer and staff confirms that the Board has had a very effective year.

This is in no small part thanks to the successful system of Trustees having 'lead role' responsibility for key areas of the service's activities, providing direction and oversight and working very effectively with staff members.

Decisions are made by the trustee board in line with the Business Development Plan and are reviewed at least annually.

The Board has updated its skills audit to support its continued focus on further developing Trustee knowledge and skills. New trustees receive full induction and undertake mandatory (FCA and GDPR) training, as well as discretionary learning. Trustees are encouraged to attend external training events where these will enhance their effectiveness in their role. They are fully briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity.

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The Board has appropriate policies and procedures in place to comply with its mandatory and organisational equity, diversity and inclusion commitments – a particular area of focus this year. Particular attention has been given to appointing new Trustees that reflect our community. Board meetings have been reviewed to improve inclusivity and Trustee recruitment is done with Board diversity as well as skills in mind.

Organisation Structure & Management

Rushmoor Citizens Advice Bureaux is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Board in order to fulfil its charitable objects and comply with the national membership requirements.

The Chief Officer of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who work to deliver the services offered by the charity. The Chief Officer is highly capable and experienced and provides strong leadership to the team. Key role succession planning is a current area of focus, linked to development of our future service model.

The Senior Management Team meet to review progress against targets and the Charity's financial position, and progress matters referred to them by the trustee board. Reports and recommendations are then taken to the full board for approval, and their implementation is organised by the Chief Officer and the staff team. There are regular staff, volunteer and senior management team meetings which ensure that progress is being made against targets. There is an Annual General Meeting, which involves the staff team, trustee board, members, partners, and other stakeholders.

During the current financial year, the Trustees have been confident that the service has an appropriate organisational structure to deliver client support in the most cost-effective way. Additional management structures were put in place to manage risk, staff and volunteer safety and service provision during the Covid-19 pandemic. These included a joint forum of senior management and trustees, together with both national and county-level meetings, peer support forums and ad hoc meetings as required. These forums continue to operate and will be focusing on future service delivery post-pandemic.

The capacity and skills of the management team are kept under regular review. The decision last year to strengthen our financial management by replacing the former accounting officer with an experienced and qualified Financial Manager has proved highly beneficial, leading to improved financial control and budgeting; and drawing favourable comment from our external auditors.

The supervisor team is critical to providing guidance and 'line management' to volunteers, ensuring consistent quality and service delivery. Trustees supported the decision to increase supervisor team numbers during the year, both to cover maternity leave and to address capacity. Action continues to be taken to maintain supervisor capacity and capability as part of our future service model development work.

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The expert and quality services delivered by our team of fully trained paid and volunteer staff is absolutely vital, not least to meet the many demands generated by changing welfare benefits laws, complex appeal processes, new pressures arising from Covid and associated legislation, and to support needs of vulnerable clients. The experience of Covid-19 has shown that we need to pay particular attention to these vulnerable clients and this will feature strongly in our future plans.

Our Trustees have a strategic aim to “make Rushmoor Citizens Advice Bureaux a great place to work and volunteer”. We recognise the importance of getting the right support to staff who are consistently dealing with crisis situations for people, and we work to ensure flexibility and progression for volunteers. We are proud of the strong mix of age, background and ethnicity in our team, with an inclusive approach to ensure equality and diversity across our paid and volunteer workforce. Younger volunteers benefit directly from their experience, gaining skills and confidence to move on to paid work or further education and training.

The ability of all team members, staff and volunteers, to work remotely during the pandemic has demonstrated their agility and flexibility and these are strengths that will ensure the service continues to effectively support its clients.

Pay and Remuneration of key management personnel

The Trustees consider that the Board of Trustees and the senior management team comprise the key management personnel of the charity. The charity's senior management team are all paid in accordance with a published Remuneration Policy and scale of grades reflecting levels of responsibility. Any increases to these grades are approved by the trustee board. The Chief Officer's salary is reviewed and approved by the trustee board separately but in line with the policy set out above.

Governance

The Trustees have followed the Citizens Advice Code of Conduct and are fully aware of their legal and regulatory governance responsibilities. All reporting requirements to the Charity Commission and Companies House have been met and Trustees, as mentioned above, have undertaken mandatory FCA and GDPR training.

Reviews of Board effectiveness have been undertaken, based on the revised Charity Governance Code and internal Citizens Advice criteria, to identify areas of strength and those where further development is needed. The Board adopts a continuous improvement approach to its own performance and will be identifying any priorities for further action during the coming year.

Trustees take responsibility for quarterly reviews of designated areas of the business plan and risk register, recommending and instigating action to mitigate risks, linking with key staff to review plan delivery and reporting progress to Board meetings.

In addition to the 'lead role' structure where Trustees take responsibility for key areas of the service's activities, providing direction and oversight, the Board operates three formal Committees. An Executive Committee comprising the Chair, Vice-Chair, Treasurer and Chief Officer, meets at least annually to review staff pay awards, in the context of an annually reviewed Remuneration Policy.

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An Audit and Risk Committee maintains oversight of governance, compliance, financial audit and risk management. A Health, Safety and Wellbeing Committee oversees our Health and Safety obligations, together with Business Continuity planning, business resilience and staff and volunteer wellbeing.

All committees have appropriate terms of reference and report to the full Board.

OBJECTIVES AND ACTIVITIES

Aims and Objectives

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, are to promote any charitable purpose for the benefit of the whole community of Rushmoor and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

As part of the national Citizens Advice network, Rushmoor Citizens Advice Bureaux aims to:

- Give people the knowledge and confidence they need to find their way forward – whoever they are and whatever their problem
- Improve the policies and practices that affect people's lives

The charity values diversity, promotes equality and challenges discrimination; it puts clients at the heart of all its activities.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that our aims, objectives and activities are in line with our stated purpose.

Our five overarching strategic priorities are:

- Advice - improving people's experience of our service – making sure people can access us in ways that suit them, without compromising our commitment to the most vulnerable members of our community and those digitally excluded.
- Advocacy – becoming an even stronger voice on issues that matter most through continuing our research and campaigns focus, engaging with our community, involving partners and communicating our work effectively
- Technology - using technology to enable positive experiences and make best use of resources – harnessing the power of technology to improve our effectiveness both in service delivery and in supporting our people
- Sustainability – working collaboratively to secure and maintain resources - ensuring we have a joined up and strategic approach, securing and managing our funds effectively

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- Culture – delivering an innovative and high performing service, with equality, diversity and inclusion at its heart - maintaining our commitment to equality and developing the skills and capability of our people.

How our activities deliver public benefit

All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

Rushmoor Citizens Advice Bureaux operates from two main centres in Aldershot and Farnborough. Our core service is to provide free, independent, impartial and confidential advice to our clients. Advice is delivered by phone, on-line and email and, Covid-19 restrictions permitting, face to face at a number of different locations. Ranging from brief one-off interventions, to in-depth casework, the service is tailored to meet individual needs.

In 2020 we celebrated our 80th year in Aldershot. We are a constant presence in the face of change, giving us unique insight into the challenges our community is facing today – and having the flexibility to stay ahead and remain relevant in the light of future change.

We work in partnership with our local authority and key agencies to make sure we meet local needs. We recognise the significant diversity of our local population and work together to address known areas of deprivation.

We also undertake research and campaigns activity to identify and report on issues that impact people, with a view to influencing local and national decision makers to improve policy and legislation. With the right evidence, we can show big organisations – from companies right up to government – how they can improve things for everyone. We do this through our shared national systems as well as undertaking local research and partnership work.

We provide support for clients with mental illness through our core service, at mental health settings, in the community and in partnership with NHS teams, local services and charities.

We provide a 'Help to Claim' service, which harnesses the strength of the national Citizens Advice network to support clients to make successful claims to Universal Credit.

We are one of 16 local Citizens Advice offices to deliver the national Pension Wise service, giving expert advice and guidance to help people understand their pension options. During the pandemic this important service has been delivered by phone, with plans to recommence delivery across Hampshire, Surrey, West Sussex and Berkshire once arrangements are in place.

In addition, we work directly and with local partners to deliver a range of projects to support different sections of the community, including vulnerable clients and, specifically, our significant Nepali community.

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Future Plans

The service constantly reviews its plans and activities in light of national and local pressures and challenges.

During 2020/21, Rushmoor Citizens Advice Bureaux reviewed and updated its three-year business and development plan in light of our experience of delivering client service during the pandemic. The plan was reviewed by the full Board and adjusted to respond to the changing needs of funders, partners and clients.

The plan provides the context and direction for Citizens Advice Rushmoor. It is rooted in a wealth of local knowledge, data and consultations, with consistent input from Trustees and operational staff across the organisation.

The plan also draws upon the national Citizens Advice strategy, the "Future of Advice", together with their 2021/22 Business Plan, which uses up to date research and data insights to provide context. Its overarching aim is to ensure the service is accessible and relevant for everyone who needs it.

Our clients and our community are at the heart of all we do. Our evidence of the impact of austerity on vulnerable local people, along with increasing demand, gives urgency to finding new ways to meet client needs and highlights the importance of maintaining our resilience as an organisation, both for our clients, and for our ability to address future challenges and opportunities.

Technological developments, particularly those implemented in response to the pandemic, provide opportunities to deliver services in new ways, recognising the diverse range of needs for advice, support and information to reach more people.

Key aspects of our future planning will include:

- Delivering a service model that improves the match between capacity and demand, finds the right balance between digital and face to face service, adopts new and innovative ways to improve client experience and provides a multi-access, multi-channel approach.
- Expanding our digital offering and particularly our phone capacity to provide effective responses to client needs
- Identifying and addressing the needs of our vulnerable and/or digitally excluded clients
- Collaborating with partner agencies and with other local Citizens Advice offices to address identified community needs and more effective ways of working
- Widening our volunteer base, optimising remote working opportunities and developing the skills of all our people
- Developing our community and campaigns activity to address identified issues and prevent problems, including focusing on national event impacts
- Expanding our partnerships in mental health provision, health inequalities, vulnerable clients and areas of deprivation

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- Focusing on equity, diversity and inclusion, both in the community and for our own people, including building on our work as a Hate Crime Reporting Centre
- Diversifying our funding base to ensure we can continue to provide a sustainable service

Longer-term we will focus on:

- Further increasing our local partnerships and collaboration with other Citizens Advice offices where this will support a more resilient and flexible service for clients.
- Developing our existing services and identifying new initiatives in terms of when and how clients can access our support.
- Expanding our partnership work on health inequalities and areas of deprivation, together with our projects supporting vulnerable clients, enabling us to better address the range of issues facing those with complex needs.
- Maintaining focus on our financial stability and organisational resilience, including assessing any impact on our premises from Aldershot regeneration or Farnborough civic centre development, ensuring we continue to provide effective client support.
- Embracing technological developments to deliver new and alternative ways of delivering our service, to meet different advice needs
- Continually reviewing our business and operating models to ensure we have the right organisational structure, roles and skills to remain effective in a rapidly changing technological and operating environment.
- Engaging more with our communities to influence improvements for all, using national and local data to research and demonstrate need.

Impact of Covid-19

The Covid-19 pandemic has caused significant changes to ways of working with a move to remote working, supported by digital and video technology. This change was achieved quickly and seamlessly and does great credit to all concerned.

The speed and effectiveness of the change has ensured continuity of service and demonstrated significant capabilities in the team – not least engaging with and supporting wellbeing of remote workers.

The opportunity to sustain these new and very effective ways of working will be a future focus, linking to the Citizens Advice multi-channel strategy using phone, chat, email and video to increase access. “In person” appointments for clients unable to get the help needed by phone or digital services, will continue to be achieved in a Covid-secure environment, aligned to government guidance.

Demand for the service has remained steady throughout the pandemic and it is expected to increase significantly as government support is reduced; with increasing numbers of people needing help with debt, employment, redundancy and benefit issues.

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There have been and are concerns about access to advice for some of our more vulnerable clients, including members of the Nepali community and a number of projects have been established to ensure we continue to meet the needs of our people facing barriers to advice.

More detail on the financial impact of Covid is provided in the Financial Review section below.

Risk and internal controls

Trustees are responsible for the effective management of risk and for making sure that internal controls are in place and operating as designed.

The Trustee Board has adopted a risk management strategy. Risk owners regularly review risks to assess the likelihood, impact and relevance of risks, the plans for managing them and adequacy of those plans.

We operate a robust system of internal financial controls which is compliant with charity commission guidance and good practice. Trustees agree annual budgets and review quarterly financial reports.

The Trustees identified the following as the key risks and uncertainties likely to affect medium and long-term service delivery and financial performance or position:

- **Funding:** securing long term funding to maintain and expand our service will remain a challenge for the next few years and is critical in terms of our sustainability and, ultimately, long term survival. Reliance on core funding from Rushmoor Borough Council and national contracts mean that this funding remains a risk. The Trustee Board has developed a funding policy to investigate broadening our approach to income generation and building our unrestricted income
- **People:** attracting, engaging and retaining talent as well as maintaining and increasing our volunteer base are critical to the continued delivery of our service. Our People Plan includes key activities around recruitment and retention of paid staff, including engagement activities, training and development, and annual reviews of remuneration and terms and conditions. The service operates a continuous programme of recruitment of volunteers, which is flexible and responsive to new volunteering roles and remote working opportunities.

ACHIEVEMENTS AND PERFORMANCE

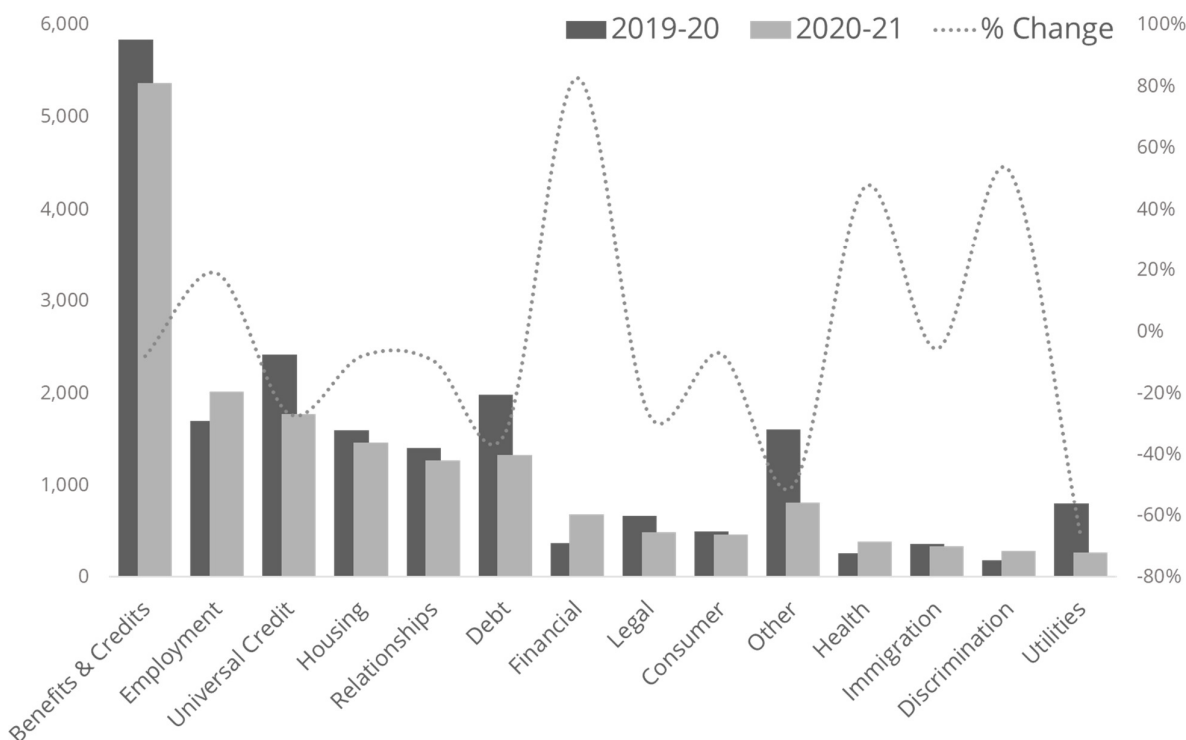
a. Review of Activities and Achievements

Last year, Citizens Advice Rushmoor helped 10,838 people with 32,085 issues, through 23,868 activities in 10,617 cases. From money and pension savings guidance to scams and domestic abuse, we continued through the pandemic to deliver essential services.

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The chart below shows the distribution of advice issues across the different categories of the work we do



Overall, numbers of advice issues presented for 2020/2021 remained steady compared to the previous year – a remarkable achievement considering the depth and breadth of the changes to the service during the year. Face to face contacts have been minimal, with significant growth in phone and remote channels for advice. Not surprisingly, the year reflects changes to the proportion of issues across different categories. A key focus is the reduction in debt issues, reflecting the challenges of engaging with complex issues without face-to-face contact. Government moratoriums have also prevented action on debt and eviction. The continued high number of welfare benefits issues is also linked to a rise in employment issues, highlighting the many issues facing employees during 2020/21, as well as the hardship and level of change that people have experienced during the pandemic. Many are claiming benefits for the first time and having to negotiate a complex and often baffling system.

Our Pension Wise service transitioned successfully to remote working and has continued to represent a high proportion of our overall activity, delivering much needed guidance to those with personal pension pots.

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The skills of our volunteer and staff teams have seen an exponential growth. Innovation has combined with an overarching commitment to delivering a quality advice service, using enhanced digital skills and new platforms across the service to reach more people. A continuing focus is ensuring those who face additional challenges are able to access the help they need, as we collaborate with partners through our “Overcoming Barriers” work and other strands to innovate and develop. Our Nepali language Adviceline has to some extent replaced the previously very popular “drop in” but we know there is more to do.

By harnessing the infrastructure and benefits of our national Citizens Advice organisation, we have been able to join with other local Citizens Advice offices across the country to ensure more calls are answered for local residents in Rushmoor. This has been particularly important during the pandemic, with the phone being the primary channel through which people have been able to reach us. By opening up our website to referrals from local partners and residents, we have also been able to maximise opportunities for dedicated support, especially for those facing challenges in using the phone service.

Our specialist projects have continued to operate effectively, with referrals from mental health services to our Heathlands team, including from the inpatient psychiatric ward. Many clients facing mental health challenges have found the additional channels and flexibility a more convenient alternative to face-to-face appointments. Our partnership with The Brain Tumour Charity has continued to thrive, with the dedicated benefits surgery proving very popular.

Our partnership with the local Broadhurst Trust charity has enabled us to continue to develop a range of help, working with local agencies such as the Wellbeing Centre, to ensure people experiencing significant mental illness have ready access to much needed help.

We have been particularly pleased with the success of our Police and Crime Commissioner (OPCC) funded Secure and Involved Communities project during 2020/21, which was very timely in focusing on scams and hate crime – both issues linking to the pandemic. Through our Community, Research and Campaigns work in these areas, we were able to reach more people through than ever before.

We are pleased to be continuing to work with OPCC in 2021/22 to enhance our important domestic abuse service, which is now an established part of the local provision for survivors of domestic abuse. Focusing on Nepali clients and others facing additional challenges, the reputation and impact of that work is becoming widely valued.

The consistent and positive support we receive from Rushmoor Borough Council continues to benefit our service to the wider community, as we focus together on shared priorities such as health inequalities and identified issues of deprivation in the local community. This has enabled an enhanced Nepali language adviceline during 2020/21, in addition to our continued core service support.

The stringent standards required by our national Citizens Advice Performance and Quality Framework sets us challenges which we have continued to meet, to ensure our clients receive the best help they can. A retained “excellent” rating in all 9 areas tested, keeps Rushmoor Citizens Advice Bureaux at the forefront of the national service. This demonstrates our core, organisational strengths, enabling us to meet community needs through a time of unprecedented challenge.

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b. Value of Advice and Volunteering

Together, our volunteers dedicate around **370 hours every week** to supporting local people, making the value of volunteering at Rushmoor Citizens Advice Bureaux during 2020/21 over **£339,000**. This is after allowing for a significant number of inactive volunteers during the pandemic, who were unable to work remotely.

In addition to the financial value, there are other benefits to the community from volunteering, such as improved wellbeing, reduced isolation and gaining the skills and confidence through our rigorous training and service delivery.

Our financial modelling [based on Treasury approved and national Citizens Advice models] calculates the public value of our work at over **£37 million**, broken down below.

<i>Direct and Indirect Value of Advice</i>	
Benefits: an average of £6,999 per client, in addition to 211 one-off awards totalling £545,126.	£6,547,082
Debt: 543 clients with debt issues 79% of which were resolved – average of £12,698 debts written off per client, with a further 70 clients having £163,008 of payments rescheduled	£1,228,834
Housing: savings to our local authority purely by preventing homelessness. In addition, £369,547 of savings to housing providers and £15,255 to the courts system.	£156,945
Fiscal savings to Government and non-governmental agencies	£2,535,377
Fiscal savings to society as a whole	£26,837,819
Total	£37,306,057

These figures are not included in the financial statements.

FINANCIAL REVIEW

a. Results

Income in the year amounted to £977,438 with expenditure of £949,644

The results for the year and the charity's financial position at the end of the year are shown in the attached financial statements. The financial statements have been prepared in accordance with the Companies Act 2006 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP); and comply with the charity's Memorandum and Articles of Association.

b. Principal Funding Source

Rushmoor Borough Council are our principal funder and in addition to the direct financial grant and rent detailed in the financial statements, they also provide much appreciated help in kind, in the form of car parking concessions, meeting rooms and other informal support for services.

Rushmoor Citizens Advice Bureaux
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

In light of the volatile, complex, and uncertain operating environment the Board continues to recognise the importance of maintaining diverse funding and ensuring a flexible response to opportunities and challenges.

c. Going Concern

The financial statements as of 31 March 2021 were prepared on a going concern basis. In performing the going concern assessment, the Trustees have considered the coronavirus and its impact on Rushmoor Citizens Advice Bureaux's ability to continue to deliver service to its clients; the increase in client demand for services; the capacity of staff and volunteers to perform their roles; current and future funding sources; cash position; and available reserves.

Based on this assessment, the Trustees concluded and were satisfied that the charity has adequate resources to continue in operational existence for the foreseeable future and that Rushmoor Citizens Advice Bureaux remains a going concern.

For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

d. Impact of Covid-19

The Board is pleased to confirm that during the financial year 2020/2021 there has been no detrimental financial impact due to Covid-19 and overall funding has been maintained at 2019/2020 levels. Conversations are regularly held with our main funders and other smaller funders and while it must be acknowledged that, in common with many charities, they are maintaining a close review of their own position, there have been no indications of withdrawal of funding for Citizens Advice.

e. Investment Policy and Performance

Regular reviews of investment of reserves are undertaken by our Treasurer and Finance Manager, to ensure the most favourable return for the charity. Reserves and running costs are split between Scottish Widows and Royal Bank of Scotland.

f. Reserves Policy

The Trustees recognise the need to maintain reserves to ensure Rushmoor Citizens Advice Bureaux meets its statutory and contractual obligations, following Charity Commission guidance and best practice. The Reserves Policy is reviewed annually and updated in a report to each Trustee Board meeting. Trustees aim to actively manage reserves, recognising the changing operating environment.

The Reserves Policy recognises the need to hold financial reserves to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. This includes recognition of areas such as staff redundancies; sickness cover; uninsured losses and late payment by funders. The policy defines a minimum level for restricted and unrestricted reserves. Designated reserves are allocated through periodic review of requirements.

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

Reserves as of 31 March 2021 total £368,470 being £352,199 unrestricted reserves and £16,271 restricted reserves. There has been a correction this year in the split between unrestricted and restricted reserves relating to previous year's results.

The Board considers that free reserves (defined as unrestricted reserves less tangible fixed assets) should be maintained at a minimum amount equivalent to three months of the current year's expenditure, and our results easily meet that policy. The Board considers that the current level is adequate to support current and anticipated levels of activity, to enable it to respond to opportunities and to provide for emergencies.

MEMBERS' LIABILITY

The Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up.

SMALL COMPANY PROVISIONS

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors for the purpose of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees must prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). 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 then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue to operate.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the

Rushmoor Citizens Advice Bureaux
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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

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

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

The trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

This report was approved by the Trustees on 20 September 2021
and signed on their behalf by:



Mr Andrew Levey, Chair

Rushmoor Citizens Advice Bureaux
(A company limited by guarantee)

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
RUSHMOOR CITIZENS ADVICE BUREAUX

Opinion

We have audited the financial statements of Rushmoor Citizens Advice Bureaux (the 'charitable company') for the year ended 31 March 2021 which comprise Statement of Financial Activities, Balance Sheet, Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including 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 entity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, 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.

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INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
RUSHMOOR CITIZENS ADVICE BUREAUX

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

Matters on which we are required to report by exception

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

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 15 and 16 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.

Rushmoor Citizens Advice Bureaux
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INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
RUSHMOOR CITIZENS ADVICE BUREAUX

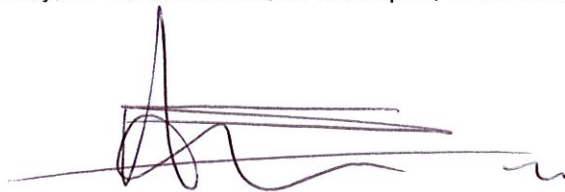
Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. Audit procedures undertaken in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) comprised of: inquiries of management and Trustees as to whether the Charity complies with such laws and regulations; enquiries with the same concerning actual or potential litigation or claims; inspection of relevant legal correspondence; review of Trustees meeting minutes and the performance of analytical review to identify unexpected movements in account balances which may be indicative of fraud.

No instances of material non-compliance were identified. However, the likelihood of detecting irregularities, including fraud, is limited by the inherent difficulty in detecting irregularities, the effectiveness of the entity's controls, and the nature, timing and extent of the audit procedures performed. Irregularities that result from fraud might be inherently more difficult to detect than irregularities that result from error. As explained above, there is an unavoidable risk that material misstatements may not be detected, even though the audit has been planned and performed in accordance with ISAs (UK).

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the 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.



Andrew Skilton ACA (Senior Statutory Auditor)

For and on behalf of Brewers, Chartered Accountants, Statutory Auditor
Bourne House
Queen Street
Gomshall
Surrey GU5 9LY

Date: 20 September 2021

RUSHMOOR CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES, INCORPORATING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021

		Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	<i>All unrestricted and restricted funds 2020 £</i>
	Note				
INCOME AND ENDOWMENTS FROM:					
Charitable Activities					
Grants	2	542,306	432,015	974,321	971,936
Other	3	-	-	-	195
Total Charitable Activities		<u>542,306</u>	<u>432,015</u>	<u>974,321</u>	<u>972,131</u>
Voluntary income: Donations		-	2,747	2,747	2,098
Investment income	4	-	370	370	590
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL INCOME AND ENDOWMENTS		<u>542,306</u>	<u>435,132</u>	<u>977,438</u>	<u>974,819</u>
EXPENDITURE ON:					
Charitable activities	5, 6 & 7	548,751	400,893	949,644	925,254
TOTAL EXPENDITURE		<u>548,751</u>	<u>400,893</u>	<u>949,644</u>	<u>925,254</u>
NET INCOME / (EXPENDITURE)		(6,445)	34,239	27,794	49,566
TRANSFERS BETWEEN FUNDS		(80,450)	80,450	-	-
NET MOVEMENT IN FUNDS:					
Total funds brought forward		103,166	237,510	340,676	291,110
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS CARRIED FORWARD	15	<u>16,271</u>	<u>352,199</u>	<u>368,470</u>	<u>340,676</u>

The notes on pages 23 to 35 form part of these financial statements.

RUSHMOOR CITIZENS ADVICE BUREAUX
(a company limited by guarantee)
REGISTERED NUMBER: 04354628

BALANCE SHEET
AS AT 31 MARCH 2021

	Note	£	2021 £	2020 £
FIXED ASSETS				
Tangible assets	12		20,339	12,244
CURRENT ASSETS				
Debtors	13	30,298		34,576
Cash in hand and in bank		443,402		322,341
		<u>473,700</u>		<u>356,917</u>
CREDITORS: amounts falling due within one year	14	(125,569)		(28,485)
NET CURRENT ASSETS			348,131	328,432
NET ASSETS			<u>368,470</u>	<u>340,676</u>
CHARITY FUNDS				
Restricted funds			16,271	103,166
Unrestricted funds			352,199	237,510
TOTAL FUNDS	15		<u>368,470</u>	<u>340,676</u>

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements were approved by the Trustees on 20 September 2021 and signed on their behalf by:

Andrew Levey

Andrew Levey (Chair)

Kay Goodchild

Kay Goodchild (Treasurer)

The notes on pages 23 to 35 form part of these financial statements.

RUSHMOOR CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2021

	Note	2021 £	2020 £
CASH FLOWS FROM OPERATING ACTIVITIES			
Net income / (expenditure) for the year		27,794	49,566
Adjustments for:			
Depreciation charges		8,963	9,821
(Increase) / decrease in debtors		4,278	(13,884)
(Decrease) / increase in creditors		97,084	(63,377)
NET CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES		138,119	(17,874)
CASH FLOWS FROM INVESTING ACTIVITIES			
Purchase of tangible fixed assets		(17,058)	(5,834)
CHANGE IN CASH AND CASH EQUIVALENTS IN THE YEAR		121,061	(23,708)
Cash and cash equivalents brought forward		322,341	346,049
Cash and cash equivalents carried forward		443,402	322,341

The notes on pages 23 to 35 form part of these financial statements.

RUSHMOOR CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1 ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (2nd Edition, effective January 2019), "Charities SORP" and Companies Act 2006.

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

1.2 Company status

The Charity is a company limited by guarantee. 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.

1.3 Fund accounting

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

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

Investment income, gains and losses are allocated to the appropriate fund.

RUSHMOOR CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1 ACCOUNTING POLICIES (continued)

1.4 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the balance sheet. Where income is received in advance of meeting any performance related conditions there is not unconditional entitlement to the income and its recognition is deferred and included in creditors as deferred income until the performance-related conditions are met. Where entitlement occurs before income is received, the income is accrued.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and the economic benefit can be measured reliably.

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

1.5 Expenditure

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

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Governance costs are those incurred in connection with the constitutional and statutory requirements of the charity.

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

1.6 Tangible fixed assets and depreciation

Assets costing more than £500 are capitalised. Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of the asset, less their estimated residual value, over their expected useful lives on the following bases:

Office and Computer equipment	- 33% per annum on cost
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RUSHMOOR CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1 ACCOUNTING POLICIES

1.7 Interest receivable

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

1.8 Operating leases

Rentals under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term.

Benefits received and receivable as an incentive to sign an operating lease are recognised on a straight line basis over the period until the date the rent is expected to be adjusted to the prevailing market rate.

1.9 Pension Costs

Contributions to the defined contribution scheme are charged to the Statement of Financial Activities as incurred.

1.10 Support Costs

Costs are allocated between direct and support costs in proportion to time spent by employees.

1.11 Financial instruments

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

1.12 Debtors

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

1.13 Cash at Bank and in hand

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

1.14 Creditors and provisions

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

RUSHMOOR CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

2 INCOME FROM GRANTS

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	<i>All unrestricted and restricted funds 2020 £</i>
Rushmoor Borough Council (funding grant)	-	219,540	219,540	219,540
Rushmoor Borough Council (rent and rates)	-	52,902	52,902	52,902
Project Estate Big Local	-	6,138	6,138	9,800
Pension Wise	358,295	-	358,295	438,339
Frimley CCG	-	75,512	75,512	61,260
Broadhurst Trust	-	17,615	17,615	21,913
Joining Forces For Families	-	20,618	20,618	13,153
Help to Claim	41,134	-	41,134	38,702
The Brain Tumour Charity	-	20,230	20,230	20,922
MoD - Domestic Abuse	5,667	-	5,667	47,000
Citizens Advice Hampshire including Healthwatch Hampshire	-	2,000	2,000	3,399
Miscellaneous funding	-	10,660	10,660	26,706
OPCC	30,000	-	30,000	-
BEIS Capacity Building	19,859	-	19,859	-
BEIS Innovation Community	16,667	-	16,667	-
Armed Forces Covenant Fund	29,250	-	29,250	-
Big Lottery Community Fund	18,486	-	18,486	-
Money Advice and Pension Service	22,948	-	22,948	-
Energy Advice	-	3,000	3,000	-
HCC Communities First	-	3,800	3,800	-
Vivid Homes Debt Advice	-	-	-	4,300
RBS Skills & Opportunities Fund	-	-	-	14,000
Total grants	542,306	432,015	974,321	971,936

In 2020, of the total income from grants, £433,895 was received into unrestricted funds and £538,041 into restricted funds.

RUSHMOOR CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

3 OTHER INCOME FROM CHARITABLE ACTIVITIES

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	<i>All unrestricted and restricted funds 2020 £</i>
External training delivered	-	-	-	195
	<u>-</u>	<u>-</u>	<u>-</u>	<u>195</u>

4 INVESTMENT INCOME

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	<i>All unrestricted and restricted funds 2020 £</i>
Bank interest receivable	-	370	370	590
	<u>-</u>	<u>370</u>	<u>370</u>	<u>590</u>

In 2020 all of the investment income was received into unrestricted funds.

RUSHMOOR CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

5 DIRECT COSTS

Allocation between direct and support costs is calculated based on the proportion of the time spent by employees allocated to direct and support costs. In 2021 the allocation between direct and support costs was 87/13 (2020: 91/9).

	Total 2021 £	<i>Total 2020 £</i>
Rent, rates, light and heat	51,558	79,114
Insurance	3,847	1,925
Telephone	12,109	9,138
Printing, postage and stationery	3,777	10,120
Computer and equipment costs	3,340	4,145
Cleaning	72	137
Sundry	7,741	8,682
Training	3,852	3,278
Subscriptions and professional publications	7,327	8,967
Travel	393	32,406
Depreciation	7,798	8,937
Advertising	-	463
Consultants costs	695	1,846
Wages and salaries	625,692	579,799
National insurance	43,938	42,184
Pension costs	19,593	18,420
	<u>791,732</u>	<u><i>809,561</i></u>

RUSHMOOR CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

6 SUPPORT COSTS

Allocation between direct and support costs is calculated based on the proportion of the time spent by employees allocated to direct and support costs. In 2020 the allocation between direct and support costs was 87/13 (2020: 91/9).

	Total 2021 £	<i>Total 2020 £</i>
Rent, rates, light and heat	7,704	7,825
Insurance	575	190
Telephone	1,809	904
Printing, postage and stationery	564	1,001
Computer and equipment costs	499	410
Cleaning	11	14
Sundry	1,157	858
Training	576	324
Subscriptions and professional publications	1,094	886
Travel	59	3,205
Depreciation	1,165	884
Advertising	-	46
Consultants costs	104	182
Wages and salaries	93,494	57,344
National insurance	6,565	4,172
Pension costs	2,928	1,821
	118,304	<i>80,066</i>

7 TOTAL EXPENDITURE

	Other Costs £	Depreciation £	Staff Costs £	Total 2021 £	<i>Total 2020 £</i>
Charitable activities					
Direct costs - note 5	94,711	7,798	689,223	791,732	809,561
Support costs - note 6	14,152	1,165	102,987	118,304	80,066
Sub total	108,863	8,963	792,210	910,036	<i>889,627</i>
Governance - note 8	6,600	-	33,008	39,608	35,627
Total	115,463	8,963	825,218	949,644	<i>925,254</i>

In 2021, of the total expenditure, £400,893 (2020: £420,484) was from unrestricted funds and £548,751 (2020: £504,770) was paid out of restricted funds.

RUSHMOOR CITIZENS ADVICE BUREAUX
(a company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

8 GOVERNANCE COSTS

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	<i>All unrestricted and restricted funds 2020 £</i>
Auditor's remuneration	-	5,394	5,394	5,130
Accountancy fees	-	1,206	1,206	1,200
Other governance costs	-	-	-	164
Governance expenses - wages and salaries	-	29,966	29,966	26,431
Governance expenses - national insurance	-	2,104	2,104	1,877
Governance expenses - pension costs	-	938	938	825
	<u>-</u>	<u>39,608</u>	<u>39,608</u>	<u>35,627</u>

Allocated governance costs are calculated as 4% of total staff and travel costs (2020: 4%).

9 NET INCOME / (EXPENDITURE)

This is stated after charging:

	2021 £	<i>2020 £</i>
Depreciation	8,963	9,821
Auditor's remuneration - for current year	5,394	5,130
Auditor's remuneration - provision of accounting services	<u>1,206</u>	<u>1,200</u>

10 TRUSTEES REMUNERATION

During the year no Trustees received any remuneration (2020: £ nil).

During the year no Trustees received any benefit in kind (2020: £ nil).

During the year one Trustee was reimbursed £50 for trusteeship subscription (2019: one Trustee received £37 for travel).

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

11 STAFF COSTS

The average number of employees was 38 (2020: 35) all engaged in charitable activities.

Staff costs were as follows:

	2021	<i>2020</i>
	£	£
Wages and salaries	749,152	663,574
Social security costs	52,607	48,233
Other pension costs	23,459	21,066
	<u>825,218</u>	<u>732,873</u>

No employee received remuneration in excess of £60,000 (2020: nil).

The remuneration and benefits received by key management personnel in the year totalled £106,450 (2020: £100,926) with employer's pension contributions of £4,605 (2020: £4,357).

12 TANGIBLE FIXED ASSETS

	Office equipment £
Cost	
At 1 April 2020	225,929
Additions	17,058
Less disposals	(94,183)
At 31 March 2021	<u>148,804</u>
Depreciation	
At 1 April 2020	213,685
Charge for the year	8,963
Eliminated on disposal	(94,183)
At 31 March 2021	<u>128,465</u>
Net book value	
At 31 March 2021	<u>20,339</u>
At 1 April 2020	<u>12,244</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

13 DEBTORS

	2021	2020
	£	£
Trade debtors	11,734	15,468
Prepayments and accrued income	18,564	19,108
	<u>30,298</u>	<u>34,576</u>

14 CREDITORS

	2021	2020
	£	£
Trade creditors	2,974	3,116
Other taxation and social security	16,618	9,950
Other creditors	3,199	238
Accruals	19,811	9,514
Deferred income	82,967	5,667
	<u>125,569</u>	<u>28,485</u>

Deferred income

Deferred income at 1 April 2020	5,667	52,667
Income deferred during the year	82,967	5,667
Amounts released from previous years	(5,667)	(52,667)
Deferred income at 31 March 2021	<u>82,967</u>	<u>5,667</u>

Deferred income for 2021 relates to:

£25,151 contribution to funding for BEIS Capacity Funding programme for the 2021/22 year in accordance with service contract conditions.

£8,333 contribution to funding for BEIS Innovation Funding programme for the 2021/22 year in accordance with service contract conditions.

£15,000 contribution to funding for Hampshire County Council Local Solutions Funding programme for the 2021/22 year in accordance with service contract conditions.

£34,483 Pensionwise under-utilisation funding clawback, not yet claimed

Deferred income for 2020 relates to:

£5,667 contribution to funding for Domestic Abuse programme for the 2020/21 year in accordance with service contract conditions.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

15 STATEMENT OF FUNDS

	Brought Forward £	Income £	Expenditure £	Transfers in / out £	Carried Forward £
General Funds					
General Purpose Fund	237,510	435,132	(400,893)	80,450	352,199
Total Unrestricted Funds	<u>237,510</u>	<u>435,132</u>	<u>(400,893)</u>	<u>80,450</u>	<u>352,199</u>
Restricted Funds					
Pension Wise	52,322	358,295	(348,033)	(62,584)	-
OPCC	-	30,000	(29,853)	2,690	2,837
MoD Domestic Abuse Funding	44,494	5,667	(12,726)	(20,690)	16,745
Help to Claim	-	41,134	(41,134)	-	-
Armed Forces Covenant	-	29,250	(30,341)	-	(1,091)
RBS Skills and Opportunities Fund (Clear)	6,350	-	(2,015)	(4,335)	-
BEIS Capacity Building	-	19,859	(19,479)		380
BEIS Innovation Funding	-	16,667	(19,591)		(2,924)
Money Advice & Pension Service	-	22,948	(22,624)		324
Big Lottery Coronavirus Community Support Fund	-	18,486	(22,955)	4,469	-
Total Restricted Funds	<u>103,166</u>	<u>542,306</u>	<u>(548,751)</u>	<u>(80,450)</u>	<u>16,271</u>
Total of funds	<u>340,676</u>	<u>977,438</u>	<u>(949,644)</u>	<u>-</u>	<u>368,470</u>

Due to accounting misallocation of restricted expenditure in previous years, restricted fund carrying values have been overstated. Fund providers have received full and correct expenditure declarations. A transfer to unrestricted funds has been made to correct fund carrying values.

The General Purposes Fund represents free funds of the Charity which are not designated for a particular purpose other than to meet the obligations set down in the reserves policy included in the Trustees' Annual Report.

Pension Wise Fund has been received to provide Pensions Guidance within the area designated to be covered by the Charity.

OPCC Fund has been received as part of project to prevent scams and raise awareness of Hate Crime.

MoD Domestic Abuse Fund has been received as part of continuation of a project to provide a Nepali Speaking Domestic Abuse worker.

Help to Claim Fund has been received as part of a national Department for Work and Pensions contract to support claims to Universal Credit to the point where the benefit is in payment.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

15 STATEMENT OF FUNDS (continued)

Armed Forces Covenant Fund has been received to provide Domestic Abuse support and awareness.

RBS Skills and Opportunity Fund has been received to fund CLEAR (Community Learning, Empowerment and Resilience) project, training Nepali Speaking Community Champions to share own language information and support on financial capability, within local Nepali speaking communities.

BEIS Capacity Building Fund has been received to increase capacity to meet additional service delivery needs as a result of Covid-19.

BEIS Innovation Fund has been received to find new ways to reach vulnerable clients disadvantaged by Covid-19 impact.

Money Advice & Pension Service Fund has been received increasing capacity for Money Advice through training additional staff.

Big Lottery Coronavirus Community Support Fund has been received to employ a trainee caseworker.

SUMMARY OF FUNDS	Brought Forward April 2020 £	Income £	Expenditure £	Transfers in / out £	Carried Forward March 2021 £
General Funds	237,510	435,132	(400,893)	80,450	352,199
Restricted Funds	103,166	542,306	(548,751)	(80,450)	16,271
Total Funds	<u>340,676</u>	<u>977,438</u>	<u>(949,644)</u>	<u>0</u>	<u>368,470</u>

SUMMARY OF FUNDS (previous year)

	Brought Forward April 2019 £	Income £	Expenditure £	Transfers in / out £	Carried Forward March 2020 £
General Funds	222,280	436,778	(420,484)	(1,064)	237,510
Restricted Funds	68,831	538,041	(504,770)	1,064	103,166
Total Funds	<u>291,111</u>	<u>974,819</u>	<u>(925,254)</u>	<u>0</u>	<u>340,676</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

16 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted funds	Unrestricted funds	Total funds	<i>All unrestricted and restricted funds</i>
	2021	2021	2021	2020
	£	£	£	£
Tangible fixed assets	-	20,339	20,339	12,244
Current assets	87,437	386,263	473,700	356,917
Creditors due within one year	(71,166)	(54,403)	(125,569)	(28,485)
	<u>16,271</u>	<u>352,199</u>	<u>368,470</u>	<u>340,676</u>

17 PENSION COMMITMENTS

During the year the charity paid £23,459 (2020: £21,066) to defined contribution pension schemes for its staff. Contributions of £nil (2020: £237) were payable to the pension fund at the balance sheet date.

18 GRANTS IN KIND

During the year the Charity received a grant in kind for the rent on two sites, Farnborough and Aldershot, from Rushmoor Borough Council; the Charity received 90% relief £52,902 (2020: £52,902) income against the rent expenditure of £58,780 (2020: £58,780).

19 TAXATION

Rushmoor Citizens Advice Bureaux has charitable status and is exempt from tax on its income and gains to the extent they are applied to its charitable objects.