SOUTH HAMS CITIZENS ADVICE BUREAU

England & Wales · Charity number 1091133

Details

Status	Registered
Legal form	Charitable company
Company number	04349641
Registered	2002-03-15
Register	View on the Charity Commission register

Contact

Address	South Hams Citizens Advice Follaton House Plymouth Road Totnes Devon TQ9 5EZ
Phone	01803869230
Email	admin@southhamscab.org.uk
Website	www.southhamscab.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE COMMUNITY IN SOUTH HAMS SUBSTANTIALLY BUT NOT EXCLUSIVELY ("THE AREA OF BENEFIT") BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

Activities: Citizens Advice South Hams is a registered charity and offers FREE, CONFIDENTIAL, INDEPENDENT and IMPARTIAL advice on a wide range of issues, including: Benefits: Consumer: Debts: Employment and Housing.

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, The General Public/mankind

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Geography

- **Area of benefit:** SOUTH HAMS SUBSTANTIALLY BUT NOT EXCLUSIVELY
- Devon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£570,733	£584,306	£208,013	21
2024-03-31	£589,647	£584,313	£210,622	21
2023-03-31	£547,907	£528,775	£205,288	21
2022-03-31	£412,261	£424,000	-	-
2021-03-31	£430,337	£361,241	-	-

Trustees

Name	Role	Appointed
Christopher Elliott Mottram		2013-11-27
Christopher Peach		2019-09-24
David Sprent		2018-01-02
Dr KATIE PORKESS		2017-11-29
Louise Pilkington		2023-12-06
Susan Bolshaw		2025-10-07
Tamara Earley		2023-12-06

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SOUTH HAMS CITIZENS ADVICE BUREAU

England & Wales - Charity number 1091133

Accounts

REGISTERED COMPANY NUMBER: 04349641 (England and Wales)
REGISTERED CHARITY NUMBER: 1091133

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 March 2025

for

South Hams Citizens Advice Bureau

SATURDAY
AEGCCWZV
A06 29/11/2025 #182
COMPANIES HOUSE

South Hams Citizens Advice Bureau

Contents of the Financial Statements
for the Year Ended 31 March 2025

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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 accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charitable company's Memorandum and Articles of Association, the Companies Act 2006, the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities, applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

South Hams Citizens Advice Bureau is the name formally registered at Companies House, operationally referred to as Citizens Advice South Hams.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The company is a charity and exists to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the South Hams area of Devon and surrounding areas.

Significant activities

The charity operates from a central base at Follaton House, Plymouth Road, Totnes, where it has 5 interview rooms and 6 incoming telephone advice lines, together with a VOIP telephone network to enable flexible homeworking for our 60+ volunteers. The central office is open from 10am to 1pm and 2pm to 4pm Monday to Friday. Outreach services are available on a weekly basis in four market towns, those are Totnes, Dartmouth, Kingsbridge & Ivybridge.

Telephone advice is available through Citizens Advice partnerships with other local offices Monday-Friday 9.30am - 4.00pm. The charity operates at 'Advice only' level with telephone services. All clients receive a gateway assessment and the charity also provides specialist advice around, debt, benefits, health and energy efficiency. Main enquiry areas are in debt, benefits, energy use, employment, housing, family issues, education and healthcare. We continue to invest in the use of our VOIP telecoms and client software applications technology to continue the flexible home working for all our staff and volunteers.

Much of the charity's work is delivered by volunteers which number around 60, including 27 trained Gateway Assessors, 15 Generalist Advisors, 10 Specialist Advisors, 2 social policy advisors and is also supported by volunteers in IT, reception and social policy research. The trustees are also all volunteers.

STRATEGIC REPORT

Achievement and performance

Charitable activities

The charity has been delivering information and advice to clients across the South Hams since 2002. In recent years, and this year also, the highest number of enquiries have been in welfare benefits, debt, consumer issues, housing and energy advice. 2024/25 was our busiest of recent years, where we helped over 6,830 clients with 22,625 issues. The number of issues presented by clients reflects the complexity of the cases we support with, which in turn reflects the complexity of their lives and of the support systems (statutory and non statutory) they seek to navigate. As client cases become more complex and interrelated, it is increasingly relevant that we take a holistic approach to helping people move forward and resolve the issues they face. For these South Hams clients, the charity recorded £2.7 million of financial gains for the year 2024/25 fiscal year.

Internal and external factors

The activities of the charity are subject to the sustainability of contracts and successful funding applications to develop the work of the charity and support its core service. The success of the new and renewal funding applications, beyond grants received from County, District and Town and Parish Councils make a significant contribution to the capacity of the operation to provide the volumes of client activity outlined in the report. Our income in the year, net of payments to partner charities was £528,668 compared with £499,396 in 2023/24.

Financial review

Principal funding sources

The County Council, District Council and the Town and Parish Councils of the district support the major part of the core service. All other funders are short term fixed period project contracts and represent significant additional public benefit to our core services whilst also allowing some administration and overhead costs of the core work to be funded by these projects. We manage several Devon-wide projects (Healthwatch, fuel vouchers) which together with other projects are critical to our financial sustainability through diversification and number of funding streams.

STRATEGIC REPORT

Financial review

Reserves policy

The directors believe that it is necessary to maintain a level of reserves to manage uncertainty and ensure that the service can continue to operate as planned on a day to day basis. The retained (unrestricted) reserves are intended to provide a buffer against future cut-backs and a contingency to meet any unforeseen expenditure which may arise. In order to mitigate against the risk of future funding cuts and to meet our reserve commitments under our National Citizens Advice membership, the trustees have reviewed and adjusted the charity's reserve policy to retain an amount equivalent to at least three months total organisational costs.

The Unrestricted reserves as at the 31 March 2025 now stand at £130,170, including £11,600 of designated IT fund which continues to be held to support our CyberEssentials accreditation and continued investment in IT and cybersecurity. The remaining £15,000 designated fund has been reabsorbed into the general reserve fund in order to honour our commitment to hold three months of total expenditure for the organisation in a time of increasing expenditure in support of client issues. The reserves policy and designated funds are reviewed annually by the Board together with assessment of the charity as a "going concern" in respect of future years.

Future plans

The charity plans continuing the activities of advising the general public of their rights and responsibilities and all services available to them, in order that they may resolve their issues effectively. The charity's strategic priorities are to be an outstanding information and advice service, meeting demand with better outcomes and to direct the most help to the most need. This will be achieved by being efficient and effective - simplifying the client journey and strengthening a culture of service innovation; being a local voice for local people - raising awareness of local issues like hidden homelessness; and remaining accessible to all by developing access in the outreaches. In addition, we will continue to invest in our long term sustainability by developing partnerships working across digital platforms throughout the district, increasing engagement with younger people, securing long-term sources of funding and investing in our staff and volunteers. To this end, a major focus continues to be the recruitment and training of volunteers who represent the core staffing of our advice service and without whom we could not operate at the level of effectiveness we achieve presently. We have in the year achieved growth in the levels of volunteers which adds greatly to the number of clients we can help, especially when demand for services exceeds our resources.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. This document was updated in line with current legislation in July 2024. We referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our objectives.

Recruitment and appointment of new trustees

Trustees are recruited in line with the terms and conditions of the Memorandum and Articles of Association of the charity. A term of office is three years and trustees may be elected at the annual meeting, nominated by members or co-opted by the trustee board.

Organisational structure

Responsibility for the day-to-day management of the service is delegated to the Chief Executive Officer. The trustee board sets the strategic direction, is involved with the ongoing planning, makes financial decisions and helps to set the framework for the application of all other policies as well as the recruitment, induction and training of new trustees.

Induction and training of new trustees

All new trustees are given induction materials from Citizens Advice, are invited into the office to discuss and view the work of the charity and are given details of how to access the governance materials from the Citizens Advice intranet and the Charities Commission.

Wider network

The board can include representatives of the local government funders. As such each is entitled to sit on the board as a representative member. This comprises of the District Council, the County Council and each of the Town Councils.

Related parties

No trustee, funder, member, officer or employee has undue control over, or significant interest in, the charity. Any related party transactions, which require disclosure, are logged internally and reported appropriately as required under both Companies Act law and Charity law. The trustees' expenses for the current year reported upon are disclosed in the Notes to the Financial Statements.

Statement of Internal Control

The Board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Local Citizens Advice hold joint responsibility for client data that is held in our case management system with the national Citizens Advice Service. An information assurance managment 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.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
04349641 (England and Wales)

Registered Charity number
1091133

Registered office
Citizens Advice South Hams
Follaton House
Plymouth Road
Totnes
Devon
TQ9 5NE

Trustees
Mr C Mottram Treasurer
Dr K Porkess
Mr D J Sprent
Ms P A Elghady (resigned 25.06.2024)
Mr C Peach Chair
Mrs T Earley
Mr D Colliver (resigned 01.09.2024)
Mrs L Pilkington

Company Secretary
Mrs H McIntyre

Independent Examiner
R J Lewis ACA
W R Frost & Co
Riversdale
Ashburton Road
TOTNES
Devon
TQ9 5JU

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on ..18 Nov 2025.. and signed on the board's behalf by:

Mr C Peach - Trustee .....

Independent Examiner's Report to the Trustees of
South Hams Citizens Advice Bureau (Registered number: 04349641)

Independent examiner's report to the trustees of South Hams Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

1 accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or

2 the accounts do not accord with those records; or

3 the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or

4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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

R J Lewis ACA
The Institute of Chartered Accountants in England and Wales

W R Frost & Co
Riversdale
Ashburton Road
TOTNES
Devon
TQ9 5JU

Date: 26.11.2025

South Hams Citizens Advice Bureau
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 £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	132,795	426,906	559,701	576,708
Other trading activities	3	1,204	-	1,204	3,449
Investment income	4	9,828	-	9,828	9,490
Total		143,827	426,906	570,733	589,647
EXPENDITURE ON					
Raising funds	5	-	-	-	-
Charitable activities					
Charitable activities - advice services	6	133,455	450,851	584,306	584,313
Other		-	-	-	-
Total		133,455	450,851	584,306	584,313
NET INCOME/(EXPENDITURE)		10,372	(23,945)	(13,573)	5,334
RECONCILIATION OF FUNDS					
In Year Adjustment		10,964		10,964	-
Total funds brought forward		108,834	101,788	210,622	205,288
TOTAL FUNDS CARRIED FORWARD		130,170	77,843	208,013	210,622

South Hams Citizens Advice Bureau (Registered number: 04349641)
Balance Sheet
31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	12	-	-	-	-
CURRENT ASSETS					
Debtors	13	701	-	701	506
Cash at bank and in hand		171,108	102,968	274,076	282,104
		171,108	102,968	274,777	282,610
CREDITORS					
Amounts falling due within one year	14	41,639	25,125	66,764	71,988
NET CURRENT ASSETS		129,469	77,843	208,013	210,622
TOTAL ASSETS LESS CURRENT LIABILITIES		129,469	77,843	208,013	210,622
NET ASSETS		129,469	77,843	208,013	210,622
FUNDS	16				
Unrestricted funds				130,170	108,834
Restricted funds				77,843	101,788
TOTAL FUNDS				208,013	210,622

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 18 Nov 2025 and were signed on its behalf by:

..... Mr C Peach - Trustee

..... Mr C Mottram - Trustee

South Hams Citizens Advice Bureau
Cash Flow Statement
for the Year Ended 31 March 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	(17,856)	(67,330)
Net cash provided by/(used in) operating activities		(17,856)	(67,330)
Cash flows from investing activities			
Interest received		9,828	9,490
Net cash provided by investing activities		9,828	9,490
Change in cash and cash equivalents in the reporting period		(8,028)	(57,840)
Cash and cash equivalents at the beginning of the reporting period	2	282,104	339,944
Cash and cash equivalents at the end of the reporting period	2	274,076	282,104

South Hams Citizens Advice Bureau
Notes to the Cash Flow Statement
for the Year Ended 31 March 2025

1 RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	(13,573)	5,334
Adjustments for:		
Depreciation charges	-	-
Interest received	(9,828)	(9,490)
In Year Adjustment	10,964	-
Decrease/(Increase) in debtors	(195)	948
(Decrease)/Increase in creditors	(5,224)	(64,122)
Net cash provided by/(used in) operations	(17,856)	(67,330)

2 ANALYSIS OF CASH AND CASH EQUIVALENTS

	2025	2024
	£	£
Cash in hand	122	403
Notice deposits (less than 3 months)	273,954	281,701
Total cash and cash equivalents	274,076	282,104

3 ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
Net cash			
Cash at bank and in hand	282,104	(8,028)	274,076
Total	282,104	(8,028)	274,076

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.

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.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs
All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

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

Plant and machinery	33% on cost

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

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

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.

2 DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	10,651	7,019
Gift aid	-	-
Grants	549,050	569,689
	559,701	576,708

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

	2025	2024
	£	£
Grants	549,050	569,689

3 OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Fundraising events	1,204	3,449

4 INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	9,828	9,490

5 RAISING FUNDS

Raising donations and legacies

	2025	2024
	£	£
Support costs	-	-

6 CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 7)	Totals
	£	£	£
Charitable activities - advice services	500,995	83,311	584,306

7 SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Charitable activities - advice services	79,843	3,270	83,113

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

	2025 Charitable activities - advice services	2024 Total activities
	£	£
Wages	27,547	26,166
Social security	2,349	1,997
Pensions	1,369	1,017
Rent	25,056	25,056
Service charges	10,000	5,121
Insurance	1,748	1,902
Postage and stationery	459	-
Advertising	181	-
Sundries	-	183
Publications and subscriptions	479	1,752
Office expenses	2,934	3,218
Repairs and renewals	3,088	2,206
Professional fees	4,631	-
Accountancy and legal fees	3,270	7,044
	83,113	75,662

8 NET INCOME/(EXPENDITURE)

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

	2025	2024
	£	£
Depreciation - owned assets	-	-
Other operating leases	25,056	25,056
Independent examination	2,500	2,403

9 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

	2025	2024
Trustees' expenses	198	76

10 STAFF COSTS

	2025	2024
	£	£
Wages and salaries	388,819	357,117
Social security costs	22,009	17,765
Other pension costs	16,857	12,093
	427,685	386,975

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

	2025	2024
Charitable Activities	21	21

No employees received emoluments in excess of £60,000.

11 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	126,931	449,777	576,708
Other trading activities	3,449	-	3,449
Investment income	9,490	-	9,490
Total	139,870	449,777	589,647
EXPENDITURE ON			
Raising funds	-	-	-
Charitable activities			
Charitable activities - advice services	138,143	446,170	584,313
Other	-	-	-
Total	138,143	446,170	584,313
NET INCOME/(EXPENDITURE)	1,727	3,607	5,334
RECONCILIATION OF FUNDS			
Total funds brought forward	107,107	98,181	205,288
TOTAL FUNDS CARRIED FORWARD	108,834	101,788	210,622

12 TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 April 2024 and 31 March 2025	8,821
DEPRECIATION	
At 1 April 2024	8,821
Charge for year	-
At 31 March 2025	8,821
NET BOOK VALUE	
At 31 March 2025	-
At 31 March 2024	-

13 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Prepayments and accrued income	701	506

14 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Social security and other taxes	6,213	945
Accrued expenses	60,551	71,043
	66,764	71,988

15 MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General Unrestricted	82,234	47,936	130,170
Covid Response	15,000	(15,000)	-
Innovation	11,600	(11,600)	-
	108,834	21,336	130,170
Restricted funds			
Dartmouth United Charities	18,651	(5,661)	12,990
Scottish Power	27,247	-	27,247
Energy Advice Project	10,853	3,368	14,221
Thrive	2,000	(2,000)	-
Trussel Trust	1,963	278	2,241
TQ6	3,147	(3,147)	-
Yorkshire Building Society	4,478	118	4,596
National CA - Pot 2	13,522	(1,424)	12,098
Household Support Fund	8,940	(8,940)	-
Schools Project	-	4,450	4,450
ECP Caseworker	10,987	(10,987)	-
	101,788	(23,945)	77,843
TOTAL FUNDS	210,622	(2,609)	208,013

15 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 Unrestricted	143,827	(133,455)	10,372
Restricted funds			
South Hams District Council (Outreach)	10,000	(10,000)	-
Healthwatch	79,063	(79,063)	-
Dartmouth United Charities	12,989	(18,650)	(5,661)
MAPS	56,424	(56,424)	-
Energy Advice Project	51,974	(48,606)	3,368
Independent Age	1,525	(1,525)	-
Household Support	43,098	(52,038)	(8,940)
Thrive	-	(2,000)	(2,000)
CMAP	23,220	(23,220)	-
Trussell Trust	23,987	(23,709)	278
TQ6	-	(3,147)	(3,147)
Yorkshire Building Society	10,264	(10,146)	118
National CA - Pot 2	50,033	(51,457)	(1,424)
Energy Outreach Project	12,836	(12,836)	-
Caring Town Totnes	7,913	(7,913)	-
Energy Casework Project	34,630	(45,617)	(10,987)
CAB Devon (Devon Communities Connect)	4,500	(4,500)	-
Schools Project	4,450	-	4,450
	426,906	(450,851)	(23,945)
TOTAL FUNDS	570,733	(584,306)	(13,573)

15 MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net in funds £	Transfer funds £	31.3.24 £
Unrestricted funds				
General Unrestricted	80,507	1,727	-	82,234
Covid Response	15,000	-	-	15,000
Innovation	11,600	-	-	11,600
	107,107	1,727	-	108,834
Restricted funds				
Healthwatch				
Dartmouth United Charities	14,682	3,969	-	18,651
Scottish Power	27,652	(405)	-	27,247
Totnes Support Services	2,333	(2,333)	-	-
The Mansion	1,133	(1,133)	-	-
Energy Advice Project	11,001	(148)	-	10,853
Empower	14,212	(14,212)	-	-
Homes for Ukraine	20,537	(20,537)	-	-
Independent Age	6,631	(6,631)	-	-
Thrive	-	2,000	-	2,000
Trussel Trust	-	1,963	-	1,963
TQ6	-	3,147	-	3,147
Yorkshire Building Society	-	4,478	-	4,478
National CA - Pot 2	-	13,522	-	13,522
Household Support Fund	-	8,940	-	8,940
ECP Caseworker	-	10,987	-	10,987
	98,181	3,607	-	101,788
TOTAL FUNDS	205,288	5,334	-	210,622

15 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 Unrestricted	139,870	(138,143)	1,727
Restricted funds			
South Hams District Council (Outreach)	10,000	(10,000)	-
Healthwatch	62,648	(62,648)	-
Dartmouth United Charities	18,651	(14,682)	3,969
Scottish Power		(405)	(405)
The Mansion	5,969	(7,102)	(1,133)
Energy Advice Project	61,025	(61,173)	(148)
Empower	48,026	(62,238)	(14,212)
MAPS	57,488	(57,488)	-
Totnes Support Services		(2,333)	(2,333)
Homes for Ukraine	-	(20,537)	(20,537)
Independent Age	15,500	(22,131)	(6,631)
CAB Service Support & Secondments	12,073	(12,073)	-
Household Support	56,108	(47,168)	8,940
Thrive	6,800	(4,800)	2,000
ECP Caseworker	11,543	(556)	10,987
CMAP	15,290	(15,290)	-
Trussell Trust	11,778	(9,815)	1,963
TQ6	6,865	(3,718)	3,147
Yorkshire Building Society	9,450	(4,972)	4,478
National CA - Pot 2	29,625	(16,103)	13,522
Energy Outreach Project	10,938	(10,938)	-
	449,777	(446,170)	3,607
TOTAL FUNDS	589,647	(584,313)	5,334

16 RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

17 PURPOSE OF RESTRICTED FUNDS

Scottish Power - providing energy advice to those facing or at risk of experiencing fuel poverty, supporting clients with their energy and water bills.

Totnes Support Services - project to support work in the Totnes area.

The Mansion - funds from Totnes Town Council to fund outreach services in Totnes (Mansion House).

Energy Advice Project - funding to provide one-to-one energy advice to clients in fuel poverty to assist with their domestic energy usage and support with finding energy savings in the home.

Empower - a project funded by the Energy Redress Scheme to support clients in fuel poverty to find energy savings and efficiencies in their homes.

Home for Ukraine - funding received from South Hams District Council through the Homes for Ukraine scheme to provide dedicated support to Ukrainian refugees in the South Hams area.

Independent Age - funding received from Independent Age in partnership with Totnes Caring and Dartmouth Caring to provide support and home visits to over 65s in the South Hams area.

Household Support - funds received from Department of Work and Pensions through local government to support clients most in need of help with significantly rising costs and specifically for the distribution of fuel vouchers for Devon clients on prepayment meters.

CAB Service Support & Secondments - staff are undertaking support services under contract to other local Citizens Advice offices.

Thrive - supporting investment in volunteers.

Trussell Trust - a project with Trussell Trust to fund an advisor in Ivybridge Foodbank.

TQ6 - a project with local Dartmouth charity TQ6, to increase advice support to clients in Dartmouth.

Yorkshire Building Society - a project funded by partnership with National CA and Yorkshire Building Society to offer advice in YBS branches.

National CA Pot 2 - funding from National CA to increase Core capacity on Adviceline.

ECP Caseworker - funding from National CA to fund indepth energy casework for complex clients.

Dartmouth United Charities - providing support to those in need in the Dartmouth Parish through the provision of advice that promotes relief from poverty.

Schools Project - individual donations to fund an adviser in local schools .

South Hams Citizens Advice Bureau
Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	10,651	7,019
Gift aid	-	-
Grants	549,050	569,689
	559,701	576,708
Other trading activities		
Fundraising events	1,204	3,449
Investment income		
Deposit account interest	9,828	9,490
Total incoming resources	570,733	589,647
EXPENDITURE		
Charitable activities		
Wages	361,272	330,951
Social security	19,660	15,768
Pensions	15,488	11,076
Telephone	1,340	3,303
Postage and stationery	1,378	2,330
Publications and subscriptions	1,438	1,703
Travel	9,995	8,610
Training	149	1,490
Software	16,581	17,718
Leases	4,949	4,877
Advertising/Publicity	543	-
Fundraising costs	407	-
CA Membership	3,910	-
Conference and workshop expenses	498	531
Payments to Charity Partners	42,068	90,251
Contract Staff	14,664	14,776
Staff Welfare	6,278	4,936
Translation costs	333	121
Entertainment	44	134
	500,995	508,575

South Hams Citizens Advice Bureau
Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

Other		
Trustees' expenses	198	76
Support costs		
Management		
Wages	27,547	26,166
Social security	2,349	1,997
Pensions	1,369	1,017
Rent	25,056	25,056
Service charges	10,000	5,121
Insurance	1,748	1,902
Postage and stationery	459	-
Advertising	181	-
Sundries	-	183
Publications and subscriptions	479	1,752
Office expenses	2,934	3,218
Repairs and renewals	3,088	2,206
Professional fees	4,631	-
	79,843	68,618
Governance costs		
Accountancy and legal fees	3,270	7,044
Total resources expended	584,306	584,313
Net income/(expenditure)	(13,573)	5,334

SOUTH HAMS CITIZENS ADVICE BUREAU

England & Wales - Charity number 1091133

Accounts

citizens advice South Hams

Annual Report 2023-24

Helping people find a way forward

We are Citizens Advice South Hams

We can all face problems that seem complicated or intimidating. At Citizens Advice South Hams, we believe no-one should have to face these problems without good quality, independent advice.

As a member of the national Citizens Advice service, we offer advice on the phone, face-to-face and via email.

Our goal is to help people find a way forward, whoever they are and whatever the problem. We also use our clients' experiences, stories and evidence to research and campaign for positive change, locally and nationally.

Most of our advice team are highly trained volunteers. We are supported by local councils, a variety of specialist partner organisations and the public. We serve a population of 89,000 people across the South Hams and handle thousands of enquiries each year.

When we say we're here for everyone, we mean it. People rely on us because we're independent and totally impartial.

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A welcome from the Chair

I am pleased to welcome you to the Citizens Advice South Hams 2023-24 Annual Report.

I am pleased to report that the team has yet again successfully delivered free, independent, confidential, and quality assured advice to anyone in the South Hams at a time when the cost-of-living crisis is still affecting a significant segment of our local community.

Over 6,000 clients have received advice from our team of staff and volunteers. They have dealt with over 19,000 issues that collectively record £1.8 million of financial gains. This is a remarkable achievement, and I would like to give my warmest thanks to Janie Moor and all her hard-working staff and volunteers, whose personal devotion and enthusiasm is amazing.

I am delighted that we have continued to recruit volunteers to our illustrious team throughout the year. Volunteers are at the heart of our organisation, and I know the huge commitment that our volunteers give and so it has been great to improve further the support and amenities at our main Follaton House office. I am also pleased that we have recruited new trustees to our board and thus maintain the flow of fresh thinking and energy to lead and sustain the charity into the future.

We set immense importance on our outreach services in local towns, Totnes, Ivybridge, Dartmouth and Kingsbridge. We are hugely thankful for the grants we receive from town councils and local parishes to sustain these weekly services which allow local access from across the wider rural landscape.

Collaboration, cooperation, and partnership is very much at the centre of our strategic planning, and we will take forward these themes as we work with other organisations and charities across Devon.

Chris Peach
Chair of Trustees

Chief Officer's report

2023/24 has been one of our busiest years on record. The rising demand for advice has been ably met by our dedicated volunteers and paid staff team who work tirelessly to help people move forward with their lives.

As well as delivering quality-assured advice to people across the South Hams and beyond, we have worked in partnership with Plymouth University and other local Citizens Advice to carry out research into the Local Housing Allowance freeze. Our report, ' I sit there on my sofa and cry...' details the human impact of the freeze of the Local Housing Allowance. We are proud we can use our unique position to gather data and stories on the issues affecting local residents and use these to effect change at a higher level.

The cost of living crisis has loomed large over this past year and we are proud to have been at the forefront of helping people to navigate their way through, whether that be at our Follaton office, one of outreaches or at a community event.

I am, as always, incredibly grateful to our volunteers for their dedication, hard work and commitment to the service. We continue to support and develop our volunteers in their time with us - whether that be in furthering their knowledge of key advice areas or creating paid roles and opportunities.

As the cost of living crisis is far from over, and the pressures on people's finances continue, we are poised as an organisation to continue to help people with whatever life may throw at them.

An immense thank you to all of our funders, partners and supporters who enable us to provide this essential service to the South Hams community.

Janie Moor
Chief Officer

What we do

Free, confidential, independent and impartial advice

Our incredible team of volunteers give advice over the phone and face to face, helping people to find a way forward with their problems. Always empathetic, always sincere - they are the lifeblood of our service, and we couldn't do what we do without them.

During 23/24 we helped over 6,000 people with over 19,000 advice issues. Our advice teams generated over £1.8 million in financial gains for the clients we help. The cost of living crisis continued to impact many people's lives as incomes failed to keep pace with rising inflation and soaring bills. Unsurprisingly we saw the demand for our service increase and people's cases become increasingly complex.

We are proud to be able to support the community at this difficult time with quality-assured, independent advice. We have also advocated for change of their behalf through out research and campaigns work, and increased our volunteer numbers so we can help more people in need.

Specialist advice

Alongside our core service we give expert advice in the areas of energy, debt, health and benefits.

Supporting our community

We are present in our community so people know what help is available.

Research and campaigns

We carry out research and campaign on the issues that affect South Hams residents

Volunteer development

We train our volunteers and support them in their development.

During 2023-24 we helped
over 6,000 people with
over 19,000 advice issues.

Our specialist advice

Alongside our core advice, we offer specialist advice in the following areas:

Energy Advice – helping people to save money on their bills and use energy more efficiently.

Healthwatch – providing information and advice to people navigating the health and social care system in Devon

Debt Advice – helping people to manage and deal with their debts and providing financial capability support.

Benefits Advice – helping people to navigate the benefits system and maximise their income.

Supporting our community

We are a local charity working for our local community

Once a week we have an outreach in each of the four markets towns across the South Hams to enable more people to access our services.

We also attend community events and work with community partners to offer our services to those most in need. Partnerships during 23/24 have included Dartmouth United Charities, the Trussell Trust Ivybridge food bank, Totnes Caring and Totnes Town Council.

We have developed a referrals system so that we can work effectively with other local organisations and charities to ensure clients get access all the support and help they need in a quick and effective manner.

During 23/24 we helped local people to access food bank vouchers, fuel vouchers for those struggling to heat their homes and charitable and government support such as the Household Support Fund. Our holistic approach to advice means we look at the whole situation of the client to figure out the best way forward for them, and try to get them to a position where they no longer need on-going support.

Left - one of our Dartmouth outreaches at The Flavel open every Tuesday morning for Dartmouth residents to access our advice and support.

We are a voice for our
clients on the issues
that matter to them

Research and campaigns

Demonstrating the human impact of the Local Housing Allowance

During 23/24 we partnered with Citizens Advice Cornwall, Citizens Advice Plymouth and the University of Plymouth to carry out research into the impact of the Local Housing Allowance (LHA) freeze. Our report, 'I sit there on my sofa and cry…' detailed the damaging effects of the government's three year freeze on Local Housing Allowance rates for local private sector renters.

The report tells the stories of local people struggling to keep-up with soaring rents and eviction notices and contained our suggestions to help ease the crisis, including an increase in LHA, an emergency cap on rents and provision of more affordable homes.

In November 2023, we wrote to the Rt Hon Mel Stride, Secretary of State for Work and Pensions lobbying for a removal of the freeze on LHA rates.

On 22 November 2023 the Chancellor announced in the Autumn Statement that the government would raise LHA rates to the 30th percentile of local market rates in April 2024. The increase was expected to provide an average of £800 of support to 1.6 million households across the country.

Research and campaigns is an important part of our work at Citizens Advice South Hams and demonstrates how we can use our data to affect change at a higher level so that in turn more people can benefit.

We are building on our relationship with the University of Plymouth so we can continue to do important and impactful research and make a real difference to people's lives in the South Hams.

Our report details the damaging effects of the government's three year freeze on Local Housing Allowance rates

Our report revealed a growing crisis for renters in Devon and Cornwall

Our full report, 'I sit there on my sofa and cry...' can be found on our website.

Many thanks to Dr Nigel Jackson, Associate Professor in the Plymouth Business School, Dr Mike Sheaff and Dr Carl Evans also from the University of Plymouth, and to our colleagues at Citizens Advice Cornwall and Citizens Advice Plymouth for helping with this important piece of research.

Research and campaigns

The Red Index - the rise of negative budgets

Research from Citizens Advice in early 2024 showed the worrying trend of negative budgets - where people's expenditure on basic bills like energy, housing and food exceeds their income. The National Red Index uses the unique data we get from the people we help at Citizens Advice to estimate how many people are trapped in a negative budget.

Our research showed that more than 80,000 people living in Devon, including Plymouth and Torbay are in negative budgets.

The analysis found energy costs and housing are the key costs swallowing up people's income, pushing many into the red. This means more and more people in this situation are likely to fall further into a spiral of debt.

National Citizens Advice has come up with four policy recommendations to tackle negative budgets:

1. Legislate to uprate working-age benefits using inflation data from the Household Costs Indices, so they better reflect the true cost of living for low-income households.
2. Keep increasing the national minimum wage so more people in work can be lifted out of a negative budget.
3. Improve energy bill support by expanding eligibility for the Warm Home Discount and increasing support for those with the greatest energy needs.
4. Ensure affordable access to essential markets through social tariffs for water, broadband and motor insurance.
5. Reform the Local Housing Allowance so it better supports people with high private rent costs.

At Citizens Advice South Hams we cover two parliamentary constituencies.

The Red Index in our constituencies:

5,850

people in a negative budget in South Devon constituency (formerly Totnes)

4,190

people in a negative budget in South West Devon constituency.

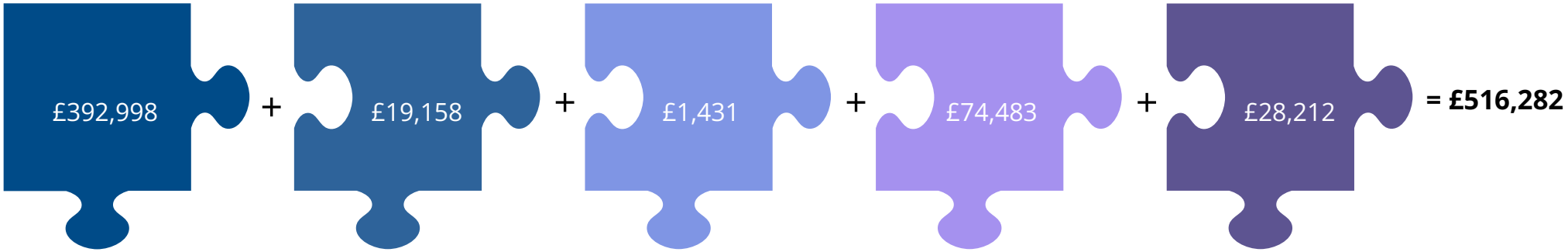
Our volunteers

Volunteers are at the heart of how Citizens Advice South Hams delivers its service to the local community. Volunteering generates value to volunteers themselves, to our service and to other key stakeholders, such as the NHS and the local economy, worth at least £516,282 in 2023.

VALUE OF VOLUNTEERING TIME

SKILL DEVELOPMENT AND EMPLOYABILITY

HEALTH AND WELLBEING



Volunteering time

Monetary value of the time volunteers spend in their local office

Gaining employment more quickly

Additional productivity for the economy as a result of volunteers getting paid employment sooner

Receiving a higher wage due to being more skilled

Additional productivity for the economy as a result of volunteers being more skilled due to volunteering and attracting a higher wage rate

Increased life satisfaction

Value of improved wellbeing for volunteers as a result of their volunteering

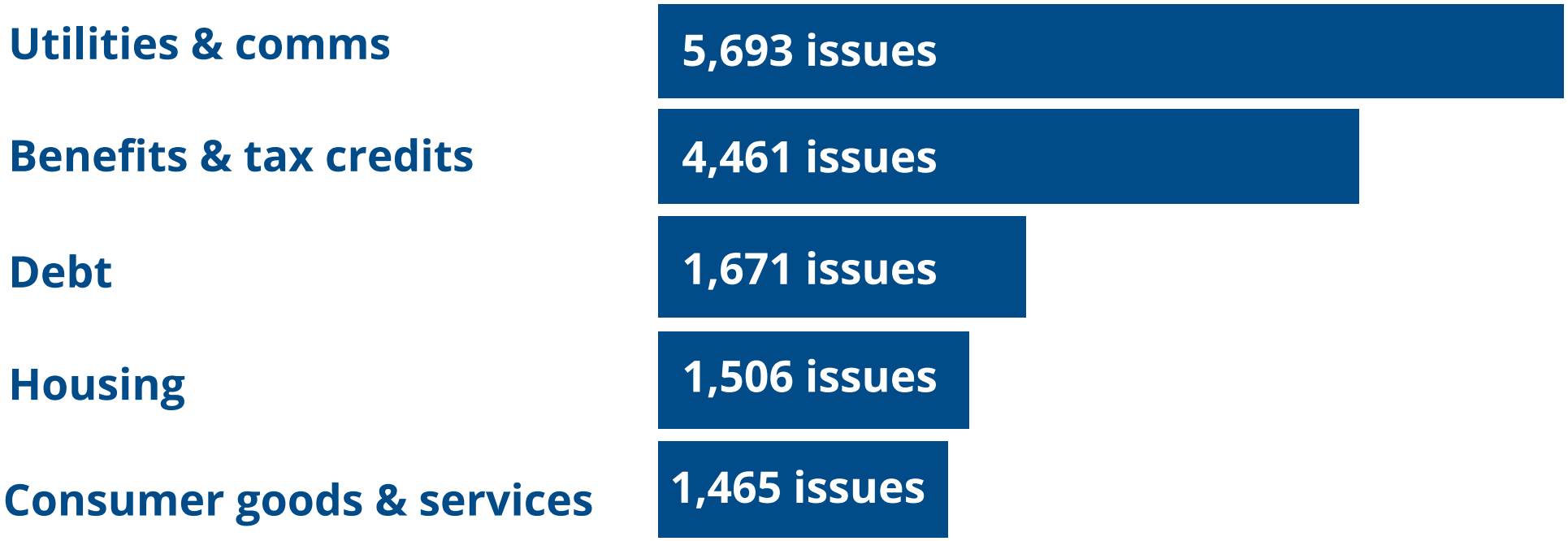
Improved mental health

Reduction or prevention in need for treatment for anxiety and depression. Use of NHS mental health services reduces

Make a difference
South Hams
citizens advice
Citizens Advice
Here today
South Hams
citizens advice

The problems people face

In 2023-24, the top five advice areas were:



We see large numbers of utilities and communications clients due to our specialist energy advice team.

Our value to society

We help thousands of people every year.

Our holistic approach to helping clients means we ensure they receive all the help necessary and appropriate to their circumstances. This can range from energy and debt advice to food parcels, benefits checks and referrals to other agencies.

It's impossible to put a financial value on everything we do - but where we can, we have used a Treasury-approved model to demonstrate our local financial impact. The model is statistically reliable and provides a credible, conservative financial value of work.

Some examples of our impact are listed here.

During 2023/24 Citizens Advice South Hams generated at least:

£954,801

savings to the Department for Work and Pensions (DWP) through helping people keep in work

£320,157

in savings to the NHS by reducing the use of mental health and GPs services, and keeping people in work.

£15,222

in savings to the Criminal Justice System by preventing evictions and homelessness.

‘So grateful and appreciative to have the guidance and support from the Totnes Citizens Advice staff. They have been heroes helping me work through bureaucracy. Thank you for everything you've done.’

“Not a day goes by where you don’t think, what’s happened to my life? Sometimes I just sit there on my sofa and cry.”

Ken’s story

Ken is a pensioner in his 60s living in a one-bedroom flat and has recently lost his part-time job. His rent is £475-a-month and he receives around £200 in Housing Benefit. His neighbour recently had her rent increased to £575 for an identical flat and he fears his rent will also rise.

“So all in all, my life’s gone from being a happy-go-lucky guy, starting a new life, saying “goodbye old world, this is me” to someone now that, not a day goes by where you don’t think, what’s happened to my life?

“That, in a nutshell, is where I’ve come, where I’ve gone, and how that’s dragged me right down now to. I don’t have enough coming in to pay what’s going out.

“Rising bills, food - is one that’s hit me even harder. I mean I’ve been lucky, I managed to get some Asda vouchers (from the Household Support Fund) which I’m using.

“My self-respect has gone out the window. You know, yes I’ve had ups and downs, the way I feel about myself and that, you know, I lost my son to cancer, so, I’ve gone up and down like that. You know but, I just sit there, and I sit on my sofa and cry. How have I got into this state?”

‘I cannot praise the service enough. At all times I have been supported and treated with empathy and respect. The advisors are friendly, kind and knowledgeable. I was helped enormously and I am, and continue to be, incredibly grateful to the organisation.’

Treasurer’s report

The 2023/2024 fiscal year certified accounts, summarised in this report, show our income in the year was £589,647 (£547,907 in the previous year). Of this income £90,251 was paid directly to partner charities in Devon and Cornwall (£121,599 in the previous year. The direct income to the charity was £499,396 (versus £426,308 in the previous year). This increase in income represents the success of securing more restricted projects, particularly at a time when both local and central government are looking to our charity to provide extra resources to support local communities.

Our current income level is sustained by our continued focus on securing project income to support and extend our free, core services where local government grant funding only covers a smaller proportion of the costs. Our range and number of projects underpins the charity's sustainability, a position that has taken several years to build and a strong focus of our income strategy.

Our costs were £494,062 this year compared with £407,176 in the previous year 2022/23.

In the year our unrestricted reserves increased slightly by £1,724 and as at the year end are £82,235, which represents 2 months of net expenditure for the charity and demonstrates that this material increase in income in the year has been directed to client facing resources and not building up our unrestricted reserves. We also hold £11,600 designated funds to support investments in IT. We are investing to achieve the required Cyber Essentials certification, which will be a condition of many of our funders. A further £15,000 of designated funds are supporting the cost of living and remote working environment.

In the year, we also distributed over £70,000 of fuel vouchers and over £10,000 of items to help clients stay warm in their homes, though as client, not charity funds, these are not shown in our income or expenditure.

Both our cost efficiency and high service level model would not be possible without the commitment of our 50+ volunteers

The 20+ projects outlined in the funding sources schedule, are aimed primarily for the benefit of the South Hams residents and enable us to support some of the costs of running our core advice services. Without these projects, that we compete to secure, we would not be able to sustain the level of free, core advice services provided to thousands of South Hams residents every year.

In addition to the grants and project funds, both our cost efficiency and high service level model would not be possible without the commitment of 50+ volunteers (excluding trustees); a hidden financial gain that we are immensely grateful for.

Looking ahead to 2024/25 and beyond, the funding environment remains both competitive and more difficult than last year. We continue to be conscious of any reduction in our core income and the need to continually secure more funded projects to both support our core operational costs and allow us to continue to enhance the essential service offering in the district. We are not immune to the cost of living crisis, which our clients, funders, staff and volunteers are also grappling with. We have designated reserves to help support the inflationary pressures on the charity and do not see a material risk to the client service levels we achieve, which are increasing year on year.

We are confident that Citizens Advice South Hams, a locally registered independent charity, continues to deliver a highly efficient and effective service to those in need, which in turn represents good value for money for all the funding bodies who we remain extremely grateful to for their continued support.

Chris Mottram
Treasurer

Accounts - funding sources

Description	Core	Projects-restricted	Total
South Hams District Council (SHDC)	60,867		
Devon County Council	44,045		
National Citizens Advice	15,000		
Town and parish councils	4,719		
Donations and misc income	5,749		
Bank interest	9,490		
Yorkshire Building Society		9,450	
Services to other Local Citizens Advice Offices		12,072	
SHDC Outreaches		10,000	
Dartmouth United Charities		18,650	
Energy Best Deal/Safe and Warm – several schemes		71,963	
Healthwatch		62,648	
Household Support Fund (HSF) – fuel vouchers		56,109	
Energy Caseworker Project		11,543	
Trussell Trust – Ivybridge Foodbank		11,779	
EmPower		48,026	
Totnes Town Outreach		5,969	
Money Advice and Pensions Service		57,488	
CMAP		15,290	
TQ6 – Dartmouth Advice		6,865	
Independent Age		15,500	
National Citizens Advice		29,625	
Thrive		6,800	
TOTAL	**139,870**	**449,777**	**589,647**

Notes
1. Full copies of the Certified Accounts and Trustees Report are available from the Manager at the Totnes office or the Companies House website.
2. Accountants: WR Frost & Co., Riverside, Ashburton Road, Totnes, TQ9 5JU

Accounts - expenditure

Description	Total
Rent SHDC	25,056
Util/Service charge SHDC	1,000
Rent (other – outreaches)	4,509
Insurance	1,902
Telephone & translation services	3,424
Office expenses	4,528
Travel & welfare – volunteers & staff	13,545
Training	1,490
Equipment/depreciation	-
Professional fees – accountancy and MAPS technical support	7,044
Salaries/ NHI/Pension- Charitable activities (including contract staff)	401,752
Other Expense - Postage/Stationery & misc	2,600
IT/software/innovation	17,718
Marketing - advertising and publicity	1,752
Repairs and renewals	1,604
Citizens Advice membership fees/ publications	5,531
Conference and workshop costs	531
CA Devon partner charity payments – EmPower & HSF	90,251
Trustee expenses	76
TOTAL	**584,313**
INCOME LESS EXPENDITURE	**5,334**

Notes

1. Restricted funds of £91,181 were brought forward from 22/23 to cover project expenditure commitments for 23/24.
2. Restricted funds carried forward for 24/25 are £101,785
3. The total unrestricted funds carried forward are £82,235 (£80,507, in previous year), excluding designated funds of £15,000 COVID/cost of living support and recovery & £11,600 IT/ Innovation, which we did not need to use in the year.

Our volunteers and staff

A sincere thank you to all our volunteers and paid staff who contribute to making Citizens Advice South Hams so successful year upon year. Without you we would not be able to offer this essential service to the local community.

Aaron H
Abigail H
Allison Q
Ann H
Anne M
Barbara B
Bridget D
Carmen L
Carol A
Carol G
Carole L
Caroline H
Chris M
Chris P
Chris W
Christine G
Christopher L
Chryz C
Clare G
Dagny B
David S
David S
Denise D
Douglas C
Elaine H
Elly R
Emma R
Frances A
Gill S
Gill F
Graham C
Graham E
Heather M
Helen N
Helen W
Hilary F
Jane M
Janet R
Janice G
Janie M
Jean C
Jennie H
Jo C
Jo W
John M
Juliet C
Katie P
Kimberley S
Lesley T
Loraine E
Louise P
Lucy G
Maggie K
Malcolm S
Manu A
Marianne H
Marie S
Mark P
May O
Mike K
Molly B
Oleh B
Owen B
Pam W
Pat S
Pat K
Paul C
Pauline M
Penny E
Peter L
Richard L
Richard P
Robert S
Rosemarie J
Rosie M
Sacha Q
Sally C
Sharon H
Simon D
Simon G
Simone C
Steve M
Steven F
Susan W
Susan G
Tamara E
Tilly M
Tracey D
Viv O
Wailim W
Wendy M
Wim V
Youlie G

Our partners

We couldn't do what we do without the help and support of our partners.
Thank you all.

South Hams District Council

Devon County Council

Totnes Council For the Community

citizens advice

the trussell trust
Stop UK Hunger

Yorkshire Building Society

healthwatch in Devon, Plymouth and Torbay

energy saving trust

Money & Pensions Service

Dartmouth United Charities

Independent Age

TQ6 Community Partnership

We are hugely grateful for the donations from our town and parish councils which enable us to keep our outreach services open to help more people within the community.

Contact us

0808 278 7948 (free from mobiles and landlines)
Monday - Friday 10am - 4pm

Email us using the form on our website
southhamscab.org.uk

Come and see us
Follaton House, Plymouth Road, Totnes, TQ9 5EZ
Monday - Friday 10am - 1pm, 2pm - 4pm

Ivybridge

The Watermark
Erme Court
Leonards Road
Ivybridge
PL21 0SZ

Every Monday
9:30am to 12:30pm

Dartmouth

The Flavel
Flavel Place
Dartmouth
TQ6 9ND

Every Tuesday
9.30am to 12.30pm

Kingsbridge

Quay House
Ilbert Road
Kingsbridge
TQ7 1DZ

Every Tuesday
9:30am to 12:30pm

Ivybridge

St John's Church
Bridgetown
Totnes
TQ9 5AD

Every Wednesday
9:30am to 12:30pm

Dartmouth

Health and
Wellbeing Centre
Wessex Way
Dartmouth
TQ6 0JL

Every Tuesday
1pm to 4pm

Dartmouth

Yorkshire Building
Society
3 South
Embankment
Dartmouth
TQ6 9BH

Every Thursday by
appointment only

Volunteer with us

Volunteering with us is your chance to make an active difference to people's lives in your community.

Volunteering with Citizens Advice South Hams offers you:

- A chance to learn new skills – free training is provided
- A way to meet new people
- Enhanced employability skills
- The ability to help others and give back to your community
- Free travel expenses – we will reimburse you

For more information and to apply visit our website – **southhamscab.org.uk/getinvolved**

Citizens Advice helps people find a way forward.

We provide free, confidential, impartial and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

southhamscab.org.uk

Citizens Advice South Hams August 2024

Citizens Advice South Hams is an operating name of South Hams Citizens Advice Bureau Ltd, company limited by guarantee (04349641) and registered charity (1091133). Registered address Follaton House, Plymouth Road, Totnes TQ9 5EZ

REGISTERED COMPANY NUMBER: 04349641 (England and Wales)
REGISTERED CHARITY NUMBER: 1091133

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 March 2024

for

South Hams Citizens Advice Bureau

FRIDAY
ADEZJRAY
A13 01/11/2024 #24
COMPANIES HOUSE

South Hams Citizens Advice Bureau

Contents of the Financial Statements
for the Year Ended 31 March 2024

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The company is a charity and exists to provide information and advice to the general public.We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our objectives.

Significant activities

The charity operates from a central base at Follaton House, Plymouth Road, Totnes, where it has 5 interview rooms and 6 incoming telephone advice lines, together with a VOIP telephone network to enable flexible homeworking for our 60+ volunteers. The central office is open from 10am to 1pm and 2pm to 4pm Monday to Friday. Outreach services are available on a weekly basis in four market towns, those are Totnes, Dartmouth, Kingsbridge & Ivybridge.

Telephone advice is available through Citizens Advice partnerships with other local offices Monday-Friday 9.30am - 4.00pm. The charity operates at 'Advice only' level with telephone services. All clients receive a gateway assessment and the charity also provides specialist advice around, debt, benefits, health and energy efficiency. Main enquiry areas are in debt, benefits, energy use, employment, housing, family issues, education and healthcare. We continue to invest in the use of our VOIP telecoms and client software applications technology to continue the flexible home working for all our staff and volunteers.

Volunteers

Much of the charity's work is delivered by volunteers which number around 70, including 27 trained Gateway Assessors, 15 Generalist Advisors, 5 Specialist Advisors, 2 social policy advisors and is also supported by volunteers in IT, reception and social policy research. The trustees are also all volunteers.

STRATEGIC REPORT

Achievement and performance

Charitable activities

The charity has been delivering information and advice to clients across the South Hams since 2002. In recent years, and this year also, the highest number of enquiries have been in welfare benefits and debt. In 2023/24 the charity helped more than 6,658 clients (an increase of 3% over 2022/23), with 18,368 issues (an increase of 26% over 2022/23). The dramatic increase in the issues our clients require support with reflects the complexity of the cases we deal with, where debt and other financial capacity difficulties have spiralled post Covid and then the Cost-of-living crisis. The government support through the Household Support fund, delivered through the Devon Citizens Advice offices, has given an element of relief though the continuation of such schemes is now doubtful. For these South Hams clients, the charity recorded £2+ million of financial gains for the year 2023/24 fiscal year. We continue to see substantially more demand for our services year on year, as can be seen in the excalation of the number of client issues we handled this year.

Internal and external factors

The activities of the charity are subject to the sustainability of contracts and successful funding applications to develop the work of the charity and support its core service. The success of the new and renewal funding applications, beyond grants received from County, District and Town and Parish Councils make a significant contribution to the capacity of the operation to provide the volumes of client activity outlined in the report. Our income in the year, net of payments to partner charities was £499,396 compared with £426,308 in 2022/23.

Financial review

Principal funding sources

The County Council, District Council and the Town and Parish Councils of the district support the major part of the core service. All other funders are short term fixed period project contracts and represent significant additional public benefit to our core services whilst also allowing some administration and overhead costs of the core work to be funded by these projects. We manage several Devon-wide projects i.e. Healthwatch and Empower, which together with other projects are critical to our financial sustainability through diversification and number of funding streams.

STRATEGIC REPORT

Financial review

Reserves policy

The directors believe that it is necessary to maintain a level of reserves to manage uncertainty and ensure that the service can continue to operate as planned on a day to day basis. The retained (unrestricted) reserves are intended to provide a buffer against future cut-backs and a contingency to meet any unforeseen expenditure which may arise. In order to mitigate against the risk of future funding cuts, it is the charity's policy to retain an amount equivalent to at least three months core costs (i.e. those costs not expended on projects under the Restricted funds).

The Unrestricted reserves as at the 31 March 2024 are £82,234 an increase of £1,728 over last year and represent four months operating costs for the core service of the charity. We also hold £15,000 designated reserves to provide a buffer against any future cost uncertainty as a result of significant inflationary pressures which both our funders and we are suffering from. We also hold a designated IT fund of £11,600 to assist the cost of the extended VOIP telephone network we now use and also support our plan to achieve Cyber Essential Plus accreditation, a necessary requirement we see becoming mandatory in the coming years for specific funder contracts. The reserves policy and designated funds are reviewed annually by the Board together with assessment of the charity as a "going concern" in respect of future years.

Future plans

The charity plans continuing the activities of advising the general public of their rights and responsibilities and all services available to them, in order that they may resolve their issues effectively. The charity's strategic plan is to ensure that as many people as possible are able to access the service, this will include developing access in the outreaches and developing partnership working across digital platforms across the district.

Our major focus continues to be the recruitment and training of volunteers who represent the core staffing of our advice service and without volunteers we could not operate at the level of effectiveness we achieve presently. We have in the year achieved growth in the levels of volunteers which adds greatly to the number of clients we can help, especially when demand for services exceeds our resources.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Trustees are recruited in line with the terms and conditions of the Memorandum and Articles of Association of the charity. A term of office is three years and trustees may be elected at the annual meeting, nominated by members or co-opted by the trustee board.

Organisational structure

Responsibility for the day-to-day management of the service is delegated to the Chief Executive Officer. The trustee board sets the strategic direction, is involved with the ongoing planning, makes financial decisions and helps to set the framework for the application of all other policies.

Induction and training of new trustees

All new trustees are given induction materials from Citizens Advice, are invited into the office to discuss and view the work of the charity and are given details of how to access the governance materials from the Citizens Advice intranet and the Charities Commission.

Wider network

The board can include representatives of the local government funders. As such each is entitled to sit on the board as a representative member. This comprises of the District Council, the County Council and each of the Town Councils.

Related parties

No trustee, funder, member, officer or employee has undue control over, or significant interest in, the charity. Any related party transactions, which require disclosure, are logged internally and reported appropriately as required under both Companies Act law and Charity law. The trustees' expenses for the current year reported upon are disclosed in the Notes to the Financial Statements.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
04349641 (England and Wales)

Registered Charity number
1091133

Registered office
Citizens Advice South Hams
Follaton House
Plymouth Road
Totnes
Devon
TQ9 5NE

Trustees
Mr C Mottram Treasurer
Dr K Porkess
Mr D J Sprent
Ms P A Elghady (resigned 25.06.2024)
Mr C Peach Chair
Ms C Laithwaite (resigned 02.09.2023)
Ms D Deane (resigned 19.03.2024)
Mr S Finnemore (resigned 02.08.2023)
Mrs T Earley (appointed 06.12.2023)
Mr D Colliver (appointed 06.12.2023 and resigned 01.09.2024)
Mrs L Pilkington (appointed 06.12.2023)

Company Secretary
Mrs J Moor (resigned 02.08.2023)
Mrs H McIntyre (appointed 02.08.2023)

Independent Examiner
R J Lewis ACA
W R Frost & Co
Riversdale
Ashburton Road
TOTNES
Devon
TQ9 5JU

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 22.10.2024 and signed on the board's behalf by:

Mr C Peach - Trustee

.....

Independent Examiner's Report to the Trustees of
South Hams Citizens Advice Bureau (Registered number: 04349641)

Independent examiner's report to the trustees of South Hams Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

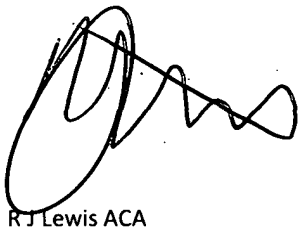
1 accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or

2 the accounts do not accord with those records; or

3 the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or

4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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



R J Lewis ACA
The Institute of Chartered Accountants in England and Wales

W R Frost & Co
Riversdale
Ashburton Road
TOTNES
Devon
TQ9 5JU

Date: 30.10.2024

South Hams Citizens Advice Bureau
Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	126,931	449,777	576,708	544,482
Other trading activities	3	3,449	-	3,449	1,170
Investment income	4	9,490	-	9,490	2,255
Total		139,870	449,777	589,647	547,907
EXPENDITURE ON					
Raising funds	5	-	-	-	-
Charitable activities					
Charitable activities - advice services	6	138,143	446,170	584,313	528,775
Other		-	-	-	-
Total		138,143	446,170	584,313	528,775
NET INCOME/(EXPENDITURE)		1,727	3,607	5,334	19,132
RECONCILIATION OF FUNDS					
Total funds brought forward		107,107	98,181	205,288	186,156
TOTAL FUNDS CARRIED FORWARD		108,834	101,788	210,622	205,288

South Hams Citizens Advice Bureau (Registered number: 04349641)
Balance Sheet
31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	12	-	-	-	-
CURRENT ASSETS					
Debtors	13	506	-	506	1,454
Cash at bank and in hand		158,205	123,899	282,104	339,944
		158,711	123,899	282,610	341,398
CREDITORS					
Amounts falling due within one year	14	49,877	22,111	71,988	136,110
NET CURRENT ASSETS		108,834	101,788	210,622	205,288
TOTAL ASSETS LESS CURRENT LIABILITIES		108,834	101,788	210,622	205,288
NET ASSETS		108,834	101,788	210,622	205,288
FUNDS	16				
Unrestricted funds				108,834	107,107
Restricted funds				101,788	98,181
TOTAL FUNDS				210,622	205,288

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.
The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 2nd October 24 and were signed on its behalf by:

Mr C Peach - Trustee

Mr C Mottram - Trustee

South Hams Citizens Advice Bureau
Cash Flow Statement
for the Year Ended 31 March 2024

	Notes	2024 £	2023 £
Cash flows from operating activities			
Cash generated from operations	1	(67,330)	93,741
Net cash provided by/(used in) operating activities		(67,330)	93,741
Cash flows from investing activities			
Interest received		9,490	2,255
Net cash provided by investing activities		9,490	2,255
Change in cash and cash equivalents in the reporting period		(57,840)	95,996
Cash and cash equivalents at the beginning of the reporting period	2	339,944	243,948
Cash and cash equivalents at the end of the reporting period	2	282,104	339,944

South Hams Citizens Advice Bureau
Notes to the Cash Flow Statement
for the Year Ended 31 March 2024

1 RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024	2023
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	5,334	19,132
Adjustments for:		
Depreciation charges	-	313
Interest received	(9,490)	(2,255)
Decrease/(Increase) in debtors	948	(1,454)
(Decrease)/Increase in creditors	(64,122)	78,005
Net cash provided by/(used in) operations	(67,330)	93,741

2 ANALYSIS OF CASH AND CASH EQUIVALENTS

	2024	2023
	£	£
Cash in hand	403	87
Notice deposits (less than 3 months)	281,701	339,857
Total cash and cash equivalents	282,104	339,944

3 ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.23	Cash flow	At 31.3.24
	£	£	£
Net cash			
Cash at bank and in hand	339,944	(57,840)	282,104
Total	339,944	(57,840)	282,104

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.

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.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs
All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

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

Plant and machinery	33% on cost

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

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

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.

2 DONATIONS AND LEGACIES

	2024	2023
	£	£
Donations	7,019	15,047
Gift aid	-	-
Grants	569,689	529,435
	576,708	544,482

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

	2024	2023
	£	£
Grants	569,689	529,435

3 OTHER TRADING ACTIVITIES

	2024	2023
	£	£
Fundraising events	3,449	1,170

4 INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	9,490	2,255

5 RAISING FUNDS

Raising donations and legacies

	2024	2023
	£	£
Support costs	-	-

6 CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 7)	Totals
	£	£	£
Charitable activities - advice services	508,575	75,738	584,313

7 SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Charitable activities - advice services	68,618	7,044	75,662

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

	2024 Charitable activities - advice services	2023 Total activities
	£	£
Wages	26,166	20,750
Social security	1,997	1,321
Pensions	1,017	822
Rent	25,056	19,843
Service charges	5,121	15,213
Insurance	1,902	1,350
Postage and stationery	-	483
Advertising	-	289
Sundries	183	290
Publications and subscriptions	1,752	1,338
Office expenses	3,218	4,176
Repairs and renewals	2,206	1,541
Disposal of files	-	100
Depreciation of tangible and heritage assets	-	313
Accountancy and legal fees	7,044	6,084
	75,662	73,913

8 NET INCOME/(EXPENDITURE)

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

	2024	2023
	£	£
Depreciation - owned assets	-	313
Other operating leases	25,056	19,843
Independent examination	2,403	2,290

9 TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

	2024	2023
Trustees' expenses	76	-

10 STAFF COSTS

	2024	2023
	£	£
Wages and salaries	357,117	290,181
Social security costs	17,765	13,027
Other pension costs	12,093	10,269
	386,975	313,477

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

	2024	2023
Charitable Activities	21	21

No employees received emoluments in excess of £60,000.

11 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	101,346	443,136	544,482
Other trading activities	1,170	-	1,170
Investment income	2,255	-	2,255
Total	104,771	443,136	547,907
EXPENDITURE ON			
Raising funds	-	-	-
Charitable activities			
Charitable activities - advice services	116,397	412,378	528,775
Other	-	-	-
Total	116,397	412,378	528,775
NET INCOME/(EXPENDITURE)	(11,626)	30,758	19,132
RECONCILIATION OF FUNDS			
Total funds brought forward	118,733	67,423	186,156
TOTAL FUNDS CARRIED FORWARD	107,107	98,181	205,288

12 TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 April 2023 and 31 March 2024	8,821
DEPRECIATION	
At 1 April 2023	8,821
Charge for year	-
At 31 March 2024	8,821
NET BOOK VALUE	
At 31 March 2024	-
At 31 March 2023	-

13 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Prepayments and accrued income	506	1,454

14 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Social security and other taxes	945	2,554
Accrued expenses	71,043	133,556
	71,988	136,110

15 MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General Unrestricted	80,507	1,727	82,234
Covid Response	15,000	-	15,000
Innovation	11,600	-	11,600
	107,107	1,727	108,834
Restricted funds			
Specialist Advice in Dartmouth	14,682	3,969	18,651
Scottish Power	27,652	(405)	27,247
Totnes Support Services	2,333	(2,333)	-
The Mansion	1,133	(1,133)	-
Energy Advice Project	11,001	(148)	10,853
Empower	14,212	(14,212)	-
Homes for Ukraine	20,537	(20,537)	-
Independent Age	6,631	(6,631)	-
Thrive	-	2,000	2,000
Trussel Trust	-	1,963	1,963
TQ6	-	3,147	3,147
Yorkshire Building Society	-	4,478	4,478
National CA - Pot 2	-	13,522	13,522
Household Support Fund	-	8,940	8,940
ECP Caseworker	-	10,987	10,987
	98,181	3,607	101,788
TOTAL FUNDS	205,288	5,334	210,622

15 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 Unrestricted	139,870	(138,143)	1,727
Restricted funds			
South Hams District Council (Outreach)	10,000	(10,000)	-
Healthwatch	62,648	(62,648)	-
Specialist Advice in Dartmouth	18,651	(14,682)	3,969
Scottish Power		(405)	(405)
MAPS	57,488	(57,488)	-
Totnes Support Services	-	(2,333)	(2,333)
The Mansion	5,969	(7,102)	(1,133)
Energy Advice Project	61,025	(61,173)	(148)
Empower	48,026	(62,238)	(14,212)
Homes for Ukraine	-	(20,537)	(20,537)
Independent Age	15,500	(22,131)	(6,631)
CAB Service Support & Secondments	12,073	(12,073)	-
Household Support	56,108	(47,168)	8,940
Thrive	6,800	(4,800)	2,000
ECP Caseworker	11,543	(556)	10,987
CMAP	15,290	(15,290)	-
Trussell Trust	11,778	(9,815)	1,963
TQ6	6,865	(3,718)	3,147
Yorkshire Building Society	9,450	(4,972)	4,478
National CA - Pot 2	29,625	(16,103)	13,522
Energy Outreach Project	10,938	(10,938)	-
	449,777	(446,170)	3,607
TOTAL FUNDS	589,647	(584,313)	5,334

15 MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.22 £	Net in funds £	Transfer funds £	31.3.23 £
Unrestricted funds				
General Unrestricted	81,133	(11,626)	11,000	80,507
Covid Response	26,000	-	(11,000)	15,000
Innovation	11,600	-	-	11,600
	118,733	(11,626)	-	107,107
Restricted funds				
Healthwatch				
Specialist Advice in Dartmouth	15,800	(1,118)	-	14,682
Scottish Power	30,290	(2,588)	-	27,702
Totnes Support Services	3,833	(1,550)	-	2,283
The Mansion	3,500	(2,367)	-	1,133
Energy Advice Project	9,000	2,001	-	11,001
Empower	5,000	9,212	-	14,212
Homes for Ukraine	-	20,537	-	20,537
Independent Age	-	6,631	-	6,631
	67,423	30,758	-	98,181
TOTAL FUNDS	186,156	19,132	-	205,288

15 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 Unrestricted	104,771	(116,397)	(11,626)
Restricted funds			
South Hams District Council (Outreach)	10,000	(10,000)	-
Healthwatch	64,821	(64,821)	-
Victim Support	1,497	(1,497)	-
Specialist Advice in Dartmouth	14,768	(15,886)	(1,118)
Heat Well 4 Less	-	-	-
Scottish Power	-	(2,588)	(2,588)
The Mansion	7,000	(9,367)	(2,367)
Energy Advice Project	40,170	(38,169)	2,001
Empower	130,298	(121,086)	9,212
Big Energy Savings Network	6,563	(6,563)	-
Devon Carers	1,794	(1,794)	-
Help to Claim	-	-	-
Innovation Fund	-	-	-
MAPS	52,864	(52,864)	-
Totnes Support Services	7,000	(8,550)	(1,550)
Covid Outbreak Management Fund	9,925	(9,925)	-
Homes for Ukraine	31,843	(11,306)	20,537
Independent Age	17,025	(10,394)	6,631
CAB Service Support & Secondments	10,510	(10,510)	-
Household Support	37,058	(37,058)	-
	443,136	(412,378)	30,758
TOTAL FUNDS	547,907	(528,775)	19,132

16 RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

17 PURPOSE OF RESTRICTED FUNDS

Scottish Power - providing energy advice to those facing or at risk of experiencing fuel poverty, supporting clients with their energy and water bills.

Totnes Support Services - project to support work in the Totnes area.

The Mansion - funds from Totnes Town Council to fund outreach services in Totnes (Mansion House).

Energy Advice Project - funding to provide one-to-one energy advice to clients in fuel poverty to assist with their domestic energy usage and support with finding energy savings in the home.

Empower - a project funded by the Energy Redress Scheme to support clients in fuel poverty to find energy savings and efficiencies in their homes.

Home for Ukraine - funding received from South Hams District Council through the Homes for Ukraine scheme to provide dedicated support to Ukrainian refugees in the South Hams area.

Independent Age - funding received from Independent Age in partnership with Totnes Caring and Dartmouth Caring to provide support and home visits to over 65s in the South Hams area.

Household Support - funds received from Department of Work and Pensions through local government to support clients most in need of help with significantly rising costs and specifically for the distribution of fuel vouchers for Devon clients on prepayment meters.

CAB Service Support & Secondments - staff are undertaking support services under contract to other local Citizens Advice offices.

Thrive - supporting investment in volunteers.

Trussell Trust - a project with Trussell Trust to fund an advisor in Ivybridge Foodbank.

TQ6 - a project with local Dartmouth charity TQ6, to increase advice support to clients in Dartmouth.

Yorkshire Building Society - a project funded by partnership with National CA and Yorkshire Building Society to offer advice in YBS branches.

National CA Pot 2 - funding from National CA to increase Core capacity on Adviceline.

ECP Caseworker - funding from National CA to fund indepth energy casework for complex clients.

South Hams Citizens Advice Bureau
Detailed Statement of Financial Activities
for the Year Ended 31 March 2024

	2024 £	2023 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	7,019	15,047
Gift aid	-	-
Grants	569,689	529,435
	576,708	544,482
Other trading activities		
Fundraising events	3,449	1,170
Investment income		
Deposit account interest	9,490	2,255
Total incoming resources	589,647	547,907
EXPENDITURE		
Charitable activities		
Wages	330,951	269,431
Social security	15,768	11,706
Pensions	11,076	9,447
Telephone	3,303	8,453
Postage and stationery	2,330	1,448
Publications and subscriptions	1,703	4,014
Travel	8,610	6,253
Training	1,490	2,346
Software	17,718	8,048
Leases	4,877	2,410
Advertising/Publicity	-	866
Fundraising costs	-	-
Recruitment	-	144
Conference and workshop expenses	531	128
Payments to Charity Partners	90,251	121,599
Contract Staff	14,776	2,823
Staff Welfare	4,936	4,251
Translation costs	121	1,378
Entertainment	134	117
	508,575	454,862

South Hams Citizens Advice Bureau
Detailed Statement of Financial Activities
for the Year Ended 31 March 2024

Other		
Trustees' expenses	76	-
Support costs		
Management		
Wages	26,166	20,750
Social security	1,997	1,321
Pensions	1,017	822
Rent	25,056	19,843
Service charges	5,121	15,213
Insurance	1,902	1,350
Postage and stationery	-	483
Advertising	-	289
Sundries	183	290
Publications and subscriptions	1,752	1,338
Office expenses	3,218	4,176
Repairs and renewals	2,206	1,541
Disposal of files	-	100
Depn of equipment	-	313
	68,618	67,829
Governance costs		
Accountancy and legal fees	7,044	6,084
Total resources expended	584,313	528,775
Net income/(expenditure)	5,334	19,132

Independent Examiner's Report to the Trustees of
South Hams Citizens Advice Bureau (Registered number: 04349641)

Independent examiner's report to the trustees of South Hams Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

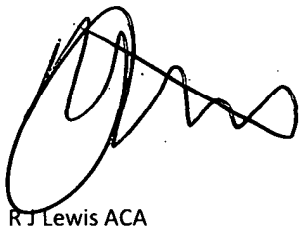
1 accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or

2 the accounts do not accord with those records; or

3 the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or

4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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



R J Lewis ACA
The Institute of Chartered Accountants in England and Wales

W R Frost & Co
Riversdale
Ashburton Road
TOTNES
Devon
TQ9 5JU

Date: 30.10.2024

SOUTH HAMS CITIZENS ADVICE BUREAU

England & Wales - Charity number 1091133

Accounts

REGISTERED COMPANY NUMBER: 04349641 (England and Wales)
REGISTERED CHARITY NUMBER: 1091133

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 March 2023

for

South Hams Citizens Advice Bureau

FRIDAY
ACF1L8XT
A07 27/10/2023 #25
COMPANIES HOUSE

W R Frost & Co
Riversdale
Ashburton Road
TOTNES
Devon
TQ9 5JU

South Hams Citizens Advice Bureau

Contents of the Financial Statements
for the Year Ended 31 March 2023

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Notes to the Financial Statements	9 to 17
Detailed Statement of Financial Activities	18 to 19

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The company is a charity and exists to provide information and advice to the general public.We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our objectives.

Significant activities

The charity operates from a central base at Follaton House, Plymouth Road, Totnes, where it has 5 interview rooms and 6 incoming telephone advice lines, together with a VOIP telephone network to enable flexible homeworking for our 60+ volunteers. The central office is open from 10am to 1pm and 2pm to 4pm Monday to Friday. Outreach services are available on a weekly basis in four market towns, those are Totnes, Dartmouth, Kingsbridge & Ivybridge.

Telephone advice is available through Citizens Advice partnerships with other local offices Monday-Friday 9.30am - 4.00pm. The charity operates at 'Advice only' level with telephone services. All clients receive a gateway assessment and the charity also provides specialist advice around, debt, benefits, health and energy efficiency. Main enquiry areas are in debt, benefits, energy use, employment, housing, family issues, education and healthcare. We continue to invest in the use of our VOIP telecoms and client software applications technology to continue the flexible home working for all our staff and volunteers.

Volunteers

Much of the charity's work is delivered by volunteers which number around 62, including 26 trained Gateway Assessors, 14 Generalist Advisors, 5 Specialist Advisors, 2 social policy advisors and is also supported by volunteers in IT, reception and social policy research. The trustees are also all volunteers.

STRATEGIC REPORT

Achievement and performance

Charitable activities

The charity has been delivering information and advice to clients across the South Hams since 2002. In recent years the highest number of enquiries have been in welfare benefits and debt. In 2022/23 the charity helped more than 6,451 clients (an increase of 17% over 2021/22), with 14,540 issues. For these South Hams clients, the charity recorded £2+ million of financial gains. We are now continually seeing substantially more demand for our services as the cost of living crisis takes hold with, energy bill support ceasing, rents escalating and food costs spiralling. The Government schemes with Cost of Living payments and the House Support Fund go some way to alleviating the immense strain on the clients we help, though our advisors daily evidence the increasing level of client debt and inability to meet basic living expenses.

Internal and external factors

The activities of the charity are subject to the sustainability of contracts and successful funding applications to develop the work of the charity and support its core service. The success of the funding applications, beyond grants received from County, District and Town and Parish Councils make a significant contribution to the capacity of the operation to provide the volumes of client activity outlined in the report. Our income in the year, net of payment to partner charities was £426,308 compared with £337,173 in 2021/22.

Financial review

Principal funding sources

The County Council, District Council and the Town and Parish Councils of the district support the major part of the core service. All other funders are short term fixed period project contracts and represent significant additional public benefit to our core services whilst also allowing some costs of the core work to be funded by these projects. We manage several Devon-wide projects i.e. Healthwatch and Empower, which together with other projects are critical to our financial sustainability through diversification of funding streams.

STRATEGIC REPORT

Financial review

Reserves policy

The directors believe that it is necessary to maintain a level of reserves to manage uncertainty and ensure that the service can continue to operate as planned on a day to day basis. The retained (unrestricted) reserves are intended to provide a buffer against future cut-backs and a contingency to meet any unforeseen expenditure which may arise. In order to mitigate against the risk of future funding cuts, it is the charity's policy to retain an amount equivalent to at least three months core costs (i.e. those costs not expended on projects under the Restricted funds).

The Unrestricted reserves as at the 31 March 2023 are £80,507 a decrease of £626 over last year and represent four months operating costs for the core service of the charity. We also hold £15,000 designated reserves to provide a buffer against any future funding/cost uncertainty as a result of significant inflationary pressures which both our funders and we are suffering from. We also hold a designated IT fund of £11,600 to assist the cost of the extended VOIP telephone network we established post Covid and the growth of volunteer homeworking.

Future plans

The charity plans continuing the activities of advising the general public of their rights and responsibilities and all services available to them, in order that they may resolve their issues effectively. The charity's strategic plan is to ensure that as many people as possible are able to access the service, this will include developing access in the outreaches and developing partnership working across digital platforms across the district. The success of the implementation of the rapid changes to client access channels brought about as a consequence of the Covid restrictions has proven that remote and flexible working, together with new IT/Telecoms investment continues to bring benefits to our organisation and clients, and we will continue this hybrid model through 2023/24.

Our major focus continues to be the recruitment and training of volunteers who represent the core staffing of our advice service and without volunteers we could not operate at the level of effectiveness we achieve presently.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Trustees are recruited in line with the terms and conditions of the Memorandum and Articles of Association of the charity. A term of office is three years and trustees may be elected at the annual meeting, nominated by members or co-opted by the trustee board.

Organisational structure

Responsibility for the day-to-day management of the service is delegated to the Chief Executive Officer. The trustee board sets the strategic direction, is involved with the ongoing planning, makes financial decisions and helps to set the framework for the application of all other policies.

Induction and training of new trustees

All new trustees are given induction materials from Citizens Advice, are invited into the office to discuss and view the work of the charity and are given details of how to access the governance materials from the Citizens Advice intranet.

Wider network

The board can include representatives of the local government funders. As such each is entitled to sit on the board as a representative member. This comprises of the District Council, the County Council and each of the Town Councils.

Related parties

No trustee, funder, member, officer or employee has undue control over, or significant interest in, the charity. Any related party transactions, which require disclosure, are logged internally and reported appropriately as required under both Companies Act law and Charity law. The trustees' expenses for the current year reported upon are disclosed in the Notes to the Financial Statements.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
04349641 (England and Wales)

Registered Charity number
1091133

Registered office
Citizens Advice South Hams
Follaton House
Plymouth Road
Totnes
Devon
TQ9 5NE

Trustees
Mr C Mottram Treasurer
Dr K Porkess
Mr D J Sprent
Ms P A Elghady
Mr C Peach Chair
Ms C Laithwaite
Ms D Deane
Mr S Finnemore (resigned 2.8.23)

Company Secretary
Mrs J Moor

Independent Examiner
R J Lewis ACA
W R Frost & Co
Riversdale
Ashburton Road
TOTNES
Devon
TQ9 5JU

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 27th September 2023 and signed on the board's behalf by:

C Peach

.....
Mr C Peach - Trustee

Independent examiner's report to the trustees of South Hams Citizens Advice Bureau ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

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

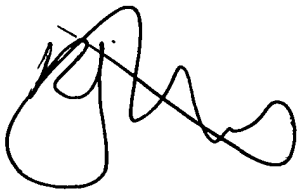
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act').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

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

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

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

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



R J Lewis ACA
The Institute of Chartered Accountants in England and Wales

W R Frost & Co
Riversdale
Ashburton Road
TOTNES
Devon
TQ9 5JU

Date: 26.10.2023

South Hams Citizens Advice Bureau

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	101,346	443,136	544,482	410,946
Other trading activities	3	1,170	-	1,170	1,266
Investment income	4	2,255	-	2,255	49
Total		104,771	443,136	547,907	412,261
EXPENDITURE ON					
Raising funds	5	-	-	-	2,870
Charitable activities	6				
Charitable activities - advice services		116,397	412,378	528,775	421,021
Other		-	-	-	109
Total		116,397	412,378	528,775	424,000
NET INCOME/(EXPENDITURE)		(11,626)	30,758	19,132	(11,739)
RECONCILIATION OF FUNDS					
Total funds brought forward		118,733	67,423	186,156	197,895
TOTAL FUNDS CARRIED FORWARD		107,107	98,181	205,288	186,156

The notes form part of these financial statements

Balance Sheet
31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Tangible assets	12	-	-	-	313
CURRENT ASSETS					
Debtors	13	1,454	-	1,454	-
Cash at bank and in hand		177,474	162,470	339,944	243,949
		178,928	162,470	341,398	243,949
CREDITORS					
Amounts falling due within one year	14	(71,821)	(64,289)	(136,110)	(58,106)
NET CURRENT ASSETS		107,107	98,181	205,288	185,843
TOTAL ASSETS LESS CURRENT LIABILITIES		107,107	98,181	205,288	186,156
NET ASSETS		107,107	98,181	205,288	186,156
FUNDS	16				
Unrestricted funds				107,107	118,733
Restricted funds				98,181	67,423
TOTAL FUNDS				205,288	186,156

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 27:09:2023 and were signed on its behalf by:

Mr C Peach - Trustee

Mr C Mottram - Trustee

The notes form part of these financial statements

continued...

South Hams Citizens Advice Bureau

Cash Flow Statement
for the Year Ended 31 March 2023

	Notes	2023 £	2022 £
Cash flows from operating activities			
Cash generated from operations	1	93,740	(2,121)
Net cash provided by/(used in) operating activities		93,740	(2,121)
Cash flows from investing activities			
Interest received		2,255	49
Net cash provided by investing activities		2,255	49
Change in cash and cash equivalents in the reporting period		95,995	(2,072)
Cash and cash equivalents at the beginning of the reporting period	2	243,949	246,021
Cash and cash equivalents at the end of the reporting period	2	339,944	243,949

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the Year Ended 31 March 2023

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2023 £	2022 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	19,132	(11,739)
Adjustments for:		
Depreciation charges	313	764
Interest received	(2,255)	(49)
Increase in debtors	(1,454)	-
Increase in creditors	78,004	8,903
Net cash provided by/(used in) operations	93,740	(2,121)

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2023 £	2022 £
Cash in hand	87	179
Notice deposits (less than 3 months)	339,857	243,770
Total cash and cash equivalents	339,944	243,949

3. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.22 £	Cash flow £	At 31.3.23 £
Net cash			
Cash at bank and in hand	243,949	95,995	339,944
Total	243,949	95,995	339,944

The notes form part of these financial statements

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.

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.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs
All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

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

Plant and machinery	- 33% on cost

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

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

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.

continued...

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
Donations	15,047	10,549
Gift aid	-	865
Grants	529,435	399,532
	544,482	410,946

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

	2023	2022
	£	£
Grants	529,435	399,532

3. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Fundraising events	1,170	1,266

4. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	2,255	49

5. RAISING FUNDS

Raising donations and legacies

	2023	2022
	£	£
Support costs	-	2,870

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 7)	Totals
	£	£	£
Charitable activities - advice services	454,862	73,913	528,775

continued...

7. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Charitable activities - advice services	67,829	6,084	73,913

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

	2023 Charitable activities - advice services	2022 Total activities
	£	£
Wages	20,750	6,896
Social security	1,321	-
Pensions	822	-
Rent	19,843	22,752
Service charges	15,213	12,804
Insurance	1,350	1,238
Postage and stationery	483	339
Advertising	289	188
Sundries	290	99
Publications and subscriptions	1,338	1,761
Office expenses	4,176	7,332
Repairs and renewals	1,541	2,930
Disposal of files	100	300
Depreciation of tangible and heritage assets	313	764
Accountancy and legal fees	6,084	2,150
	73,913	59,553

8. NET INCOME/(EXPENDITURE)

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

	2023	2022
	£	£
Depreciation - owned assets	313	764
Other operating leases	19,843	22,752
Independent examination	2,290	1,980

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

	2023	2022
	£	£
Trustees' expenses	-	109

continued...

10. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	290,181	250,286
Social security costs	13,027	10,022
Other pension costs	10,269	8,358
	313,477	268,666

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

	2023	2022
Charitable Activities	21	19

No employees received emoluments in excess of £60,000.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	97,712	313,234	410,946
Other trading activities	1,266	-	1,266
Investment income	49	-	49
Total	99,027	313,234	412,261
EXPENDITURE ON			
Raising funds	1,866	1,004	2,870
Charitable activities			
Charitable activities - advice services	96,868	324,153	421,021
Other	109	-	109
Total	98,843	325,157	424,000
NET INCOME/(EXPENDITURE)	184	(11,923)	(11,739)
RECONCILIATION OF FUNDS			
Total funds brought forward	118,549	79,346	197,895
TOTAL FUNDS CARRIED FORWARD	118,733	67,423	186,156

continued...

12. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 April 2022 and 31 March 2023	8,821
DEPRECIATION	
At 1 April 2022	8,508
Charge for year	313
At 31 March 2023	8,821
NET BOOK VALUE	
At 31 March 2023	-
At 31 March 2022	313

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Prepayments and accrued income	1,454	-

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Social security and other taxes	2,554	8,098
Accrued expenses	133,556	50,008
	136,110	58,106

continued...

15. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General Unrestricted	81,133	(11,626)	11,000	80,507
Covid Response	26,000	-	(11,000)	15,000
Innovation	11,600	-	-	11,600
	118,733	(11,626)	-	107,107
Restricted funds				
Specialist Advice in Dartmouth 19/20	15,800	(1,118)	-	14,682
Scottish Power	30,290	(2,588)	-	27,702
Totnes Support Services	3,833	(1,550)	-	2,283
The Mansion	3,500	(2,367)	-	1,133
Energy Advice Project	9,000	2,000	-	11,000
Empower	5,000	9,213	-	14,213
Homes for Ukraine	-	20,537	-	20,537
Independent Age	-	6,631	-	6,631
	67,423	30,758	-	98,181
TOTAL FUNDS	186,156	19,132	-	205,288

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Unrestricted	104,771	(116,397)	(11,626)
Restricted funds			
South Hams District Council (Outreach)	10,000	(10,000)	-
Healthwatch	64,821	(64,821)	-
Victim Support	1,497	(1,497)	-
Big Energy Saving Network	6,563	(6,563)	-
Specialist Advice in Dartmouth 19/20	14,768	(15,886)	(1,118)
Scottish Power	-	(2,588)	(2,588)
MAPS	52,864	(52,864)	-
Devon Carers	1,794	(1,794)	-
Totnes Support Services	7,000	(8,550)	(1,550)
The Mansion	7,000	(9,367)	(2,367)
Energy Advice Project	40,170	(38,170)	2,000
Empower	130,298	(121,085)	9,213
Covid Outbreak Management Fund	9,925	(9,925)	-
Homes for Ukraine	31,843	(11,306)	20,537
Independent Age	17,025	(10,394)	6,631
CAB Service Support & Secondments	10,510	(10,510)	-
Household Support	37,058	(37,058)	-
	443,136	(412,378)	30,758
TOTAL FUNDS	547,907	(528,775)	19,132

continued...

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General Unrestricted	80,949	184	81,133
Covid Response	26,000	-	26,000
Innovation	11,600	-	11,600
	118,549	184	118,733
Restricted funds			
Healthwatch	2,425	(2,425)	-
Specialist Advice in Dartmouth 19/20	13,487	2,313	15,800
Heat Well 4 Less	4,000	(4,000)	-
Scottish Power	31,335	(1,045)	30,290
Innovation Fund	15,181	(15,181)	-
BESN 20/21	2,054	(2,054)	-
MAPS	3,031	(3,031)	-
Totnes Support Services	7,833	(4,000)	3,833
The Mansion	-	3,500	3,500
Energy Advice Project	-	9,000	9,000
Empower	-	5,000	5,000
	79,346	(11,923)	67,423
TOTAL FUNDS	197,895	(11,739)	186,156

continued...

15. 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 Unrestricted	99,027	(98,843)	184
Restricted funds			
South Hams District Council (Outreach)	10,000	(10,000)	-
Healthwatch	66,082	(68,507)	(2,425)
Victim Support	1,497	(1,497)	-
Specialist Advice in Dartmouth 19/20	16,490	(14,177)	2,313
Heat Well 4 Less	17,735	(21,735)	(4,000)
Scottish Power	-	(1,045)	(1,045)
Help to Claim	25,545	(25,545)	-
Innovation Fund	-	(15,181)	(15,181)
BESN 20/21	4,938	(6,992)	(2,054)
MAPS	32,008	(35,039)	(3,031)
Devon Carers	4,587	(4,587)	-
Totnes Support Services	-	(4,000)	(4,000)
The Mansion	6,444	(2,944)	3,500
Energy Advice Project	23,760	(14,760)	9,000
Empower	86,339	(81,339)	5,000
HSF Fuel Vouchers	2,060	(2,060)	-
Covid Outbreak Management Fund	7,227	(7,227)	-
Finance Secondments	6,033	(6,033)	-
HTC Secondment	2,487	(2,487)	-
	313,232	(325,155)	(11,923)
TOTAL FUNDS	412,259	(423,998)	(11,739)

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.

17. PURPOSE OF RESTRICTED FUNDS

SHDC Outreaches - this project is based in Ivybridge, Kingsbridge and Dartmouth where weekly drop ins and advice appointments for clients who prefer face to face services are offered.

Healthwatch - in our partnership with Healthwatch Devon we provide a voice for consumers of health and social care services in Devon.

Victim Support - funds received from the Strategic Victim Support Partnership to provide emotional and practical support services for victims of crime.

Specialist Advice in Dartmouth 2019/20 - providing support to those in need in the Dartmouth parish through the provision of advice that promotes relief from poverty.

Scottish Power - providing energy advice to those facing or at risk of experiencing fuel poverty, supporting clients with their energy and water bills.

continued...

17. PURPOSE OF RESTRICTED FUNDS - continued

BESN 20/21 - Big Energy Savings Network project supporting clients in fuel poverty by advising on energy saving in the home, switching energy supplies and guidance on how to access schemes that help vulnerable households stay warm and lower energy bills.

MAPS - National Citizens Advice funded trainee scheme to increase capacity for debt and money advice.

Devon Carers - funding provided by Devon Carers through Citizens Advice Devon to provide an income maximisation service for Devon's carers.

Totnes Support Services - project to support work in the Totnes area.

The Mansion - funds from Totnes Town Council to fund outreach services in Totnes (Mansion House).

Energy Advice Project - funding to provide one-to-one energy advice to clients in fuel poverty to assist with their domestic energy usage and support with finding energy savings in the home.

Empower - a project funded by the Energy Redress Scheme to support clients in fuel poverty to find energy savings and efficiencies in their homes.

Covid Outbreak Management Fund - funding provided through local government to fund LCA staff to help support clients to reduce the spread of coronavirus and support local public health.

Home for Ukraine - funding received from South Hams District Council through the Homes for Ukraine scheme to provide dedicated support to Ukrainian refugees in the South Hams area.

Independent Age - funding received from Independent Age in partnership with Totnes Caring and Dartmouth Caring to provide support and home visits to over 65s in the South Hams area.

Household Support - funds received from Department of Work and Pensions through local government to support clients most in need of help with significantly rising costs and specifically for the distribution of fuel vouchers for Devon clients on prepayment meters.

CAB Service Support & Secondments - staff are undertaking support services under contract to other local Citizens Advice offices.

South Hams Citizens Advice Bureau

Detailed Statement of Financial Activities
for the Year Ended 31 March 2023

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	15,047	10,549
Gift aid	-	865
Grants	529,435	399,532
	544,482	410,946
Other trading activities		
Fundraising events	1,170	1,266
Investment income		
Deposit account interest	2,255	49
Total incoming resources	547,907	412,261
EXPENDITURE		
Charitable activities		
Wages	269,431	243,390
Social security	11,706	10,022
Pensions	9,447	8,358
Telephone	8,453	9,086
Postage and stationery	1,448	1,016
Publications and subscriptions	4,014	5,284
Travel	6,253	2,187
Training	2,346	2,370
Software	8,048	3,477
Leases	2,410	1,224
Advertising/Publicity	866	563
Fundraising costs	-	75
Recruitment	144	275
Conference and workshop expenses	128	-
Payments to Charity Partners	121,599	75,089
Contract Staff	2,823	726
Staff Welfare	4,251	1,196
Translation costs	1,378	-
Entertainment	117	-
	454,862	364,338
Other		
Trustees' expenses	-	109
Support costs		
Management		
Wages	20,750	6,896
Social security	1,321	-
Carried forward	22,071	6,896

South Hams Citizens Advice Bureau

Detailed Statement of Financial Activities
for the Year Ended 31 March 2023

	2023 £	2022 £
Management		
Brought forward	22,071	6,896
Pensions	822	-
Rent	19,843	22,752
Service charges	15,213	12,804
Insurance	1,350	1,238
Postage and stationery	483	339
Advertising	289	188
Sundries	290	99
Publications and subscriptions	1,338	1,761
Office expenses	4,176	7,332
Repairs and renewals	1,541	2,930
Disposal of files	100	300
Depn of equipment	313	764
	67,829	57,403
Governance costs		
Accountancy and legal fees	6,084	2,150
Total resources expended	528,775	424,000
Net income/(expenditure)	19,132	(11,739)

This page does not form part of the statutory financial statements

SOUTH HAMS CITIZENS ADVICE BUREAU

England & Wales - Charity number 1091133

Accounts

citizens advice South Hams

Annual report 2021/22

We are Citizens Advice South Hams

We can all face problems that seem complicated or intimidating. At Citizens Advice South Hams, we believe no one should have to face these problems without good quality independent advice.

As a member of the national Citizens Advice service, we offer advice on the phone, face-to-face, via web chat, and by email.

Our goal is to help people to find a way forward, whoever they are and whatever the problem. We also use our clients' experiences, stories and evidence to research and campaign for positive change locally and nationally.

Most of our 75-strong team are trained volunteers. We are supported by local councils, a variety of specialist funders, and the public. We serve a population of 89,000 across the South Hams and handle thousands of enquiries each year.

Our goal is to help people find a way forward, whoever they are and whatever the problem.

citizens
advice

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A welcome from the Chair

I am pleased to welcome you to the Citizens Advice South Hams 2021-22 Annual Report.

I write this at a turning point in our national leadership against a backdrop of economic uncertainty and a rise in the cost of living following two years of pandemic. The constant in this upheaval is an increasing need for our advice services. I am proud more than ever that we continue to deliver free, independent, confidential, and quality assured advice to our residents.

The advent of a support and advice service to Ukrainian families living the South Hams is evidence of the way that we are reacting to our ever-changing society and reaching a new group of people. Our Empower project is now an established cornerstone of our work that is particularly significant when the demand for advice on energy issues is headline news.

In recent years the highest number of enquiries have been in welfare benefits and debt, however, the greatest increase in advice was in the areas of housing, energy, and legal issues.

We need to grow the number of volunteers and our broader capacity to meet the increase in demand for our services. This is our top priority for the next few months.

Over the past year we have seen close collaboration with our neighbouring CA to deliver a more locally focused service. Our telephone advice service is now provided locally and serves more South Hams and Teignbridge residents than previously, and we hope this will encourage more volunteers from our community. We have also updated our web-based advice which is the preferred way of contacting us for many of our clients.

We continue to engage with our local MP to be a strong local voice on issues such as

housing. Our campaign to raise awareness and prevent scams has been particularly effective at reaching the most vulnerable.

In 2021/22, the charity helped more than 4,700 clients with 12,270 issues. For these clients the charity recorded over £1.4m of financial gains. We also delivered over £50,000 worth of fuel vouchers to South Hams clients in fuel poverty through the Household Support Fund.

We are hugely thankful for the grants we receive from Devon County Council, South Hams District Council, many of our local town and parish councils. This funding enables us to deliver an important proportion of our primary advice services.

Following a visit by an external Citizens Advice assessor earlier this year, we were awarded the highest leadership assessment. This is clear testimony of the hard work and professional standards of the management team. In addition, we were awarded “Green” by National Citizens Advice for our quality of advice. Such external kitemarks provide confidence to clients, volunteers, and donors that our organisation is in excellent management hands. I would especially like to thank Janie Moor, our Chief Officer, whose continual professionalism, dedication, and passion drives us all along.

We have a full board of trustees with diverse skills and business backgrounds. I thank each of them and all our fantastic group of volunteers for their time and personal contribution supporting the Chief Officer in delivering our business plan during a challenging year.

Chris Peach, Chair

In 2021/22 the charity helped more than 4,700 clients with 12,270 issues.

Chief Officer's report

Our volunteer and paid staff team worked relentlessly throughout the Covid pandemic providing essential support to those experiencing hardship, debt, anxiety, and money worries. We adapted incredibly well to home and hybrid working which enabled us to offer an uninterrupted service throughout this time.

As the Spring of 2022 approached, our team had to adapt again – this time in response to surging living costs. The cost-of-living crisis was in its infancy but rising inflation and soaring fuel prices were unprecedented in recent times. The impact of rising costs on the challenges we have lived with for so long in the South Hams – those of low wages, short-term and insecure employment, a housing shortage, unaffordable rents, and a preponderance of poorly insulated homes means that demand for help began to skyrocket. In response our volunteers and staff have rolled up their sleeves again and set about helping people access food banks, charitable support, welfare support and supporting their housing needs. We have seen client numbers rise, the complexity of the cases increase coupled with a surge in mental health and safeguarding concerns.

It is particularly at challenging times like these that the unswerving commitment of our frontline workers and support team inspires me the most. I'd like to personally thank every member of the team for their hard work, dedication, and contribution to ensuring our advice service is here for everyone, a trusted and reliable information source at times of need. Set at the heart of our community we are a local charity, dedicated to providing trusted information and advice to local people.

Janie Moor, Chief Officer

Who we helped in 2021-22

Who we helped in 2021-22

Our service is open to anyone.

During 2021-2022 we helped 4,704 people with 12,270 issues.

54%

disabled or long-term health condition

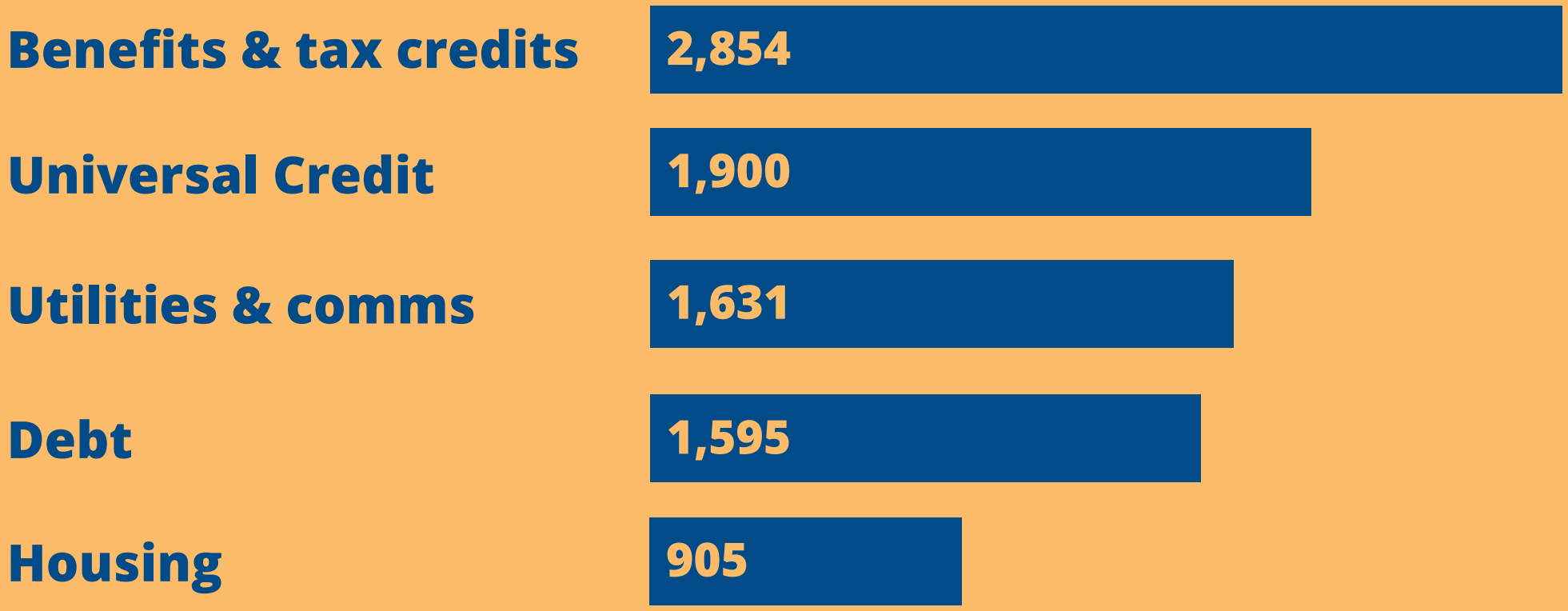
25%

with a mental health condition

24%

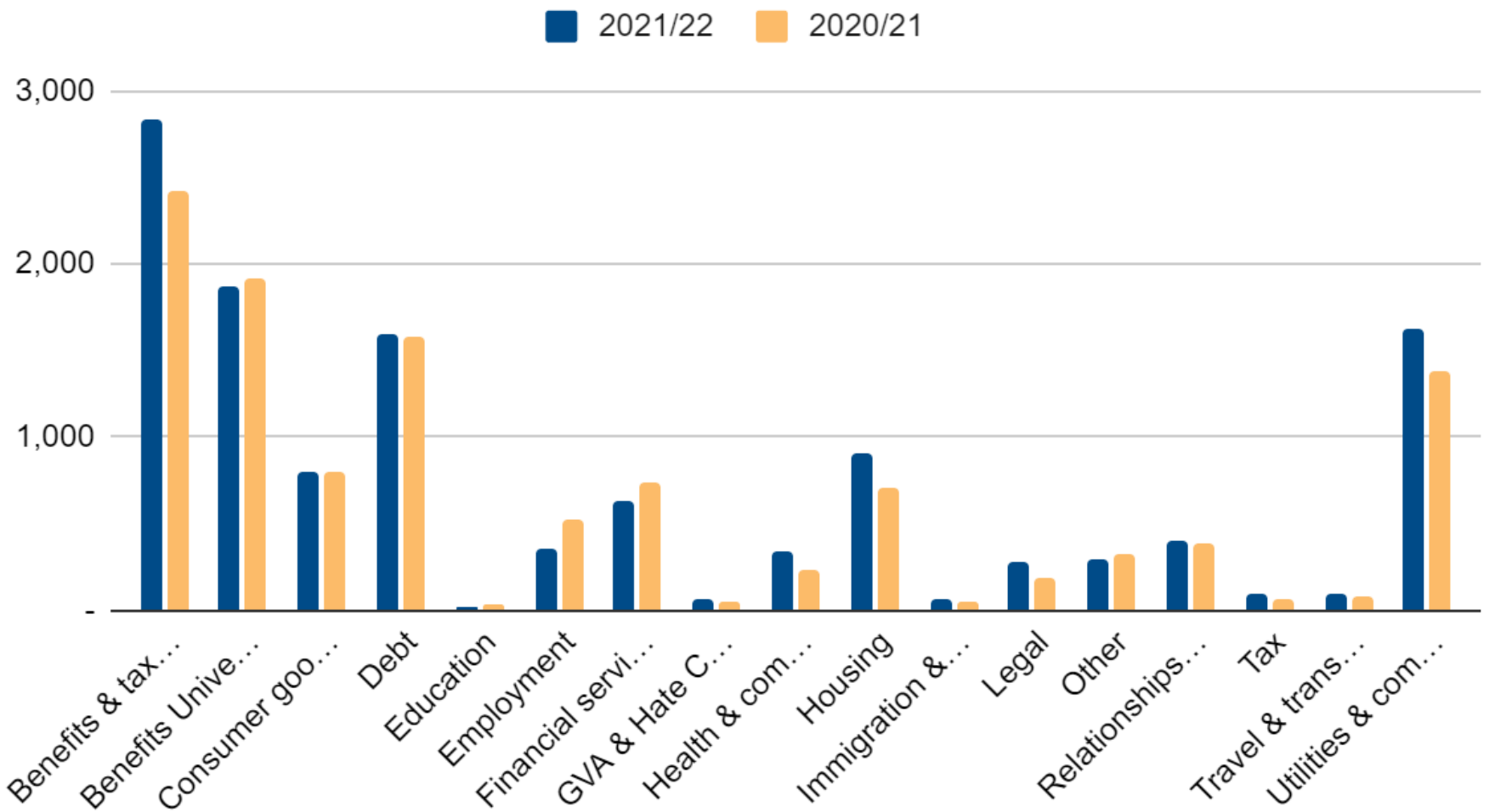
were of pensionable age

Top 5 issues people wanted advice on were:



Advice trends

We have seen an increase in certain advice areas in the past year, mainly benefits & tax credits, health & community care, housing and utilities & communications.



The help I received from Citizens Advice has made a huge difference to my life.

- Katie

How our advice helped *Katie

Katie, a mum of two young children living in a housing association property, found herself struggling with water debt and juggling her cash flow with credit cards.

She was finding life more difficult since the additional £20/week extra Universal Credit allowed during the pandemic had been removed. With no savings, she was suffering with anxiety and was often skipping meals herself to ensure her children had enough to eat.

Katie attended one of our drop-in advice events to help people with cost-of-living issues: she was now struggling to top up her prepayment electricity meter. Katie had a detailed energy assessment the next day, and our energy advice team identified several behavioural changes that will save her £100s a year. She was also referred to a local housing association damp/mould trial due to issues in the rental property.

Katie received support from our debt team who helped her to apply for a social water tariff Watersure and referred her to Quids 4 Kids for benefit help.

*Names and certain details have been changed or omitted to preserve client anonymity

Our value to society

We help thousands of people every year.

Our holistic approach to our clients means we ensure they receive all the help necessary and appropriate to their circumstances. From energy advice, to benefit checks for income maximisation, to referrals to other local agencies.

It's impossible to put a financial value on everything we do - but where we can, we have used a Treasury-approved model to demonstrate our local financial impact.

During 2021/22 Citizens Advice South Hams generated at least:

£119,483
in savings to the local authority

£247,195
in savings to the NHS

£1.4 million
in financial gains for our clients

Anne, Client Support Volunteer, August 2022.

Our volunteers

Our volunteers are the lifeblood of our service - we wouldn't exist without them. Here we talk our client support volunteer, Anne, about her volunteering experience.

How long have you volunteered for Citizens Advice South Hams?

I've volunteered for just over two and a half years: starting just before lockdown in 2020 (I came into the office a couple of times to shadow etc. but had not finished my online training when the first lockdown started in March).

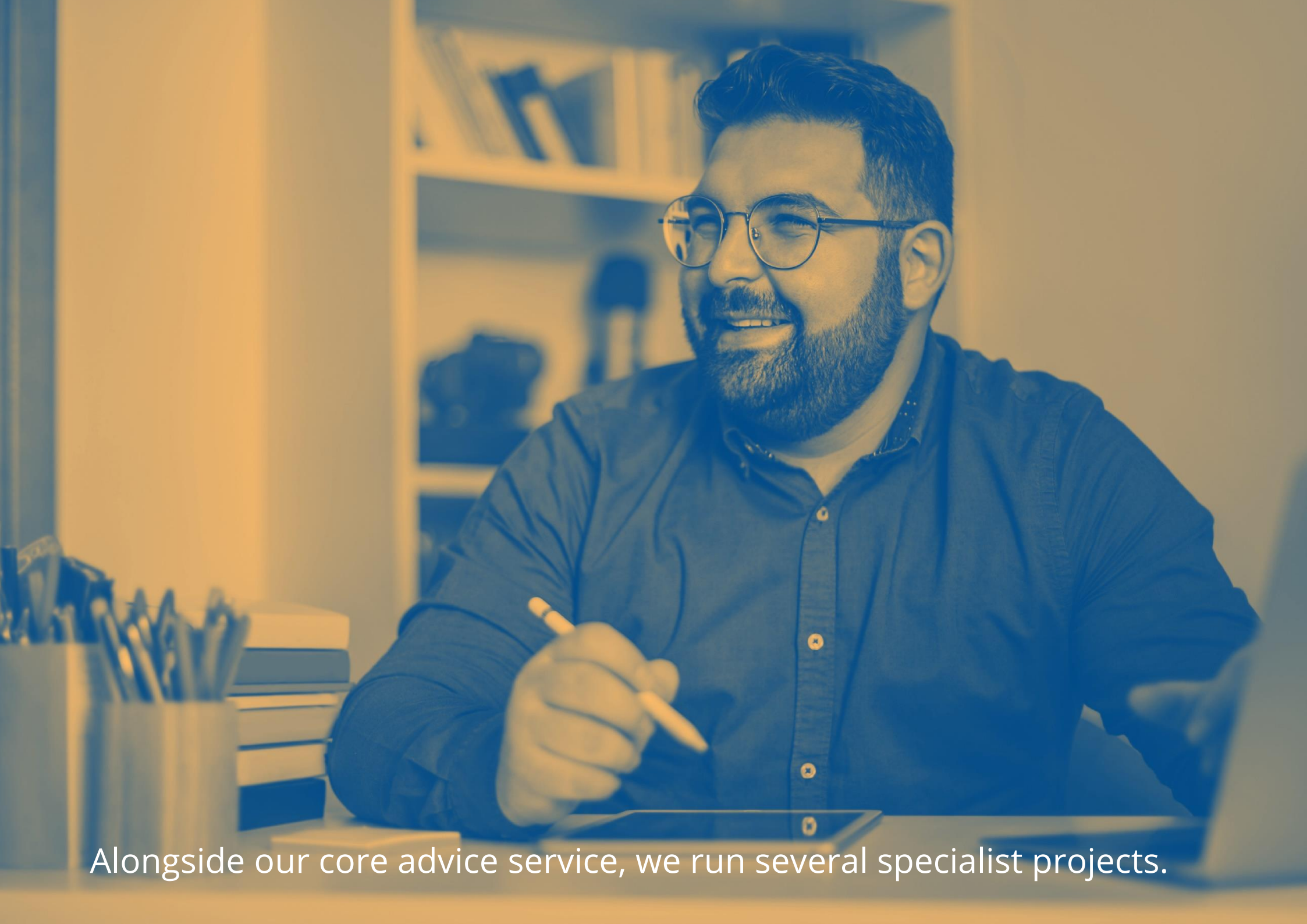
Why did you choose to volunteer for Citizens Advice?

Due to a random conversation with a friend whose partner is a member of staff at the charity. I had given up my job for family reasons, but a change of circumstances meant that I had spare time and was feeling directionless - he knew that volunteers were needed! I then looked at the website and read up about CA and thought it was worth investigating!

What do you like about volunteering?

I love working for Citizens Advice South Hams. It has given me a real sense of purpose and enhanced my self-esteem.

I've been able to draw on experience, develop my skills and know that what I do, alongside all the staff and my fellow volunteers, genuinely makes a positive difference. I feel valued, confident, and part of the team.



Alongside our core advice service, we run several specialist projects.

Our projects

We run several specialist-advice projects. These are run in conjunction with our core service but give people more expert support and advice on certain subject areas.

Our projects during 2021-22 included:

Energy Advice – helping people to save money on their bills and use energy more efficiently.

Debt Advice – helping people to manage and deal with their debts and providing financial capability support.

Healthwatch – the independent consumer champion for health and social care across Devon.

Partnership with Totnes Caring - supporting elderly people within our community to access benefits and further support.

Energy

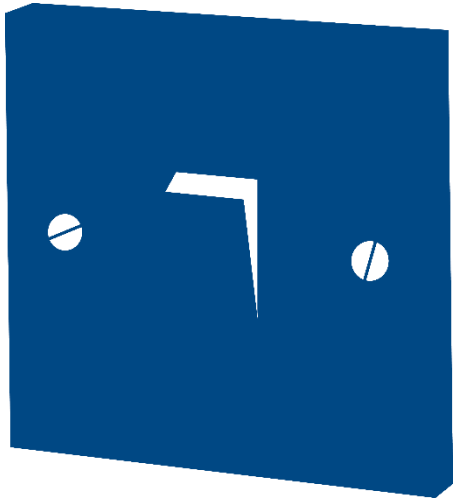
Our energy team continues to lead energy advice across the Southwest.

Over the last year we have seen a new term coined, 'Cost of Living Crisis', with unprecedented energy price rises a key element. This has plunged increasing numbers of people into fuel poverty and our vulnerable clients ever more in need of our help. This was well illustrated by the fuel voucher scheme that we coordinated across most of Devon last winter on behalf of Devon County Council, with about £220K issued to households struggling to afford to top up their prepayment meters.

We continued to lead the two-year energy project, EmPOWER, where Energy Champions across Devon, Torbay and Cornwall provide specialist support to households in fuel poverty, particularly supporting vulnerable families and people living in all types of social housing. In the first year, the project recorded nearly £200k of financial gains, with a new emphasis on fuel vouchers rather than tariff switching and empowering clients to take their own actions to reduce energy use through behavioural changes.

The South Hams energy team expanded to four energy advisers to meet the growing demand for energy advice. We supported a record number of clients through the national Citizens Advice energy project, 'Energy Advice Programme' with a focus on clients in fuel poverty. We also took on a new scheme under this project to provide clients with carbon monoxide advice and free alarms and monitors.

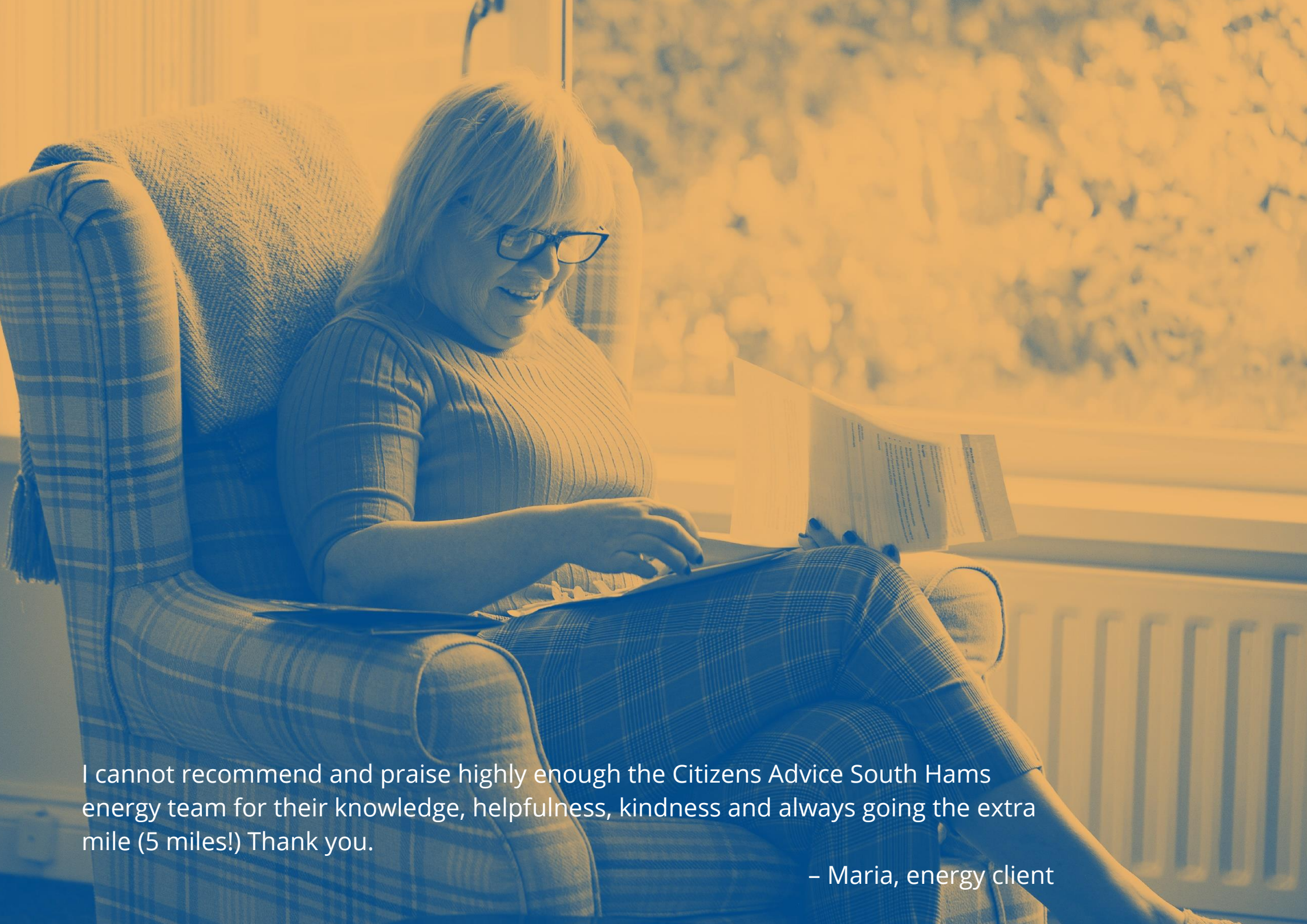
Finally, we were involved for another year with the national Citizens Advice project, 'Big Energy Saving Network' (BESN), focussed on supporting clients in the community with simple interventions, such as signing up to the Priority Services Register. This was disrupted by the Covid



pandemic, but we found creative ways to work with community partners to help 150 clients, many of which were referred on for more detailed energy assessments by the team.

Since March 2022, we have seen the ‘Energy Price Cap’ replaced by the Energy Price Guarantee’ - in effect a two-year price fix for most, with gas and electricity costs almost double last winter. The energy team will need to ‘double down’ their efforts in the coming months to help clients to keep warm and the power on.

I found the support and advice incredibly helpful, and energy vouchers a life saver due to my physical need and disabilities. I will now be able to stay warm this winter.



I cannot recommend and praise highly enough the Citizens Advice South Hams energy team for their knowledge, helpfulness, kindness and always going the extra mile (5 miles!) Thank you.

– Maria, energy client

Healthwatch

Healthwatch assists clients across Devon with a variety of health and social care issues.

Throughout 2021-22 the Devon-wide Healthwatch Champions team have seen a rise in health and social care problems. The strong team has worked hard to provide quality advice and guidance to clients across the county. Some great outcomes have been achieved – from help with care needs to gaining access to a GP.

Last year we adapted to a different way of working, taking on clients regardless of where in Devon they live. This has proved to be very successful, providing clients with a quick turn-around for expert specialist advice. Our Healthwatch team has been able to attend formal meetings and run caseloads with often very complex issues.

Healthwatch Devon has played an important part in feeding back data to the overall health team in Plymouth and Torbay, providing many case studies to escalate problem areas within our health and social care sector.

Healthwatch Champions have had a successful year assisting clients with over 618 issues ranging from care plans not met to hospital negligence cases. All of which have been achieved through supervision, support and a strong team spirit. None of which would have been possible without the essential role our volunteers played in referring cases to the project.

As well as receiving referrals from the contact centre Healthwatch Devon deals with referrals from our own office. Advisers and assessors provide a valuable service to assess needs and make referrals as necessary. The hard work produced by our volunteers ensured that clients received the most valuable advice and guidance often at a time of despair.

Debt

Our specialist debt advisers provide debt and financial capability advice regulated by the Financial Conduct Authority.

During 2021-22 our debt team has helped 469 clients and, in the process, achieved financial gains of £392,920 for the people we have helped.

The team assist clients with managing priority debts, obtaining Debt Reduction Orders and Debt Management plans, communicating with bailiffs and creditors, and financial capability advice.

Last year, we dealt with 1,252 debt issues, 14% of these related to council tax arrears and 12% to fuel debts. We are predicting a significant increase in those coming to us for help with debts as the cost-of-living crisis unfolds and pushes more people into financial difficulty.

How our advice helped Sarah

When Sarah contacted us, she had debts of around £26,000 and was considerably distressed. She was being pursued by enforcement agents looking to collect arrears on her debts. Our debt advice team got her into the into the Government's debt respite scheme (Breathing Space) to give her time to deal with her financial situation. Sarah was also referred to our energy team to help her save money on her fuel costs and domestic energy usage.

Working with Sarah, we helped her draw up a household budget and use an online budgeting tool. Due to her monthly deficit and inability to pay her debts we helped Sarah to apply for a Debt Relief Order.

She now has a fresh start and can begin to live debt-free and manage her own finances.

Totnes Caring Partnership

We have partnered with local charity, Totnes Caring to provide advice and support to elderly people in and around Totnes.

Totnes Caring is a local charity that supports people to live as independently as possible, connecting to their community, to increase their health and wellbeing. We have been working in conjunction with them to ensure their elderly clients have direct access to our services via a dedicated support worker.

During 2021/22 we visited, mostly in their homes, 80 people with an age range of between 50-100 years. Every client received a benefit check, some were also referred to the energy team. Through our holistic approach we also identified safeguarding and other serious issues. We made referrals to other agencies, such as Hoarders UK, Devon Fire and Rescue and Care Direct for a care needs assessment to take place.

In the last year we have secured an estimated £60,000 of unclaimed benefits for those referred into the project. This figure is likely to double or even triple once all outcomes are known, as some applications can take months to decide.

The main issues we assist with are Attendance Allowance claims and reviews, Pension Credit and Severe Disability Premium, Blue Badge entitlement, Council Tax Reduction, and exemption due to dementia (severe mental impairment).

It is vital to me that Citizens Advice remains local and accessible. Without them I would not know who to turn to. I'm approaching my mid-70's and I'm not tech-savvy. I do not drive, and I live alone with limited friend or family contact. Citizens Advice fulfils a vital service to people like me and to the communities they serve.

- Jean, client

Our Research and Campaigns work

This year our research and campaigns work focused on the Keep the Lifeline campaign, exploring housing issues across the South Hams and the emerging cost of living crisis.

Keep the Lifeline Campaign

Throughout the year we continued with the Keep the Lifeline campaign by contacting our local MPs asking them to keep the £20 weekly uplift of Universal Credit. We emphasised the coming storm of the culmination of events that were due in October 2021 - the end of the Job Retention Scheme and the end of the £20-a-week uplift. We have subsequently been monitoring the impact the cut has had on clients.

Housing crisis

In August 2021, South Hams District Council declared a housing emergency in the region. Our research and campaigns team investigated the issues we were seeing and reviewed the local policy actions to see what was being done to ameliorate the situation. We met with local MP Anthony Mangnall to discuss the issue and potential policy solutions.

National campaigns

The team took part in the three national campaigns.

Big Energy Saving Winter – sharing energy saving tips via our community liaison and social media channels. National Consumer Week - raising awareness of how people can protect themselves from misleading energy efficiency and environmental claims. And Scams Awareness Week – focusing on financial scams.

Cost of Living crisis

In January we emailed our two local MPs regarding the emerging cost of living crisis. Our emails included the National Energy Policy teams recommendations of a four-part package of reform. This campaign and associated issues have since come to dominate our research and campaigns work, as we monitor how the crisis is affecting those living in the South Hams.

Treasurer's report

The 2021/2022 fiscal year certified accounts, summarised in this report, shows our income in the year was £412,262 with £75,089 paid directly to partner charities (£70,541 in the previous fiscal year).

This income is sustained by our continued focus on securing project income to support and extend our free, core services and a necessary and elevated focus on the effects of the cost-of-living crisis. We launched a new project, EmPower, our largest energy project to date and delivered over £50,000 worth of fuel vouchers through our partner organisation, CAB Devon, using funds from the Household Support Fund. Our face-to-face services also reopened in full following the lifting of lockdown restrictions.

Our costs were £424,001 compared with £361,241 in the previous year 2020/21. This included the payments to our partners and continued investment in our service. Looking forward, we have budgeted for continued investment to allow us to support our workforce with hybrid working and to meet the growing needs of clients through the cost-of-living crisis. Our designated funds for Covid recovery (£26,000) and the IT/Innovation (£11,600) will enable us to do this.

The projects outlined in the Funding Sources schedule, are aimed primarily for the benefit of the South Hams residents and enable us to support some of the costs of running our core advice services. Without these projects, that we compete to secure, we would not be able to sustain the level of free, core advice services provided to thousands of South Hams residents every year.
In addition to the grants and project funds both our economical and high service level model would not be possible without the commitment of 50+ volunteers (excluding

We continue to invest in our workforce and infrastructure to allow us to meet the growing needs of our clients...

trustees); a hidden financial gain that we are immensely grateful for.
The trustees regularly review the level of unrestricted reserves and aim to deploy the maximum resources we can to our charitable objectives for South Hams residents. We presently hold £81,133 as unrestricted reserves (net of designated), which represents three months of the charity's expenditure, and consider this level of reserves to be the minimum to cover any unforeseen swings in our funding sustainability, plus any future contingent costs.

The posted deficit this year is £11,739 covered by carry forwards in the restricted funding streams. In addition, we are carrying forward £67,422 in restricted funds for our ongoing projects.

Looking ahead to 2022/23 and beyond, the funding environment remains competitive, but we continue to be conscious of any reduction in our core income and the need to secure more funded projects to both support our core operational costs and allow us to enhance the essential service breadth of our free advice offering in the district.

We are confident that Citizens Advice South Hams, a local, independent charity, continues to deliver a highly efficient and effective service to those in need, which in turn represents good value for money for all the funding bodies who we remain extremely grateful to for their continued support.

Chris Mottram, Treasurer

Notes to the Summary of Accounts shown on opposite page:
1. Full copies of the Certified Accounts and Trustees' Report are available from the Manager at the Totnes office or the Companies House website.
2. Accountants: WR Frost & Co., Riverside, Ashburton Road, Totnes, TQ9 5JU

Accounts – funding sources

Description	Core	Projects-restricted	Total
South Hams District Council (SHDC)	50,867		
Devon County Council	35,432		
Plymouth University	392		
Town and parish councils	6,485		
Fundraising events	1,446		
Donations and misc income	3,493		
Bank Interest	49		
Gift Aid	865		
Services to other Local Citizens Advice Offices		8,520	
SHDC Outreaches		10,000	
Specialist advice Dartmouth Charities		16,490	
Energy Best Deal/Safe and Warm – several schemes		28,698	
Healthwatch		66,082	
Household Support Fund – fuel vouchers		2,060	
Covid Outbreak Management Fund (COMF)		7,227	
Help to Claim (Universal Credit) South Hams		25,545	
Heat well for less		17,735	
EmPower		86,340	
Totnes Town Outreach		6,444	
Devon Carers Covid support		4,587	
Money Advice and Pensions Service		32,008	
Victim Support		1,497	
TOTAL	**99,029**	**313,233**	**412,262**

Accounts – expenditure

Description	Total
Rent SHDC	25,056
Util/Service charge SHDC	10,500
Insurance	1,238
Telephone & translation services	9,086
Office expenses	6,442
Travel & welfare - volunteers & staff	4,082
Training	2,370
Equipment/depreciation	764
Professional fees - accountancy and legal	2,150
Equipment & rental leases	1,593
Salaries/ NHI/Pension- Charitable activities	268,667
Other Expense- Postage/Stationery & misc	2,688
IT/software/innovation	6,406
Marketing - advertising and publicity	751
Repairs and renewals	0
Citizens Advice membership fees/ publications	7,010
Conference and workshop costs	0
Heat Well for less & Empower - CA Devon partner charity payments	75,089
Trustee expenses	109
TOTAL	**424,001**
INCOME LESS EXPENDITURE	**-11,739**

Notes

1. Restricted funds of £79,346 were brought forward from 2020-21 to cover project expenditure commitments for 2021/22.
2. Restricted funds carried forward for 2022-23 are £67,423
3. The total Unrestricted funds carried forward are £81,133, excluding designated funds of £26,000 Covid support and recovery & £11,600 IT/ innovation

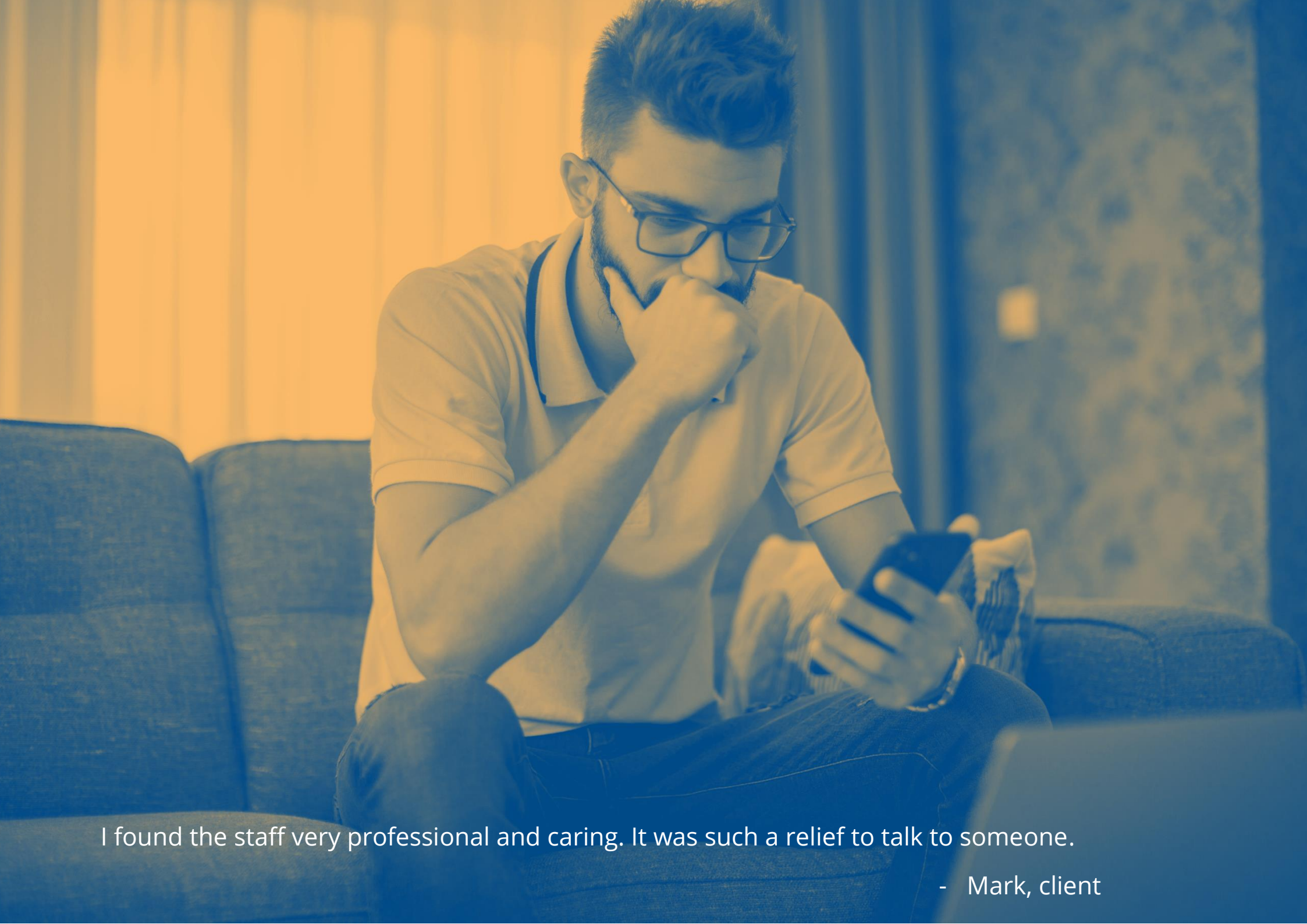
Totnes Town Mayor, Emily Price, and our Operations Manager, Emma Richards, marking the donation from Totnes Town Council to help fund our Totnes outreach at the Mansion.

Thank you to our funders

As a local charity we are reliant on external funding.

We are incredibly grateful to our funders, supporters and donors that keep our service going.

Thanks to their support and generous donations we can continue to help people across the South Hams.



I found the staff very professional and caring. It was such a relief to talk to someone.

- Mark, client

Our volunteers and staff

A sincere thank you to all our volunteers and paid staff who contribute to making Citizens Advice South Hams so successful year upon year. Without you we would not be able to offer this essential service to the local community.

Barbara B
Carmen L
Caroline H
Graham C
Jean C
John M
Lesley T
Matthew VDE
Mike K
Pam T
Robert S
Sharon H
Tony L
Wim V
Manu A
Allison Q
Ann C-H
Barbara N
Bridget D
Chris L
Chryz C
Clare G
Elly R
Frances A
Gill F
Helen N
Juliet C
Kimberley S-R
Maggie K
Malcolm S
Pat K
Richard L
Simon D
Simon G
Pam D
Anne M
Rosemarie J
Chris R
Jane M
Hope F
Ruth H
Melanie C
Simon G
Pauline M
Pamela L
Hannah R
Iris W
Chris M
Chris P
David S
Penny E
Katie P
Denise D
Steven F
Carole L
Hilary F
Jennie H
Nick W
Sophie E

Visit from Chief Executive Officer of National Citizens Advice, Dame Clare Moriarty, September 2022.

Contact us

0808 278 7948 (free from mobiles and landlines)
Monday - Friday 10am - 4pm

Email us using the form on our website
southhamscab.org.uk

Come and see us
Follaton House, Plymouth Road, Totnes, TQ9 5NE
Monday - Friday 10am - 1pm, 2pm - 4pm

Ivybridge

The Watermark
Erme Court
Leonards Road
Ivybridge
PL21 0SZ

Every Monday
9:30am to 12:30pm

Dartmouth

The Community Corner
Market Square
Dartmouth
TQ6 9SE

Every Monday
10am to 1.30pm

Kingsbridge

Quay House
Ilbert Road
Kingsbridge
TQ7 1DZ

Every Tuesday
9:30am to 12:30pm

Totnes

The Mansion
36 Fore Street
Totnes
TQ9 5RP

Every Wednesday
9:30am to 12:30pm

Volunteer with us

Volunteering with us is your chance to make an active difference to people's lives in your community.

Volunteering with Citizens Advice South Hams offers you:

- A chance to learn new skills – free training is provided
- A way to meet new people
- Enhanced employability skills
- The ability to help others and give back to your community
- Free travel expenses – we will reimburse you

For more information and to apply visit our website – **southhamscab.org.uk/get-involved**

"All sorts of people volunteer with us and for many different reasons, but one thing that unites them all is that they find it rewarding, challenging and varied." – Joanna, Volunteer Supervisor

Citizens Advice helps people find a way forward.

We provide free, confidential, impartial and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone

southhamscab.org.uk

Citizens Advice South Hams October 2022

Citizens Advice South Hams is an operating name of South Hams Citizens Advice Bureau Ltd, company limited by guarantee (04349641) and registered charity (1091133).
Registered address Follaton House, Plymouth Road, Totnes TQ9 5NE

REGISTERED COMPANY NUMBER: 04349641 (England and Wales)
REGISTERED CHARITY NUMBER: 1091133

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 March 2022

for

South Hams Citizens Advice Bureau

R J Lewis ACA
W R Frost & Co Limited
Riversdale
Ashburton Road
Totnes
Devon
TQ9 5JU

South Hams Citizens Advice Bureau

Contents of the Financial Statements
for the Year Ended 31 March 2022

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Detailed Statement of Financial Activities	16 to 17

South Hams Citizens Advice Bureau (Registered number: 04349641)

Report of the Trustees
for the Year Ended 31 March 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The company is a charity and exists to provide information and advice to the general public.We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our objectives.

Significant activities

The charity operates from a central base at Follaton House, Plymouth Road, Totnes, where it has 5 interview rooms and 6 incoming telephone advice lines. It is open from 10am to 1pm and 2pm to 4pm Monday to Friday. Outreach services are available on a weekly basis in four market towns, those are Totnes, Dartmouth, Kingsbridge & Ivybridge. In addition, we support remote supervision to our team of staff and volunteers to continue to operate on a hybrid basis, both at home and in the office.

Telephone advice is available through Citizens Advice partnerships with other local offices Monday-Friday 9.30am - 4.00pm. The charity operates at 'Advice only' level with telephone services. All clients receive a gateway assessment and the charity also provides specialist advice around, debt, benefits, health and energy efficiency. Main enquiry areas are welfare benefits, energy, debt, employment, housing, family issues, education and healthcare. Face to face advice recommenced in all four outreach services following the Covid shutdown allowing South Hams residents who require a face to face service to access advice more easily.

We launched a new project called EmPower, our largest energy project to date, working with Local Citizens Advice to support clients across Devon and Cornwall. We also delivered over £50,000 worth of fuel vouchers to South Hams clients in fuel poverty through the Household Support Fund. We've strengthened our links with local community groups and food banks to ensure those in need of our help were reached and improved our professional referrals systems so partner agencies can refer people easily into our service.

Volunteers

Much of the charity's work is delivered by volunteers which number around 53, including 25 trained Gateway Assessors, 14 Generalist Advisors, 5 Specialist Advisors, and is also supported by volunteers in IT provision, reception and social policy research. The trustees are also all volunteers. This year, our trained volunteers gave £346,520 worth of volunteering hours to help deliver our service.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The charity has been delivering information and advice to clients across the South Hams since 2002. In recent years the highest number of enquiries have been in welfare benefits and debt although the greatest increase in advice was in the areas of housing, energy and legal issues. In 2021/22, the charity helped more than 4,700 clients with 12,270 issues. For these clients the charity recorded over £1.4m of financial gains.

In addition, we secured funding to continue and expand our projects and were awarded "Green" by National Citizens Advice for our quality of advice.

Internal and external factors

The activities of the charity are subject to the sustainability of contracts and successful funding applications to develop the work of the charity and support its core service. The success of the funding applications, beyond grants received from County, District and Town and Parish Councils make a significant contribution to the capacity of the operation to provide the volumes of client activity outlined in the report. In the year we secured extra funding to support the technology investments to be fully home working and offer new digital services to clients. We have designated some of this funding to aid the charities full resumption of client-facing services within all our offices and enhanced volunteer intake/training to enhance our capacity.

FINANCIAL REVIEW

Principal funding sources

The County Council, District Council and the Town and Parish Councils of the district support the major part of the core service. All other funders are short term fixed period project contracts and represent significant additional public benefit to our core services whilst also allowing some costs of the core work to be funded by these projects. We manage several Devon-wide projects i.e. Healthwatch and Heat Well for Less which together with other projects are critical to our financial sustainability through diversification of funding streams. With the restrictions brought upon us by Covid-19, we have assessed the risks of meeting the criteria of these projects and the funding through to the end of the next fiscal year and concluded there is no material risk to the charity.

Reserves policy

The directors believe that it is necessary to maintain a level of reserves to manage uncertainty and ensure that the service can continue to operate as planned on a day to day basis. The retained (unrestricted) reserves are intended to provide a buffer against future cut-backs and a contingency to meet any unforeseen expenditure which may arise. In order to mitigate against the risk of future funding cuts, it is the charity's policy to retain an amount equivalent to at least three months core costs (i.e. those costs not expended on projects under the Restricted funds).

The Unrestricted reserves as at the 31 March 2022 are £81,133 and represent over four months operating costs for the core service of the charity. We also hold designated reserves to provide a buffer against any future funding/cost uncertainty as a result of Covid-19 and significant inflationary pressures which both our funders and we are suffering from. From March 2022 we recommenced face to face activities and plan to utilise the designated funds for, enhanced IT infrastructure to support the new home and office working approach established during Covid lockdown. In addition, volunteer resources have reduced by some 25% in the last year and the focus is rebuilding volunteer intake and associated training and extended mentoring resources to support the volunteer intake.

FUTURE PLANS

The charity plans continuing the activities of advising the general public of their rights and responsibilities and all services available to them, in order that they may resolve their issues effectively. The charity's strategic plan is to ensure that as many people as possible are able to access the service. This will include building our workforce capacity to enable more demand to be met, developing access in the outreaches and developing partnership working across the district to improve the client journey and securing new funds to develop and strengthen partnerships.

Looking forward, we already see surging demand from clients and the complexity of multiple situations as they continue to address the fallout from Covid and also contend with the dramatic changes to energy and the cost of living crisis. We are also looking to upskill our workforce in IT skills and multi-skill parts of our workforce to perform multiple roles. Our aim is to ensure long-term sustainability by investing in our current specialist teams whilst also identifying and developing new areas of growth. These will be based on our research of the needs of the clients we support.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Trustees are recruited in line with the terms and conditions of the Memorandum and Articles of Association of the charity. A term of office is three years and trustees may be elected at the annual meeting, nominated by members or co-opted by the trustee board.

Organisational structure

Responsibility for the day-to-day management of the service is delegated to the Chief Executive Officer. The trustee board sets the strategic direction, is involved with the ongoing planning, makes financial decisions and helps to set the framework for the application of all other policies.

Induction and training of new trustees

All new trustees are given induction materials from Citizens Advice, are invited into the office to discuss and view the work of the charity and are given details of how to access the governance materials from the Citizens Advice intranet.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Wider network

The board can include representatives of the local government funders. As such each is entitled to sit on the board as a representative member. This comprises of the District Council, the County Council and each of the Town Councils.

Related parties

No trustee, funder, member, officer or employee has undue control over, or significant interest in, the charity. Any related party transactions, which require disclosure, are logged internally and reported appropriately as required under both Companies Act law and Charity law. The trustees' expenses for the current year reported upon are disclosed in the Notes to the Financial Statements.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04349641 (England and Wales)

Registered Charity number

1091133

Registered office

Citizens Advice South Hams
Follaton House
Plymouth Road
Totnes
Devon
TQ9 5NE

Trustees

Mr C Mottram Treasurer
Dr K Porkess
Mr D J Sprent
Ms P A Elghady
Mr C Peach Chair
Ms C Laithwaite
Ms D Deane
Mr S Finnemore

Company Secretary

Mrs J Moor

Independent Examiner

R J Lewis ACA
W R Frost & Co Limited
Riversdale
Ashburton Road
Totnes
Devon
TQ9 5JU

Approved by order of the board of trustees on 14th October 2022 and signed on its behalf by:

C Peach

.....
Mr C Peach - Trustee

Independent Examiner's Report to the Trustees of
South Hams Citizens Advice Bureau (Registered number: 04349641)

Independent examiner's report to the trustees of South Hams Citizens Advice Bureau ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

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

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

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

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

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

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

ICAEW
R J Lewis ACA
W R Frost & Co Limited
Riversdale
Ashburton Road
Totnes
Devon
TQ9 5JU

Date: .....

South Hams Citizens Advice Bureau

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		97,712	313,234	410,946	423,234
Other trading activities	2	1,266	-	1,266	6,981
Investment income	3	49	-	49	122
Total		99,027	313,234	412,261	430,337
EXPENDITURE ON					
Raising funds	4	1,866	1,004	2,870	1,964
Charitable activities					
Charitable activities - advice services		96,868	324,153	421,021	359,254
Other		109	-	109	23
Total		98,843	325,157	424,000	361,241
NET INCOME/(EXPENDITURE)		184	(11,923)	(11,739)	69,096
RECONCILIATION OF FUNDS					
Total funds brought forward		118,549	79,346	197,895	128,799
TOTAL FUNDS CARRIED FORWARD		118,733	67,423	186,156	197,895

The notes form part of these financial statements

Balance Sheet
31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	9	313	-	313	1,077
CURRENT ASSETS					
Cash at bank and in hand		176,526	67,423	243,949	246,021
CREDITORS					
Amounts falling due within one year	10	(58,106)	-	(58,106)	(49,203)
NET CURRENT ASSETS		118,420	67,423	185,843	196,818
TOTAL ASSETS LESS CURRENT LIABILITIES		118,733	67,423	186,156	197,895
NET ASSETS		118,733	67,423	186,156	197,895
FUNDS	12				
Unrestricted funds				118,733	118,544
Restricted funds				67,423	79,351
TOTAL FUNDS				186,156	197,895

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

Balance Sheet - continued
31 March 2022

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 ..... and were signed on its behalf by:

.....
Mr C Peach - Trustee

.....
Mr C Mottram - Trustee

The notes form part of these financial statements

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.

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.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs
All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

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

Plant and machinery	- 33% on cost

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

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

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.

continued...

2. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Fundraising events	1,266	6,981

3. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	49	122

4. RAISING FUNDS

Raising donations and legacies

	2022	2021
	£	£
Support costs	2,870	1,964

5. NET INCOME/(EXPENDITURE)

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

	2022	2021
	£	£
Depreciation - owned assets	764	1,332
Other operating leases	22,752	25,056
Independent examination	1,980	1,900

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

	2022	2021
	£	£
Trustees' expenses	109	23

7. STAFF COSTS

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

	2022	2021
Charitable Activities	19	19

No employees received emoluments in excess of £60,000.

continued...

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	99,719	323,515	423,234
Other trading activities	5,086	1,895	6,981
Investment income	122	-	122
Total	104,927	325,410	430,337
EXPENDITURE ON			
Raising funds	772	1,192	1,964
Charitable activities			
Charitable activities - advice services	43,983	315,271	359,254
Other	23	-	23
Total	44,778	316,463	361,241
NET INCOME	60,149	8,947	69,096
RECONCILIATION OF FUNDS			
Total funds brought forward	58,395	70,404	128,799
TOTAL FUNDS CARRIED FORWARD	118,544	79,351	197,895

9. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 April 2021 and 31 March 2022	8,821
DEPRECIATION	
At 1 April 2021	7,744
Charge for year	764
At 31 March 2022	8,508
NET BOOK VALUE	
At 31 March 2022	313
At 31 March 2021	1,077

continued...

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Social security and other taxes	8,098	-
Accrued expenses	50,007	49,203
	58,105	49,203

11. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General Unrestricted	80,949	184	81,133
Covid Response	26,000	-	26,000
Innovation	11,600	-	11,600
	118,549	184	118,733
Restricted funds			
Healthwatch	2,425	(2,425)	-
Specialist Advice in Dartmouth 19/20	13,487	2,313	15,800
Heat Well 4 Less	4,000	(4,000)	-
Scottish Power	31,335	(1,045)	30,290
Innovation Fund	15,181	(15,181)	-
BESN 20/21	2,054	(2,054)	-
MAPS	3,031	(3,031)	-
Totnes Support Services	7,833	(4,000)	3,833
The Mansion	-	3,500	3,500
Energy Advice Project	-	9,000	9,000
Empower	-	5,000	5,000
	79,346	(11,923)	67,423
TOTAL FUNDS	197,895	(11,739)	186,156

continued...

11. 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 Unrestricted	99,027	(98,843)	184
Restricted funds			
South Hams District Council (Outreach)	10,000	(10,000)	-
Healthwatch	66,082	(68,507)	(2,425)
Victim Support	1,497	(1,497)	-
Specialist Advice in Dartmouth 19/20	16,490	(14,177)	2,313
Heat Well 4 Less	17,735	(21,735)	(4,000)
Scottish Power	-	(1,045)	(1,045)
Help to Claim	25,545	(25,545)	-
Innovation Fund	-	(15,181)	(15,181)
BESN 20/21	4,938	(6,992)	(2,054)
MAPS	32,008	(35,039)	(3,031)
Devon Carers	4,587	(4,587)	-
Totnes Support Services	-	(4,000)	(4,000)
The Mansion	6,444	(2,944)	3,500
Energy Advice Project	23,760	(14,760)	9,000
Empower	86,339	(81,339)	5,000
HSF Fuel Vouchers	2,060	(2,060)	-
Covid Outbreak Management Fund	7,227	(7,227)	-
Finance Secondments	6,033	(6,033)	-
HTC Secondment	2,487	(2,487)	-
	313,232	(325,155)	(11,923)
TOTAL FUNDS	412,259	(423,998)	(11,739)

continued...

11. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General Unrestricted	58,395	60,154	(37,600)	80,949
Covid Response	-	-	26,000	26,000
Innovation	-	-	11,600	11,600
	58,395	60,154	-	118,549
Restricted funds				
Awards For All	10,000	(10,000)	-	-
Healthwatch	-	2,425	-	2,425
Volunteer Training and Support	211	(211)	-	-
EAP - 2019 - 20	2,088	(2,088)	-	-
Specialist Advice in Dartmouth 19/20	14,235	(748)	-	13,487
Heat Well 4 Less	4,877	(877)	-	4,000
Scottish Power	36,707	(5,372)	-	31,335
BESN 19 - 20	1,661	(1,661)	-	-
Access to Justice	625	(625)	-	-
Innovation Fund	-	15,181	-	15,181
BESN 20/21	-	2,054	-	2,054
MAPS	-	3,031	-	3,031
Totnes Support Services	-	7,833	-	7,833
	70,404	8,942	-	79,346
TOTAL FUNDS	128,799	69,096	-	197,895

continued...

11. 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 Unrestricted	104,927	(44,773)	60,154
Restricted funds			
Awards For All	-	(10,000)	(10,000)
South Hams District Council (Outreach)	10,000	(10,000)	-
Healthwatch	53,964	(51,539)	2,425
Victim Support	1,532	(1,532)	-
Volunteer Training and Support	-	(211)	(211)
Western Power Distribution	9,997	(9,997)	-
EAP - 2019 - 20	7,885	(9,973)	(2,088)
Specialist Advice in Dartmouth 19/20	16,750	(17,498)	(748)
Heat Well 4 Less	73,771	(74,648)	(877)
Landworks	1,000	(1,000)	-
Scottish Power	-	(5,372)	(5,372)
BESN 19 - 20	1,500	(3,161)	(1,661)
Access to Justice	3,070	(3,695)	(625)
Covid	1,895	(1,895)	-
Help to Claim	25,469	(25,469)	-
ED Support	1,985	(1,985)	-
EAP 20/21	5,400	(5,400)	-
Innovation Fund	31,464	(16,283)	15,181
Fuel Voucher Scheme	20,107	(20,107)	-
BESN 20/21	4,500	(2,446)	2,054
BEIS Webchat	4,661	(4,661)	-
MAPS	16,774	(13,743)	3,031
Phone Service Fund	16,000	(16,000)	-
Devon Carers	2,294	(2,294)	-
Totnes Support Services	15,392	(7,559)	7,833
	325,410	(316,468)	8,942
TOTAL FUNDS	430,337	(361,241)	69,096

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

continued...

13. PURPOSE OF RESTRICTED FUNDS

SHDC Outreaches - this project is based in Ivybridge, Kingsbridge and Dartmouth where weekly drop ins and advice appointments for clients who prefer face to face services are offered.

Healthwatch - in our partnership with Healthwatch Devon we provide a voice for consumers of health and social care services in Devon.

Victim Support - funds received from the Strategic Victim Support Partnership to provide emotional and practical support services for victims of crime.

Specialist Advice in Dartmouth 2019/20 - providing support to those in need in the Dartmouth parish through the provision of advice that promotes relief from poverty.

Heat Well for Less - a project to help alleviate fuel poverty in Devon and Torbay by making it easier for people to access accurate, reliable energy advice and make their homes more energy efficient.

Scottish Power - providing energy advice to those facing or at risk of experiencing fuel poverty, supporting clients with their energy and water bills.

Help to Claim - support to clients with making a new claim for Universal Credit, from opening an account to receiving their first full payment.

Innovation Fund - a National Citizens Advice project funding innovation and investment in local Citizens Advice offices to increase advice capacity.

BESN 20/21 - Big Energy Savings Network project supporting clients in fuel poverty by advising on energy saving in the home, switching energy supplies and guidance on how to access schemes that help vulnerable households stay warm and lower energy bills.

MAPS - National Citizens Advice funded trainee scheme to increase capacity for debt and money advice.

Devon Carers - funding provided by Devon Carers through Citizens Advice Devon to provide an income maximisation service for Devon's carers.

Totnes Support Services - project to support work in the Totnes area.

The Mansion - funds from Totnes Town Council to fund outreach services in Totnes (Mansion House).

Energy Advice Project - funding to provide one-to-one energy advice to clients in fuel poverty to assist with their domestic energy usage and support with finding energy savings in the home.

Empower - a project funded by the Energy Redress Scheme to support clients in fuel poverty to find energy savings and efficiencies in their homes.

HSF Fuel Vouchers -- funds received from Department of Work and Pensions to support clients on prepayment meters with significantly rising living costs with fuel vouchers.

Covid Outbreak Management Fund - funding provided through local government to fund LCA staff to help support clients to reduce the spread of coronavirus and support local public health.

Finance Secondments - contract for specialist staff to undertake finance work for other LCAs.

HTC Secondment - contract for specialist staff to undertake Help to Claim work for another LCA.

South Hams Citizens Advice Bureau

Detailed Statement of Financial Activities
for the Year Ended 31 March 2022

	2022 £	2021 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	10,549	13,360
Gift aid	865	-
Grants	399,532	409,874
	410,946	423,234
Other trading activities		
Fundraising events	1,266	6,981
Investment income		
Deposit account interest	49	122
Total incoming resources	412,261	430,337
EXPENDITURE		
Charitable activities		
Wages	243,390	202,212
Social security	10,022	6,637
Pensions	8,358	6,647
Telephone	9,086	3,418
Postage and stationery	1,016	763
Publications and subscriptions	5,284	5,124
Travel	2,187	206
Training	2,370	659
Software	3,477	1,827
Leases	1,224	-
Advertising/Publicity	563	80
Fundraising costs	75	-
Recruitment	275	-
Payments to Charity Partners	75,089	70,541
Contract Staff	726	-
Staff Welfare	1,196	-
	364,338	298,114
Other		
Trustees' expenses	109	23
Support costs		
Management		
Wages	6,896	-
Rent	22,752	25,056
Service charges	12,804	10,832
Insurance	1,238	1,350
Postage and stationery	339	254
Carried forward	44,029	37,492

South Hams Citizens Advice Bureau

Detailed Statement of Financial Activities
for the Year Ended 31 March 2022

	2022 £	2021 £
Management		
Brought forward	44,029	37,492
Advertising	188	27
Sundries	99	69
Publications and subscriptions	1,761	1,708
Office expenses	7,332	7,092
Repairs and renewals	2,930	12,314
Disposal of files	300	370
Depn of equipment	764	1,332
	57,403	60,404
Governance costs		
Accountancy and legal fees	2,150	2,700
Total resources expended	424,000	361,241
Net (expenditure)/income	(11,739)	69,096

SOUTH HAMS CITIZENS ADVICE BUREAU

England & Wales - Charity number 1091133

Accounts

REGISTERED COMPANY NUMBER: 04349641 (England and Wales)
REGISTERED CHARITY NUMBER: 1091133

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 March 2021

for

South Hams Citizens Advice Bureau

R J Lewis ACA
W R Frost & Co Limited
Riversdale
Ashburton Road
Totnes
Devon
TQ9 5JU

South Hams Citizens Advice Bureau

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for the Year Ended 31 March 2021

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Report of the Trustees
for the Year Ended 31 March 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The company is a charity and exists to provide information and advice to the general public.We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our objectives.

Significant activities

Traditionally the charity operates from a central base at Follaton House, Plymouth Road, Totnes, where it has 5 interview rooms and 6 incoming telephone advice lines. It is open from 10am to 1pm and 2pm to 4pm Monday to Friday. Outreach services are available on a weekly basis in four market towns, those are Totnes, Dartmouth, Kingsbridge & Ivybridge.

Telephone advice is available through Citizens Advice partnerships with other local offices Monday-Friday 9.30am - 4.00pm. The charity operates at 'Advice only' level with telephone services. All clients receive a gateway assessment and the charity also provides specialist advice around, debt, benefits, health and energy efficiency. Main enquiry areas are in debt, benefits, employment, housing, family issues, education and healthcare.
However, with the Covid-19 lockdown-working restrictions commencing in March 2020 and continuing for the remainder of this financial year, face to face activities ceased, except for a small number of very vulnerable clients who were not able to use our other-access methods. We were able to use our VOIP telecoms and client software applications technology to immediately establish home working for all our staff and volunteers, providing clients continued telephone, email and web information services. As our face-to-face services continued to be restricted, we invested in extended IT equipment and software to bring video link to clients, together with the roll out of video booths in the South Hams community where previously our outreach office locations provided the service.

In the year the ~South Hams CA office were honoured with the Queens Award for Voluntary Service, confirming, at the highest level, the excellence of the services the charity provides to the residents of South Hams and underpinning the devotion we enjoy from very capable and committed volunteers, who have come even more to the fore in these times of great need with the Covid 19 crisis and the added difficulties many of our clients are facing.

Volunteers

Much of the charity's work is delivered by volunteers which number around 66, including 25 trained Gateway Assessors, 14 Generalist Advisors, 5 Specialist Advisors, 3 social policy volunteers and is also supported by volunteers in its IT provision, reception, social policy research . The trustees are also all volunteers.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The charity has been delivering information and advice to clients across the South Hams since 2002. In recent years the highest number of enquiries have been in welfare benefits and debt. In 2020/21 the charity helped more than 5,500 clients with 11,792 issues. For these clients the charity recorded £2 million of financial gains. The total number of clients in this year decreased, though we experienced a substantial spike in employment issues in the post Covid Lockdown period. The issues presented by the fewer clients remain the same level as last year exposing the complexity and difficulties some of our clients are now experiencing in these times of Covid restrictions on all our lives. There is evidence that the number of clients will escalate at the end of 2021 as the Furlough support scheme ceases; mortgage and debt deferment relief comes to an end and the extra £20 per week universal credit payments faces withdrawal.

ACHIEVEMENT AND PERFORMANCE

Internal and external factors

The activities of the charity are subject to the sustainability of contracts and successful funding applications to develop the work of the charity and support its core service. The success of the funding applications, beyond grants received from County, District and Town and Parish Councils make a significant contribution to the capacity of the operation to provide the volumes of client activity outlined in the report. (In the year we secured extra funding to support the technology investments to be fully home working and offer new digital services to clients. We have designated some of this funding to aid the charities full resumption of client faces services within all our offices and enhanced volunteer intake/training to enhance our capacity.

FINANCIAL REVIEW

Principal funding sources

The County Council, District Council and the Town and Parish Councils of the district support the major part of the core service. All other funders are short term fixed period project contracts and represent significant additional public benefit to our core services whilst also allowing some costs of the core work to be funded by these projects. We manage several Devon-wide projects i.e. Healthwatch and Heat Well for Less which together with other projects are critical to our financial sustainability through diversification of funding streams. With the restrictions brought upon us by Covid-19, we have assessed the risks of meeting the criteria of these projects and the funding through to the end of the next fiscal year and concluded there is no material risk to the charity.

Reserves policy

The directors believe that it is necessary to maintain a level of reserves to manage uncertainty and ensure that the service can continue to operate as planned on a day to day basis. The retained (unrestricted) reserves are intended to provide a buffer against future cut-backs and a contingency to meet any unforeseen expenditure which may arise. In order to mitigate against the risk of future funding cuts, it is the charity's policy to retain an amount equivalent to at least three months core costs (i.e. those costs not expended on projects under the Restricted funds).

The Unrestricted reserves as at the 31 March 2021 are £80,949 and represent over four months operating costs for the core service of the charity. These reserves have been increased to provide a buffer against any future funding uncertainty as a result of Covid-19. In addition we have created two designated funds, one for £26,000 as Covid support and recovery fund where we envisage enhanced IT infrastructure, rebuilding volunteer intake and associated training and extended mentoring resources to support the volunteer intake. The second fund of £11,600 is for innovation investment in the service moving forward to provide client access extensions/expansion, as we did with the video booths in the community in this reported fiscal year.

FUTURE PLANS

The charity plans continuing the activities of advising the general public of their rights and responsibilities and all services available to them, in order that they may resolve their issues effectively. The charity's strategic plan is to ensure that as many people as possible are able to access the service, this will include developing access in the outreaches and developing partnership working across digital platforms across the district. The success of the implementation of the rapid changes to client access channels brought about as a consequence of the Covid restrictions has proven that remote and flexible working, together with new IT/Telecoms investment brings immediate benefits to our organisation and clients. Our designated funds allow us to capitalise on what has been achieved in the last year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Trustees are recruited in line with the terms and conditions of the Memorandum and Articles of Association of the charity. A term of office is three years and trustees may be elected at the annual meeting, nominated by members or co-opted by the trustee board.

Organisational structure

Responsibility for the day-to-day management of the service is delegated to the Chief Executive Officer. The trustee board sets the strategic direction, is involved with the ongoing planning, makes financial decisions and helps to set the framework for the application of all other policies.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Induction and training of new trustees

All new trustees are given induction materials from Citizens Advice, are invited into the office to discuss and view the work of the charity and are given details of how to access the governance materials from the Citizens Advice intranet.

Wider network

The board can include representatives of the local government funders. As such each is entitled to sit on the board as a representative member. This comprises of the District Council, the County Council and each of the Town Councils.

Related parties

No trustee, funder, member, officer or employee has undue control over, or significant interest in, the charity. Any related party transactions, which require disclosure, are logged internally and reported appropriately as required under both Companies Act law and Charity law. The trustees' expenses for the current year reported upon are disclosed in the Notes to the Financial Statements.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04349641 (England and Wales)

Registered Charity number

1091133

Registered office

Citizens Advice South Hams
Follaton House
Plymouth Road
Totnes
Devon
TQ9 5NE

Trustees

Mr C Mottram Treasurer
Mr R Austin (resigned 1.5.20)
Dr K Porkess
Mr D J Sprent
Ms P A Elghady
Mr T J Pearce (resigned 2.7.20)
Mrs V H Moran (resigned 30.5.20)
Mr C Peach Chair
Ms C Laithwaite (appointed 27.10.20)
Ms D Deane (appointed 27.10.20)
Mr S Finnemore (appointed 27.10.20)
Ms V Dennis (appointed 30.6.20) (resigned 30.8.20)

Company Secretary

Mrs J Moor

Independent Examiner

R J Lewis ACA
W R Frost & Co Limited
Riversdale
Ashburton Road
Totnes
Devon
TQ9 5JU

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....
Mr C Peach - Trustee

Independent examiner's report to the trustees of South Hams Citizens Advice Bureau ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

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

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

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

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

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

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

ICAEW
R J Lewis ACA
W R Frost & Co Limited
Riversdale
Ashburton Road
Totnes
Devon
TQ9 5JU

Date: .....

South Hams Citizens Advice Bureau

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		99,719	323,515	423,234	341,676
Other trading activities	2	5,086	1,895	6,981	8,493
Investment income	3	122	-	122	348
Total		104,927	325,410	430,337	350,517
EXPENDITURE ON					
Raising funds	4	772	1,192	1,964	666
Charitable activities					
Charitable activities - advice services		43,978	315,276	359,254	298,102
Other		23	-	23	-
Total		44,773	316,468	361,241	298,768
NET INCOME		60,154	8,942	69,096	51,749
RECONCILIATION OF FUNDS					
Total funds brought forward		58,395	70,404	128,799	77,050
TOTAL FUNDS CARRIED FORWARD		118,549	79,346	197,895	128,799

The notes form part of these financial statements

Balance Sheet
31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	9	1,077	-	1,077	2,407
CURRENT ASSETS					
Debtors	10	-	-	-	510
Cash at bank and in hand		166,675	79,346	246,021	158,243
		166,675	79,346	246,021	158,753
CREDITORS					
Amounts falling due within one year	11	(49,203)	-	(49,203)	(32,361)
NET CURRENT ASSETS		117,472	79,346	196,818	126,392
TOTAL ASSETS LESS CURRENT LIABILITIES		118,549	79,346	197,895	128,799
NET ASSETS		118,549	79,346	197,895	128,799
FUNDS	12				
Unrestricted funds				118,549	58,395
Restricted funds				79,346	70,404
TOTAL FUNDS				197,895	128,799

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

Balance Sheet - continued
31 March 2021

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 ..... and were signed on its behalf by:

.....
Mr C Peach - Trustee

.....
Mr C Mottram - Trustee

The notes form part of these financial statements

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.

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.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs
All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

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

Plant and machinery	-	33% on cost

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

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

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.

continued...

2. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
Fundraising events	6,981	8,493

3. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	122	348

4. RAISING FUNDS

Raising donations and legacies

	2021	2020
	£	£
Support costs	1,964	666

5. NET INCOME/(EXPENDITURE)

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

	2021	2020
	£	£
Depreciation - owned assets	1,332	1,600
Other operating leases	25,056	20,399
Independent examination	1,900	1,800

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

	2021	2020
	£	£
Trustees' expenses	23	-

7. STAFF COSTS

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

	2021	2020
Charitable Activities	19	15

No employees received emoluments in excess of £60,000.

continued...

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	91,975	249,701	341,676
Other trading activities	8,493	-	8,493
Investment income	348	-	348
Total	100,816	249,701	350,517
EXPENDITURE ON			
Raising funds	516	150	666
Charitable activities			
Charitable activities - advice services	81,949	216,153	298,102
Total	82,465	216,303	298,768
NET INCOME	18,351	33,398	51,749
RECONCILIATION OF FUNDS			
Total funds brought forward	40,044	37,006	77,050
TOTAL FUNDS CARRIED FORWARD	58,395	70,404	128,799

9. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 April 2020	19,817
Disposals	(10,996)
At 31 March 2021	8,821
DEPRECIATION	
At 1 April 2020	17,410
Charge for year	1,332
Eliminated on disposal	(10,998)
At 31 March 2021	7,744
NET BOOK VALUE	
At 31 March 2021	1,077
At 31 March 2020	2,407

continued...

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Prepayments and accrued income	-	510

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Social security and other taxes	-	3,222
Accrued expenses	49,203	29,139
	49,203	32,361

12. MOVEMENT IN FUNDS

	At 1.4.20	Net movement in funds	Transfers between funds	At 31.3.21
	£	£	£	£
Unrestricted funds				
General Unrestricted	58,395	60,154	(37,600)	80,949
Covid Response	-	-	26,000	26,000
Innovation	-	-	11,600	11,600
	58,395	60,154	-	118,549
Restricted funds				
Awards For All	10,000	(10,000)	-	-
Healthwatch	-	2,425	-	2,425
Volunteer Training and Support	211	(211)	-	-
EAP - 2019 - 20	2,088	(2,088)	-	-
Specialist Advice in Dartmouth 19/20	14,235	(748)	-	13,487
Heat Well 4 Less	4,877	(877)	-	4,000
Scottish Power	36,707	(5,372)	-	31,335
BESN 19 - 20	1,661	(1,661)	-	-
Access to Justice	625	(625)	-	-
Innovation Fund	-	15,181	-	15,181
BESN 20/21	-	2,054	-	2,054
MAPS	-	3,031	-	3,031
Totnes Support Services	-	7,833	-	7,833
	70,404	8,942	-	79,346
TOTAL FUNDS	128,799	69,096	-	197,895

continued...

12. 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 Unrestricted	104,927	(44,773)	60,154
Restricted funds			
Awards For All	-	(10,000)	(10,000)
South Hams District Council (Outreach)	10,000	(10,000)	-
Healthwatch	53,964	(51,539)	2,425
Victim Support	1,532	(1,532)	-
Volunteer Training and Support	-	(211)	(211)
Western Power Distribution	9,997	(9,997)	-
EAP - 2019 - 20	7,885	(9,973)	(2,088)
Specialist Advice in Dartmouth 19/20	16,750	(17,498)	(748)
Heat Well 4 Less	73,771	(74,648)	(877)
Landworks	1,000	(1,000)	-
Scottish Power	-	(5,372)	(5,372)
BESN 19 - 20	1,500	(3,161)	(1,661)
Access to Justice	3,070	(3,695)	(625)
Covid	1,895	(1,895)	-
Help to Claim	25,469	(25,469)	-
ED Support	1,985	(1,985)	-
EAP 20/21	5,400	(5,400)	-
Innovation Fund	31,464	(16,283)	15,181
Fuel Voucher Scheme	20,107	(20,107)	-
BESN 20/21	4,500	(2,446)	2,054
BEIS Webchat	4,661	(4,661)	-
MAPS	16,774	(13,743)	3,031
Phone Service Fund	16,000	(16,000)	-
Devon Carers	2,294	(2,294)	-
Totnes Support Services	15,392	(7,559)	7,833
	325,410	(316,468)	8,942
TOTAL FUNDS	430,337	(361,241)	69,096

continued...

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General Unrestricted	40,044	18,351	58,395
Restricted funds			
Awards For All	-	10,000	10,000
South Hams District Council (Outreach)	350	(350)	-
Volunteer Training and Support	2,249	(2,038)	211
Totnes Outreach	1,453	(1,453)	-
Financial Capability	1,584	(1,584)	-
Energy Best Deal - Switching 2018-19	992	(992)	-
Western Power Distribution	4,917	(4,917)	-
A4A	7,810	(7,810)	-
Tenancy D Scheme	3,285	(3,285)	-
Dartmouth U/Ch 2	12,964	(12,964)	-
Totnes Caring	1,402	(1,402)	-
EAP - 2019 - 20	-	2,088	2,088
Specialist Advice in Dartmouth 19/20	-	14,235	14,235
Heat Well 4 Less	-	4,877	4,877
Scottish Power	-	36,707	36,707
BESN 19 - 20	-	1,661	1,661
Access to Justice	-	625	625
	37,006	33,398	70,404
TOTAL FUNDS	77,050	51,749	128,799

continued...

12. 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 Unrestricted	100,816	(82,465)	18,351
Restricted funds			
Awards For All	10,000	-	10,000
South Hams District Council (Outreach)	10,000	(10,350)	(350)
Healthwatch	36,292	(36,292)	-
Victim Support	1,446	(1,446)	-
Volunteer Training and Support	-	(2,038)	(2,038)
Totnes Outreach	7,000	(8,453)	(1,453)
Financial Capability	-	(1,584)	(1,584)
Energy Best Deal - Switching 2018-19	9,900	(10,892)	(992)
Western Power Distribution	2,610	(7,527)	(4,917)
A4A	-	(7,810)	(7,810)
Tenancy D Scheme	2,500	(5,785)	(3,285)
Dartmouth U/Ch 2	-	(12,964)	(12,964)
BESN 2	1,000	(1,000)	-
Hastoe	500	(500)	-
Totnes Caring	1,300	(2,702)	(1,402)
EAP - 2019 - 20	7,620	(5,532)	2,088
Specialist Advice in Dartmouth 19/20	15,000	(765)	14,235
Help to Claim (CA)	23,319	(23,319)	-
Heat Well 4 Less	58,635	(53,758)	4,877
Friday CABD	5,500	(5,500)	-
Advice Line (CABD)	9,783	(9,783)	-
Landworks	2,000	(2,000)	-
Scottish Power	36,707	-	36,707
BESN 19 - 20	4,000	(2,339)	1,661
Help to Claim CA ED	3,964	(3,964)	-
Access to Justice	625	-	625
	249,701	(216,303)	33,398
TOTAL FUNDS	350,517	(298,768)	51,749

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

continued...

14. PURPOSE OF RESTRICTED FUNDS

SHDC Outreaches - this project is based in Ivybridge, Kingsbridge and Dartmouth where weekly drop ins and advice appointments for clients who prefer face to face services are offered.

Healthwatch - in our partnership with Healthwatch Devon we provide a voice for consumers of health and social care services in Devon.

A4A Project - to develop a new fast track approach to train volunteers in the two highest areas of enquiry - debt and benefits. "On the job" training with help building financial capability knowledge and improve the volunteer's own digital skills.

Volunteer Training and Support - this project was to develop a new fast track approach to volunteer training, focusing on the two highest areas of enquiry - debt and benefits. Classroom based training and 'on the job' training were integrated in such a way that volunteers could provide early interventions to clients.

Specialist Advice for Dartmouth - provision of a specialist advisor to support clients in the Dartmouth area with long term and complex problems including housing needs, fuel poverty, debt and support with benefit claims.

Totnes Outreach - to provide a face-to-face service in the centre of Totnes making the service more accessible to those vulnerable clients who were unable to access our service through other channels.

Financial Capability - this project provides personal budgeting skills to recipients of Universal Credit. The personalised one-to-one sessions help improve recipient's financial capability so each is better able to manage their household finances, understands priority and non-priority debts and can manage their budget more effectively.

Western Power Distribution - identifies vulnerable customers and registers them on the Priority Services Register (PSR); helping reduce domestic energy costs and training volunteers about the PSR.

A4A - this project allows the charity to increase the size and skills of the advice team and support them better so that they are more able to help people in the community with complex needs. Having local people supporting local people is an essential part of the charity's delivery model.

Tenancy D Scheme - supports people living in privately rented accommodation with high energy bills. Helping identify home improvements so that landlords can improve the energy efficiency of their homes and tenants experience warmer homes and lower fuel bills.

Specialist Advice in Dartmouth - the provision of a specialist adviser to support vulnerable clients in the Dartmouth area with long term and complex needs including housing, employment, debt and benefit claims and entitlements.

Totnes Caring - is a pilot project where the charity has integrated a specialist debt and benefits advisor into the Totnes Caring team. Totnes Caring workers identify people living in poverty, with multiple needs and often in poor health, and make a referral to the Citizens Advice case worker who visits them at home and helps the client resolve the immediate problems and gives them the help needed to maximise their income.

EAP 2019/20 - The Energy Advice Programme providing one-to-one energy advice to clients in fuel poverty or in a fuel poverty risk group.

Specialist Advice in Dartmouth 2019/20 - providing support to those in need in the Dartmouth parish through the provision of advice that promotes relief from poverty.

Heat Well for Less - a project to help alleviate fuel poverty in Devon and Torbay by making it easier for people to access accurate, reliable energy advice and make their homes more energy efficient.

Scottish Power - providing energy advice to those facing or at risk of experiencing fuel poverty, supporting clients with their energy and water bills.

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14. PURPOSE OF RESTRICTED FUNDS - continued

BESN 2019/20 - supporting vulnerable energy consumers to take steps to reduce their bills.

Access to Justice - a project offering free in-house legal advice over the phone, and in-person support to litigants in civil claims, benefit claims and family court cases.

Totnes Support Services - project to support work in the Totnes area.

MAPS - National Citizens Advice funded trainee scheme to increase capacity for debt and money advice.

BESN 20/21 - Big Energy Savings Network project supporting clients in fuel poverty by advising on energy saving in the home, switching energy supplies and guidance on how to access schemes that help vulnerable households stay warm and lower energy bills.

South Hams Citizens Advice Bureau

Detailed Statement of Financial Activities
for the Year Ended 31 March 2021

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	13,360	13,629
Gift aid	-	745
Grants	409,874	327,302
	423,234	341,676
Other trading activities		
Fundraising events	6,981	8,493
Investment income		
Deposit account interest	122	348
Total incoming resources	430,337	350,517
EXPENDITURE		
Charitable activities		
Wages	202,212	171,866
Social security	6,637	8,562
Pensions	6,647	5,742
Telephone	3,418	436
Postage and stationery	763	1,267
Publications and subscriptions	5,124	3,909
Travel	206	15,107
Training	659	4,390
Software	1,827	1,150
Leases	-	369
Advertising/Publicity	80	228
Fundraising costs	-	1,101
Conference and workshop expenses	-	694
Payments to Charity Partners	70,541	35,848
	298,114	250,669
Other		
Trustees' expenses	23	-
Support costs		
Management		
Rent	25,056	20,399
Service charges	10,832	9,912
Insurance	1,350	1,309
Postage and stationery	254	422
Advertising	27	76
Sundries	69	59
Publications and subscriptions	1,708	-
Carried forward	39,296	32,177

South Hams Citizens Advice Bureau

Detailed Statement of Financial Activities
for the Year Ended 31 March 2021

	2021 £	2020 £
Management		
Brought forward	39,296	32,177
Office expenses	7,092	3,323
Repairs and renewals	12,314	462
Accountancy	-	7,887
Disposal of files	370	315
Depn of equipment	1,332	1,600
	60,404	45,764
Governance costs		
Accountancy and legal fees	2,700	2,335
Total resources expended	361,241	298,768
Net income	69,096	51,749