BRIDPORT AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales · Charity number 1101576

Details

Status	Registered
Legal form	Charitable company
Company number	04876990
Registered	2004-01-16
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Bureau 45 South Street Bridport DT6 3NY
Phone	01308456594
Email	advice@bridport-cab.org.uk
Website	https://bridportca.org.uk

Activities

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

Activities: To provide advice and information free of charge to the people of Bridport and surrounding areas

Classification

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

Geography

- **Area of benefit:** THE COMMUNITY IN BRIDPORT AND DISTRICT
- Dorset

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£285,511	£294,861	-	-
2024-03-31	£240,391	£277,240	-	-
2023-03-31	£269,992	£253,233	-	-
2022-03-31	£246,319	£244,894	-	-
2021-03-31	£287,718	£218,600	-	-

Trustees

Name	Role	Appointed
Jacqui Bishop		2024-02-05
James Stuart Smyllie		2024-11-04
Jamie Scott		2024-05-07
Keith Wilson		2024-11-04
Lavinia Sonnenberg		2024-02-05
Linda Child		2025-05-06
Michael Henry Fletcher		2025-08-18

Accounts

Registered Charity number 1101576
Company registration number 4876990

Bridport and District Citizens Advice Bureau

(A Company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

Bridport and District Citizens Advice Bureau
Reference and Administrative Details
for the Year Ended 31 March 2025

Name of Charity	Bridport and District Citizens Advice Bureau
Charity number	1101576
Company number	4876990
Registered office	45 South Street, Bridport, Dorset DT6 3NY
Outstations	Tuesdays - Bridport Library, Bridport, DT6 3NY
	Wednesdays - Lyme Regis Town Council Office, St Michaels Business Park, DT7 3DB
	Fridays - Prout Bridge Project, 6 Prout Bridge, Beaminster, DT8 3AY

DIRECTORS/TRUSTEES	ROLE	DATE CO-OPTED AS TRUSTEE	DATE LAST ELECTED AT AGM	DATE RESIGNED
Jim Smyllie	Chair	04.11.2024		
Keith Wilson	Treasurer	04.11.2024		
Jacqui Bishop		05.02.2024	22.07.2024	
Linda Child		06.05.2025		
Karen Delafield		04.11.2024		30.08.2025
Michael Fletcher		18.08.2025		
David Gibson		08.02.2022	11.07.2022	
Geoff Jones		08.02.2022	11.07.2022	10.01.2025
Colin McReavie		26.05.2020	13.07.2020	21.03.2025
Sue Pemberton		06.02.2023	07.08.2023	
Jamie Scott		07.05.2024	22.07.2024	
Graham Smith		20.08.2019	11.07.2022	
Lavinia Sonnenberg		05.02.2024	22.07.2024	
COMPANY SECRETARY				
Sue McLaney		01.06.2022		22.07.2024

EX OFFICIO MEMBERS	ROLE	ELECTED BY
Jeremy Clark	Relationship Manager	National Citizens Advice
Cllr Sarah Williams	Observer	Dorset Council
Cllr Stuart Cockerill	Observer	Lyme Regis Town Council
Cllr David Worthington	Observer	Bridport Town Council
Rovarn Wickremasinghe	Chief Officer	Staff
Martin Wood	Staff Representative	Staff
Gill Acton	Volunteer Representative	Staff

Chief Officer	Rovarn Wickremasinghe
Bank	CAF Bank, 25 Kings Hill Ave, Kings Hill, West Malling, Kent, ME19 4JQ
Independent Examiners	Marcus Cridland B.A.(Hons) F.C.A. Scott Vevers Ltd, 65 East Street, Bridport, Dorset, DT6 3LB
Solicitors	Nantes, 36 East Street, Bridport, Dorset, DT6 3LH

Bridport and District Citizens Advice Bureau
Report of the Trustees' for the Year Ended 31 March 2025

The directors and trustees present their report and financial statements for the year to 31 March 2025 which are also prepared to meet the requirements for the directors' report and accounts for Companies Act purposes. The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charity's governing document, applicable law and the requirements of the 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).

1 OBJECTIVES AND ACTIVITIES

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Bridport, Beaminster, Lyme Regis and surrounding villages by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Activities

The principal activity of Bridport and District Citizens Advice Bureau is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public, ensuring that individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. Bridport and District Citizens Advice Bureau aims to exercise a responsible influence on the development of social policies and services.

Public Benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

Contribution of volunteers

As at 31 March 2025 there were 75 people associated with the bureau, made up as follows:

9 Trustees
13 Paid staff
3 Volunteer supervisors
40 Volunteer advisers
10 Volunteer support staff

As always, we must stress our admiration and gratitude to our volunteers, without whom there wouldn't be a bureau.

2 ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

We helped 2273 clients with 9368 separate issues in 2024/25. Benefit and debt issues accounted for 46% of the problems people sought help with. We continued to see large numbers of food bank and charitable support enquiries (21% of total issues), including about schemes such as the Household Support Fund. We also saw a continued trend in increased problems with housing. We work with vulnerable people and increasing numbers of clients report a disability (12%) or long term health problem (49%). Most require in depth help and often have multiple problems compounded by poor mental health. We are committed to multi-channel service delivery including phone, email and video-calling, but which also protects face to face services for the most vulnerable. The Bridport office operates a 5 day a week drop-in service with weekly outreaches in Lyme Regis, Beaminster and Bridport library and provide home visits as appropriate.

Bridport and District Citizens Advice Bureau
Report of the Trustees' for the Year Ended 31 March 2025

Our 5-year core contract funding from Dorset Council to provide information, guidance and advice for Dorset residents runs until September 2026. This has brought welcome stability but we are increasingly reliant on the need for project funding as a revenue stream. Next year we will prepare for a contract retender or commissioned grant process. Our main projects included specialist benefits casework assisting clients in the Bridport and District and Weymouth areas with complex benefit issues, disputes and appeals. By the end of the second year (March 2025) of this three year project we had helped 378 clients and achieved financial outcomes of £1.4 million for them. We continued an energy project providing practical energy and efficiency advice, income maximisation and outreach work. We maintained our Wessex Water project to assist people who have problems managing their water bills. We were able to support a debt advice role thanks to funding from Dorset Community Foundation, Dorset Council and a sub contract with East Dorset and Purbeck Citizens Advice. Dorset Council continued to help us manage the demand for services and support our capacity for income maximisation and outreach work through an additional grant released because of the ongoing cost of living pressures on residents. We continued to see high demand for 'crisis support' issues with food bank referrals, Household Support Fund and local charitable support applications.

In regular, independent surveys of our clients' experience of the service through the year, 87% of those surveyed reported that we helped them find a way forward with their problem, 82% said their problem had been resolved, 85% found our service easy to access, while 90% of clients would recommend us to others. We make positive impacts on the lives of our clients through, for example, reduced stress and improved finances following advice. Of those surveyed 75% said that following advice from us their mental health had improved. 86% reported that they would not have been able to resolve their problem without our help. Our assistance resulted in significant financial outcomes: income gains for clients in the whole service totalled just over £1.9 million pounds and we achieved £230,00 in debts written off for our clients in 2024-25.

Our quality of advice and client satisfaction are monitored on a quarterly basis and we achieved excellent results in 2024-2025. The office holds an Advice Quality Standards accreditation in generalist advice, telephone help and welfare benefits casework.

One of our aims is to responsibly influence the policies and practices that affect our clients. Research and Campaigns activities include regular communication with our MP on both progressing difficult case issues and policy matters. During the Election we contacted all the prospective parliamentary candidates and presented information about the range of issues we are seeing with those who engaged. We worked closely with Dorset Council and other local CA offices on a pension credit take-up campaign when the Government introduced means testing for the Winter Fuel Allowance. This resulted in increased numbers supported to claim these entitlements. We work closely with the Citizens Advice in Dorset office on co-ordinating research and campaigns matters and shared service delivery including the Adviceline telephone service and the Single Point of Contact third party email referral system.

Our fundraising team has been successful in achieving a number of grants including for project work, core costs and training. We would like to thank Alice Cooper Deane Foundation, Bridport and Lyme Regis Town Councils, Bridport Lions and Rotary Clubs, Citizens Advice in Dorset, Dorset Community Foundation, Hall and Woodhouse, Henry Smith Charitable Foundation, Morrisons, National Citizens Advice, National Lottery Community Fund, Parish Councils, Prout Bridge Project, Valentine Trust, Wessex Water, West Dorset Mencap, our main funder, Dorset Council and all those who have donated to the service, for financial assistance and support in 2024-25.

Bridport and District Citizens Advice Bureau
Report of the Trustees' for the Year Ended 31 March 2025

3 FINANCIAL REVIEW

Financial Position

The bureau has concluded the year in a reasonable financial position, despite the deficit, which is £9,350 (2023/24 £36,849) for the year ended 31 March 2025.

Total income was £285,511 (2023/24 £240,391) an increase of £45,120, 16% from prior year. This takes the organisation back to 2022/23 levels.

Total expenditure was £294,861 (2023/24 £277,240). Costs have increased by £17,621, reflecting a significant increase in salaries due to both an inflationary pay increase in the year and the increase in staff numbers to staff projects. Salary related costs are £20,516 higher than prior year. All other overhead costs were £2,895 lower than prior year. Depreciation at £6,795 (2023/24 £7,117) is similar to last year.

At the end of the year the total funds stood at £173,275 (2023/24 £182,625). General unrestricted funds were £126,833 (2023/24 £139,422); £11,173 represented the net book value of fixed assets leaving free reserves of £115,660. Restricted funds at the year end were £4,442 (2023/24 £1,203).

In addition to this there are unrestricted designated funds of £42,000 (2023/24 £42,000). The Trustees have recognised the risk to future grant receipts from the recently formed Dorset Council so have allocated £12,000 to this specific risk, £10,000 to Property and Equipment and £20,000 as a contingency to cover statutory liabilities payable to employees in the event of bureau closure. This is not to say that we expect this to happen in the foreseeable future. Note that a new lease has still to be negotiated with our landlord Wessex Water.

The lack of an increase in our core grant over a considerable number of years previously, and for the lifetime of the new contract, means that we are constantly seeking alternative ways of covering inflationary increases to our core costs. We continue to attempt to diversify our sources of funding and a group of our Trustees has this specific responsibility.

Principal Funding Sources

Our principal source of funding is Dorset Council; they provided 38% of the Bureau's income, when income via Citizens Advice in Dorset is included. The contract for delivering the Dorset Council Information Advice and Guidance contract is held by Citizens Advice in Dorset from 1 October 2021. CAiD distribute the funding to the three Dorset Local Citizens Advice offices through a service level agreement with each office. The contract is for three years plus a further two years which was confirmed by the Council in May 2025. Other sources of income were Bridport Town Council, Lyme Regis Town Council, Local Parishes, and other charitable bodies shown in the notes on pages 15, 16 and 17.

Investment Policy

Paragraph 4.15 of its Memorandum of Association gives Bridport and District Citizens Advice Bureau the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. The Bureau does not invest surplus funds, but does maintain a policy of holding resources in excess of requirement in an interest earning account.

Funds in Deficit

Losses on all funds in deficit have been charged against General Reserves in the year. Where projects cover their marginal costs but do not cover their fully apportioned cost (i.e. including general overheads) it is sometimes decided that the project should be carried out as it has a benefit to the local community.

Reserves Policy

Bridport and District Citizens Advice is required to ensure that free monies are available in each financial year to meet any foreseeable contingency. Bridport and District Citizens Advice estimates income for 2 years ahead and will try to ensure that this is derived from as wide a variety of sources as possible.

Bridport and District Citizens Advice has a policy to hold a minimum General Reserve of £125,000. The basis for this level is to cover termination costs in the event of the bureau ceasing to operate (costs would be incurred in relation to the premises and to employees) and to cover 6 months operating costs.

4 STRUCTURE, GOVERNANCE & MANAGEMENT

Governing document

Bridport and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. At 31 March 2025 the company had 14 members entitled to vote. Bridport and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

The registered name of the charity is Bridport and District Citizens Advice Bureau. It was incorporated as a company limited by guarantee on 26 August 2003. Bridport and District Citizens Advice Bureau commenced operations on 1 July 2004 at which date the assets and liabilities of the unincorporated Bridport & District Citizens Advice Bureau were acquired.

Recruitment, appointment of trustees

The trustees, who are drawn from the local community, are elected by members of the Bureau (individuals who are not paid or volunteer workers at the Bureau, and any body corporate or unincorporated association interested in furthering the work of the Charity and whose application for membership has been approved by the Trustee Board) at the Annual General Meeting unless nominated by member organisations or co-opted by the Trustee Board.

All elected trustees must retire from office at the third Annual General Meeting following the Annual General Meeting at which they were elected, but may stand for re-election. All nominated and co-opted trustees shall retire from office at the third Annual General Meeting following the ordinary meeting of the Trustee Board at which they were appointed but may be re-appointed.

Organisational structure

Bridport and District Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. These policies are implemented by the Bureau management. The trustees carry the ultimate responsibility for the conduct of Bridport and District Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day to day operation of the organisation to senior management and to subcommittees controlled by trustees. The Trustee Board is independent from management. A register of Trustees' interests is maintained at the registered office and is available to the public.

Bridport and District Citizens Advice Bureau is a member of The National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

The Bureau also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients.

Major Risks
Bridport and District Citizens Advice Bureau has worked on a Risk Management exercise. The trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks.

Included in external risks is that of loss of funding. Whilst the funding from Dorset County Council has now been secured through CAiD for the 5 years commencing 1st October 2021, our share of that funding will decrease over this period, following the adoption by CAiD of a new funding allocation formula, based on population and deprivation metrics. Nevertheless our current 2 year plan shows that we are able to maintain our reserves at an acceptable level.

We lease our premises from Wessex Water. Our lease has expired and we will be negotiating its renewal. We are confident that we will be treated as sitting tenants.

Internal risks are minimised by the implementation of procedures for the authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

5 STATEMENT OF TRUSTEES' RESPONSIBLITIES

The Trustees are required under Charity law to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the financial activities of the Charity for that period. In preparing those financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with applicable laws and regulations. They are also responsible for ensuring that the Charity maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against loss or unauthorised use and to prevent and detect fraud and other irregularities.

Small company provisions
In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

Approved by the Board on ....17/10/25....... and signed on their behalf by:

....

Jim Smyllie
Chair of Trustees

Bridport and District Citizens Advice Bureau
Independent Examiner's Report to the trustees of Bridport and District Citizens Advice Bureau

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2025 which are set out on pages 8 to 18.

Responsibilities and basis of report

The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is required.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charitable company and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
   - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
   - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Companies Act 2006, and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102),

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

M. C. [signature]
....

Mr. M. J. Cridland B.A. (Hons) F.C.A.
Scott Vevers Ltd
Chartered Accountants and Registered Auditors
65 East Street
Bridport
Dorset
DT6 3LB

Date: ..21/10/25.....

Bridport and District Citizens Advice Bureau
Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account)

	Notes	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:					
Donations and grants	2	50,642	234,158	284,800	239,596
Investments: UK bank interest received	3	711	-	711	795
Total income and endowments		51,353	234,158	285,511	240,391
Expenditure on:					
Cost of raising funds	4	346	-	346	642
Charitable activities: Operation of Bureau	5	63,596	230,919	294,515	276,598
Total expenditure		63,942	230,919	294,861	277,240
Net deficit for the year		(12,589)	3,239	(9,350)	(36,849)
Transfers between funds		-	-	-	-
Net movement in funds		(12,589)	3,239	(9,350)	(36,849)
Reconciliation of funds					
Funds brought forward		181,422	1,203	182,625	219,474
Funds carried forward	10	168,833	4,442	173,275	182,625

All of the charity's activities derive from continuing operations during the above two periods.

The notes on pages 10 to 18 form an integral part of these financial statements.

Bridport and District Citizens Advice Bureau
(Registration number: 4876990)
Balance Sheet as at 31 March 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	7		11,173		17,968
Current assets					
Debtors	8	28,712		24,153	
Short term deposits		79,770		79,214	
Cash at bank and in hand		124,603		67,542	
		233,085		170,909	
Liabilities					
Creditors: amounts falling due within one year	9	(70,983)		(6,252)	
Net current assets			162,102		164,657
Net assets			173,275		182,625
Funds of the charity					
Restricted income funds	10		4,442		1,203
Unrestricted income funds					
General funds	10	126,833		139,422	
Designated funds	10	42,000		42,000	
Total unrestricted income funds			168,833		181,422
			173,275		182,625

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

Directors' responsibilities:

- The members have not required the company to obtain an audit of the accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of the accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies regime and in accordance with FRS102 SORP.

The financial statements were approved by the Board on 17/10/25 and signed on their behalf by:

Jim Smylie (Chair)

Keith Wilson (Treasurer)

The notes on pages 10 to 18 form an integral part of these financial statements.

Bridport and District Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2025

1 Accounting policies

a) General information and basis of preparation

Bridport and District Citizens Advice Bureau is a private charitable company limited by guarantee and incorporated in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are to promote any charitable purpose for the benefit of the community in Bridport, Beaminster, Lyme Regis and surrounding villages by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements are prepared under the historical cost convention and in accordance with the Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. The accounts include the results of the charity's operations which are described in the Trustees' Report, all of which are continuing. Advantage has been taken of the exemption under FRS 102 1A for smaller charities not to prepare a statement of cash flows.

b) Accounting convention

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

c) Income

All income is recognised when the charity is entitled to the income, there is sufficient certainty of receipt and so it is probable that the income will be received, and the amount can be measured reliably.

All monetary donations and gifts are included in full in the statement of financial activities when receivable provided that there are no restrictions imposed by the donor as to the timing of the related expenditure, in which case recognition is deferred until the conditions have been met.

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements.

d) Expenditure

Expenditure is recognised on an accruals basis as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure includes any VAT which cannot be fully recovered.

All expenditure which is directly related to the provision of advice services is included within charitable activities. Other costs incurred have been allocated between charitable activities, and fundraising and publicity. Where such costs relate to more than one functional cost category they have been split on an estimate of time basis.

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

e) Overhead Apportionment

Direct salaries and other direct costs are charged to the relevant projects. Support cost overheads are where possible apportioned to projects in a consistent way so as to absorb the total of management, administration, office, premises, governance and other costs across restricted and unrestricted projects.

f) Tangible Fixed Assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

g) Depreciation and amortisation

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

Asset class	Depreciation method and rate
Fixtures, fittings and equipment	5 year straight line

h) Debtors and creditors

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

i) Funds

Income received for purposes specified by the donor is included in a separate restricted fund against which appropriate expenditure is allocated.

Designated funds are allocated out of unrestricted funds by the Trustees for specific purposes. The use of such funds is at the Trustees' discretion.

j) Pensions

The charity operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

k) Tax

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

l) Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangement entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transactions. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for similar debt instruments.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

2 Donations and grants

	Unrestricted funds		Restricted funds		Total funds	
	2025	***2024***	**2025**	***2024***	**2025**	***2024***
	£	***£***	**£**	***£***	**£**	***£***
Government & public authority grants	24,355	*14,390*	123,642	*113,513*	147,997	*127,903*
Charitable Trusts	12,846	*10,790*	106,516	*97,802*	119,362	*108,592*
Donations	13,441	*1,981*	4,000	*1,120*	17,441	*3,101*
	50,642	*27,161*	234,158	*212,435*	284,800	*239,596*

3 Investments: UK bank interest receivable

Income from UK bank interest was wholly attributable to unrestricted funds in both years.

4 Cost of raising funds

	Unrestricted funds		Restricted funds		Total funds	
	2025	***2024***	**2025**	***2024***	**2025**	***2024***
	£	***£***	**£**	***£***	**£**	***£***
Fundraising & publicity	346	*642*	-	-	346	*642*
	346	*642*	-	-	346	*642*

5 Charitable activities

	Unrestricted funds		Restricted funds		Total funds	
	2025	***2024***	**2025**	***2024***	**2025**	***2024***
	£	***£***	**£**	***£***	**£**	***£***
Staff costs	44,156	*31,990*	198,660	*190,310*	242,816	*222,300*
Direct costs	4,101	*7,251*	6,984	*9,949*	11,085	*17,200*
Support costs	14,553	*16,189*	23,979	*18,723*	38,532	*34,912*
Governance costs	786	*1,014*	1,296	*1,172*	2,082	*2,186*
	63,596	*56,444*	230,919	*220,154*	294,515	*276,598*
<u>Direct costs</u>						
Recruitment & training	3,139	*6,017*	5,172	*6,958*	8,311	*12,975*
Travel	718	*877*	1,183	*1,015*	1,901	*1,892*
Other staff & volunteer costs	244	*357*	402	*412*	646	*769*
Grants & disbursements	-	-	227	*1,564*	227	*1,564*
	4,101	*7,251*	6,984	*9,949*	11,085	*17,200*

5 Charitable activities (continued)

	Unrestricted funds		Restricted funds		Total funds	
	2025	*2024*	2025	*2024*	2025	*2024*
	£	*£*	£	*£*	£	*£*
Support costs						
Premises	5,857	*5,989*	9,650	*6,925*	15,507	*12,914*
Utilities	2,601	*2,485*	4,285	*2,874*	6,886	*5,359*
Insurance	238	*278*	392	*321*	630	*599*
Telephone & communications	2,123	*2,665*	3,499	*3,082*	5,622	*5,747*
Printing, postage & stationery	573	*694*	944	*802*	1,517	*1,496*
Books & information	9	*326*	16	*376*	25	*702*
Equipment costs	88	*27*	146	*32*	234	*59*
Computer software & maintenance	91	*252*	150	*291*	241	*543*
Legal & professional fees	13	*61*	21	*71*	34	*132*
Depreciation	2,566	*3,300*	4,229	*3,817*	6,795	*7,117*
Sundries	394	*112*	647	*132*	1,041	*244*
	14,553	*16,189*	23,979	*18,723*	38,532	*34,912*
Governance costs						
Accountants' fees	786	*1,014*	1,296	*1,172*	2,082	*2,186*
	786	1,014	1,296	*1,172*	2,082	*2,186*

6 Information regarding employees and trustees

	2025	*2024*
	£	*£*
Wages & salaries	224,513	*206,523*
Social security costs	11,673	*9,861*
Pension costs	6,630	*5,916*
	242,816	*222,300*

The average number of employees, analysed by function was:

	2025	*2024*
	no	*no*
Charitable activities	10	*11*
Management and administration	1	*1*
	11	*12*

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

Trustees receive no remuneration for their duties. Trustee indemnity insurance has been purchased. There were no trustees for whom benefits were accruing under pension schemes.

Pension schemes for employees are operated on a defined contributions basis. There is a Standard Life scheme to which the Bureau contributes 5% of pensionable earnings. This scheme is closed to new members. There are also contributions made in respect of the auto-enrolment scheme which are paid into Nest, the scheme set up by the Government for this purpose. The assets of the schemes are held separately from those of the Bureau in independently administered funds. The pension cost shown in the accounts represents contributions payable by the Bureau and amounted to £6,630 (2023/24 £5,916). There were no contributions payable or outstanding at the year end.

6 Net income for the year

	2025	2024
	£	£
This is stated after charging:		
Depreciation	6,795	*7,117*
Accountants' fees - independent examination	1,550	*1,550*
Accountants' fees - other services	532	*636*

7 Fixed assets

	Fixtures, fittings & equipment
	£
Cost	
At 1 April 2024	78,481
Additions	-
At 31 March 2025	78,481
Depreciation	
At 1 April 2024	60,513
Charge for the year	6,795
At 31 March 2025	67,308
Net book value	
At 31 March 2025	11,173
At 31 March 2024	17,968

8 Debtors

	2025	2024
	£	£
Prepayments and accrued income	28,712	*24,153*
	28,712	*24,153*

9 Creditors - amounts falling due within one year

	2025	2024
	£	£
Trade creditors	870	*705*
Accruals	1,550	*5,547*
Receipts in advance	68,563	-
	70,983	*6,252*

10 Funds

	At 1 April 2024	Income	Expenditure	Fund transfers	At 31 March 2025
Restricted funds	£	£	£	£	£
Dorset Council	-	50,754	(50,754)	-	-
Dorset Council (Cost of Living)	-	28,648	(28,648)	-	-
Dorset Community Foundation	766	8,000	(8,766)	-	-
CiTA Energy WHD EAP	-	10,500	(10,500)	-	-
Westwey	-	5,664	(5,664)	-	-
CiTA Energy - EOP	-	23,340	(23,292)	-	48
Mencap	-	2,055	(2,055)	-	-
Lions Club	20	-	-	-	20
Trainee Advisor DCF	-	4,000	(550)	-	3,450
SPOC	-	10,400	(10,400)	-	-
Henry Smith Trust	-	59,400	(59,400)	-	-
Bavlap and Hospital	411	-	(227)	-	184
Independence at Home	6	-	-	-	6
SGN Energy (CAEDP)	-	7,397	(7,397)	-	-
Alice Ellen Cooper Dean	-	10,000	(10,000)	-	-
Wessex Water TAP	-	4,000	(3,266)	-	734
Valentines	-	10,000	(10,000)	-	-
	1,203	234,158	(230,919)	-	4,442
Unrestricted funds					
Designated funds:					
Property/ equipment fund	10,000	-	-	-	10,000
Local Government reorg.	12,000	-	-	-	12,000
Statutory Liabilities	20,000	-	-	-	20,000
	42,000	-	-	-	42,000
General funds	139,422	51,353	(63,942)	-	126,833
	181,422	51,353	(63,942)	-	168,833
Total funds	182,625	285,511	(294,861)	-	173,275

Bridport and District Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2025

10 Funds (continued)

2024	*At 1 April 2023*	*Income*	*Expenditure*	*Fund transfers*	*At 31 March 2024*
	£	£	£	£	£
Restricted funds					
Dorset Council	-	58,933	(58,933)	-	-
Dorset Council (Cost of Living)	-	16,230	(16,230)	-	-
Dorset Community Foundation	3,230	7,313	(9,777)	-	766
Community Organisation Cost of Living	-	25,465	(15,276)	(10,189)	-
Westwey	-	4,585	(4,585)	-	-
Access to Justice - Benefits Supervisor	-	27,950	(27,950)	-	-
Mencap	-	2,739	(2,739)	-	-
Hall and Woodhouse	1,000	-	-	(1,000)	-
Lions Club	200	270	(450)	-	20
Nat CitA Cost of Living	15,000	-	(15,000)	-	-
Send	-	10,400	(10,400)	-	-
CiTA – MaPs Debt Trainee	-	57,700	(57,700)	-	-
Bavlap	681	-	(270)	-	411
Independence at Home	-	350	(344)	-	6
Hospital Fund	-	500	(500)	-	-
Car Boot Fund – Smart Phones	500	-	-	(500)	-
	20,611	212,435	(220,154)	(11,689)	1,203
Unrestricted funds					
Designated funds:					
Property/ equipment fund	10,000	-	-	-	10,000
Local Government reorg.	12,000	-	-	-	12,000
Statutory Liabilities	20,000	-	-	-	20,000
	42,000	-	-	-	42,000
General funds	156,863	27,956	(57,086)	11,689	139,422
	198,863	27,956	(57,086)	11,689	181,422
Total funds	219,474	240,391	(277,240)	-	182,625

10 Funds (continued)

Purposes of funds:

RESTRICTED FUNDS:

Dorset Council – This funding is to provide general advice but under the terms of the Service Level Agreement has to be shown as restricted.

Dorset Council (Cost of Living) – to provide income maximisation and money advice for households on low income experiencing financial difficulties.

Dorset Community Foundation - funding for debt advice.

CiTA Energy WHD EAP - Energy advice for people experiencing ,or at risk, of fuel poverty.

Westwey – Income Maximization - Following the introduction of Universal Credit in the local area. Dorset Council has funded 1.1 full-time equivalent caseworkers across West Dorset & Weymouth. The Bridport position is 5 hours per week.

CiTA Energy - EOP - to provide energy and carbon monoxide advice for people experiencing, or at risk, of fuel poverty and energy outreach advice sessions for consumers.

Mencap – funding to provide a dedicated face-to-face and phone-line advice service for people with a learning disability.

Lions Club - to pay for Debt Relief Order fees for clients who cannot afford the fee.

Trainee Advisor DCF - funding for a trainee advisor post.

SPOC - funding to provide a referral service for third party organisations into Citizens Advice in Dorset.

Henry Smith Trust - funding to provide a specialist welfare benefits casework service.

Bavlap and Hospital - funding to support medical treatment costs for clients.

Independence at Home - funding to support costs of independent living for clients.

SGN Energy (CAEDP) - funding to provide energy debt advice.

Alice Ellen Cooper Dean - funding for volunteer co-ordinator post.

Wessex Water - TAP - Wessex Water awarded us a grant to support some of their customers in financial difficulties onto more advantageous tariffs/schemes.

Valentines - funding to support specialist benefits advice.

DESIGNATED FUNDS:

Property/equipment Fund – This reserve is to cover future expenditure on our South Street office.

Local Government reorganisation - to cover the risk of future reductions in council funding.

Statutory Liabilities – to cover employee termination payments if they became necessary.

11 Analysis of net assets between funds

2025	General funds £	Designated funds £	Restricted funds £	Total funds £
Fixed assets	11,173	-	-	11,173
Current assets	186,643	42,000	4,442	233,085
Current liabilities	(70,983)	-	-	(70,983)
Net assets	126,833	42,000	4,442	173,275

2024	*General funds £*	*Designated funds £*	*Restricted funds £*	*Total funds £*
Fixed assets	*17,968*	-	-	*17,968*
Current assets	*127,706*	*42,000*	*1,203*	*170,909*
Current liabilities	*(6,252)*	-	-	*(6,252)*
Net assets	*139,422*	*42,000*	*1,203*	*182,625*

12 Leasing commitments

At 31 March 2025 the Bureau had no commitments under non-cancellable operating leases. We will be negotiating a lease for future years with our landlord Wessex Water.

13 Related party transactions and control

There were no related party transactions requiring disclosure in either year.

14 Financial instruments

	2025 £	2024 £
Categorisation of financial instruments:		
Financial assets that are debt instrument measured at amortised cost	204,373	146,756
Financial liabilities measured at amortised cost	70,983	6,252

Items of income, expense, gains or losses

The total interest income for financial assets not measured at fair value through profit or loss is £711 (2023/24 £795).

Accounts

Registered Charity number 1101576
Company registration number 4876990

Bridport and District Citizens Advice Bureau

(A Company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2024

Bridport and District Citizens Advice Bureau
Reference and Administrative Details
for the Year Ended 31 March 2024

Name of Charity	Bridport and District Citizens Advice Bureau
Charity number	1101576
Company number	4876990
Registered office	45 South Street, Bridport, Dorset DT6 3NY
Outstations	Tuesdays - Bridport Library, Bridport, DT6 3NY Wednesdays - Town Council Office, Church Street, Lyme Regis, DT7 3BS Fridays - Prout Bridge Project, 6 Prout Bridge, Beaminster, DT8 3AY

DIRECTORS/TRUSTEES	**ROLE**	**DATE CO-OPTED AS TRUSTEE**	**DATE LAST ELECTED AT AGM**	**DATE RESIGNED**
Tony Rogers		25.11.2015	26.07.2021	07.08.2023
Sue McLaney		09.05.2017	26.07.2021	07.08.2023
Graham Smith		20.08.2019	11.07.2022	
Colin McReavie	Treasurer	26.05.2020	13.07.2020	
Sylvia Barker		10.11.2020	26.07.2021	28.12.2023
Geoff Jones		08.02.2022	11.07.2022	
David Gibson	Chair	08.02.2022	11.07.2022	
Sue Pemberton		06.02.2023		
Lester Parrott		09.05.2023		01.01.2024
Paul Williams			24.07.23	06.10.2023
Lavinia Sonnenberg		05.02.2024		
Jacqui Bishop		05.02.2024		
Jamie Scott		07.05.2024		

COMPANY SECRETARY

Sue McLaney — From 01.06.2022

EX OFFICIO MEMBERS	**ROLE**	**ELECTED BY**
Jeremy Clark	Relationship Manager	National Citizens Advice
Cllr Ian Bark	Observer	Bridport Town Council
Cllr Stuart Cockerill	Observer	Lyme Regis Town Council
Rovarn Wickremasinghe	Chief Officer	
Martin Wood	Staff Representative	Staff
John Freeman	Representative	Staff

Chief Officer	Rovarn Wickremasinghe
Bank	CAF Bank, 25 Kings Hill Ave, Kings Hill, West Malling, Kent, ME19 4JQ
Independent Examiners	Scott Vevers Ltd, 65 East Street, Bridport, Dorset, DT6 3LB
Solicitors	Nantes, 36 East Street, Bridport, Dorset, DT6 3LH

The directors and trustees present their report and financial statements for the year to 31 March 2024 which are also prepared to meet the requirements for the directors' report and accounts for Companies Act purposes. The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charity's governing document, applicable law and the requirements of the 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).

1 OBJECTIVES AND ACTIVITIES

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Bridport, Beaminster, Lyme Regis and surrounding villages by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Activities

The principal activity of Bridport and District Citizens Advice Bureau is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public, ensuring that individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. Bridport and District Citizens Advice Bureau aims to exercise a responsible influence on the development of social policies and services.

Public Benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

Contribution of volunteers

As at 31 March 2024 there were 68 people associated with the bureau, made up as follows:

7 Trustees
12 Paid staff
4 Volunteer supervisors
35 Volunteer advisers
10 Volunteer support staff

As always, we must stress our admiration and gratitude to our volunteers, without whom there wouldn't be a bureau.

2 ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

We helped 2409 clients with 8069 separate issues in 2023/24. Benefit and debt issues accounted for 44% of the problems people sought help with. We continued to see large numbers of food bank and charitable support enquiries (13% of total issues), including about schemes such as the Household Support Fund. We also saw a continued trend in increased problems with housing. We work with many vulnerable people and many clients report a disability (11%) or long term health problem (46%). Many vulnerable clients require in depth help and often have multiple problems compounded by poor mental health. We are committed to multi-channel service delivery including phone, email and video-calling, but which also protects face to face services for the most vulnerable. The Bridport office operates a 5 day a week drop-in service with weekly outreaches in Lyme Regis, Beaminster and Bridport library and provide home visits as appropriate.

Our core contract funding has been confirmed until September 2026 following agreement by Dorset Council to extend the contract by a further two years. This brings some welcome stability but we are increasingly reliant on the need for project funding as a revenue stream. Our main projects last year involved starting a three-year funded specialist benefits project assisting clients in the Bridport and District and Weymouth areas with complex cases, disputes and appeals. We helped 185 clients and achieved financial outcomes of just under £400,000 for clients. We also started a two-year energy project, providing energy efficiency, income maximisation and outreach advice: 200 clients were assisted with information and advice and £153,000 achieved in income gains. A core service donation allowed us increase our debt capacity by taking on a trainee debt caseworker. We maintained our Wessex Water project to assist people who have problems managing their water bills. We were able to support a new volunteer co-ordinator role thanks to funding from Dorset Community Foundation and Dorset Council. Dorset Council also supported our capacity for income maximisation and outreach work through an additional grant released due to the cost of living pressures on residents. Thanks to the National Lottery Community Fund we secured a significant grant to assist with core costs including additional supervision, ICT equipment and a small refurbishment to enhance our telephone service. We continued to see high demand for 'crisis support' issues with Food Bank referrals,

In regular, independent surveys of our clients' experience of the service through the year, 86% of those surveyed reported that we helped them find a way forward with their problem,76% said their problem had been resolved, 85% found our service easy to access, while 89% of clients would recommend us to others. We make positive impacts on the lives of our clients through, for example, reduced stress and improved finances following advice. Of those surveyed 74% said that following advice from us their mental health had improved. Our assistance resulted in significant financial outcomes: income gains for clients totalled just over £1,000,000 (1 million pounds) and we achieved £130,00 in debts written off for our clients in 2023-24.

Our quality of advice and client satisfaction are monitored on a quarterly basis and we achieved excellent results in 2023-2024. The office holds an Advice Quality Standards accreditation in generalist advice, telephone help and welfare benefits casework.

One of our aims is to responsibly influence the policies and practices that affect our clients. Research and Campaigns activities include regular communication with our MP on both progressing difficult case issues and successful policy asks including unfreezing the local housing allowance rates and annual benefits uprating in line with inflation. Our benefits specialist made a submission to the Work and Pension Select Committee on their enquiry in relation to safeguarding vulnerable benefit claimants and contributed to Child Poverty Action Group's report on digitalisation and universal credit. We engaged with and promoted national Scams Awareness week. In the coming year we will continue to focus on ongoing issues affecting our clients in relation to the cost of living, including the rising impact of negative household budgets, high energy prices and affordability and availability of housing.

We were better able to support our volunteers with the funding from Dorset Council for a volunteer co-ordinator post. We continued to invest in our IT capabilities and were able to recruit for a further volunteer IT role. This will enable us to provide additional IT support and training for volunteers. Our fundraising team has been successful in achieving a number of grants including for project work, core costs and training. We would like to thank Bridport, and Lyme Regis Town Councils, Bridport Lions Club, Citizens Advice in Dorset, Dorset Community Foundation, Henry Smith Charitable Foundation, Morrisons, National Citizens Advice, National Lottery Community Fund, Parish Councils, Prout Bridge Project, Wessex Water, West Dorset Mencap, our main funder, Dorset Council and all those who have donated to the service, for financial assistance and support in 2023-24.

We continue to work closely with Citizens Advice in Dorset on the Dorset Adviceline which provides a much needed telephone advice service, with increasing demand over the last year, a joint website linking the Citizens Advice in Dorset Council area, a single point of contact email access for third parties and partners to be able to refer clients into the service easily.

3 FINANCIAL REVIEW

Financial Position
The bureau has concluded the year in a reasonable financial position, despite the deficit, which is £(36,849) (2022/2023 surplus £16,759) for the year ended 31 March 2024, as we had £20,611 of project funds carried forward from the prior year to offset against costs incurred this year.

Total income was £240,391 (2022/23 £269,992) a reduction of £29,601 or nearly 11% from prior year. This reduction reflected our concerns over the funding environment since the end of Covid.

Total expenditure was £277,240 (2022/23 £253,233). Costs have increased by £24,007, reflecting a significant increase in salaries due to both an inflationary pay increase in the year and the increase in staff numbers to staff projects. Salary related costs are £22,235 higher than prior year. All other overhead costs with the exception of those listed below were £923 higher than prior year. Fund raising and Publicity charges are £1,234 less than prior year. In addition our expenditure includes £1,564 (£2,049 in 2022/23) of grants and disbursements of which most have been funded by Bavlap, Bridport Lions or the Hospital Fund. Depreciation at £7,117 (£4,549) is higher than last year due to spend off £14,403 on various Fixed Asset additions, of which £11,689 was funded by grants or donations.

At the end of the year the total funds stood at £182,625 (2022/23 £219,474). General unrestricted funds were £139,422 (2022/23 £156,863); £17,968 represented the net book value of fixed assets leaving free reserves of £121,454.

In addition to this there are unrestricted designated funds of £42,000 (2022/23 £42,000). The Trustees have recognised the risk to future grant receipts from the recently formed Dorset Council so have allocated £12,000 to this specific risk, £10,000 to Property and Equipment and £20,000 as a contingency to cover statutory liabilities payable to employees in the event of bureau closure. This is not to say that we expect this to happen in the foreseeable future. Note that a new lease has still to be negotiated with our landlord

The lack of an increase in our core grant over a considerable number of years previously, and for the lifetime of the new contract, means that we are constantly seeking alternative ways of covering inflationary increases to our core costs. We continue to attempt to diversify our sources of funding and a group of our Trustees has this specific responsibility.

Principal Funding Sources
Our principal source of funding is Dorset Council; they provided 40% of the Bureau's income, when income via Citizens Advice in Dorset is included. The contract for delivering the Dorset Council Information Advice and Guidance contract is held by Citizens Advice in Dorset from 1 October 2021. CAiD distribute the funding to the three Dorset Local Citizens Advice offices through a service level agreement with each office. The contract is for three years plus a further two years which was confirmed by the Council in May 2024. Other sources of income were Bridport Town Council, Lyme Regis Town Council, Beaminster Town Council, Local Parishes, and other charitable bodies shown in the notes on pages 15, 16 and 17.

Investment Policy
Paragraph 4.15 of its Memorandum of Association gives Bridport and District Citizens Advice Bureau the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. The Bureau does not invest surplus funds, but does maintain a policy of holding resources in excess of requirement in an interest earning account.

Funds in Deficit
Losses on all funds in deficit have been charged against General Reserves in the year. Where projects cover their marginal costs but do not cover their fully apportioned cost (i.e. including general overheads) it is sometimes decided that the project should be carried out as it has a benefit to the local community.

Reserves Policy
Bridport and District Citizens Advice is required to ensure that free monies are available in each financial year to meet any foreseeable contingency. Bridport and District Citizens Advice estimates income for 2 years ahead and will try to ensure that this is derived from as wide a variety of sources as possible.

Bridport and District Citizens Advice has a policy to hold a minimum General Reserve of £125,000. The basis for this level is to cover termination costs in the event of the bureau ceasing to operate (costs would be incurred in relation to the premises and to employees) and to cover 6 months operating costs.

4 STRUCTURE, GOVERNANCE & MANAGEMENT

Governing document
Bridport and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. At 31 March 2024 the company had 13 members entitled to vote. Bridport and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

The registered name of the charity is Bridport and District Citizens Advice Bureau. It was incorporated as a company limited by guarantee on 26 August 2003. Bridport and District Citizens Advice Bureau commenced operations on 1 July 2004 at which date the assets and liabilities of the unincorporated Bridport & District Citizens Advice Bureau were acquired.

Recruitment, appointment of trustees
The trustees, who are drawn from the local community, are elected by members of the Bureau (individuals who are not paid or volunteer workers at the Bureau, and any body corporate or unincorporated association interested in furthering the work of the Charity and whose application for membership has been approved by the Trustee Board) at the Annual General Meeting unless nominated by member organisations or co-opted by the Trustee Board.

All elected trustees must retire from office at the third Annual General Meeting following the Annual General Meeting at which they were elected, but may stand for re-election. All nominated and co-opted trustees shall retire from office at the third Annual General Meeting following the ordinary meeting of the Trustee Board at which they were appointed but may be re-appointed.

Organisational structure
Bridport and District Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. These policies are implemented by the Bureau management. The trustees carry the ultimate responsibility for the conduct of Bridport and District Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day to day operation of the organisation to senior management and to subcommittees controlled by trustees. The Trustee Board is independent from management. A register of Trustees' interests is maintained at the registered office and is available to the public.

Bridport and District Citizens Advice Bureau is a member of The National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

The Bureau also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients.

Major Risks
Bridport and District Citizens Advice Bureau has worked on a Risk Management exercise. The trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks.

Included in external risks is that of loss of funding. Whilst the funding from Dorset County Council has now been secured through CAiD for the 5 years commencing 1st October 2021, our share of that funding will decrease over this period, following the adoption by CAiD of a new funding allocation formula, based on population and deprivation metrics. Nevertheless our current 2 year plan shows that we are able to maintain our reserves at an acceptable level.

We lease our premises from Wessex Water. Our lease has expired and we will be negotiating its renewal. We are confident that we will be treated as sitting tenants.

Internal risks are minimised by the implementation of procedures for the authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

5 STATEMENT OF TRUSTEES' RESPONSIBLITIES

The Trustees are required under Charity law to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the financial activities of the Charity for that period. In preparing those financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with applicable laws and regulations. They are also responsible for ensuring that the Charity maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against loss or unauthorised use and to prevent and detect fraud and other irregularities.

Small company provisions
In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

Approved by the Board on 22.7.24 and signed on their behalf by:

....
Dave Gibson
Chair of Trustees

Bridport and District Citizens Advice Bureau

Independent Examiner's Report to the trustees of Bridport and District Citizens Advice Bureau

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2024 which are set out on pages 8 to 17.

Responsibilities and basis of report

As the charity 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 company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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 that in any material respect:

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.

M. C[signature]

Mr. M. J. Cridland B.A. (Hons) F.C.A.
Scott Vevers Ltd
Chartered Accountants and Registered Auditors
65 East Street
Bridport
Dorset
DT6 3LB

Date: 23/7/24

Bridport and District Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2024 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Notes	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Total funds 2023 £
Income and endowments from:					
Donations and grants	2	27,161	212,435	239,596	269,404
Investments: UK bank interest received	3	795	-	795	588
Total income and endowments		27,956	212,435	240,391	269,992
Expenditure on:					
Cost of raising funds	4	642	-	642	1,876
Charitable activities: Operation of Bureau	5	56,444	220,154	276,598	251,357
Total expenditure		57,086	220,154	277,240	253,233
Net deficit for the year		(29,130)	(7,719)	(36,849)	16,759
Transfers between funds		11,689	(11,689)	-	-
Net movement in funds		(17,441)	(19,408)	(36,849)	16,759
Reconciliation of funds					
Funds brought forward		198,863	20,611	219,474	202,715
Funds carried forward	12	181,422	1,203	182,625	219,474

All of the charity's activities derive from continuing operations during the above two periods.

The notes on pages 10 to 17 form an integral part of these financial statements.

Bridport and District Citizens Advice Bureau
(Registration number: 4876990)
Balance Sheet as at 31 March 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	8		17,968		10,681
Current assets					
Debtors	9	24,153		792	
Short term deposits		79,214		78,661	
Cash at bank and in hand		67,542		134,113	
		170,909		213,566	
Liabilities					
Creditors: amounts falling due within one year	10	(6,252)		(4,773)	
Net current assets			164,657		208,793
Net assets			182,625		219,474
Funds of the charity					
Restricted income funds	12		1,203		20,611
Unrestricted income funds					
General funds	12	139,422		156,863	
Designated funds	12	42,000		42,000	
Total unrestricted income funds			181,422		198,863
			182,625		219,474

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

Directors' responsibilities:

- The members have not required the company to obtain an audit of the accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of the accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies regime and in accordance with FRS102 SORP.

The financial statements were approved by the Board on 22nd July 2024 and signed on their behalf by:

....
Dave Gibson (Chair)

Colin McReavie
Colin McReavie (Treasurer)

The notes on pages 10 to 17 form an integral part of these financial statements.

1 Accounting policies

a) General information and basis of preparation

Bridport and District Citizens Advice Bureau is a private charitable company limited by guarantee and incorporated in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are to promote any charitable purpose for the benefit of the community in Bridport, Beaminster, Lyme Regis and surrounding villages by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements are prepared under the historical cost convention and in accordance with the Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. The accounts include the results of the charity's operations which are described in the Trustees' Report, all of which are continuing. Advantage has been taken of the exemption under FRS 102 1A for smaller charities not to prepare a statement of cash flows.

b) Accounting convention

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

c) Income

All income is recognised when the charity is entitled to the income, there is sufficient certainty of receipt and so it is probable that the income will be received, and the amount can be measured reliably.

All monetary donations and gifts are included in full in the statement of financial activities when receivable provided that there are no restrictions imposed by the donor as to the timing of the related expenditure, in which case recognition is deferred until the conditions have been met.

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements.

d) Expenditure

Expenditure is recognised on an accruals basis as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure includes any VAT which cannot be fully recovered.

All expenditure which is directly related to the provision of advice services is included within charitable activities. Other costs incurred have been allocated between charitable activities, and fundraising and publicity. Where such costs relate to more than one functional cost category they have been split on an estimate of time basis.

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

e) Overhead Apportionment

Direct salaries and other direct costs are charged to the relevant projects. Support cost overheads are where possible apportioned to projects in a consistent way so as to absorb the total of management, administration, office, premises, governance and other costs across restricted and unrestricted projects.

f) Tangible Fixed Assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

g) Depreciation and amortisation

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

Asset class	**Depreciation method and rate**
Fixtures, fittings and equipment	5 year straight line

h) Debtors and creditors

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

i) Funds

Income received for purposes specified by the donor is included in a separate restricted fund against which appropriate expenditure is allocated.

Designated funds are allocated out of unrestricted funds by the Trustees for specific purposes. The use of such funds is at the Trustees' discretion.

j) Pensions

The charity operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

k) Tax

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

l) Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangement entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transactions. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for similar debt instruments.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

2 Donations and grants

	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Total funds 2023 £
Government and public authority grants	14,390	113,513	127,903	156,478
Charitable Trusts	10,790	97,802	108,592	104,234
Donations	1,981	1,120	3,101	8,692
	27,161	212,435	239,596	269,404

3 Investments: UK bank interest receivable

Income from UK bank interest was wholly attributable to unrestricted funds in both years.

4 Cost of raising funds

	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Total funds 2023 £
Fundraising and publicity	642	-	642	1,876
	642	-	642	1,876

5 Charitable activities

	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Total funds 2023 £
Staff costs	31,990	190,310	222,300	200,066
Direct costs	7,251	9,949	17,200	12,851
Support costs	16,189	18,723	34,912	36,552
Governance costs	1,014	1,172	2,186	1,888
	56,444	220,154	276,598	251,357
Direct costs				
Recruitment & training	6,017	6,958	12,975	7,932
Travel	877	1,015	1,892	1,625
Other staff & volunteer costs	357	412	769	1,245
Grants and Disbursements	-	1,564	1,564	2,049
	7,251	9,949	17,200	12,851
Support costs				
Premises	5,989	6,925	12,914	12,791
Utilities	2,485	2,874	5,359	5,865
Insurance	278	321	599	1,487
Telephone & communications	2,665	3,082	5,747	4,777
Printing, postage & stationery	694	802	1,496	1,413
Books & information	326	376	702	5,124
Equipment costs	27	32	59	-
Computer software and maintenance	252	291	543	113
Legal and professional fees	61	71	132	224
Depreciation	3,300	3,817	7,117	4,549
Sundries	112	132	244	209
	16,189	18,723	34,912	36,552
Governance costs				
Accountants' fees	1,014	1,172	2,186	1,888
	1,014	1,172	2,186	1,888

6 Net income for the year

	2024 £	2023 £
This is stated after charging:		
Depreciation	7,117	4,549
Accountants' fees - independent examination	1,550	1,450
Accountants' fees - other services	636	438

7 Information regarding employees and trustees

	2024 £	2023 £
Wages and salaries	206,523	185,350
Social security costs	9,861	9,370
Pension costs	5,916	5,346
	222,300	200,066

The average number of employees, analysed by function was:

	2024 no	2023 no
Charitable activities	11	10
Management and administration	1	1
	12	11

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

Trustees receive no remuneration for their duties. Trustee indemnity insurance has been purchased. There were no trustees for whom benefits were accruing under pension schemes.

Pension schemes for employees are operated on a defined contributions basis. There is a Standard Life scheme to which the Bureau contributes 5% of pensionable earnings. This scheme is closed to new members. There are also contributions made in respect of the auto-enrolment scheme which are paid into Nest, the scheme set up by the Government for this purpose. The assets of the schemes are held separately from those of the Bureau in independently administered funds. The pension cost shown in the accounts represents contributions payable by the Bureau and amounted to £5,916 (2022/23 £5,346). There were no contributions payable or outstanding at the year end.

8 Fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 April 2023	64,077
Additions	14,404
At 31 March 2024	78,481
Depreciation	
At 1 April 2023	53,396
Charge for the year	7,117
At 31 March 2024	60,513
Net book value	
At 31 March 2024	17,968
At 31 March 2023	10,681

9 Debtors

	2024 £	2023 £
Prepayments and accrued income	24,153	792
	24,153	792

10 Creditors - amounts falling due within one year

	2024 £	2023 £
Trade creditors	705	331
Accruals	5,547	4,442
	6,252	4,773

11 Analysis of net assets between funds

	General funds £	Designated funds £	Restricted funds £	Total funds £
Fixed assets	17,968	-	-	17,968
Current assets	127,706	42,000	1,203	170,909
Current liabilities	(6,252)	-	-	(6,252)
Net assets	139,422	42,000	1,203	182,625

12 Funds

	At 1 April 2023 £	Income £	Expenditure £	Fund transfers £	At 31 March 2024 £
Restricted funds					
Dorset Council Contract	-	58,933	58,933	-	-
DC via Caid - Cost of Living Funding	-	16,230	16,230	-	-
Dorset Community Foundation	3,230	7,313	9,777	-	766
Community Organisation Cost of Living	-	25,465	15,276	(10,189)	-
Westway	-	4,585	4,585	-	-
Access to Justice – Benefits Supervisor	-	27,950	27,950	-	-
Mencap	-	2,739	2,739	-	-
Hall and Woodhouse	1,000	-	-	(1,000)	-
Lions Club DRO's	200	270	450	-	20
Nat CitA Cost of Living	15,000	-	15,000	-	-
Send	-	10,400	10,400	-	-
CiTA – MaPs Debt Trainee	-	57,700	57,700	-	-
Bavlap	681	-	270	-	411
Independence at Home		350	344	-	6
Hospital Fund	-	500	500	-	-
Car Boot Fund – Smart Phones	500	-	-	(500)	-
	20,611	212,435	220,154	(11,689)	1,203

12 Funds (continued)

	At 1 April 2023 £	Income £	Expenditure £	Fund transfers £	At 31 March 2024 £
Unrestricted funds					
Designated funds:					
Property/ equipment fund	10,000	-	-	-	10,000
Local Government reorg.	12,000	-	-	-	12,000
Statutory Liabilities	20,000	-	-	-	20,000
	42,000	-	-	-	42,000
General funds	156,863	27,956	57,086	11,689	139,422
	198,863	27,956	57,086	11,689	181,422
Total funds	219,474	240,391	277,240	-	182,625

Purposes of funds:

RESTRICTED FUNDS

Wessex Water - TAP - Wessex Water awarded us a grant to support some of their customers in financial difficulties onto more advantageous tariffs/schemes.

Westwey – Income Maximization - Following the introduction of Universal Credit in the local area. Dorset Council has funded 1.1 full-time equivalent caseworkers across West Dorset & Weymouth. The Bridport position is 5 hours per week.

The National Lottery Community Fund - provided a grant to support core salary costs and overheads, equipment and small scale refurbishment.

Dorset Community Foundation - funding for a volunteer co-ordinator post.

Mencap – funding to provide a dedicated face-to-face and phone-line advice service for people with a learning disability.

National Citizens Advice - a project grant to deliver energy and carbon monoxide advice with outreach work.

Dorset Council – This funding is to provide general advice but under the terms of the Service Level Agreement has to be shown as restricted.

12 Funds (continued)

DESIGNATED FUNDS

Property/equipment Fund – This reserve is to cover future expenditure on our South Street office.

Local Government reorganisation - to cover the risk of future reductions in council funding.

Statutory Liabilities – to cover employee termination payments if they became necessary.

13 Leasing commitments

At 31 March 2024 the Bureau had no commitments under non-cancellable operating leases. We will be negotiating a lease for future years with our landlord Wessex Water.

14 Related party transactions and control

There were no related party transactions requiring disclosure in either year.

15 Financial instruments

	2024 £	2023 £
Categorisation of financial instruments:		
Financial assets that are debt instrument measured at amortised cost	146,756	212,774
Financial liabilities measured at amortised cost	6,252	4,773

Items of income, expense, gains or losses

The total interest income for financial assets not measured at fair value through profit or loss is £795 (2022/23 £588).

BRIDPORT AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1101576

Accounts

Registered Charity number 1101576
Company registration number 4876990

Scott Vevers

Chartered Accountants

Bridport and District Citizens Advice Bureau

(A Company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2023

Bridport and District Citizens Advice Bureau
Reference and Administrative Details
for the Year Ended 31 March 2023

Name of Charity	Bridport and District Citizens Advice Bureau
Charity number	1101576
Company number	4876990
Registered office	45 South Street, Bridport, Dorset DT6 3NY
Outstations	Tuesdays - Bridport Library, Bridport, DT6 3NY
	Wednesdays - Town Council Office, Church Street, Lyme Regis, DT7 3BS
	Fridays - Prout Bridge Project, 6 Prout Bridge, Beaminster, DT8 3AY

The bureau was sad to receive news of the death of Steve Godfrey who passed away on 24.01.2023

COMPANY SECRETARY

Sue McLaney — From 01.06.2022

EX OFFICIO MEMBERS	ROLE	ELECTED BY
Jeremy Clark	Relationship Manager	National Citizens Advice
Cllr Ian Bark	Observer	Bridport Town Council
Cllr Alan Dawkins	Observer	Beaminster Town Council
Cllr Cheryl Reynolds	Observer	Lyme Regis Town Council
Cllr Caroline Aldridge	Observer	Lyme Regis Town Council
Cllr Sarah Williams	Observer	Dorset Council
Rovarn Wickremasinghe	Chief Officer	
Martin Wood	Staff Representative	Staff
Kate Goldrick	Representative	Bureau Volunteer

Chief Officer	Rovarn Wickremasinghe
Bank	CAF Bank, 25 Kings Hill Ave, Kings Hill, West Malling, Kent, ME19 4JQ
Independent Examiners	Scott Vevers Ltd, 65 East Street, Bridport, Dorset, DT6 3LB
Solicitors	Nantes, 36 East Street, Bridport, Dorset, DT6 3LH

Bridport and District Citizens Advice Bureau
Report of the Trustees' for the Year Ended 31 March 2023

The directors and trustees present their report and financial statements for the year to 31 March 2023 which are also prepared to meet the requirements for the directors' report and accounts for Companies Act purposes. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

1 OBJECTIVES AND ACTIVITIES

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Bridport, Beaminster, Lyme Regis and surrounding villages by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Activities

The principal activity of Bridport and District Citizens Advice Bureau is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public, ensuring that individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. Bridport and District Citizens Advice Bureau aims to exercise a responsible influence on the development of social policies and services.

Public Benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

Contribution of volunteers

As at 31 March 2023 there were 79 people associated with the bureau, made up as follows:

8 Trustees
12 Paid staff
4 Volunteer supervisors
44 Volunteer advisers
11 Volunteer support staff

As always, we must stress our admiration and gratitude to our volunteers, without whom there wouldn't be a bureau.

2 ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

We helped 2,832 clients with 8,831 separate issues in 2022/23. Benefits and debt accounted for 48% of the issues people sought help with. We continue to see large numbers of food bank and charitable support issues both locally and through our involvement in the national Trussell Trust Help through Hardship project. We also saw a continued trend in increasing numbers of housing problems. We work with many vulnerable people and many clients report a disability (9%) or long term health problem (44%). Many vulnerable clients require in depth help and often have multiple problems. We are committed to multi channel service delivery including phone, email and video-calling, but which also protects face to face services for the most vulnerable. The Bridport office operates a 5 day a week drop-in service with weekly outreaches in Lyme Regis, Beaminster and Bridport library and provide home visits as appropriate.

We were involved with Citizens Advice in Dorset's tender bid for the Dorset Council Information Advice and Guidance contract. We were delighted to be awarded the contract and are now in year 2 of a 3 plus 2 year agreement. This gives stability to the core service in Dorset. Project work in 2022-23, adding value to our core service, included Money Advice and Pension Service funding to increase our capacity for debt advice. This funding, which started in November 2020, allowed us to continue training and developing a full time debt worker and has helped us to manage the rising debt workload. Funding for this project ended in January 2023. We received continuation funding for another year for the Trussell Trust Help through Hardship project which assists clients needing income maximisation advice and access to food e-voucher referrals. We maintained our Wessex Water project to assist people who have problems managing their water bills and obtained funding to provide energy advice to support vulnerable people facing problems with rising energy costs. We were delighted to achieve a 3 year grant from Henry Smith in the year to expand our welfare benefits project from April 2023. This will allow us to provide further specialist benefit services, including appeals representation, to cover more areas of deprivation. We were able to fund a new volunteer co-ordinator role thanks to funding from Dorset Community Foundation and Dorset Council supported our capacity for debt work through an additional grant.

In regular, independent surveys of our clients' experience of the service through the year, 85% of those surveyed reported that we helped them find a way forward with their problem,77% said their problem had been resolved, 79% found our service easy to access, while 88% of clients would recommend us to others. These results were all better than the national averages. We make positive impacts on the lives of our clients through, for example, reduced stress and improved finances following advice. Of those surveyed 69% said that following advice from us their mental health had improved. Our assistance resulted in financial gains of nearly £700,000 and £334,000 in debts written off for our clients in 2022-23.

Our quality of advice and client satisfaction are monitored on a quarterly basis and we achieved excellent results in 2022-2023. The office holds an Advice Quality Standards accreditation in generalist advice, telephone help and welfare benefits casework.

One of our aims is to responsibly influence the policies and practices that affect our clients. Research and Campaigns activities have included promoting Scams Awareness week, campaigning on the cost of living crisis and engaging with our MP. These areas will continue to be our focus over the coming year, with ongoing high energy prices, inflation still at high levels and increasing issues with affordability of housing. Our publicity team produces regular local press articles to keep the public informed of topical issues and we have greatly improved our social media presence particularly Facebook.

Recruitment of additional volunteers has improved post the Covid pandemic and we have invested significantly in our IT capabilities in order to continue to offer hybrid working and maintain good services for clients. We are grateful to our existing volunteers who have adapted to the different ways of working implemented since the pandemic. Our fundraising team has been successful in achieving a number of grants including support for project work, core costs and training. We would like to thank, the Access to Justice Foundation, Alice Ellen Cooper Dean Foundation, Arnold Clark, BAVLAP, Bridport, Beaminster and Lyme Regis Town Councils, Bridport Car Boot Fund, Bridport Rotary Club, Citizens Advice in Dorset, Dorset Community Foundation, Hall and Woodhouse, Lions Club, Loders PPC, Morrisons, National Citizens Advice, Parish Councils, Prout Bridge Project, Money Advice and Pensions Service, Trussell Trust, Wessex Water, West Dorset Mencap and our main funder, Dorset Council, for financial assistance and support in 2022-23.

We continue to work closely with Citizens Advice in Dorset on the Dorset Adviceline which provides a much needed service, with increasing demand over the last year, a joint website linking the Citizens Advice in Dorset Council area, a single point of contact email access for third parties and partners to be able to refer clients into the service easily and assist in the service delivery plan.

3 FINANCIAL REVIEW

Financial Position
The bureau has concluded the year in a healthy financial position. Overall there was a surplus of £16,759 (2021/2022 £1,425) for the year ended 31 March 2023.

Total income was £269,992 (2021/22 £246,319). Despite some concerns over the funding environment, this was our second most successful year ever in terms of fundraising.

Total expenditure was £253,233 (2021/22 £244,894). Costs have increased by £8,339, even though salary related costs are slightly lower than last year. Travel and other staff and volunteer related costs are £2,468 ahead of last year as most have returned to the office and we continue to service our outreach locations. Our utilities costs are £2,358 ahead of prior year reflecting an increase in electricity prices. We have updated our books and subscriptions so expenditure is £2,500 higher than 2021/22, and our Fund Raising and Publicity charges are £1,716 are higher than the prior year. In addition our expenditure includes £2,049 (£nil in 2021/22) of grants and disbursements of which most have been funded by either Bavlap or the Bridport Lions.

At the end of the year the total funds stood at £219,474 (2021/22 £202,715). General unrestricted funds were £156,863 (2021/22 £150,615); £10,681 represented the net book value of fixed assets leaving free reserves of £146,182.

In addition to this there are unrestricted designated funds of £42,000 (2021/22 £42,000). The Trustees have recognised the risk to future grant receipts from the recently formed Dorset Council so have allocated £12,000 to this specific risk, £10,000 to Property and Equipment and £20,000 as a contingency to cover statutory liabilities payable to employees in the event of bureau closure. This is not to say that we expect this to happen in the foreseeable future. Note that a new lease has yet to be negotiated with our landlord Wessex Water.

The lack of an increase in our core grant over a considerable number of years previously, and for the lifetime of the new contract, means that we have to find alternative ways of covering inflationary increases to our core costs. We continue to attempt to diversify our sources of funding and a group of our Trustees has this specific responsibility.

Principal Funding Sources
Our principal source of funding is Dorset Council; they provided 36.8% of the Bureau's income, when income via Citizens Advice in Dorset is included. The contract for delivering the Dorset Council Information Advice and Guidance contract is held by Citizens Advice in Dorset from 1 October 2021. CAiD distribute the funding to the three Dorset Local Citizens Advice offices through a service level agreement with each office. The contract is for three years with a review and a further two years if the Council are satisfied with the contract performance. Other sources of income were Bridport Town Council, Lyme Regis Town Council, Beaminster Town Council, Local Parishes, and other charitable bodies shown in the notes on pages 15, 16 and 17.

Investment Policy
Paragraph 4.15 of its Memorandum of Association gives Bridport and District Citizens Advice Bureau the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. The Bureau does not invest surplus funds, but does maintain a policy of holding resources in excess of requirement in an interest earning account.

Funds in Deficit
Losses on all funds in deficit have been charged against General Reserves in the year. Where projects cover their marginal costs but do not cover their fully apportioned cost (i.e. including general overheads) it is sometimes decided that the project should be carried out as it has a benefit to the local community.

Reserves Policy
Bridport and District Citizens Advice is required to ensure that free monies are available in each financial year to meet any foreseeable contingency. Bridport and District Citizens Advice estimates income for 2 years ahead and will try to ensure that this is derived from as wide a variety of sources as possible.

Bridport and District Citizens Advice has a policy to hold a minimum General Reserve of £125,000. The basis for this level is to cover termination costs in the event of the bureau ceasing to operate (costs would be incurred in relation to the premises and to employees) and to cover 6 months operating costs.

4 STRUCTURE, GOVERNANCE & MANAGEMENT

Governing document
Bridport and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. At 31 March 2023 the company had 15 members entitled to vote. Bridport and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

The registered name of the charity is Bridport and District Citizens Advice Bureau. It was incorporated as a company limited by guarantee on 26 August 2003. Bridport and District Citizens Advice Bureau commenced operations on 1 July 2004 at which date the assets and liabilities of the unincorporated Bridport & District Citizens Advice Bureau were acquired.

Recruitment, appointment of trustees
The trustees, who are drawn from the local community, are elected by members of the Bureau (individuals who are not paid or volunteer workers at the Bureau, and any body corporate or unincorporated association interested in furthering the work of the Charity and whose application for membership has been approved by the Trustee Board) at the Annual General Meeting unless nominated by member organisations or co-opted by the Trustee Board.

All elected trustees must retire from office at the third Annual General Meeting following the Annual General Meeting at which they were elected, but may stand for re-election. All nominated and co-opted trustees shall retire from office at the third Annual General Meeting following the ordinary meeting of the Trustee Board at which they were appointed but may be re-appointed.

Organisational structure
Bridport and District Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. These policies are implemented by the Bureau management. The trustees carry the ultimate responsibility for the conduct of Bridport and District Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day to day operation of the organisation to senior management and to subcommittees controlled by trustees. The Trustee Board is independent from management. A register of Trustees' interests is maintained at the registered office and is available to the public.

Bridport and District Citizens Advice Bureau is a member of The National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

The Bureau also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients.

Major Risks
Bridport and District Citizens Advice Bureau has worked on a Risk Management exercise. The trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks.

Included in external risks is that of loss of funding. Whilst the funding from Dorset County Council has now been secured through CAiD for the 3 years commencing 1st October 2021, our share of that funding will decrease over this period, following the adoption by CAiD of a new funding allocation formula, based on population and deprivation metrics. Nevertheless our current 3 year plan shows that we are able to maintain our reserves at an acceptable level, providing the contract is extended.

We lease our premises from Wessex Water. Our lease has expired and we will be negotiating its renewal. We are confident that we will be treated as sitting tenants.

Internal risks are minimised by the implementation of procedures for the authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Small company provisions
This report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the Board on 24/07/2023 and signed on their behalf by:

....

Dave Gibson
Chair of Trustees

Bridport and District Citizens Advice Bureau
Independent Examiner's Report to the trustees of Bridport and District Citizens Advice Bureau

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2023 which are set out on pages 8 to 17.

Responsibilities and basis of report

As the charity 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 company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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 that in any material respect:

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.

M. Cridland

Mr. M. J. Cridland B.A. (Hons) F.C.A.
Scott Vevers Ltd
Chartered Accountants and Registered Auditors
65 East Street
Bridport
Dorset
DT6 3LB

Date: 24/07/23

Bridport and District Citizens Advice Bureau
Statement of Financial Activities for the Year Ended 31 March 2023 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Notes	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Total funds 2022 £
Income and endowments from:					
Donations and grants	2	32,604	236,800	269,404	245,969
Investments: UK bank interest received	3	588	-	588	350
Total income and endowments		33,192	236,800	269,992	246,319
Expenditure on:					
Raising funds: Fundraising and publicity costs		1,192	684	1,876	160
Charitable activities: Operation of Bureau		25,084	226,273	251,357	244,734
Total expenditure	4	26,276	226,957	253,233	244,894
Net income for the year	5	6,916	9,843	16,759	1,425
Transfers between funds		(668)	668	-	-
Net movement in funds		6,248	10,511	16,759	1,425
Reconciliation of funds					
Funds brought forward		192,615	10,100	202,715	201,290
Funds carried forward	11	198,863	20,611	219,474	202,715

All of the charity's activities derive from continuing operations during the above two periods.

The notes on pages 10 to 17 form an integral part of these financial statements.

Bridport and District Citizens Advice Bureau
(Registration number: 4876990)
Balance Sheet as at 31 March 2023

		2023		2022	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	7		10,681		10,112
Current assets					
Debtors	8	792		7,698	
Short term deposits		78,661		78,242	
Cash at bank and in hand		134,113		112,753	
		213,566		198,693	
Liabilities					
Creditors: amounts falling due within one year	9	(4,773)		(6,090)	
Net current assets			208,793		192,603
Net assets	10		219,474		202,715
Funds of the charity					
Restricted income funds	11		20,611		10,100
Unrestricted income funds					
General funds	11	156,863		150,615	
Designated funds	11	42,000		42,000	
Total unrestricted income funds			198,863		192,615
	10		219,474		202,715

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

Directors' responsibilities:

- The members have not required the company to obtain an audit of the accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of the accounts.

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

The financial statements were approved by the Board on 24/07/2023 and signed on their behalf by:

Dave Gibson (Chair)

Colin McReavie (Treasurer)

The notes on pages 10 to 17 form an integral part of these financial statements.

1 Summary of significant accounting policies

a) General Information and basis of preparation

Bridport and District Citizens Advice Bureau is a private charitable company limited by guarantee and incorporated in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are to promote any charitable purpose for the benefit of the community in Bridport, Beaminster, Lyme Regis and surrounding villages by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

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

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

b) Income

All income is recognised when the charity is entitled to the income, there is sufficient certainty of receipt and so it is probable that the income will be received, and the amount can be measured reliably.

All monetary donations and gifts are included in full in the statement of financial activities when receivable provided that there are no restrictions imposed by the donor as to the timing of the related expenditure, in which case recognition is deferred until the conditions have been met.

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements.

c) Expenditure

Expenditure is recognised on an accruals basis as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure includes any VAT which cannot be fully recovered.

All expenditure which is directly related to the provision of advice services is included within charitable activities. Other costs incurred have been allocated between charitable activities, and fundraising and publicity. Where such costs relate to more than one functional cost category they have been split on an estimate of time basis.

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

d) Overhead Apportionment
Direct salaries and other direct costs are charged to the relevant projects. Support cost overheads are where possible apportioned to projects in a consistent way so as to absorb the total of management, administration, office, premises, governance and other costs across restricted and unrestricted projects.

e) Tangible Fixed Assets
Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. A fixed asset register is maintained which records enhancement to the building fixtures and fittings as well as office & IT equipment purchases.

f) Depreciation and amortisation
Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset over an expected useful life as follows:

Asset class	**Depreciation method and rate**
Fixtures, fittings and equipment	5 year straight line

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

h) Funds
Income received for purposes specified by the donor is included in a separate restricted fund against which appropriate expenditure is allocated.

Designated funds are allocated out of unrestricted funds by the Trustees for specific purposes. The use of such funds is at the Trustees' discretion.

i) Pensions
The charity operated a defined contribution group personal pension plan for those employees who wished to participate. This plan is now closed to new employees. Payments are charged to the statement of financial activities in the period in which they are incurred. Pensions are also contributed in respect of employees eligible under government auto-enrolment rules.

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

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

2 Donations and grants

	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Total funds 2022 £
Government and public authority grants	22,540	133,938	156,478	184,528
Charitable Trusts	4,303	99,931	104,234	59,622
Donations	5,761	2,931	8,692	1,819
	32,604	236,800	269,404	245,969

3 Investments: UK bank interest receivable

Income from UK bank interest was wholly attributable to unrestricted funds in both years.

4 Total expenditure

	Fundraising and publicity £	Cost of Charitable activities £	Total 2023 £	Total 2022 £
Staff costs	-	200,066	200,066	201,717
Recruitment & training	-	7,932	7,932	9,166
Travel	-	1,625	1,625	62
Other staff & volunteer costs	-	1,245	1,245	340
Premises	-	12,791	12,791	14,024
Utilities	-	5,865	5,865	3,507
Insurance	-	1,487	1,487	2,469
Telephone & communications	-	4,777	4,777	2,502
Printing, postage & stationery	-	1,413	1,413	1,379
Books & information	-	5,124	5,124	2,624
Equipment costs	-	-	-	15
Computer software	-	113	113	351
Fundraising and publicity	1,876	-	1,876	160
Legal and professional fees	-	2,112	2,112	1,834
Depreciation	-	4,549	4,549	4,414
Sundries	-	209	209	330
Grants and Disbursements	-	2,049	2,049	-
	1,876	251,357	253,233	244,894

5 Net Income for the year

	2023	2022
	£	£
This is stated after charging:		
Depreciation	4,549	4,414
Accountants' fees - independent examination	1,450	1,400
Accountants' fees - other services	438	270

6 Information regarding employees and trustees

	2023	2022
	£	£
Wages and salaries	185,350	186,406
Social security costs	9,369	9,627
Pension costs	5,346	5,684
	200,065	201,717

The average number of employees, analysed by function was:

	2023	2022
	no	no
Charitable activities	10	11
Management and administration	1	1
	11	12

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

Trustees receive no remuneration for their duties. Trustee indemnity insurance has been purchased. There were no trustees for whom benefits were accruing under pension schemes.

Pension schemes for employees are operated on a defined contributions basis. There is a Standard Life scheme to which the Bureau contributes 5% of pensionable earnings. This scheme is closed to new members. There are also contributions made in respect of the auto-enrolment scheme which are paid into Nest, the scheme set up by the Government for this purpose. The assets of the schemes are held separately from those of the Bureau in independently administered funds. The pension cost shown in the accounts represents contributions payable by the Bureau and amounted to £5,346 (2021/22 £5,684). There were no contributions payable or outstanding at the year end.

7 Fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 April 2022	58,959
Additions	5,118
At 31 March 2023	64,077
Depreciation	
At 1 April 2022	48,847
Charge for the year	4,549
At 31 March 2023	53,396
Net book value	
At 31 March 2023	10,681
At 31 March 2022	10,112

8 Debtors

	2023 £	2022 £
Prepayments and accrued income	792	7,698
	792	7,698

9 Creditors - amounts falling due within one year

	2023 £	2022 £
Trade creditors	331	135
Accruals	4,442	5,955
	4,773	6,090

10 Analysis of net assets between funds

	General funds £	Designated funds £	Restricted funds £	Total funds £
Fixed assets	10,681	-	-	10,681
Current assets	150,955	42,000	20,611	213,566
Current liabilities	(4,773)	-	-	(4,773)
Net assets	156,863	42,000	20,611	219,474

11 Funds

	At 1 April 2022 £	Income £	Expenditure £	Fund transfers £	At 31 March 2023 £
Restricted funds					
Dorset Council Contract	-	74,856	74,856	-	-
Dorset Council Projects Via Caid	-	24,413	24,421	8	-
Dorset Community Foundation	-	7,038	3,808	-	3,230
Trussell Trust Help to Claim	-	47,673	50,845	3,172	-
Westway	-	4,277	4,277	-	-
Access to Justice – Benefits Supervisor	-	14,672	9,703	(4,969)	-
Mencap	-	1,053	1,463	410	-
Hall and Woodhouse	-	1,000	-	-	1,000
Lions Club DRO's	-	650	450	-	200
Alice Ellen Cooper Foundation	9,167	-	9,294	127	-
Nat CitA Cost of Living	-	15,000	-	-	15,000
Send	-	8,093	8,093	-	-
CiTA – MaPs Debt Trainee	933	35,294	38,147	1,920	-
Bavlap	-	1,361	680	-	681
Hospital Fund	-	920	920	-	-
Car Boot Fund – Smart Phones	-	500	-	-	500
	10,100	236,800	226,957	668	20,611

11 Funds (continued)

	At 1 April 2022	Income	Expenditure	Fund transfers	At 31 March 2023
	£	£	£	£	£
Unrestricted funds					
Designated funds:					
Property/ equipment fund	10,000	-	-	-	10,000
Local Government reorg.	12,000	-	-	-	12,000
Statutory Liabilities	20,000	-	-	-	20,000
General funds	150,615	33,192	26,276	(668)	156,863
	192,615	33,192	26,276	(668)	198,863
Total funds	202,715	269,992	253,233	-	219,474

Purposes of funds:

RESTRICTED FUNDS

Wessex Water - TAP - Wessex Water awarded us a grant to support some of their customers in financial difficulties onto more advantageous tariffs/schemes.

Westwey – Income Maximization - Following the introduction of Universal Credit in the local area. Dorset Council has funded 1.1 full-time equivalent caseworkers across West Dorset & Weymouth. The Bridport position is 5 hours per week.

Trussell Trust - A national project between Citizens Advice and the Trussell Trust to assist claimants access Trussell Trust food bank e vouchers and income maximisation advice to alleviate hardship. A small number of Local Citizens Advice staff the helpline with Bridport's allocation was 1.4 FTE at the start of the year and 1 FTE by the project end March 2023.

Dorset Community Foundation - funding for a volunteer co-ordinator post.

Mencap – funding to provide a dedicated face-to-face and phone-line advice service for people with a learning disability.

Alice Ellen Cooper Dean Charitable Foundation - this funding was carried forward from the prior year to support the costs of employing a benefits specialist.

Arnold Clark - we received unrestricted funding which has supported core costs.

Bridport Town Council - we received a grant from the Town Council for improvements to internal lighting in our main office.

Bridport Town Council Car Boot Fund – mobile phone purchases.

CITA MaPS - Debt Trainee. We received 10 months funding for a full time trainee debt adviser.

Dorset Council – This funding is to provide general advice but under the terms of the Service Level Agreement has to be shown as restricted.

Dorset Council via CAiD – County Data Officer - This funding is to provide general advice but under the terms of the Service Level Agreement has to be shown as restricted. The project ended 19 December 2021.

Dorset Council via CAiD - funding to support cost of living advice, Ukrainian resttlement work, income generation.

11 Funds (continued)

DESIGNATED FUNDS

Property/equipment Fund – This reserve is to cover future expenditure on our South Street office.

Local Government reorganisation - to cover the risk of future reductions in council funding.

Statutory Liabilities – to cover employee termination payments if they became necessary.

12 Leasing commitments

At 31 March 2023 the Bureau had no commitments under non-cancellable operating leases. We will be negotiating a lease for future years with our landlord Wessex Water.

13 Related party transactions and control

There were no related party transactions requiring disclosure in either year.

14 Financial Instruments

	2023 £	2022 £
Categorisation of financial instruments:		
Financial assets that are debt instrument measured at amortised cost	212,774	190,995
Financial liabilities measured at amortised cost	4,773	6,090

Accounts

Registered Charity number 1101576
Company registration number 4876990

Bridport and District Citizens Advice Bureau

(A Company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2022

Bridport and District Citizens Advice Bureau
Reference and Administrative Details

Name of Charity	Bridport and District Citizens Advice Bureau
Charity number	1101576
Company number	4876990
Registered office	45 South Street, Bridport, Dorset DT6 3NY
Outstations	Mondays - Lyme Regis Medical Centre, DT7 3LS Tuesdays - Bridport Library, Bridport, DT6 3NY Wednesdays - St Michaels Business Centre, Lyme Regis, Dorset DT7 3DP Thursdays - Yarn Barton, Beaminster, DT8 3EF

DIRECTORS/TRUSTEES	ROLE	DATE CO-OPTED AS TRUSTEE	DATE LAST ELECTED AT AGM	DATE RESIGNED
Tony Rogers		25.11.2015	26.07.2021	
Stephen Godfrey		10.11.2014	13.07.2020	
Cllr Stan Williams			16.07.2018	11.05.2021
Sue McLaney		09.05.2017	26.07.2021	
Graham Smith		20.08.2019		
Colin McReavie	Treasurer	26.05.2020	13.07.2020	
Richard Jones		12.11.2019	13.07.2020	01.06.2022
Sylvia Barker		10.11.2020	26.07.2021	
Geoff Jones		08.02.2022		
David Gibson	Chair from 01.06.2022	08.02.2022		

The bureau was sad to receive news of the death of Cllr Stan Williams who passed away on 16.07.2022.

COMPANY SECRETARY

Sue McLaney ~~From 01.06.2022~~

EX OFFICIO MEMBERS	ROLE	ELECTED BY
Chris Hole	Relationship Manager	National Citizens Advice
Cllr Barry Irvine	Observer	Bridport Town Council
Cllr Alan Dawkins	Observer	Beaminster Town Council
Cllr Cheryl Reynolds	Observer	Lyme Regis Town Council
Cllr Sarah Williams	Observer	Dorset Council
Rovarn Wickremasinghe	Chief Officer	
Martin Wood	Staff Representative	Staff
Kate Goldrick	Representative	Bureau Volunteer

Chief Officer	Rovarn Wickremasinghe
Bank	CAF Bank, 25 Kings Hill Ave, Kings Hill, West Malling, Kent, ME19 4JQ
Independent Examiners	Scott Vevers Ltd, 65 East Street, Bridport, Dorset, DT6 3LB
Solicitors	Nantes, 36 East Street, Bridport, Dorset, DT6 3LH

Bridport and District Citizens Advice Bureau
Trustees' Report

The directors and trustees present their report and financial statements for the year to 31 March 2022 which are also prepared to meet the requirements for the directors' report and accounts for Companies Act purposes. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

1 OBJECTIVES AND ACTIVITIES

Objects
The charity's objects are to promote any charitable purpose for the benefit of the community in Bridport, Beaminster, Lyme Regis and surrounding villages by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Activities
The principal activity of Bridport and District Citizens Advice Bureau is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public, ensuring that individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. Bridport and District Citizens Advice Bureau aims to exercise a responsible influence on the development of social policies and services.

Public Benefit
The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

Contribution of volunteers
As at 31 March 2022 there were 74 people associated with the bureau, made up as follows:

9 Trustees
11 Paid staff
5 Volunteer supervisors
39 Volunteer advisers
10 Volunteer support staff

As always, we must stress our admiration and gratitude to our volunteers, without whom there wouldn't be a bureau.

2 ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

We helped 3702 clients with 10,146 separate issues in 2021/22. Benefits and debt accounted for just over half (50.5%) of the issues people sought help with. We continue to see large numbers of food bank and charitable support issues both locally and with our involvement in the national Trussell Trust Help through Hardship project. We saw a decrease in employment enquiries compared to the previous year but an increase in housing issues. We work with some of the most vulnerable and 58% of our clients report a disability (9%) or long term health problem (49%). Many vulnerable clients require in depth help and often have multiple problems. We are committed to multi channel service delivery including phone, email and video-calling, but which also protects face to face services for the most vulnerable. The Bridport office is open 5 days a week to callers.

Bridport and District Citizens Advice Bureau
Trustees' Report

We were involved with Citizens Advice in Dorset's tender bid for the Dorset Council Information Advice and Guidance contract. We were delighted to be awarded the contract which is a 3 plus 2 year agreement and gives some stability to the core service in Dorset. Project work in 2021-22, adding value to our core service, included Money Advice and Pension Service funding to increase our capacity for debt advice. This funding, which started in November 2020, allowed us to continue training and developing a full time debt worker. This has helped us to manage the rising debt workload. We delivered 'Help to Claim' through 2021-22 but no longer will as service delivery is now undertaken from regional citizens advice offices.This service provides help for people making initial claims to universal credit. We are grateful to the Alice Ellen Cooper Dean Charitable Foundation for a grant of £10,000 to support our welfare benefits specialist casework. We received continuation funding for another year for the Trussell Trust Help through Hardship project which assists clients needing income maximisation advice and access to food e voucher referrals. We maintained our Wessex Water project to assist people who have problems managing their water bills. Thanks to a 12 month grant from the People's Postcode lottery we were able to fund an income maximisation caseworker for 12 months, who worked closely with our local food banks to provide advice to foodbank users. Finally, thanks to Dorset Council for additional project funding including the single point of contact email referral for third party organisations.

In regular, independent surveys of our clients' experience of the service through the year, 90% of those surveyed reported that we helped them find a way forward with their problem, 77% said their problem had been resolved, 87% found our service easy to access, while 92% of clients would recommend us to others. These results were all better than the national averages. Citizens Advice research shows we make positive impacts on the lives of our clients through, for example, reduced stress and improved finances following advice. Our assistance resulted in financial gains of nearly £1.2 million and £171,000 in debts written off for our clients in 2021-22.

In our last full audit by National Citizens Advice covering leadership, governance, operational performance and people and financial management we were given excellent ratings (green) in all of the 9 audit areas in the assessment. Our quality of advice and client satisfaction are monitored on a quarterly basis and we achieved good results in 2021-22. The Bureau holds an Advice Quality Standards accreditation in generalist advice, telephone help and welfare benefits casework.

One of our aims is to responsbily influence the policies and practices that affect our clients. Research and Campaigns activities have included promoting Scams Awareness week, campaigning to retain the Universal Credit £20 per week uplift and engaging with our MP on the cost of living crisis. This is likely to be our focus over the coming year with the energy price cap set to rise again in October and inflation at a high level. Our publicity team has produced regular local press articles to keep the public informed of topical issues such as problems with Buy Now Pay later schemes, relevant changes to the legislation, and how to make savings on energy costs.

We were able to restart face to face training for new advisers in the latter part of the year as Covid restrictions eased. Some training and staff meetings were delivered remotely using video-conferencing technology and Trustee Board meetings have been a hybrid of office based and video-calling which has made meetings accessible to all. We are grateful to our existing volunteers who have adapted to the different ways of working implemented since the pandemic. Our fundraising team has been successful in achieving a number of grants including for project work, core costs and training. We would like to thank, the Albert Hunt Trust, Alice Ellen Cooper Dean Foundation, Arnold Clark, Bridport, Beaminster and Lyme Regis Town Councils, Bridport Car Boot Fund, Bridport Rotary Club, Citizens Advice in Dorset, Hall and Woodhouse, Lions Club, Morrisons, Parish Councils, People's Postcode Lottery, Prout Bridge Project, Money Advice and Pensions Service, Trussell Trust, Wessex Water and our main funder Dorset Council for financial assistance and support in 2021-22.

We continue to work closely with Citizens Advice in Dorset on the Dorset Adviceline which provided a much needed service during the pandemic, a joint website linking the Citizens Advice in Dorset Council area, a new single point of contact email access for third parties and partners to be able to refer clients into the service easily and service delivery plan.

3 FINANCIAL REVIEW

Financial Position

The bureau has concluded the year in a healthy financial position. Overall there was a surplus of £1,425 (2020/2021 surplus of £69,118) for the year ended 31 March 2022.

Total income was £246,319 (2020/21 £287,718). As was expected our income for the year was below prior year due to a reduction in special funding from Government and local authorities due to the pandemic. Nevertheless it was our second most successful year ever in terms of fundraising.

Total expenditure was £244,894 (2020/21 £218,600). Costs have increased by £26,294 primarily due to staffing for the Peoples Postcode Lottery and the continuation of the UC Help to Claim project and our Trussell Trust and Maps Debt projects. We continued to receive funding for a Data Officer working on behalf of Citizens Advice in Dorset. Managment, supervision and reporting costs of these projects has remained consistent with prior year, as have other overheads though these have been subject to inflationary increases.

At the end of the year the total funds stood at £202,715 (2020/21 £201,290). General unrestricted funds were £150,615 (2020/21 £126,493); £10,112 represented the net book value of fixed assets leaving free reserves of £140,503.

In addition to this there are unrestricted designated funds of £42,000 (2020/21 £42,000). The Trustees have recognised the risk to future grant receipts from the recently formed Dorset Council so have allocated £12,000 to this specific risk, £10,000 to Property and Equipment and £20,000 as a contingency to cover statutory liabilities payable to employees in the event of bureau closure. This is not to say that we expect this to happen in the foreseeable future. Note that a new lease has yet to be negotiated with our landlord Wessex Water.

The lack of an increase in our core grant over a considerable number of years previously, and for the lifetime of the new contract, means that we have to find alternative ways of covering inflationary increases to our core costs. We continue to attempt to diversify our sources of funding and a group of our Trustees has this specific responsibility.

Principal Funding Sources

Our principal source of funding is Dorset Council; they provided 32% of the Bureau's income. The contract for delivering the Dorset Council Information Advice and Guidance contract is held by Citizens Advice in Dorset from 1 October 2021. CAiD distribute the funding to the three Dorset Local Citizens Advice offices through a service level agreement with each office. The contract is for three years with a review and a further two years if the Council are satisfied with the contract performance. Other sources of income were Bridport Town Council, Lyme Regis Town Council, Beaminster Town Council, Local Parishes, and other charitable bodies shown in the notes on page 15, 16 and 17.

Investment Policy

Paragraph 4.15 of its Memorandum of Association gives Bridport and District Citizens Advice Bureau the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. The Bureau does not invest surplus funds, but does maintain a policy of holding resources in excess of requirement in an interest earning account.

Funds in Deficit
Losses on all funds in deficit have been charged against General Reserves in the year. Where projects cover their marginal costs but do not cover their fully apportioned cost (i.e. including general overheads) it is sometimes decided that the project should be carried out as it has a benefit to the local community.

Reserves Policy
Bridport and District Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any foreseeable contingency. The Bureau estimates income for 3 years ahead and will try to ensure that this is derived from as wide a variety of sources as possible.

We have a policy to hold a minimum General Reserve of £65,000. The basis for this level is to cover termination costs in the event of the bureau ceasing to operate (costs would be incurred in relation to the premises and to employees) and to cover 3 months operating costs.

4 STRUCTURE, GOVERNANCE & MANAGEMENT

Governing document
Bridport and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. At 31 March 2022 the company had 32 members entitled to vote. Bridport and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

The registered name of the charity is Bridport and District Citizens Advice Bureau. It was incorporated as a company limited by guarantee on 26 August 2003. Bridport and District Citizens Advice Bureau commenced operations on 1 July 2004 at which date the assets and liabilities of the unincorporated Bridport & District Citizens Advice Bureau were acquired.

Recruitment, appointment of trustees
The trustees, who are drawn from the local community, are elected by members of the Bureau (individuals who are not paid or volunteer workers at the Bureau, and any body corporate or unincorporated association interested in furthering the work of the Charity and whose application for membership has been approved by the Trustee Board) at the Annual General Meeting unless nominated by member organisations or co-opted by the Trustee Board.

All elected trustees must retire from office at the third Annual General Meeting following the Annual General Meeting at which they were elected, but may stand for re-election. All nominated and co-opted trustees shall retire from office at the third Annual General Meeting following the ordinary meeting of the Trustee Board at which they were appointed but may be re-appointed.

Organisational structure
Bridport and District Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. These policies are implemented by the Bureau management. The trustees carry the ultimate responsibility for the conduct of Bridport and District Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day to day operation of the organisation to senior management and to subcommittees controlled by trustees. The Trustee Board is independent from management. A register of Trustees' interests is maintained at the registered office and is available to the public.

Bridport and District Citizens Advice Bureau is a member of The National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

The Bureau also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients.

Major Risks
Bridport and District Citizens Advice Bureau has worked on a Risk Management exercise. The trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks.

Included in external risks is that of loss of funding. Whilst the funding from Dorset County Council has now been secured through CAiD for the 3 years commencing 1st October 2021, our share of that funding will decrease over this period, following the adoption by CAiD of a new funding allocation formula, based on population and deprivation metrics. Nevertheless our 3 year plan shows that we are able to maintain our reserves at an acceptable level during the initial 3 year term of the agreement.

We lease our premises from Wessex Water. Our lease has expired and we will be negotiating its renewal. We are confident that we will be treated as sitting tenants.

Internal risks are minimised by the implementation of procedures for the authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Small company provisions
This report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the Board on 11/7/22 and signed on their behalf by:

....
Dave Gibson
Chair of Trustees

Bridport and District Citizens Advice Bureau
Independent Examiner's Report to the trustees of Bridport and District Citizens Advice Bureau

I report to the charity trustees on my examination of the accounts of the company for the year ended 31st March 2022 which are set out on pages 8 to 17.

Responsibilities and basis of report

As the charity 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 company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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 that in any material respect:

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.

....

Mr. M. J. Cridland B.A. (Hons) F.C.A.
Scott Vevers Ltd
Chartered Accountants and Registered Auditors
65 East Street
Bridport
Dorset
DT6 3LB

Date: 27th July 2022

Bridport and District Citizens Advice Bureau
Statement of Financial Activities for the Year Ended 31 March 2022 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Notes	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Total funds 2021 £
Income and endowments from:					
Donations and grants	2	67,042	178,927	245,969	287,098
Investments: UK bank interest received	3	350	-	350	620
Total income and endowments		67,392	178,927	246,319	287,718
Expenditure on:					
Raising funds: Fundraising and publicity costs		160	-	160	720
Charitable activities: Operation of Bureau		41,881	202,853	244,734	217,880
Total expenditure	4	42,041	202,853	244,894	218,600
Net income for the year	5	25,351	(23,926)	1,425	69,118
Transfers between funds		(1,229)	1,229	-	-
Net movement in funds		24,122	(22,697)	1,425	69,118
Reconciliation of funds					
Funds brought forward		168,493	32,797	201,290	132,172
Funds carried forward	11	192,615	10,100	202,715	201,290

All of the charity's activities derive from continuing operations during the above two periods.

Bridport and District Citizens Advice Bureau
(Registration number: 4876990)
Balance Sheet as at 31st March 2022

	Notes	£	2022 £	£	2021 £
Fixed assets					
Tangible assets	7		10,112		12,953
Current assets					
Debtors	8	7,698		2,064	
Short term deposits		78,242		77,892	
Cash at bank and in hand		112,753		115,144	
		198,693		195,100	
Liabilities					
Creditors: amounts falling due within one year	9	(6,090)		(6,763)	
Net current assets			192,603		188,337
Net assets	10		202,715		201,290
Funds of the charity					
Restricted income funds			10,100		32,797
Unrestricted income funds					
General funds		150,615		126,493	
Designated funds		42,000		42,000	
Total unrestricted income funds			192,615		168,493
	10		202,715		201,290

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

Directors' responsibilities:

- The members have not required the company to obtain an audit of the accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of the accounts.

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

The financial statements were approved by the Board on 11/7/22 and signed on their behalf by:

Dave Gibson (Chair)

6 McReavie

Colin McReavie (Treasurer)

1 Summary of significant accounting policies

a) General Information and basis of preparation

Bridport and District Citizens Advice Bureau is a private charitable company limited by guarantee and incorporated in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are to promote any charitable purpose for the benefit of the community in Bridport, Beaminster, Lyme Regis and surrounding villages by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

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

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

b) Income

All income is recognised when the charity is entitled to the income, there is sufficient certainty of receipt and so it is probable that the income will be received, and the amount can be measured reliably.

All monetary donations and gifts are included in full in the statement of financial activities when receivable provided that there are no restrictions imposed by the donor as to the timing of the related expenditure, in which case recognition is deferred until the conditions have been met.

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements.

c) Expenditure

Expenditure is recognised on an accruals basis as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure includes any VAT which cannot be fully recovered.

All expenditure which is directly related to the provision of advice services is included within charitable activities. Other costs incurred have been allocated between charitable activities, and fundraising and publicity. Where such costs relate to more than one functional cost category they have been split on an estimate of time basis.

Continued...

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

d) Overhead Apportionment

Direct salaries and other direct costs are charged to the relevant projects. Support cost overheads are where possible apportioned to projects in a consistent way so as to absorb the total of management, administration, office, premises, governance and other costs across restricted and unrestricted projects.

e) Tangible Fixed Assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. A fixed asset register is maintained which records enhancement to the building fixtures and fittings as well as office & IT equipment purchases.

f) Depreciation and amortisation

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

Asset class	**Depreciation method and rate**
Fixtures, fittings and equipment	5 year straight line

g) Debtors and creditors

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

h) Funds

Income received for purposes specified by the donor is included in a separate restricted fund against which appropriate expenditure is allocated.

Designated funds are allocated out of unrestricted funds by the Trustees for specific purposes. The use of such funds is at the Trustees' discretion.

i) Pensions

The charity operated a defined contribution group personal pension plan for those employees who wished to participate. This plan is now closed to new employees. Payments are charged to the statement of financial activities in the period in which they are incurred. Pensions are also contributed in respect of employees eligible under government auto-enrolment rules.

j) Tax

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

Continued...

k) Going concern

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

2 Donations and grants

	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Total funds 2021 £
Government and public authority grants	58,306	126,222	184,528	181,921
Charitable Trusts	6,917	52,705	59,622	103,523
Donations	1,819	-	1,819	1,654
	67,042	178,927	245,969	287,098

Income from donations and grants was £245,969 (2020/21 - £287,098) of which £67,042 (2020/21 - £95,152) was attributable to unrestricted and £178,927 (2020/21 - £191,946) was attributable to restricted funds.

3 Investments: UK bank interest receivable

Income from UK bank interest was wholly attributable to unrestricted funds in both years.

4 Total expenditure

	Fundraising and publicity £	Cost of Charitable activities £	Total 2022 £	Total 2021 £
Staff costs	-	201,717	201,717	165,255
Recruitment & training	-	9,166	9,166	11,200
Travel	-	62	62	(3)
Other staff & volunteer costs	-	340	340	312
Premises	-	14,024	14,024	13,404
Utilities	-	3,507	3,507	3,817
Insurance	-	2,469	2,469	1,343
Telephone & communications	-	2,502	2,502	6,859
Printing, postage & stationery	-	1,379	1,379	2,415
Books & information	-	2,624	2,624	3,749
Equipment costs	-	15	15	366
Computer software	-	351	351	2,186
Computer maintenance	-	-	-	-
Fundraising and publicity	160	-	160	720
Legal and professional fees	-	1,834	1,834	1,740
Depreciation	-	4,414	4,414	4,799
Sundries	-	330	330	438
	160	244,734	244,894	218,600

Continued...

Total expenditure was £244,894 (2020/21 - £218,600) of which £42,041 (2020/21- £39,129) was attributable to unrestricted and £202,853 (2020/21 - £179,471) was attributable to restricted funds.

5 Net Income for the year

	2022 £	2021 £
This is stated after charging:		
Depreciation	4,414	4,799
Accountants' fees - independent examination	1,400	1,350
Accountants' fees - other services	270	390

6 Information regarding employees and trustees

	2022 £	2021 £
Wages and salaries	186,406	155,149
Social security costs	9,627	6,180
Pension costs	5,684	3,926
	201,717	165,255

The average number of employees, analysed by function was:

	2022 no	2021 no
Charitable activities	11	10
Management and administration	1	1
	12	11

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

Trustees receive no remuneration for their duties. No trustee indemnity insurance was purchased. There were no trustees for whom benefits were accruing under pension schemes.

Pension schemes for employees are operated on a defined contributions basis. There is a Standard Life scheme to which the Bureau contributes 5% of pensionable earnings. This scheme is closed to new members. There are also contributions made in respect of the auto-enrolment scheme which are paid into Nest, the scheme set up by the Government for this purpose. The assets of the schemes are held separately from those of the Bureau in independently administered funds. The pension cost shown in the accounts represents contributions payable by the Bureau and amounted to £5,684 (2020/21 £3,926). There were no contributions payable or outstanding at the year end.

Bridport and District Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2022

Continued...

7 Fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 April 2021	57,386
Additions	1,573
Disposals	-
At 31 March 2022	58,959
Depreciation	
At 1 April 2021	44,433
Disposals	-
Charge for the year	4,414
At 31 March 2022	48,847
Net book value	
At 31 March 2022	10,112
At 31 March 2021	12,953

8 Debtors

	2022 £	2021 £
Other debtors	-	-
Prepayments and accrued income	7,698	2,064
	7,698	2,064

9 Creditors - amounts falling due within one year

	2022 £	2021 £
Trade creditors	135	2,129
Accruals	5,955	4,634
	6,090	6,763

Continued...

10 Analysis of net assets between funds

	General funds £	Designated funds £	Restricted funds £	Total funds £
Fixed assets	10,112	-	-	10,112
Current assets	146,593	42,000	10,100	198,693
Current liabilities	(6,090)	-	-	(6,090)
Net assets	150,615	42,000	10,100	202,715

11 Funds

	At 1 April 2021 £	Income £	Expenditure £	Fund transfers £	At 31 March 2022 £
Restricted funds					
Wessex Water – TAP	-	6,600	6,600	-	-
Westwey – Income Maximization	-	4,102	4,102	-	-
Trussell Trust		36,105	36,355	250	-
Access to Justice – Benefits Supervisor	3,803	-	3,803	-	-
CiTA – UC Help to Claim	-	25,510	25,725	215	-
Mencap	774	-	774	-	-
Spoc	-	5,197	5,538	341	-
Alice Ellen Cooper Foundation	-	10,000	833	-	9,167
Dorset Community Foundation - Training	2,412	-	2,412	-	-
BEIS Technology Fund	-	-	-	-	-
Peoples Postcode Lottery	18,957	-	18,957	-	-
CiTA – MaPs Debt Trainee	256	43,162	42,485	-	933
Dorset Council via CAiD County Data Officer	452	8,817	9,269	-	-
Dorset Council via CAiD Food Security Officer	6,143		6,566	423	-
Dorset Council Service Contract		38,934	38,934	-	-
Bridport Town Council Equipment		-	-	-	-
Car Boot Fund – Training	-	500	500	-	-
	32,797	178,927	202,853	1,229	10,100

Continued...

Unrestricted funds					
Designated funds:					
Property/ equipment fund	10,000	-	-	-	10,000
Local Government reorg.	12,000	-	-	-	12,000
Statutory Liabilities	20,000	-	-	-	20,000
General funds	126,493	67,392	42,041	(1,229)	150,615
	168,493	67,392	42,041	(1,229)	192,615
Total funds	201,290	246,319	244,894	-	202,715

Purposes of funds:

RESTRICTED FUNDS

Wessex Water - TAP Wessex Water awarded us a grant to support some of their customers in financial difficulties onto more advantageous tariffs/schemes.

Westwey – Income Maximization Following the introduction of Universal Credit in the local area. Westwey have funded 1.1 full-time equivalent caseworkers across West Dorset & Weymouth. The Bridport position is 5 hours per week.

Trussell Trust A national project between Citizens Advice and the Trussell Trust to assist claimants access Trussell Trust food bank e vouchers and income maximisation advice to alleviate hardship. A small number of Local Citizens Advice staff the helpline with Bridport's allocation currently at 1.4 FTE, though this has varied at times during the year due to staff taking sabaticals.

CiTA – DWP Help to Claim – As from 1 April 2019 Government funding has enabled us to provide assistance to Universal Credit claimants in making their applications. This project ended 31 March 2022.

Mencap – we provide a dedicated face-to-face and phone-line advice service for clients of West Dorset Mencap.

Alice Ellen Cooper Dean Charitable Foundation - this funding was to support the costs of employing a benefits specialist and will largely be carried forward into the next financial year.

Albert Hunt Trust - this funding was for the purpose of staff training costs.

Bridport Town Council - Computer Equipment: we received a grant from the Town Council for the provision of IT equipment and peripherals to facilitate service delivery.

Bridport Town Council Car Boot Fund – Training costs.

Peoples Postcode Lottery - We received a grant from this funder towards the cost of a 0.5 FTE caseworker for 12 months. The caseworker will work closely with food bank clients to offer income maximisation and benefits advice. Funding was received in the previous financial year but delivery was in 2021-22.

CiTA MaPS - Debt Trainee. We received 12 months funding for a full time trainee debt adviser.

Dorset Council – This funding is to provide general advice but under the terms of the Service Level Agreement has to be shown as restricted.

Dorset Council via CAID – County Data Officer - This funding is to provide general advice but under the terms of the Service Level Agreement has to be shown as restricted. The project ended 19 December 2021.

Continued...

Dorset Council - Food Security Project: we received funding to employ a full time project worker to work with Dorset Food Banks and Social Supermarkets to improve food security for residents by setting up a referral system for Food Banks to refer users to Dorset Citizens Advice to encourage timely advice interventions. A further grant was made to promote Citizens Advice services with Foodbanks Dorset residents through the production and distribution of service leaflets.

DESIGNATED FUNDS

Property/equipment Fund – This reserve is to cover future expenditure on our South Street office.

Local Government reorganisation - to cover the risk of future reductions in council funding.

Statutory Liabilities – to cover employee termination payments if they became necessary.

12 Leasing commitments

At 31 March 2022 the Bureau had no commitments under non-cancellable operating leases. We will be negotiating a lease for future years with our landlord Wessex Water.

13 Related party transactions and control

There were no related party transactions requiring disclosure in either year.

BRIDPORT AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1101576

Accounts

Registered Charity number 1101576
Company registration number 4876990

Bridport and District Citizens Advice Bureau

(A Company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2021

Bridport and District Citizens Advice Bureau
Reference and Administrative Details

Name of Charity	Bridport and District Citizens Advice Bureau
Charity number	1101576
Company number	4876990
Registered office	45 South Street, Bridport, Dorset DT6 3NY
Outstations	Mondays - Lyme Regis Medical Centre, DT7 3LS
	Tuesdays - Bridport Library, Bridport, DT6 3NY
	Wednesdays - St Michaels Business Centre, Lyme Regis, Dorset DT7 3DP
	Thursdays - Yarn Barton, Beaminster, DT8 3EF

DIRECTORS/TRUSTEES	ROLE	ELECTED BY	DATE ELECTED	DATE RESIGNED
Tony Rogers	Chair		16.07.2018	
Stephen Godfrey			13.07.2020	
Roy Tarsnane			13.07.2020	25.08.2020
Bruce Willoughby			13.07.2020	07.12.2020
Cllr Stan Williams		Lyme Regis Town Council	16.07.2018	
Sue McLaney			16.07.2018	
Mark van de Weyer			16.07.2018	03.05.2020
Graham Smith			20.08.2019	
Colin McReavie	Treasurer		26.05.2020	
Richard Jones	Company Secretary		24.06.2020	
Sylvia Barker			10.11.2020	

EX OFFICIO MEMBERS	ROLE	ELECTED BY
Chris Hole	Relationship Manager	National Citizens Advice
Cllr Barry Irvine	Observer	Bridport Town Council
Cllr Alan Dawkins	Observer	Beaminster Town Council
Rovarn Wickremasinghe	Chief Officer	
Martin Wood	Staff Representative	Staff
Douglas Baldwin	Representative	Bureau Volunteer
Kate Goldrick	Representative	Bureau Volunteer

Chief Officer	Rovarn Wickremasinghe
Bank	CAF Bank, 25 Kings Hill Ave, Kings Hill, West Malling, Kent, ME19 4JQ
Independent Examiners	Scott Vevers Ltd, 65 East Street, Bridport, Dorset, DT6 3LB
Solicitors	Nantes, 36 East Street, Bridport, Dorset, DT6 3LH

Bridport and District Citizens Advice Bureau
Trustees' Report

The directors and trustees present their report and financial statements for the year to 31 March 2021 which are also prepared to meet the requirements for the directors' report and accounts for Companies Act purposes. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

1 OBJECTIVES AND ACTIVITIES

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Bridport, Beaminster, Lyme Regis and surrounding villages by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Activities

The principal activity of Bridport and District Citizens Advice Bureau is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public, ensuring that individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. Bridport and District Citizens Advice Bureau aims to exercise a responsible influence on the development of social policies and services.

Public Benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

Contribution of volunteers

As at 31 March 2021 there were 82 people associated with the bureau, made up as follows:

8 Trustees
13 Paid staff
5 Volunteer supervisors
45 Volunteer advisers
11 Volunteer support staff

As always, we must stress our admiration and gratitude to our volunteers, without whom there wouldn't be a bureau.

2 ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

We helped 3863 clients with 9958 separate issues in 2020/21. Benefits and debt accounted for 44% of the issues people sought help with. We saw a big increase in food bank and charitable support issues mainly due to our involvement in the national Trussell Trust Help through Hardship project and this was the most significant issue trend compared to the previous year. Housing and employment accounted for the next biggest enquiry areas. We work with some of the most vulnerable and 54% of our clients report a disability or long term health problem. Many vulnerable clients require in depth help and often have multiple problems. During the Covid-19 crisis we had to change our service delivery model to provide full advice remotely via phone and digital support to clients. We were able to trial video-conferencing advice sessions in the office between full lockdown periods.

Significant project work in 2020-21 adding value to our core service, included continuation funding for our 'Help to Claim' project. This is funded by the DWP and co-ordinated nationally by Citizens Advice. This service provides help for people making initial claims to universal credit and service delivery is through multiple channels including webchat and a national helpline. We were successful in our bid for funding with the Community Justice Fund to support our welfare benefits specialist casework, with the Money Advice and Pensions Service to secure funding for a full time debt trainee and the national Trusell Trust Help through Hardship project to assist clients needing income maximisation advice and access to food e voucher referrals. We maintained our Wessex Water project to assist people who have problems managing their water bills. Our debt casework service capacity was further strengthened by a grant from the Valentine Trust to continue training of an existing member of staff. Finally, our thanks to funding from Dorset Council for our food security project working with Dorset food banks and Social Supermarkets to promote easy and timely access to advice to help improve food security for food bank users.

In independent surveys of our clients' experience of the service, 85.8% of those surveyed reported that we helped them find a way forward with their problem while 90.1% of clients would recommend us to others. Citizens Advice research shows we make positive impacts on the lives of our clients through, for example, reduced stress and improved finances following advice. Our assistance resulted in financial gains of nearly £1.5 million for our clients in 2020-21.

In our last full audit by National Citizens Advice covering leadership, governance, operational performance and people and financial management we were given excellent ratings (green) in 8 of the 9 audit areas in the initial assessment with excellent ratings in all areas following the final outcome. Our quality of advice and client satisfaction are monitored on a quarterly basis and we regularly achieved excellent results in 2020-21. The Bureau holds an Advice Quality Standards accreditation in generalist advice, telephone help and welfare benefits casework.

Bridport and District now lead on Research and Campaigning activities for Citizens Advice in Dorset who made funding available for a paid Dorset Research and Campaigns officer post. Activities have included engagement with the the national 'Keep the Lifeline' campaign to extend the £20 per week uplift to universal credit and a development plan to set out future areas of research and campaigns. Our response to the pandemic has included the development of a new website thanks to a grant from the Town Council, with easy access to the Citizens Advice information system and email advice via a web form. Our publicity team has produced regular press articles and social media content to keep the public informed of relevant changes to the legislation such as the introduction of rent moratoriums and service developments which has been vital during the pandemic.

We were able to continue with our trainee adviser intakes during the pandemic using technology to deliver training remotely with the aid of video-conferencing facilities. We are grateful to our existing volunteers who have adapted to the restrictions imposed by Covid and transitioned to remote working when we were unable to deliver face to face services. Our fundraising team has been successful in achieving a number of grants, some of which have directly helped fund core staff costs. We would like to thank the Community Justice Fund, Valentine Trust, Bridport Car Boot Fund, Bridport, Beaminster and Lyme Regis Town Councils, Lions Club, Morrisons, Parish Councils, Wessex Water, Dorset Community Foundation, People's Postcode Lottery, Money Advice and Pensions Service, Trussell Trust, Public Health, Prout Bridge Community Centre, and our main funder Dorset Council for financial assistance and support in 2020-21.

We continue to work closely with Citizens Advice in Dorset on the Dorset Adviceline which provided a much needed service during the pandemic, a joint website linking the Citizens Advice in Dorset Council area, a new single point of contact email access for third parties and partners to be able to refer clients into the service easily and service delivery plan.

3 FINANCIAL REVIEW

Financial Position
The bureau has concluded the year in a healthy financial position. Overall there was a surplus of £69,118 (2019/2020 deficit of £4,569) for the year ended 31 March 2021.

Total income was £287,718 (2019/20 £146,682). We have had our most successful year ever in applying to charitable bodies for funding and have received additional Government and local authority funding to help mitigate the effects of the pandemic on our local population.

Total expenditure was £218,600 (2019/20 £151,251). Costs have increased significantly due to staffing for the continuation of the UC Help to Claim project and our Trussell Trust, Maps Debt and Food Security projects. We have also received funding for a Data Officer working on behalf of Citizens Advice in Dorset. The managment, supervision and reporting of these projects has also led to increased contracted hours for other permenant staff.

At the end of the year the total funds stood at £201,290 (2019/20 £132,172). General unrestricted funds were £126,493 (2019/20 £82,093); £12,953 represented the net book value of fixed assets leaving free reserves of £113,540.

In addition to this there are unrestricted designated funds of £42,000 (2019/20 £42,000). The Trustees have recognised the risk to future grant receipts from the recently formed Dorset Council so have allocated £12,000 to this specific risk, £10,000 to Property and Equipment and £20,000 as a contingency to cover statutory liabilities payable to employees in the event of bureau closure. This is not to say that we expect this to happen in the foreseeable future. Note that a new lease has yet to be negotiated with our landlord Wessex Water.

The lack of an increase in the Dorset Council grant over the last 7 years means that we have to find alternative ways of covering inflationary increases to our core costs. We continue to attempt to diversify our sources of funding and a group of our Trustees has this specific responsibility.

Principal Funding Sources

Our principal source of funding was Dorset Council; they provided 27% of the Bureau's income. The future of this funding is undecided, and the bureau is currently working with other West Dorset bureau, aided by Citizens Advice Central, as part of a consortium tendering for an advice giving service on behalf of Dorset County Council. The result of this tender will not be known until September/October this year. Other sources of income were Bridport Town Council, Lyme Regis Town Council, Beaminster Town Council, Local Parishes, and other charitable bodies shown in the notes on pages 15, 16 and 17.

Investment Policy

Paragraph 4.15 of its Memorandum of Association gives Bridport and District Citizens Advice Bureau the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. The Bureau does not invest surplus funds, but does maintain a policy of holding resources in excess of requirement in an interest earning account.

Funds in Deficit

Losses on all funds in deficit have been charged against General Reserves in the year. Where projects cover their marginal costs but do not cover their fully apportioned cost (i.e. including general overheads) it is sometimes decided that the project should be carried out as it has a benefit to the local community.

Reserves Policy

Bridport and District Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any foreseeable contingency. The Bureau estimates income for 3 years ahead and will try to ensure that this is derived from as wide a variety of sources as possible.

We have a policy to hold a minimum General Reserve of £65,000. The basis for this level is to cover termination costs in the event of the bureau ceasing to operate (costs would be incurred in relation to the premises and to employees) and to cover 3 months operating costs.

4 STRUCTURE, GOVERNANCE & MANAGEMENT

Governing document

Bridport and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. At 31 March 2021 the company had 29 members entitled to vote. Bridport and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

The registered name of the charity is Bridport and District Citizens Advice Bureau. It was incorporated as a company limited by guarantee on 26 August 2003. Bridport and District Citizens Advice Bureau commenced operations on 1 July 2004 at which date the assets and liabilities of the unincorporated Bridport & District Citizens Advice Bureau were acquired.

Recruitment, appointment of trustees

The trustees, who are drawn from the local community, are elected by members of the Bureau (individuals who are not paid or volunteer workers at the Bureau, and any body corporate or unincorporated association interested in furthering the work of the Charity and whose application for membership has been approved by the Trustee Board) at the Annual General Meeting unless nominated by member organisations or co-opted by the Trustee Board.

Bridport and District Citizens Advice Bureau
Trustees' Report

All elected trustees must retire from office at the third Annual General Meeting following the Annual General Meeting at which they were elected, but may stand for re-election. All nominated and co-opted trustees shall retire from office at the third Annual General Meeting following the ordinary meeting of the Trustee Board at which they were appointed but may be re-appointed.

Organisational structure
Bridport and District Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. These policies are implemented by the Bureau management. The trustees carry the ultimate responsibility for the conduct of Bridport and District Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day to day operation of the organisation to senior management and to subcommittees controlled by trustees. The Trustee Board is independent from management. A register of Trustees' interests is maintained at the registered office and is available to the public.

Bridport and District Citizens Advice Bureau is a member of The National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

The Bureau also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients.

Major Risks
Bridport and District Citizens Advice Bureau has worked on a Risk Management exercise. The trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks.

Included in external risks is that of loss of funding. In the past the Bureau has depended on funding from West Dorset District Council and Dorset County Council to meet its running costs. These councils were merged into the new Dorset Council on 1 April 2019. We received the same level of funding in 2019/20 and 2020/21 as we had previously. The council funding after 1 April 2021 is undecided. We are dependent on the new Dorset Council to provide a reasonable level of funding if our ability to provide a high quality advice service is to be maintained.

We lease our premises from Wessex Water. Our lease has expired and we will be negotiating its renewal. We are confident that we will be treated as sitting tenants.

Internal risks are minimised by the implementation of procedures for the authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Small company provisions
This report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the Board on 22/7/21. and signed on their behalf by:

....

Tony Rogers
Chair of Trustees

Bridport and District Citizens Advice Bureau
Independent Examiner's Report to the trustees of Bridport and District Citizens Advice Bureau

I report to the charity trustees on my examination of the accounts of the company for the year ended 31st March 2021 which are set out on pages 8 to 17.

Responsibilities and basis of report

As the charity 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 company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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.

M. Cridland

Mr. M. J. Cridland B.A. (Hons) F.C.A.
Scott Vevers Ltd
Chartered Accountants and Registered Auditors
65 East Street
Bridport
Dorset
DT6 3LB

Date: 26th July 2021

Bridport and District Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2021 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Notes	Unrestricted funds £	Restricted funds £	Total funds 2021 £	Total funds 2020 £
Income and endowments from:					
Donations and grants	2	95,152	191,946	287,098	146,065
Investments: UK bank interest received	3	620	-	620	617
Total income and endowments		95,772	191,946	287,718	146,682
Expenditure on:					
Raising funds: Fundraising and publicity costs		720	-	720	170
Charitable activities: Operation of Bureau		38,409	179,471	217,880	151,081
Total expenditure	4	39,129	179,471	218,600	151,251
Net income for the year	5	56,643	12,475	69,118	(4,569)
Transfers between funds		(12,243)	12,243	-	-
Net movement in funds		44,400	24,718	69,118	(4,569)
Reconciliation of funds					
Funds brought forward		124,093	8,079	132,172	136,741
Funds carried forward	11	168,493	32,797	201,290	132,172

All of the charity's activities derive from continuing operations during the above two periods.

Bridport and District Citizens Advice Bureau
(Registration number: 4876990)
Balance Sheet as at 31st March 2021

	Notes	£	2021 £	£	2020 £
Fixed assets					
Tangible assets	7		12,953		4,871
Current assets					
Debtors	8	2,064		827	
Short term deposits		77,892		77,273	
Cash at bank and in hand		115,144		51,605	
		195,100		129,705	
Liabilities					
Creditors: amounts falling due within one year	9	(6,763)		(2,404)	
Net current assets			188,337		127,301
Net assets	10		201,290		132,172
Funds of the charity					
Restricted income funds			32,797		8,079
Unrestricted income funds					
General funds		126,493		82,093	
Designated funds		42,000		42,000	
Total unrestricted income funds			168,493		124,093
	10		201,290		132,172

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

Directors' responsibilities:

- The members have not required the company to obtain an audit of the accounts for the year in question in accordance with section 476; and

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

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

The financial statements were approved by the Board on 22/7/21 and signed on their behalf by:

Tony Rogers (Chair)

Colin McReavie (Treasurer)

1 Summary of significant accounting policies

a) General Information and basis of preparation

Bridport and District Citizens Advice Bureau is a private charitable company limited by guarantee and incorporated in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are to promote any charitable purpose for the benefit of the community in Bridport, Beaminster, Lyme Regis and surrounding villages by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

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

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

b) Income

All income is recognised when the charity is entitled to the income, there is sufficient certainty of receipt and so it is probable that the income will be received, and the amount can be measured reliably.

All monetary donations and gifts are included in full in the statement of financial activities when receivable provided that there are no restrictions imposed by the donor as to the timing of the related expenditure, in which case recognition is deferred until the conditions have been met.

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements.

c) Expenditure

Expenditure is recognised on an accruals basis as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure includes any VAT which cannot be fully recovered.

Continued...

All expenditure which is directly related to the provision of advice services is included within charitable activities. Other costs incurred have been allocated between charitable activities, and fundraising and publicity. Where such costs relate to more than one functional cost category they have been split on an estimate of time basis.

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

d) Overhead Apportionment

Direct salaries and other direct costs are charged to the relevant projects. Support cost overheads are apportioned to all projects in a consistent way so as to absorb the total of management, administration, office, premises, governance and other costs across restricted and unrestricted projects.

e) Tangible Fixed Assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. A fixed asset register is maintained which records enhancement to the building fixtures and fittings as well as office & IT equipment purchases.

f) Depreciation and amortisation

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

Asset class	Depreciation method and rate
Fixtures, fittings and equipment	5 year straight line

g) Debtors and creditors

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

h) Funds

Income received for purposes specified by the donor is included in a separate restricted fund against which appropriate expenditure is allocated.

Designated funds are allocated out of unrestricted funds by the Trustees for specific purposes. The use of such funds is at the Trustees' discretion.

i) Pensions

The charity operated a defined contribution group personal pension plan for those employees who wished to participate. This plan is now closed to new employees. Payments are charged to the statement of financial activities in the period in which they are incurred. Pensions are also contributed in respect of employees eligible under government auto-enrolment rules.

j) Tax

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

Continued...

k) Going concern

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

2 Donations and grants

	Unrestricted funds £	Restricted funds £	Total funds 2021 £	Total funds 2020 £
Government and public authority grants	92,498	89,423	181,921	120,212
Charitable Trusts	1,000	102,523	103,523	22,418
Donations	1,654	-	1,654	3,435
	95,152	191,946	287,098	146,065

Income from donations and grants was £287,098 (2019/20 - £146,605) of which £95,152 (2019/20 - £91,878) was attributable to unrestricted and £191,946 (2019/20 - £54,187) was attributable to restricted funds.

3 Investments: UK bank interest receivable

Income from UK bank interest was wholly attributable to unrestricted funds in both years.

4 Total expenditure

	Fundraising and publicity £	Cost of Charitable activities £	Total 2021 £	Total 2020 £
Staff costs	-	165,255	165,255	107,379
Recruitment & training	-	11,200	11,200	6,617
Travel	-	(3)	(3)	3,444
Other staff & volunteer costs	-	312	312	999
Premises	-	13,404	13,404	12,298
Utilities	-	3,817	3,817	3,060
Insurance	-	1,343	1,343	1,320
Telephone & communications	-	6,859	6,859	3,444
Printing, postage & stationery	-	2,415	2,415	2,599
Books & information	-	3,749	3,749	3,600
Equipment costs	-	366	366	865
Computer software	-	2,186	2,186	963
Fundraising and publicity	720	-	720	170
Accountants' fees	-	1,740	1,740	1,706
Depreciation	-	4,799	4,799	2,402
Sundries	-	438	438	385
	720	217,880	218,600	151,251

Continued...

Total expenditure was £218,600 (2019/20 - £151,251) of which £39,129 (2019/20 - £90,669) was attributable to unrestricted and £179,471 (2019/20 - £60,582) was attributable to restricted funds.

5 Net income for the year

	2021 £	2020 £
This is stated after charging:		
Depreciation	4,799	2,402
Accountants' fees - independent examination	1,350	1,320
Accountants' fees - other services	390	386

6 Information regarding employees and trustees

	2021 £	2020 £
Wages and salaries	155,149	100,431
Social security costs	6,180	3,630
Pension costs	3,926	3,318
	165,255	107,379

The average number of employees, analysed by function was:

	2021 no	2020 no
Charitable activities	10	7
Management and administration	1	1
	11	8

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

Trustees receive no remuneration for their duties. No trustee indemnity insurance was purchased. There were no trustees for whom benefits were accruing under pension schemes.

Pension schemes for employees are operated on a defined contributions basis. There is a Standard Life scheme to which the Bureau contributes 5% of pensionable earnings. This scheme is closed to new members. There are also contributions made in respect of the auto-enrolment scheme which are paid into Nest, the scheme set up by the Government for this purpose. The assets of the schemes are held separately from those of the Bureau in independently administered funds. The pension cost shown in the accounts represents contributions payable by the Bureau and amounted to £3,926 (2019/20 £3,318). There were no contributions payable or outstanding at the year end.

Continued...

7 Fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 April 2020	47,890
Additions	12,881
Disposals	(3,385)
At 31 March 2021	57,386
Depreciation	
At 1 April 2020	43,019
Disposals	(3,385)
Charge for the year	4,799
At 31 March 2021	44,433
Net book value	
At 31 March 2021	12,953
At 31 March 2020	4,871

8 Debtors

	2021 £	2020 £
Prepayments and accrued income	2,064	827

9 Creditors - amounts falling due within one year

	2021 £	2020 £
Trade creditors	2,129	474
Accruals	4,634	1,930
	6,763	2,404

Continued...

10 Analysis of net assets between funds

	General funds £	Designated funds £	Restricted funds £	Total funds £
Fixed assets	12,953	-	-	12,953
Current assets	120,303	42,000	32,797	195,100
Current liabilities	(6,763)	-	-	(6,763)
Net assets	126,493	42,000	32,797	201,290

11 Funds

	At 1 April 2020 £	Income £	Expenditure £	Fund transfers £	At 31 March 2021 £
Restricted funds					
Wessex Water – TAP	-	6,600	7,207	607	-
Westwey – Income Maximization	-	3,978	5,341	1,363	-
Trussell Trust		41,739	50,424	8,685	-
Access to Justice – Benefits Supervisor	-	21,767	17,964	-	3,803
CITA – UC Help to Claim	-	25,986	27,133	1,147	-
Mencap	2,170	-	1,396	-	774
Valentine Trust -Debt Casework	5,909	-	6,213	304	-
Dorset Community Foundation		7,634	7,677	43	-
Dorset Community Foundation - Training	-	2,412	-	-	2,412
BEIS Technology Fund		13,460	13,519	59	-
Peoples Postcode Lottery		18,957	-	-	18,957
CITA – MaPs Debt Trainee		16,692	16,436	-	256
Dorset Council via CAiD	-	5,500	5,500	-	-
Dorset Council via CAiD County Data Officer		3,583	3,131	-	452
Dorset Council via CAiD Food Security Officer		21,478	15,335	-	6,143
Dorset Council via CAiD Leaflet Production and		1,160	1,160	-	-
Bridport Town Council Equipment		500	535	35	-
Car Boot Fund – Web-site Development	-	500	500	-	-
	8,079	191,946	179,471	12,243	32,797

Continued...

Unrestricted funds					
Designated funds:					
Property/ equipment fund	10,000	-	-	-	10,000
Local Government reorg.	12,000	-	-	-	12,000
Statutory Liabilities	20,000	-	-	-	20,000
General funds	82,093	95,772	39,129	(12,243)	126,493
	124,093	95,772	39,129	(12,243)	168,493
Total funds	132,172	287,718	218,600	-	201,290

Purposes of funds:

RESTRICTED FUNDS

Wessex Water - TAP Wessex Water awarded us a grant to transfer some of their customers in financial difficulties onto more advantageous tariffs/schemes.

Westwey – Income Maximization Following the introduction of Universal Credit in the local area. Westwey have funded 1.1 full-time equivalent caseworkers across West Dorset & Weymouth. The Bridport position was 5 hours per week.

Trussell Trust A national project between Citizens Advice and the Trussell Trust to assist claimants access Trussell Trust food bank e vouchers and income maximisation advice to alleviate hardship. A small number of Local Citizens Advice staff the helpline with Bridport's allocation currently at 1.1 FTE

Access to Justice – Benefits Supervisor We received a grant in 2018/19 to cover the cost of our benefits supervisor. This was expended in the year.

CiTA – DWP Help to Claim – As from 1 April 2019 Government funding has enabled us to provide assistance to Universal Credit claimants in making their applications.

Mencap – we provide a dedicated face-to-face and phone-line advice service for clients of West Dorset Mencap.

Valentine Trust – Debt Casework This grant will enable our Advice Services Manager to continue improving his skills in debt casework in 2020/21.

Dorset Community Foundation - We received a grant from this funder towards IT peripherals and video-conferencing subscription costs and a further grant towards the cost of an advice supervisor.

Dorset Community Foundation - We received a grant from this funder towards IT peripherals and video-conferencing subscription costs and a further grant towards the cost of an advice supervisor.

Wessex Water Recovery Fund - We received a grant for staff training costs from this fund which is administered by Dorset Community Foundation.

Continued...

BEIS - Technology Funding - We received a grant from this Government fund to assist with the costs of IT and IP telephony system.

Peoples Postcode Lottery - We received a grant from this funder towards the cost of a 0.5 FTE caseworker for 12 months. The caseworker will work closely with food bank clients to offer income maximisation and benefits advice.

CITA MaPS - Debt Trainee - We received 12 months funding for a full time trainee debt adviser.

Dorset Council – This funding is to provide general advice but under the terms of the Service Level Agreement has to be shown as restricted.

Dorset Council via CAiD – County Data Officer - This funding is to provide general advice but under the terms of the Service Level Agreement has to be shown as restricted.

Dorset Council - Food Security Project: we received funding to employ a full time project worker to work with Dorset Food Banks and Social Supermarkets to improve food security for residents by setting up a referral system for Food Banks to refer users to Dorset Citizens Advice to encourage timely advice interventions. A further grant was made to promote Citizens Advice services with Foodbanks Dorset residents through the production and distribution of service leaflets.

Dorset Council - Service Campaign - Leaflet and Distribution - this was an additional grant payable as part of the food security project.

Bridport Town Council - Computer Equipment: we received a grant from the Town Council for the provision of IT equipment and peripherals to facilitate service delivery.

***Bridport Town Council Car Boot Fund – Training* costs**

DESIGNATED FUNDS

Property/equipment Fund – This reserve is to cover future expenditure on our South Street office.

Local Government reorganisation - to cover the risk of future reductions in council funding.

Statutory Liabilities – to cover employee termination payments if they became necessary.

12 Leasing commitments

At 31 March 2021 the Bureau had no commitments under non-cancellable operating leases. We will be negotiating a lease for future years with our landlord Wessex Water.

13 Related party transactions and control

There were no related party transactions requiring disclosure in either year.