



**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.



### Research and campaigns

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



### Supporting our community

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



### 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

### "I sit there on my sofa and cry..."

The human impact of the Local Housing Allowance freeze



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)

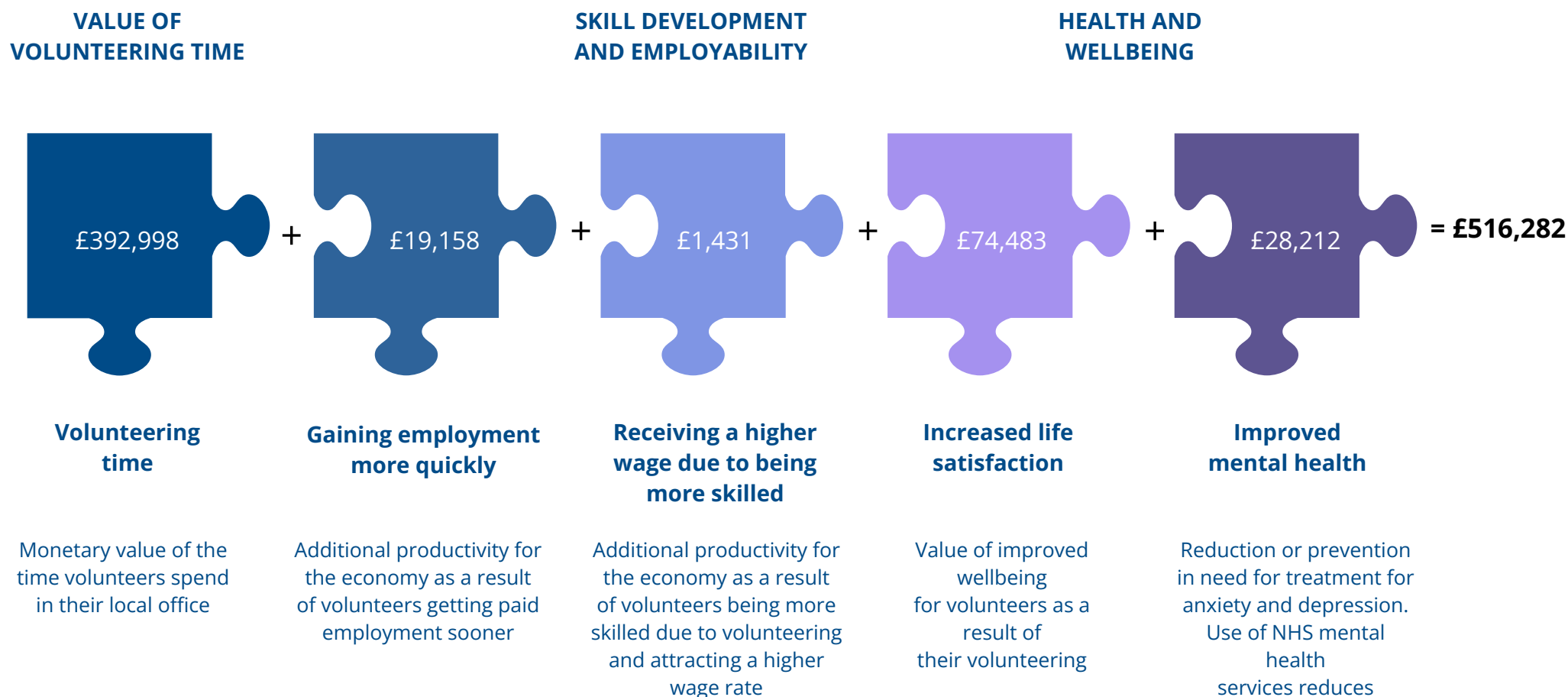
**4,190**

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.







Make a difference  
Volunteer with us

citizens  
advice

South Hams

Citizens Advice  
Here today

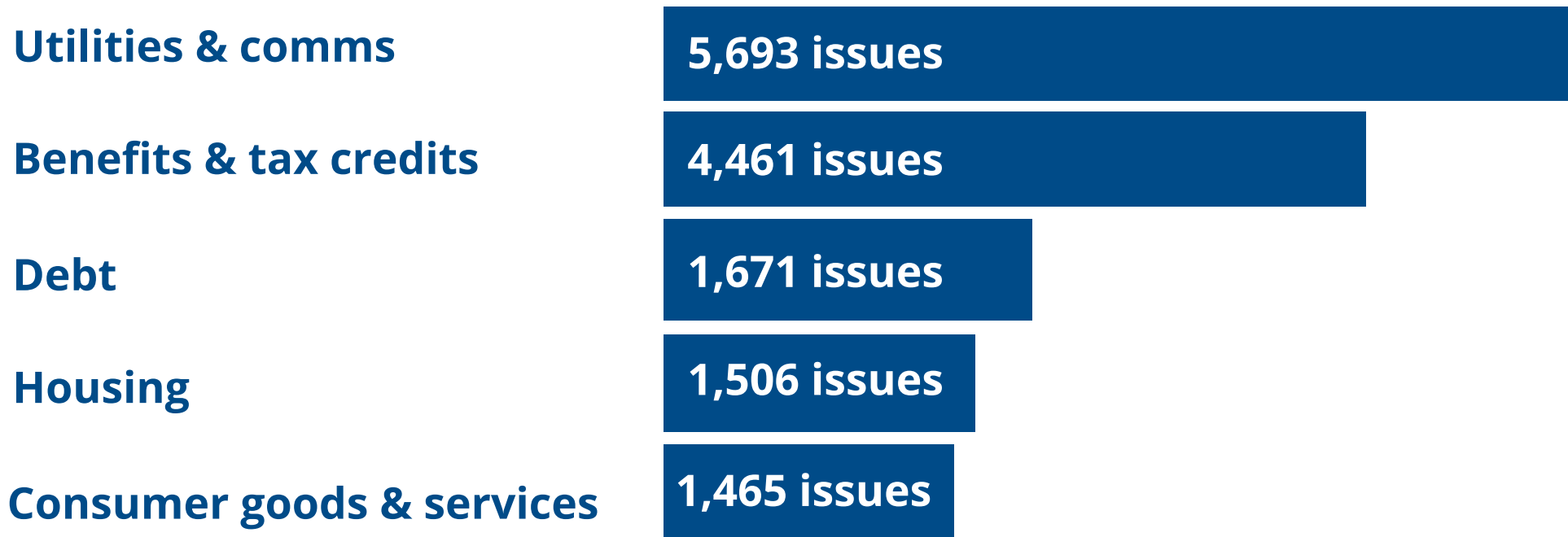
citizens  
advice

South Hams



# 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**

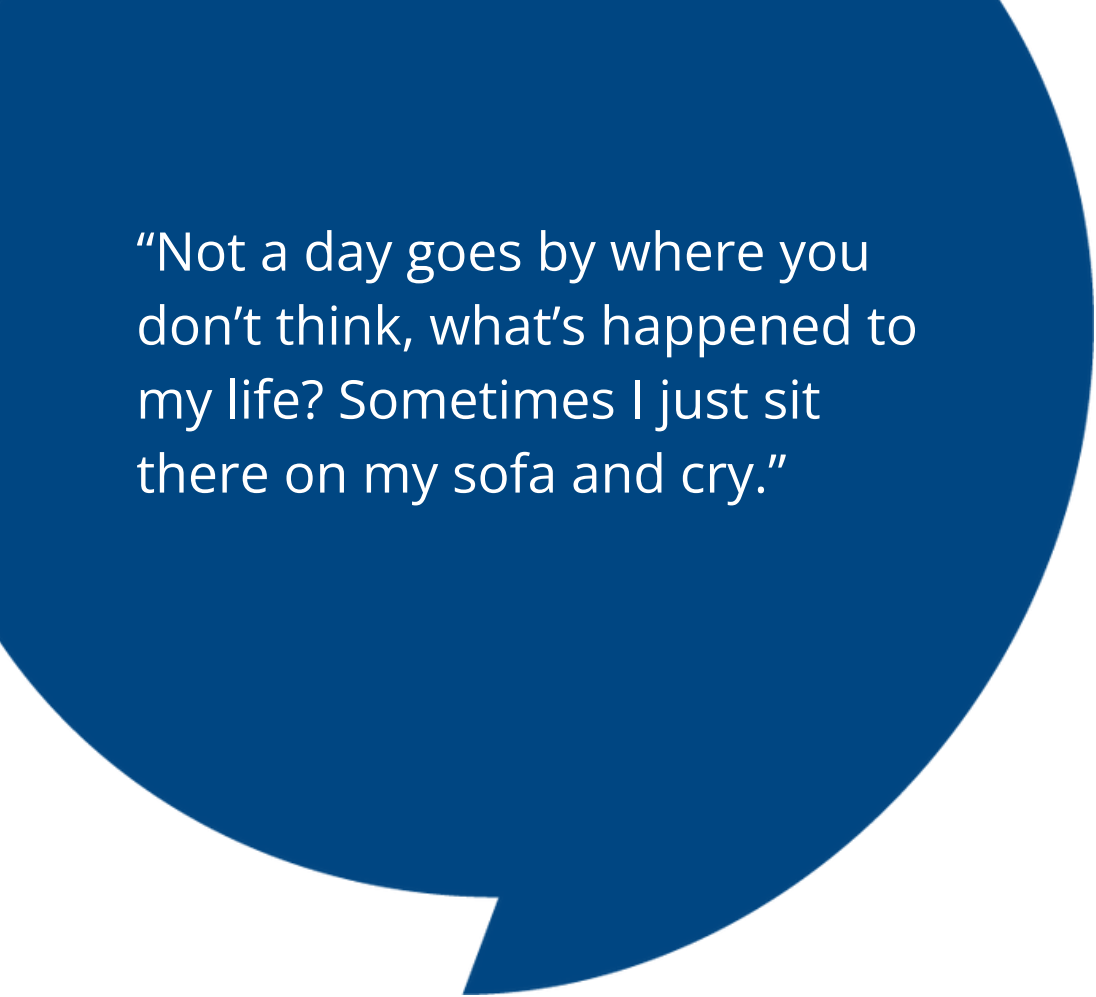
in savings to the Criminal Justice System by preventing evictions and homelessness.





**'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	
<b>TOTAL</b>	<b>139,870</b>	<b>449,777</b>	<b>589,647</b>

## 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
<b>TOTAL</b>	<b>584,313</b>
<b>INCOME LESS EXPENDITURE</b>	<b>5,334</b>

## 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.



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](https://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](https://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](https://southhamscab.org.uk)**



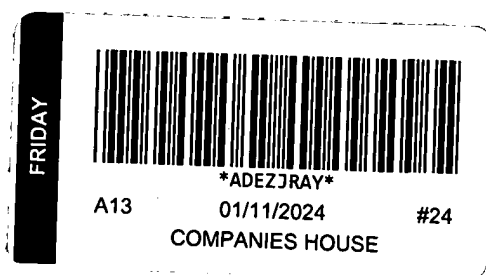
Citizens Advice South Hams August 2024

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



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 escalation 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.

South Hams Citizens Advice Bureau (Registered number: 04349641)

Report of the Trustees

for the Year Ended 31 March 2024

**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 ('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.

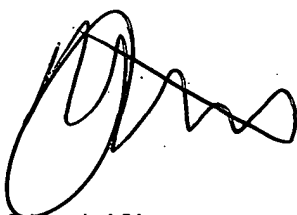
**Independent examiner's statement**

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 £
<b>INCOME AND ENDOWMENTS FROM</b>					
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
<b>Total</b>		<b>139,870</b>	<b>449,777</b>	<b>589,647</b>	<b>547,907</b>
<b>EXPENDITURE ON</b>					
Raising funds	5	-	-	-	-
<b>Charitable activities</b>					
Charitable activities - advice services	6	138,143	446,170	584,313	528,775
Other		-	-	-	-
<b>Total</b>		<b>138,143</b>	<b>446,170</b>	<b>584,313</b>	<b>528,775</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>1,727</b>	<b>3,607</b>	<b>5,334</b>	<b>19,132</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		107,107	98,181	205,288	186,156
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>108,834</b>	<b>101,788</b>	<b>210,622</b>	<b>205,288</b>

Balance Sheet

31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	12	-	-	-	-
<b>CURRENT ASSETS</b>					
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
<b>CREDITORS</b>					
Amounts falling due within one year	14	49,877	22,111	71,988	136,110
<b>NET CURRENT ASSETS</b>		108,834	101,788	210,622	205,288
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		108,834	101,788	210,622	205,288
<b>NET ASSETS</b>		108,834	101,788	210,622	205,288
<b>FUNDS</b>	16				
Unrestricted funds				108,834	107,107
Restricted funds				101,788	98,181
<b>TOTAL FUNDS</b>				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.

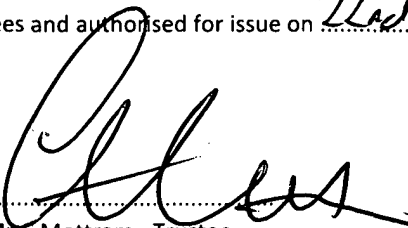
The trustees acknowledge their responsibilities for

- (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 22 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 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>(67,330)</u>	<u>93,741</u>
Net cash provided by/(used in) operating activities		<u>(67,330)</u>	<u>93,741</u>
 <b>Cash flows from investing activities</b>			
Interest received		<u>9,490</u>	<u>2,255</u>
Net cash provided by investing activities		<u>9,490</u>	<u>2,255</u>
 <b>Change in cash and cash equivalents in the reporting period</b>			
		<u>(57,840)</u>	<u>95,996</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>			
	2	<u>339,944</u>	<u>243,948</u>
 <b>Cash and cash equivalents at the end of the reporting period</b>			
	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 £
<b>Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)</b>	5,334	19,132
<b>Adjustments for:</b>		
Depreciation charges	-	313
Interest received	(9,490)	(2,255)
Decrease/(Increase) in debtors	948	(1,454)
(Decrease)/Increase in creditors	(64,122)	78,005
<b>Net cash provided by/(used in) operations</b>	<b>(67,330)</b>	<b>93,741</b>

**2 ANALYSIS OF CASH AND CASH EQUIVALENTS**

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

**3 ANALYSIS OF CHANGES IN NET FUNDS**

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

## **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
	<u>576,708</u>	<u>544,482</u>

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

Charitable activities - advice services

	Management	Governance costs	Totals
	£	£	£
	68,618	7,044	75,662

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

	2024	2023
	Charitable activities - advice services	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
	<u>386,975</u>	<u>313,477</u>

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

	2024	2023
Charitable Activities	<u>21</u>	<u>21</u>

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



**11 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

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

**12 TANGIBLE FIXED ASSETS**

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

**13 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024 £	2023 £
Prepayments and accrued income	<u>506</u>	<u>1,454</u>

**14 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

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

South Hams Citizens Advice Bureau  
Notes to the Financial Statements - continued  
for the Year Ended 31 March 2024

**15 MOVEMENT IN FUNDS**

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
<b>Unrestricted funds</b>			
General Unrestricted	80,507	1,727	82,234
Covid Response	15,000	-	15,000
Innovation	11,600	-	11,600
	<b>107,107</b>	<b>1,727</b>	<b>108,834</b>
<b>Restricted funds</b>			
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
	<b>98,181</b>	<b>3,607</b>	<b>101,788</b>
<b>TOTAL FUNDS</b>	<b>205,288</b>	<b>5,334</b>	<b>210,622</b>



**15 MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General Unrestricted	139,870	(138,143)	1,727
<b>Restricted funds</b>			
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
CMAF	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)	-
	<b>449,777</b>	<b>(446,170)</b>	<b>3,607</b>
<b>TOTAL FUNDS</b>	<b>589,647</b>	<b>(584,313)</b>	<b>5,334</b>

**15 MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.4.22 £	Net in funds £	Transfer funds £	31.3.23 £
<b>Unrestricted funds</b>				
General Unrestricted	81,133	(11,626)	11,000	80,507
Covid Response	26,000	-	(11,000)	15,000
Innovation	11,600	-	-	11,600
	<b>118,733</b>	<b>(11,626)</b>	<b>-</b>	<b>107,107</b>
<b>Restricted funds</b>				
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
	<b>67,423</b>	<b>30,758</b>	<b>-</b>	<b>98,181</b>
<b>TOTAL FUNDS</b>	<b>186,156</b>	<b>19,132</b>	<b>-</b>	<b>205,288</b>

**15 MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General Unrestricted	104,771	(116,397)	(11,626)
<b>Restricted funds</b>			
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)	-
	<b>443,136</b>	<b>(412,378)</b>	<b>30,758</b>
<b>TOTAL FUNDS</b>	<b>547,907</b>	<b>(528,775)</b>	<b>19,132</b>

**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 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	7,019	15,047
Gift aid	-	-
Grants	569,689	529,435
	576,708	544,482
<b>Other trading activities</b>		
Fundraising events	3,449	1,170
<b>Investment income</b>		
Deposit account interest	9,490	2,255
<b>Total incoming resources</b>	589,647	547,907
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
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	-
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**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
	<hr/> 68,618	<hr/> 67,829

**Governance costs**

Accountancy and legal fees	<hr/> 7,044	<hr/> 6,084
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Total resources expended	<hr/> 584,313	<hr/> 528,775
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<b>Net income/(expenditure)</b>	<hr/> 5,334	<hr/> 19,132
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**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.

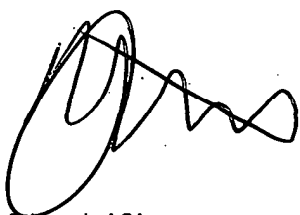
**Independent examiner's statement**

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