

SWINDON AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales · Charity number 1115564

Details

Status Registered

Legal form Charitable company

Company number [04141854](#)

Registered 2006-07-25

Register [View on the Charity Commission register](#)

Contact

Address Citizens Advice Bureau
sanford house
sanford street
swindon
SN1 1QH

Phone 01793402110

Email bureau.swindoncab@cabnet.org.uk

Website www.citizensadviceswindon.org.uk

Activities

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

Activities: The provision of a generalist advice service and specialist casework to the communities of Swindon and District.

Classification

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

Geography

- **Area of benefit:** SWINDON AND DISTRICT
- Swindon
- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£960,716	£886,968	£769,236	28
2024-03-31	£968,209	£907,679	£695,488	34
2023-03-31	£816,811	£737,291	£634,958	29
2022-03-31	£717,130	£590,702	£555,438	26
2021-03-31	£677,937	£653,100	£429,010	22

Trustees

Name	Role	Appointed
Matthew Box	Chair	2017-10-10
Alison Churchill		2025-05-01
Christopher Davies		2025-09-25
David Langley		2020-01-23
Jaginder Bassi Singh		2023-07-27
Simon Warren		2023-07-23

SWINDON AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1115564

Accounts

Wales)

REGISTERED COMPANY NUMBER: 4141854 (England and

REGISTERED CHARITY NUMBER: 1115564

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2025
for
Swindon & District Citizens Advice Bureau

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

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

4141854 (England and Wales)

Registered Charity number

1115564

Registered office

Sanford House
Sanford Street
Swindon
Wiltshire
SN1 1QH

Trustees

M Box	Chair
S Warren	Vice Chair
J Bassi Singh	
A Bennett	(resigned March 25)
A Churchill	(Co-opted April 25)
C Davies	(Co-opted July 25)
C Gannicott	(resigned March 25)
P Gilvin	(resigned August 24)
D Langley	

Company Secretary

C Newport

Senior Leadership Team

Claire Newport – Chief Executive
Claire Salvage – Advice Service Manager
Lucija MacIntosh – Training & Quality Manager

Independent Examiner

Chris Vaughan
Accountants
195 Ermin Street
Swindon
Wiltshire
SN3 4NA

Advisers

Bankers

Lloyds Bank PLC
Swindon
Wiltshire

CCLA
St Alphanage House
2 Fore Street
London

REPORT OF THE TRUSTEES

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025.

Chair's Foreword

On behalf of the Board of Trustees, I am pleased to present the Annual Report and financial statements for Swindon & District Citizens Advice Bureau (CAS) for the year ended 31 March 2025.

This year has been defined by two major forces: a relentless rise in demand for our services, driven by the cost of living crisis and economic uncertainty, and a significant shift in our funding landscape. Our community needs us now more than ever, seeking advice on everything from housing and benefits to complex debt and employment issues.

Despite these challenges, I am immensely proud of our staff and dedicated volunteer teams. Through their professionalism and commitment, we delivered high-quality, free, and impartial advice, helping the people of Swindon and the surrounding district manage crises and rebuild their futures.

Crucially, CAS successfully adapted to fluctuating income by pursuing diversification, resulting in record growth in both service contracts and grant income. This adaptive strength ensures the sustainability and resilience of our organisation for the years ahead. We remain fundamentally committed to being an honest, stable, and essential resource for every resident who walks through our doors.

M Box *Chair of the Board of Trustees*

Structure, Governance and Management

Governing Document and Legal Status

Swindon & District Citizens Advice Bureau (also known as Citizens Advice Swindon) is constituted as a charitable company limited by guarantee, incorporated under the Companies Act 2006 (Company Registration No: 4141854). The charity is governed by its Memorandum of Association, which establishes its charitable objects and powers, and its Articles of Association, which detail its operational governance. All trustees are members of the company and agree to contribute a guarantee of £1 in the event of the company being wound up. None of the trustees has any beneficial interest in the company.

Affiliation and Quality Assurance

The organisation is a member of the National Association of Citizens Advice Bureaux (Citizens Advice). As the national membership body, Citizens Advice formally audits and monitors the quality and management processes within the local office, ensuring consistency and adherence to the national standards framework.

Recruitment and Appointment of Trustees

The Board aims to ensure that the needs of our clients are appropriately reflected through the diversity of the trustee board, and actively seeks to identify potential new trustees relevant to the nature of its work. A broad range of skills and expertise are represented, including Business, the Voluntary Sector, Local Government, and financial services. The Management Committee undertakes an annual skills audit which enables the identification of training opportunities and any skills gaps.

Where gaps are identified, individuals may be approached for co-option mid-year. The Board acknowledges the Good Governance Code recommending trustees usually serve no more than nine years. If the loss of a trustee's skillset or knowledge would be detrimental to the organisation, they may be asked to stay on following a thorough review of need and contribution. The Trustees successfully co-opted two new trustees from the beginning of 2025/2026 with knowledge of operational management and communications. Active recruitment will continue throughout 2025/2026, targeting specialist legal knowledge and fundraising expertise, as well as focusing on recruiting within under-represented communities.

Trustee Induction and Training

All new Trustees undergo a comprehensive induction period. This includes being briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, attending Trustee Board meetings, meeting with the Chief Executive and Chair of Trustees, and shadowing advice sessions to understand service delivery. Annual training records are maintained for all trustees, documenting relevant training undertaken both internally and externally.

Organisational Structure and Management Delegation

The strategic direction and policy of Swindon & District Citizens Advice Bureau are managed by the Board of Trustees, currently comprising six trustees, who meet a minimum of six times per year. The Senior Management Team and a representative of the Volunteers attend board meetings (other than for 'Confidential' agenda items), and all are encouraged to participate in discussions.

The Trustees delegate the day-to-day responsibility for the strategic, financial, and operational management of the service, including supervision of the management team, to the Chief Executive.

Risk Management and Information Assurance

The Trustees review the charity's main risks as part of the annual business planning process, maintaining a Risk Register throughout the year to ensure appropriate controls provide reasonable mitigation. Risk categories reviewed include: (i) Finance (ii) Governance (iii) Management (iv) Staffing (v) Service Delivery (vi) Stakeholder relationships (vii) ICT/Systems (viii) EDI (ix) Information assurance

Key Risks and Mitigating Actions:

Key Risk	Mitigation Strategy
Financial Volatility (Reliance on core public funding; recommissioning of key contracts like MAPS/Macmillan)	Prioritise influencing funders, seek new opportunities, and build reserves to manage short-term funding gaps. Monitor all funding agreements closely.
Service Delivery Capacity (Increasing demand; flat core contract funding)	Seek complementary funding to supplement core delivery. Prioritise growing adviser and caseworker capacity through training and retention efforts.
Workforce Retention (Ability to pay competitive salaries)	Review the employment offer and look at alternative ways to reward and retain skilled staff and volunteers.
Reputational Damage / Data Loss (Handling of sensitive information)	Policies are regularly reviewed and communicated. All staff undertake annual Data Protection training. The Information Assurance Management Team oversees data security compliance with GDPR and the Data Protection Act 2018, holding joint responsibility for client data with the national Citizens Advice Service.

The external environment poses additional risk from increased competition within the VCSE marketplace and uncertainty regarding the impact of political developments on budgets.

All policies and procedures are regularly reviewed. Comprehensive pre-engagement checks (including DBS where appropriate, references, and induction) are conducted for all prospective employees to safeguard beneficiaries and staff.

Public Benefit

The Trustees, who are also the Directors under company law, confirm they have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

The provision of free, confidential, impartial, and independent advice directly delivers benefit to the public by advancing education, protecting and preserving health, and relieving poverty, sickness, and distress within Swindon and the surrounding areas. Our activities transform the lives of individuals, resulting in clear public benefit through:

- **Greater Independence:** Clients gain knowledge and a better understanding of their rights and responsibilities, enabling them to move forward and address their issues. They are better prepared to take action themselves to avoid problems arising in the future.
- **Better Prospects:** Clients learn key life skills such as budgeting, problem-solving, planning, and managing personal affairs, and are better informed to make and manage their decisions.
- **Improved Wellbeing:** Clients benefit from reduced risks of crisis or harm (e.g., eviction, debt, homelessness), experience reduced anxiety, and see improvements related to the wider determinants of their health and wellbeing, often resulting from improved circumstances and income maximisation.

Objectives and Activities

Charitable Objects, Core Aims, and Values

The formal objects of the Charity are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress, particularly for the community in Swindon and surrounding areas.

Our core aims are twofold:

1. **To provide the advice people need for the problems they face.**
2. **To improve the policies and practices that affect their lives.**

We achieve this through the provision of **free, confidential, impartial, and independent advice** to anybody who needs us, promoting diversity, equality, and challenging discrimination.

The work is underpinned by our core Values: We are an inclusive and person-centered organisation that is responsive to the needs of our clients, staff, volunteers, and partners. We are committed to working in a way that promotes respect, dignity, and equality for all.

Strategic Priorities

We operate at the heart of the local voluntary sector, aiming to lead in advice provision. We use our local knowledge to campaign on big issues, ensuring our work helps everyone—not just those we support directly.

We continually strive to properly understand and adapt our service to fit the needs of our communities in Swindon. This is particularly challenging as the financial climate is uncertain for both the voluntary sector and our clients. Managing expectations is paramount to the successful delivery of our service to the most vulnerable in society, especially as funders face difficult spending decisions that may impact the availability of support.

Review of the Year: Achievements and Performance

Through the hard work and commitment of our **32 paid staff** and **55 dedicated volunteers**, we significantly expanded our reach and impact across the community in 2024/2025. Our multi-channel service delivery (phone, email, and in-person) ensures advice is accessible to all.

Operational Reach and Core Activity

Our service provides holistic advice across a wide range of topics, ensuring we address the root cause of client problems. Key areas of advice include:

- Welfare Benefits & Tax Credits
- Debt and Financial Wellbeing
- Housing
- Employment
- Immigration and Nationality
- Family and Personal
- Consumer
- Discrimination
- Health and Social Care
- Utilities and Energy

Our main charitable activities encompass the provision of general advice, specialist casework in debt, welfare benefits, and energy, and our Financial Wellbeing service, which focuses on income maximisation, budgeting, and energy advice to individuals and community groups.

Specialist Projects and Commissioned Work (2024/2025):

This year saw robust delivery across our specialist projects, funded by key partners:

- **Financial Wellbeing:** Income Maximisation, debt, and budgeting advice, including outreach, funded by Swindon Borough Council.
- **Debt Advice:** Specialist provision for the most vulnerable and those facing homelessness (Swindon Borough Council) and general debt advice (Money Advice Service).
- **Energy Advice:** Specialist Debt and Energy Advice funded by the British Gas Energy Trust Supporting Communities at Risk programme, alongside a National Citizens Advice energy project.
- **Specialist Benefits:** Targeted support for Disability Benefits and Appeals (Swindon Borough Council/ICB funding) and specialist benefits advice for people affected by cancer (Macmillan).
- **Crisis Support and Income Maximisation:** Provision of Surviving Winter grants and specialist advice to people facing fuel poverty, funded through the Wiltshire & Swindon Community Foundation.

We continued to develop strong partnerships with both statutory and voluntary sector agencies to help meet the rising demand for advice and ensure effective client referral pathways.

Statistical Impact and Client Profile

Demand for our services increased significantly, demonstrating our vital role during the continuing cost-of-living crisis:

Metric	2024/2025	2023/2024	Change
People Advised	9,118	8,371	+9%
Case Activities	41,512	38,918	+7%
Issues Dealt With	43,751	36,415	+20%

Our most common enquiry areas were **Welfare Benefits and Tax Credits** and **Debt Advice**, accounting for **40%** of all issues raised.

Key Financial Outcomes for Clients:

The direct financial relief we provided to the Swindon community was substantial:

- **Debt Negotiated:** £9.17 million worth of debt was successfully rescheduled, reduced, or written off, making clients' financial lives more sustainable.
- **Income Maximised:** The service generated a total of **£6.2 million in additional income** for clients through benefits claims and income maximisation work.
- **Crisis Grants:** We helped **1,265 vulnerable households** to successfully apply for charitable grants for essential household items (e.g., cooker, ovens, bedding) and crisis support (fuel or food vouchers).

Client Demographics:

Our service reached those most in need within the local community:

- **Vulnerability:** 62% of clients had a disability or a long-term health condition.
- **Diversity:** 38% were members of a racially minoritised group.
- **Age:** 21% of clients were over 65

A comparison with the general population of Swindon confirms that the clients we help are significantly more likely to: live on a low income, be disabled or have a long-term health condition, be from diverse backgrounds, be at risk of fuel poverty, live in rented accommodation, be economically inactive, and live in areas with higher levels of disadvantage or deprivation.

The Impact We Made in 2024/25

While it is impossible to quantify every action we take, we have used robust, Treasury-approved models to measure the financial and social value generated by our service, alongside the direct financial benefits delivered to our clients.

Return on Investment (ROI): For every £1 invested in our service in 2024/2025, we generated:

- **£14.61 in Value to the People We Helped:** This reflects the direct financial outcomes achieved for individual clients, such as securing back-dated benefits, writing-off unmanageable debts, and gaining refunds for consumer issues.

The total value generated for clients this year is estimated at **£13,542,927**.

- **£3.48 in Savings to Government:** Our preventative work helps reduce demand on public services. By assisting clients to avoid eviction (reducing re-housing costs), securing

appropriate benefits (reducing payments for out-of-work benefits), and alleviating stress (reducing demand on the NHS).

It is estimated that we saved local and national government over **£3,225,426** this year.

- **£21.73 in Public Value:** When people resolve their problems, they experience higher levels of wellbeing, greater participation in society, and improved productivity. This calculation also includes the value generated by our dedicated volunteer workforce.

The total public value for this year is estimated at **£20,138,052**.

Our Value to Individuals

We know that problems rarely happen in isolation and can have severe consequences, particularly for health and mental wellbeing. By providing holistic support, we stop situations from escalating and help people regain control of their lives. After receiving our advice, clients report significant improvements:

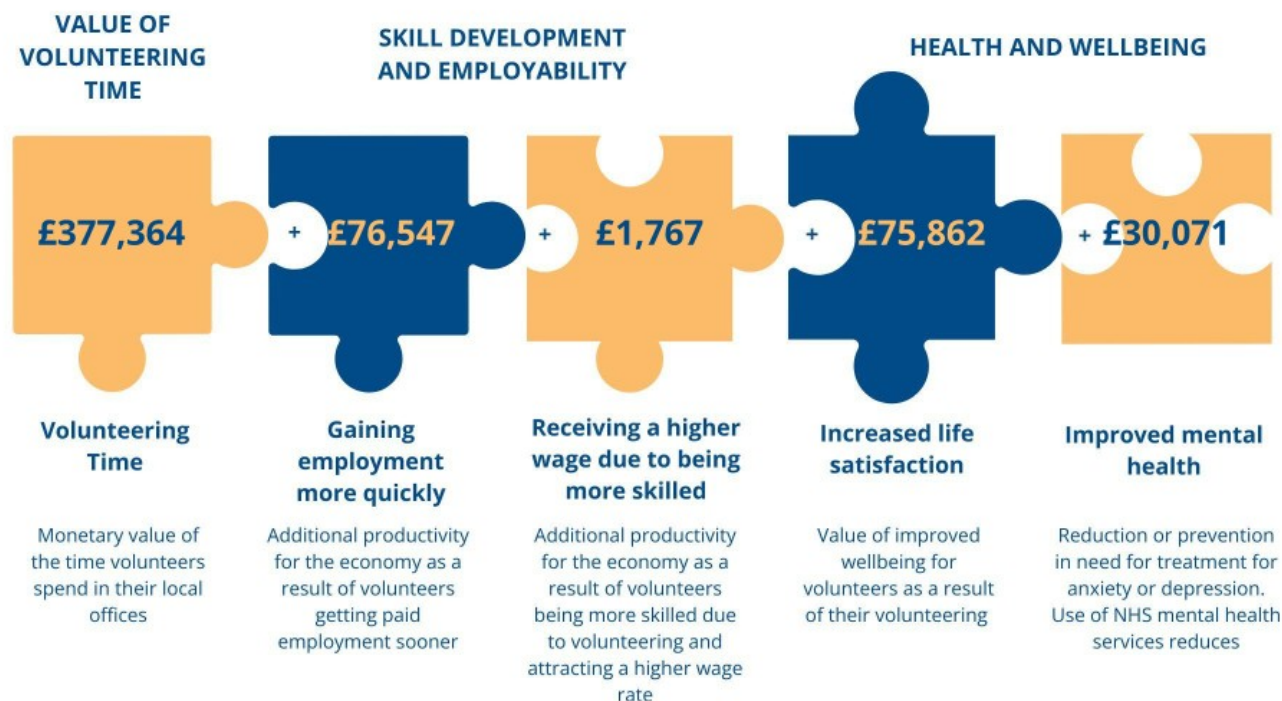
- **8 in 10** people said they felt **less stressed, depressed, or anxious** after our advice.
- **6 in 10** people said they felt their **physical health had improved** following seeking advice from us.
- **9 in 10** people said we "**helped them find a way forward.**"
- **8 in 10** people said we "**resolved their problems.**"

Our Value to the Community

If left unsolved, problems impact not only individuals but also the wider community. By helping to solve these issues, our work creates considerable value to society. Furthermore, our unique insight into the everyday challenges faced by local people enables us to advocate for changes to national and local government policy, as well as industry practices, to make things better for everyone.

Contribution of our Volunteers

Our dedicated team of volunteers are the lifeblood of the organisation. The value of volunteering in terms of activities and improved outcomes is quantified below.



Value of activities and improved outcomes to stakeholders	Value (£)
Volunteers	75,862
Local Citizens Advice office	377,364
Economy	78,314
NHS	30,071
TOTAL	561,611

Financial Review

We have continued to focus on ensuring sound financial management and sustainable decision-making to deliver our strategic objectives and those of our funders. We work hard to deliver a cost-effective service that meets the needs of our local communities. This has continued to be a challenge as demand for our service outstrips supply.

The Trustees are acutely aware that the external commissioning environment could result in a reduction in funding in 2026 and beyond, so contingency planning is currently taking place. Scenario planning is being undertaken to ensure the charity has financial resilience built into its future model.

In this reporting period, the charity achieved a surplus of £73,748. However, this surplus is held in restricted funds, relating mainly to savings from unfilled posts, and will be carried forward to next year to ensure the continuation of existing service delivery.

At the year end, the charity's total funds stand at £769,236, of which £316,510 is restricted and £452,726 is unrestricted. Of the unrestricted funds, £117,942 has been allocated for contingencies should the need arise (e.g., contractual commitments).

Gratitude to Our Funders

The Trustees extend our deepest gratitude to all of our dedicated funders. Without your partnership and commitment, the scale of our impact and the quality of our service would not be possible.

- We thank Swindon Borough Council and BSW ICB for their continued support of the charity's core operating capacity through our current commissioned contract.
- We were grateful to receive project specific funding from Swindon Borough Council Revenues and Benefits Department to continue and expand our successful AFFA income maximisation and prevention project. Further funding to extend this was also gratefully received from the BSW ICB Health Inequalities fund. While both of these income streams concluded in March 2025, Swindon Borough Council has agreed to continue funding this much needed work through the Household Support Fund in the 2025/26 financial year.
- Significant funding from the British Gas Energy Trust has allowed us to expand our work in energy and debt advice, helping us meet client need in this critical and growing area of concern.
- This year we also received increased funding from the Wiltshire and Swindon Community Foundation under the Surviving Winter programme, which enabled us to support vulnerable clients with one-off energy payments and vital income maximisation advice.
- Our impactful Macmillan project continued to go from strength to strength, with 2.2 full-time equivalent caseworkers funded to support people affected by cancer with benefits and financial worries.
- The majority of our specialist debt casework continues to be funded by the Money and Pensions Service (MaPS), through which we are able to provide much-needed face-to-face debt advice and support across our community.

Investment Policy and Objectives

The service's excess funds have historically been held in the COIF Charities Deposit Fund. The current account is regularly reviewed, and any funds not needed in the short term are invested in the COIF fund, consistent with the Trustees' duty to ensure prudent management of charitable assets.

Reserves Policy

This reserves policy is monitored and reviewed by the Trustees annually.

The Trustees have determined to retain 3 months of operating costs in reserves to meet unexpected events (such as a significant loss of funding). The amount of reserves is calculated from the annual budget and currently amounts to £238,687.

The calculation of reserves is after designating funds for the following purposes:

- **Redundancy Liabilities:** These are calculated in March each year as the cost of redundancy liabilities for all staff as at the end of the new financial year. We have designated £117,942 for this fund.
- **Service Demand Fund:** Demand on our service has risen continuously over the past 12 months, and the service is operating at full capacity. Maintaining the core service is vital.

These funds come from restricted reserves accrued through savings made in previous years. We have designated £159,451 for this fund in 2025/26. This will be reviewed throughout the year as we seek ways to make the core service more efficient and financially sustainable.

Restricted Reserves Funds that are restricted by the donor or funder are listed within the accounts and cannot be used for the general purposes of the charity. Their existence, and the sums of money therein, do not imply that there has been an underspend but may result from a variety of circumstances, including timing differences between the organisation's financial year and the funding year of the project concerned.

Future Plans

The Trustees have agreed priorities for 2025/26 in line with the following strategic objectives:

<p>Advice</p> <ul style="list-style-type: none"> • We'll be there for people when they need us • We'll take early action and make prevention a priority - aiming to prevent more people reaching crisis by addressing problems earlier • We'll maintain the provision of good quality advice 	<p>Advocacy</p> <ul style="list-style-type: none"> • We'll be the voice of our clients and potential clients, especially those who are most vulnerable and marginalised. • We'll Identify inequalities and share our findings with the aim of influencing change
<p>Culture</p> <ul style="list-style-type: none"> • We'll be a great place to work and build a culture that allows us to be the best we can be for the people who need us • We'll be a collaborative, innovative and a high performing service that promotes equity, diversity and inclusion, and challenges discrimination. 	<p>Organisational Health</p> <ul style="list-style-type: none"> • We'll work to improve our financial sustainability as a service • We'll continue to develop our staff to the highest level of expertise and ensure continued recruitment, training and development of volunteers • We'll maintain excellent external relationships to ensure best outcomes for our clients and safeguard the future of our service

1. **Maximising Advice Delivery:** We will continue to review and adapt our multi-channel delivery model (digital, phone, and in-person) and seek capacity-building funding to ensure we can meet the increasing demand for our services, fulfilling our core purpose of providing the advice people need for the problems they face.
2. **Developing Our People and Capacity:** We are committed to increasing and retaining our dedicated volunteer workforce and professional staff. By investing in training and ensuring competitive remuneration, we bolster the expertise and capacity required to sustain the delivery of high-quality, complex advice.
3. **Strengthening Strategic Partnerships:** We will deepen our collaborative efforts by:

- Working across the regional network of South West Local Citizens Advice offices to seek opportunities for new funding streams and improved cross-boundary service delivery.
 - Working proactively with Swindon Borough Council to align with and enhance their prevention agenda, specifically targeting communities and individuals most in need of early intervention.
 - Collaborating with partners as Vice Chair of the Swindon Mental Health Alliance to shape local health policy and ensure smooth referral pathways for vulnerable clients.
4. **Ensuring Financial Resilience and Operational Integrity:** Building on recent success in income diversification, we will continue to consolidate service contracts and grant income to secure long-term financial stability. Crucially, we will prioritise and enhance cyber security and information governance to protect client data and ensure the operational integrity of our service. This resilience allows us to maintain our independent voice and capacity to use our insights to improve the policies and practices that affect their lives.

The Board is confident that Swindon & District CAB is well-positioned, both financially and operationally, to meet the complex needs of the community in the coming year.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 17th November 2025 and signed on the board's behalf by:

M Box - Chair

Independent Examiner's Report to the Trustees of
Swindon and District Citizens Advice
Bureau

Independent examiner's report to the trustees of Swindon and District Citizens Advice Bureau ('the Company')

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

Christopher Vaughan
The Institute of Chartered Accountants in England and Wales

Chris Vaughan
Accountants
195 Ermin Street
Swindon
Wiltshire
SN3 4NA

17th November 2025

Swindon and District Citizens Advice
Bureau

Statement of Financial Activities
for the Year Ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	2,658	930,646	933,304	955,127
Other trading activities	3	-	14,377	14,377	4,761
Investment income	4	7,619	-	7,619	7,130
Other income		<u>2,619</u>	<u>2,797</u>	<u>5,416</u>	<u>1,191</u>
Total		<u>12,896</u>	<u>947,820</u>	<u>960,716</u>	<u>968,209</u>
 EXPENDITURE ON					
Charitable activities	5				
Advice Services		<u>3,711</u>	<u>883,257</u>	<u>886,968</u>	<u>907,679</u>
 NET INCOME					
Transfers between funds	15	9,185	64,563	73,748	60,530
		<u>6,914</u>	<u>(6,914)</u>	<u>-</u>	<u>-</u>
Net movement in funds		16,099	57,649	73,748	60,530
 RECONCILIATION OF FUNDS					
Total funds brought forward		436,627	258,861	695,488	634,958
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS CARRIED FORWARD		<u><u>452,726</u></u>	<u><u>316,510</u></u>	<u><u>769,236</u></u>	<u><u>695,488</u></u>

Swindon and District Citizens Advice
Bureau

Balance Sheet
31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
CURRENT ASSETS					
Debtors	12	-	-	-	150,341
Cash at bank and in hand		<u>452,726</u>	<u>333,587</u>	<u>786,313</u>	<u>647,651</u>
		452,726	333,587	786,313	797,992
CREDITORS					
Amounts falling due within one year	13	-	(17,077)	(17,077)	(102,504)
		<u>-</u>	<u>(17,077)</u>	<u>(17,077)</u>	<u>(102,504)</u>
NET CURRENT ASSETS		<u>452,726</u>	<u>316,510</u>	<u>769,236</u>	<u>695,488</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>452,726</u>	<u>316,510</u>	<u>769,236</u>	<u>695,488</u>
NET ASSETS		<u><u>452,726</u></u>	<u><u>316,510</u></u>	<u><u>769,236</u></u>	<u><u>695,488</u></u>
FUNDS					
Unrestricted funds	15			452,726	436,627
Restricted funds				<u>316,510</u>	<u>258,861</u>
TOTAL FUNDS				<u><u>769,236</u></u>	<u><u>695,488</u></u>

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

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

The trustees acknowledge their responsibilities for

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

The financial statements were approved by the Board of Trustees and authorised for issue on 17th November 2025 and were signed on its behalf by:

M Box - Chair

Swindon and District Citizens Advice
Bureau

Cash Flow Statement
for the Year Ended 31 March 2025

	Notes	31.3.25 £	31.3.24 £
Cash flows from operating activities			
Cash generated from operations	1	<u>192,195</u>	<u>(171,998)</u>
Net cash provided by/(used in) operating activities		<u>192,195</u>	<u>(171,998)</u>
Cash flows from investing activities			
Interest received		<u>7,619</u>	<u>7,130</u>
Net cash provided by investing activities		<u>7,619</u>	<u>7,130</u>
		<u> </u>	<u> </u>
Change in cash and cash equivalents in the reporting period		199,814	(164,868)
Cash and cash equivalents at the beginning of the reporting period	2	<u>586,499</u>	<u>751,367</u>
Cash and cash equivalents at the end of the reporting period	2	<u><u>786,313</u></u>	<u><u>586,499</u></u>

Notes to the Cash Flow Statement
for the Year Ended 31 March 2025

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

	31.3.25 £	31.3.24 £
Net income for the reporting period (as per the Statement of Financial Activities)	73,748	60,530
Adjustments for:		
Interest received	(7,619)	(7,130)
Decrease/(increase) in debtors	150,341	(83,042)
Decrease in creditors	<u>(24,275)</u>	<u>(142,356)</u>
 Net cash provided by/(used in) operations	 <u>192,195</u>	 <u>(171,998)</u>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	31.3.25 £	31.3.24 £
Cash in hand	54	16
Notice deposits (less than 3 months)	786,259	647,635
Overdrafts included in bank loans and overdrafts falling due within one year	<u>-</u>	<u>(61,152)</u>
 Total cash and cash equivalents	 <u>786,313</u>	 <u>586,499</u>

3. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank and in hand	647,651	138,662	786,313
Bank overdraft	<u>(61,152)</u>	<u>61,152</u>	<u>-</u>
	<u>586,499</u>	<u>199,814</u>	<u>786,313</u>
 Total	 <u>586,499</u>	 <u>199,814</u>	 <u>786,313</u>

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

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

Expenditure

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

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

Allocation and apportionment of costs

All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. floor areas, per capita or estimated usage.

Tangible fixed assets

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

Fixtures and fittings	- 33% on cost
Computer equipment	- 33% on cost

Taxation

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

Fund accounting

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

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

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

Pension costs and other post-retirement benefits

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

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

2. DONATIONS AND LEGACIES

	31.3.25	31.3.24
	£	£
Donations	2,658	114
Grants	680,540	833,046
Service contracts	<u>250,106</u>	<u>121,967</u>
	<u>933,304</u>	<u>955,127</u>

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

	31.3.25	31.3.24
	£	£
Other grants	<u>680,540</u>	<u>833,046</u>

3. OTHER TRADING ACTIVITIES

	31.3.25	31.3.24
	£	£
Sales	<u>14,377</u>	<u>4,761</u>

4. INVESTMENT INCOME

	31.3.25	31.3.24
	£	£
Deposit account interest	<u>7,619</u>	<u>7,130</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Advice Services	<u>752,764</u>	<u>36,134</u>	<u>98,070</u>	<u>886,968</u>

6. GRANTS PAYABLE

	31.3.25	31.3.24
	£	£
Advice Services	<u>36,134</u>	<u>53,132</u>

7. SUPPORT COSTS

Management	Information technology	Other	Governance costs	Totals
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Advice Services	£ 45,917	£ 7,592	£ 41,915	£ 2,646	£ 98,070
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8. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

9. STAFF COSTS

	31.3.25	31.3.24
	£	£
Wages and salaries	684,890	680,510
Social security costs	51,363	57,160
Other pension costs	<u>31,698</u>	<u>33,788</u>
	<u><u>767,951</u></u>	<u><u>771,458</u></u>

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

	31.3.25	31.3.24
Advice Workers	24	32
Administration	<u>2</u>	<u>2</u>
	<u><u>26</u></u>	<u><u>34</u></u>

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

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	114	955,013	955,127
Other trading activities	-	4,761	4,761
Investment income	7,130	-	7,130
Other income	<u>-</u>	<u>1,191</u>	<u>1,191</u>
Total	<u><u>7,244</u></u>	<u><u>960,965</u></u>	<u><u>968,209</u></u>
EXPENDITURE ON			
Charitable activities			
Advice Services	<u>(9,505)</u>	<u>917,184</u>	<u>907,679</u>
NET INCOME	16,749	43,781	60,530
Transfers between funds	17,600	(17,600)	-

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted funds £	Restricted funds £	Total funds £
Net movement in funds	34,349	26,181	60,530
RECONCILIATION OF FUNDS			
Total funds brought forward	402,278	232,680	634,958
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD	<u>436,627</u>	<u>258,861</u>	<u>695,488</u>
11. TANGIBLE FIXED ASSETS			
	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2024 and 31 March 2025	6,221	5,264	11,485
	<hr/>	<hr/>	<hr/>
DEPRECIATION			
At 1 April 2024 and 31 March 2025	6,221	5,264	11,485
	<hr/>	<hr/>	<hr/>
NET BOOK VALUE			
At 31 March 2025	-	-	-
	<hr/>	<hr/>	<hr/>
At 31 March 2024	-	-	-
	<hr/>	<hr/>	<hr/>
12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
		31.3.25 £	31.3.24 £
Prepayments and accrued income		-	150,341
		<hr/>	<hr/>
13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
		31.3.25 £	31.3.24 £
Bank loans and overdrafts (see note 14)		-	61,152
Trade creditors		-	6,016
Social security and other taxes		75	18,291
Accrued expenses		17,002	17,045
		<hr/>	<hr/>
		<u>17,077</u>	<u>102,504</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

14. LOANS

An analysis of the maturity of loans is given below:

	31.3.25 £	31.3.24 £
Amounts falling due within one year on demand:		
Bank overdrafts	-	61,152

15. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	321,406	9,185	4,193	334,784
Designated Funds	115,221	-	2,721	117,942
	436,627	9,185	6,914	452,726
Restricted funds				
Masdap	41,908	2,982	-	44,890
Macmillan	(10,331)	10,476	-	145
Energy Best Deal	48,612	9,611	-	58,223
Others	81,746	(12,495)	(1,094)	68,157
Swindon Borough Council	58,168	49,446	-	107,614
Thames Water	5,820	-	(5,820)	-
AFFA	14,856	(1,359)	-	13,497
British Gas	18,082	5,902	-	23,984
	258,861	64,563	(6,914)	316,510
TOTAL FUNDS	695,488	73,748	-	769,236

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	12,896	(3,711)	9,185
Restricted funds			
Masdap	57,735	(54,753)	2,982
Macmillan	122,410	(111,934)	10,476
Energy Best Deal	32,563	(22,952)	9,611
Others	117,861	(130,356)	(12,495)
Swindon Borough Council	426,591	(377,145)	49,446
AFFA	54,925	(56,284)	(1,359)
British Gas	135,735	(129,833)	5,902

	<u>947,820</u>	<u>(883,257)</u>	<u>64,563</u>
TOTAL FUNDS	<u>960,716</u>	<u>(886,968)</u>	<u>73,748</u>

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	287,057	16,749	17,600	321,406
Designated Funds	115,221	-	-	115,221
	402,278	16,749	17,600	436,627
Restricted funds				
Masdap	43,923	(2,015)	-	41,908
Macmillan	-	(10,331)	-	(10,331)
Energy Best Deal	31,815	16,797	-	48,612
East Swindon	-	100	(100)	-
Others	77,558	28,800	(24,612)	81,746
Swindon Borough Council	61,977	(3,809)	-	58,168
Thames Water	2,871	2,949	-	5,820
AFFA	14,536	320	-	14,856
British Gas	-	10,970	7,112	18,082
	232,680	43,781	(17,600)	258,861
TOTAL FUNDS	634,958	60,530	-	695,488

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	7,244	9,505	16,749
Restricted funds			
Masdap	55,901	(57,916)	(2,015)
Macmillan	94,579	(104,910)	(10,331)
Energy Best Deal	35,544	(18,747)	16,797
East Swindon	-	100	100
Others	163,962	(135,162)	28,800
Swindon Borough Council	421,816	(425,625)	(3,809)
Thames Water	8,500	(5,551)	2,949
AFFA	63,642	(63,322)	320
British Gas	117,021	(106,051)	10,970
	960,965	(917,184)	43,781

TOTAL FUNDS

968,209 (907,679) 60,530

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	287,057	25,934	21,793	334,784
Designated Funds	<u>115,221</u>	<u>-</u>	<u>2,721</u>	<u>117,942</u>
	402,278	25,934	24,514	452,726
Restricted funds				
Masdap	43,923	967	-	44,890
Macmillan	-	145	-	145
Energy Best Deal	31,815	26,408	-	58,223
East Swindon	-	100	(100)	-
Others	77,558	16,305	(25,706)	68,157
Swindon Borough Council	61,977	45,637	-	107,614
Thames Water	2,871	2,949	(5,820)	-
AFFA	14,536	(1,039)	-	13,497
British Gas	<u>-</u>	<u>16,872</u>	<u>7,112</u>	<u>23,984</u>
	<u>232,680</u>	<u>108,344</u>	<u>(24,514)</u>	<u>316,510</u>
TOTAL FUNDS	<u><u>634,958</u></u>	<u><u>134,278</u></u>	<u><u>-</u></u>	<u><u>769,236</u></u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	20,140	5,794	25,934
Restricted funds			
Masdap	113,636	(112,669)	967
Macmillan	216,989	(216,844)	145
Energy Best Deal	68,107	(41,699)	26,408
East Swindon	-	100	100
Others	281,823	(265,518)	16,305
Swindon Borough Council	848,407	(802,770)	45,637
Thames Water	8,500	(5,551)	2,949
AFFA	118,567	(119,606)	(1,039)
British Gas	<u>252,756</u>	<u>(235,884)</u>	<u>16,872</u>
	1,908,785	(1,800,441)	108,344

TOTAL FUNDS

_____	_____	_____
<u>1,928,925</u>	<u>(1,794,647)</u>	<u>134,278</u>

16. RELATED PARTY DISCLOSURES

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

17. RESTRICTED FUNDS

The charity's restricted funds have the following purposes:

- (i) MASDAP
Face to Face debt case work.
- (ii) Swindon Borough Council
This fund comprises a service contract with Swindon Borough Council for the provision of the bureau's services. This covers the costs of staff and running costs in connection with the operation of the bureau.
- (iii) Outreaches
Resources provided to finance advice points in North Swindon and East Swindon, carrying out the same functions as the main branch.
- (iv) Macmillan
Fund utilised to provide advice to cancer sufferers and their families.
- (v) Energy Best Deal
Grant to fund talks on energy and switching energy suppliers etc..
- (vi) AFFA
Funds received for the provision of budget and income maximisation advice.
- (vii) Other
Smaller funds to provide advice to people affected by MS, Sovereign Housing tenants and the administration of Pension Wise appointments in Swindon. Funds are also provided for:
 - multidisciplinary work with the health service;;
 - advice regarding benefits availability in connection with winter costs;
 - assistance with paying debt relief orders for eligible clients;and
 - budgeting advice.

18. DESIGNATED FUNDS

The charity's designated funds have the following purpose:
Redundancy liabilities

19. DEPRECIATION

Expenditure on fixed assets amounting to less than £1000 per item is not capitalised.

20. CONTROL

The charity is controlled by its trustees who are named on page 6. No individual exercises overall control.

Swindon and District Citizens Advice
Bureau

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	2,658	114
Grants	680,540	833,046
Service contracts	<u>250,106</u>	<u>121,967</u>
	933,304	955,127
Other trading activities		
Sales	14,377	4,761
Investment income		
Deposit account interest	7,619	7,130
Other income		
Other income	<u>5,416</u>	<u>1,191</u>
Total incoming resources	960,716	968,209
EXPENDITURE		
Charitable activities		
Wages	658,457	650,823
Social security	51,363	57,160
Pensions	31,698	33,788
Volunteer expenses	6,336	6,959
Publicity and promotion	1,600	1,926
Clients' insolvency fees	3,310	12,050
Grants to institutions	<u>36,134</u>	<u>53,132</u>
	788,898	815,838
Support costs		
Management		
Wages	26,433	29,687
Telephone	11,911	12,975
Postage and stationery	7,573	6,353
Legal and professional fees	<u>-</u>	<u>7,294</u>
	45,917	56,309
Information technology		
Computers and IT Equipment	7,592	3,878
Other		
Insurance	4,661	5,677
Sundries	29,175	20,792
Carried forward	33,836	26,469

Swindon and District Citizens Advice
Bureau

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
Other		
Brought forward	33,836	26,469
Training and recruitment	<u>8,079</u>	<u>3,935</u>
	41,915	30,404
Governance costs		
Accountancy and legal fees	<u>2,646</u>	<u>1,250</u>
Total resources expended	<u>886,968</u>	<u>907,679</u>
Net income	<u><u>73,748</u></u>	<u><u>60,530</u></u>

SWINDON AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1115564

Accounts

REGISTERED COMPANY NUMBER: 4141854 (England and Wales)
REGISTERED CHARITY NUMBER: 1115564

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2024
for
Swindon & District Citizens Advice Bureau

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COMPANIES HOUSE

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

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
4141854 (England and Wales)

Registered Charity number
1115564

Registered office

1 Sanford Street
Swindon
Wiltshire
SN1 1QH

Trustees

M Box	Chair
A Bennett	Vice Chair
C Gannicott	
D Langley	
P Gilvin	
J Bassi Singh	
S Warren	
M Howard	(Resigned Dec 23)

Company Secretary

C Newport

Senior Leadership Team

Claire Newport – Chief Executive
Claire Salvage – Advice Service Manager
Lucija MacIntosh – Training & Quality Manager

Independent Examiner

Chris Vaughan
Accountants
195 Ermin Street
Swindon
Wiltshire
SN3 4NA

Advisers Bankers

Lloyds Bank PLC
5 High Street
Swindon
Wiltshire

CCLA
St Alphanage House
2 Fore Street
London

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Swindon & District Citizens Advice Bureau (Citizens Advice Swindon) is a charitable company, limited by guarantee. The charitable company was established under Memorandum of Association, which sets out the objects and powers of the charitable company and is governed under its Articles of Association.

Swindon & District Citizens Advice Bureau is a member of Citizens Advice, the National Association of Citizens Advice Bureaux. As the membership body Citizens Advice formally audits and monitors quality and management processes within the local office.

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

Recruitment and appointment of trustees

Our aim is to ensure that the needs of our clients are appropriately reflected through the diversity of the trustee body and to enhance the potential pool of trustees, the charity seeks to identify potential new trustees relevant to the nature of its work.

A broad range of skills and expertise are represented on the Management Committee which include Business, Local Government, social care, financial services and legal skills. Each year the committee undertakes a skills audit which enables the identification of training & development opportunities and any skills gaps. In the event of particular skills being lost due to retirements or where gaps in skills are identified, individuals may be approached for co-option mid-year if it is felt they match the required needs of the bureau.

It is acknowledged that the Good Governance Code recommends trustees usually serve no more than 9 years. We have one Trustee who has a longer length of service but after a thorough review (e.g. Trustee Board skills audit, attendance, contribution to the charity's strategic goals, etc.) they have been asked to stay on the Board because of their specialist knowledge of; Local Government, Social Care and Equality & Diversity.

The Trustees are committed to pursuing the recruitment of new trustees next year aiming to actively recruit trustees with Specialist Legal knowledge and fundraising expertise, as well as targeting recruitment within under represented communities.

Induction and training of new trustees

All new Trustees undergo a period of induction, this consists of being briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, attending trustee board meetings, meeting with the Chief Executive and Chair of Trustees and shadowing advice sessions. Annual training records are kept for all trustees which includes a record of any training undertaken outside of the organisation which is relevant to their role.

Organisational structure

Swindon & District Citizens Advice Bureau currently has a management committee 6 trustees who

meet a minimum of six times a year and are responsible for the strategic direction and policy of the charity. Other than for 'Confidential' agenda items, the Senior Management Team attends board meetings as does a representative of the Volunteers. All are encouraged to take a full part in the board's discussions before trustees reach their decisions.

The Trustees delegate to the Chief Executive the day to day responsibility for the strategic, financial and operational management of the service, including supervision of the management team.

Risk Management

The trustees review the main risks to the charity as part of its annual business planning process, this identifies the current constraints and potential risks to current and future service delivery.

A risk register is kept under review throughout the year to ensure appropriate controls are in place to provide reasonable mitigation and assurance against identified issues. The trustees review risk against the following categories:

- (i) Finance
- (ii) Governance
- (iii) Management
- (iv) Staffing
- (v) Service Delivery
- (vi) Stakeholder relationships
- (viii) ICT/Systems
- (ix) EDI
- (x) Information assurance

The main risks identified and the actions proposed to mitigate these are:

- A. **Maintaining current financial stability** - Although the current financial position is strong, the outlook over future years is less certain. We will prioritise influencing stakeholders and funders to continue funding priority services. We will work in partnership with SBC and the ICB to look at new opportunities to meet demand.
- B. **Inability to maintain service delivery levels at current level due to flat rate funding with no inflationary increase built into 7-year contract** – We will seek funding opportunities to complement our core delivery and build reserves to help with short term funding gaps
- C. **Ability to pay salaries that attract and retain talent within the workforce.** We will review our employment offer to staff and look at alternative ways to reward staff.
- D. **Increasing demand for our service** - Rising demand means that we need to build our adviser and caseworker capacity. We will prioritise growing our workforce and concentrate on training and retention
- E. **Reputational damage through risks relating to the handling of information** - risks are regularly reviewed and policies updated and communicated. All staff undergo annual Data Protection training.

Factors that are likely to affect the financial performance or position in 2024/25 and further years:

- The service is reliant on core funding from the public sector which is subject to volatile and uncertain economic conditions.
- An increase in competition in an ever-changing VCSE marketplace - as funding becomes ever harder to access, the sector we operate in is becoming more competitive as a result
- The political environment is changing, however the impact of key national developments and priorities in the face of shrinking budgets is still very much an 'unknown quantity' but has the potential to impact on both our ability to deliver and meet demand for services.

The trustees continue to regularly monitor all funding agreements and contracts to ensure that the individual terms of each funding provider are met.

All policies and procedures are regularly reviewed by the trustees to ensure that they continue to meet the needs of the charity.

In addition to the above the charity is involved in an area of voluntary service in which it is essential, for the protection of those served by the charity, for employees to be properly assessed in order to minimise risk both to the charity's beneficiaries and the employees themselves. For this reason, before any prospective employee is engaged by the charity, comprehensive checks will be conducted by way of reference to the Disclosure and Barring Service if appropriate, previous references and an induction programme.

Information Assurance

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

OBJECTIVES AND ACTIVITIES

Objectives and aims

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

The aims of our charity are:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect their lives.

We do this through the provision of free, confidential, impartial and independent advice to anybody who needs us. We promote diversity and equality, and challenge discrimination

Strategic Priorities

We operate at the heart of the local voluntary sector and aim to lead the local sector in advice provision.

We use our local knowledge to campaign on big issues, both locally and nationally. So one way or another, we are helping everyone – not just those we support directly.

We take care to properly understand what our communities in Swindon need from their local advice service and are continually looking for ways to improve and adapt our service to fit with those needs. This is a challenge at a time when the financial climate is uncertain both for the sector we operate in and our clients. Funders are having to make very difficult spending decisions which impact on the availability of services and support.

Managing expectations in a difficult financial climate is paramount to the successful delivery of our service to the most vulnerable in society.

Public benefit

The Citizens Advice service provides help whoever you are, whatever the problem. We provide advice, specialist casework and information face-to-face advice, on the telephone, by email and via www.citizensadvice.org.uk. We also campaign locally and nationally for improvements to services and the law. We use the evidence we collect from helping our clients to make a difference for people who may never come to a Citizens Advice office by communicating our evidence for change to policymakers in government and the wider public and private sector. A visit to a Citizens Advice local office for one person could lead to a change in policy or law that will positively affect the lives of many more.

Our generalist advice service, funded through a contract with Swindon Borough Council, remains our "core" activity offering an essential service to the diverse communities and individuals who live in Swindon and the surrounding area. Citizens Advice is nationally recognised as a place where if you have a problem of any kind help will be provided. This is a great strength for us and a challenge in being able to ensure access to everyone who needs our help.

Through our work we aim to reduce poverty and improve the general wellbeing of its clients. We contribute to the local economy through encouraging and assisting in the take up of welfare benefits and working with clients to manage their debt.

Achievements and performance

Through the hard work and commitment of our 29 paid staff and 47 volunteers we provided a core generalist advice service alongside a range of specialist advice projects. The provision of holistic advice allows us to cover a range of topics which predominantly includes:

Welfare Benefits	Debt and Money matters
Housing	Employment
Immigration and Nationality	Family and Personal
Consumer	Discrimination
Health and Social Care	Utilities and Energy

Advice and Information Services

The main areas of charitable activity are:

- the provision of general advice and information services;
- the provision of specialist advice and casework services in the debt and welfare benefits;
- the provision of our Advice & Financial First Aid service, delivering Financial Capability training to groups and individuals;

Throughout the year we have continued to offer a multi-channel advice service, over the phone, by email and in person.

During 2023/4 our projects and specialist advice offer included:

- Income Maximisation, debt and budgeting advice, training and outreach through our Advice & Financial first Aid Project funded by Swindon Borough Council at the ICB Health Inequalities Fund
- Debt advice funded through the Money Advice Service
- Specialist Debt advice for the most vulnerable clients and those facing homelessness funded by Swindon Borough Council
- Specialist Benefits advice mainly focussing on disability benefit appeals through our Swindon Borough Council/ICB funding
- Specialist Debt and Energy Advice funded by British Gas Energy Trust Supporting Communities at Risk programme, alongside a further Energy project funded by Citizens Advice

- Specialist Benefits Advice targeted Disability Benefits and Appeals
- Specialist Benefits advice for people affected by cancer funded by Macmillan
- Specialist Benefits advice funded through the Wiltshire & Swindon Community Foundation's Surviving Winter grant stream

This year we have continued to develop our strong partnerships with both statutory and voluntary sector agencies to help meet the rising demand for advice.

Our commitment to the recruitment, training and development of our volunteer workforce has continued.

A key-element of the Citizens Advice Membership Scheme is the requirement of every member to undertake an annual Leadership Self-Assessment of Governance; (LSA) covering the following nine areas:

- Strategic business planning;
- Risk management;
- Financial management;
- People management;
- Operational performance management;
- Partnership working;
- Research and campaigning;
- Equality leadership

The assessment is approved by the National Citizens Advice service and any development outcomes are agreed in partnership. Every three years this assessment is verified through a site visit. Again this year we were rated 'Green' meaning we achieved excellent scores in the Performance Quality Framework. The LSA aligns with external standards, compliance also indicates compliance with the requirements of the Advice Quality Standard (AQS) and Money Advice Service (MAS) debt quality framework.

We also continue to hold the Advice Quality Standard Mark with casework accreditation in Debt, Benefits and Disability.

Who used and benefited from our services



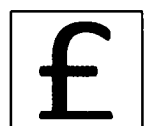
During 2023/24 we helped 8,371 benefited from the services of Citizens Advice Swindon generating 38,918 contacts (2022/23: 34,080).



We support people on any issue that they may face. Of the 36,415 (2022/23: 29,595) issues people sought advice about, our most common enquiry areas are welfare benefits and tax credits and debt advice which makes up 42% of all enquiries.



57% of clients were female. 59% of clients had a disability or a long-term health condition. 34% were members of a racially minoritised groups. Clients of all ages used the service, the youngest being under 18, the oldest being in their 90s.



We helped 1,421 vulnerable households to successfully apply for charitable grants for essential household items (e.g. cooker, ovens, bedding, etc.), fuel or food vouchers (2022/23: 905)



In total the service negotiated on £8.6million worth of debt (2022/23: £5.7 million), rescheduling, reducing or getting debt written off to make peoples' lives more sustainable. The service generated a total of £6.9 million (2021/22: £6.2 million) in additional income for clients, through our income maximisation work.

A comparison of our client profile to the general population of Swindon shows that the clients we help locally are more likely to:

- live on a low income
- be disabled or have a long-term health condition
- be from diverse backgrounds
- be at risk of fuel poverty
- live in rented accommodation
- be economically inactive
- live in areas with higher levels of disadvantage or deprivation

Case Study

Background

Mike has a 9 year old son with a chronic health condition that requires hospital treatment. He is his son's sole carer. He is unable to work due to an injury he sustained some years ago.

Mike attended one of our outreach sessions for advice, he told us he was struggling financially and spent the last of his money on bus fare to take his son to a hospital appointment. He said he was desperate, overwhelmed and felt he was letting his son down.

Mike told us he was struggling to afford their essential costs such as their energy, council tax and food.

Challenges face by Mike

Deficit Budget: After paying all of his essential costs eg. Council tax, energy and food, Mike had a deficit of £87 per month.

Debts: His deficit budget meant that each month he was getting further into debt, he had missed his last Council Tax payment, had a £680 debt to Thames Water and credit card debt of over £4,000.

Self-disconnected: In order to stop using Gas in his home and avoid further debt, he had chosen to self-disconnect by no longer topping up his pre-payment meter. This meant that during the winter months his home was cold, and he and his son were wrapping up in blankets to keep warm.

Broken Washing Machine and Fridge Freezer: Back in the summer Mike's washing machine had broken. He was relying on help from neighbours and hand washing. He also told us that his freezer was no longer working properly but he could not afford to replace it.

Help provided by Citizens Advice Swindon

Emergency Support: The first thing we did was give Mike a fuel voucher to top up his Gas meter and a food voucher for immediate support. Due to the health conditions within the family home, Mike was also eligible for a Surviving Winter Grant of £200. We also referred him to SBC for a Household Support Voucher of £150 for him to use to purchase food, and help alleviate the financial pressures he was facing.

Benefits Advice and Casework: We then carried out a Benefits Check. We identified that he was eligible to apply for additional elements of Universal Credit and was entitled to Council Tax Support. We helped him make contact with the DWP and complete a UC50 to apply for Limited Capability for Work Related Activity due to his disability. We also helped him apply to Swindon Borough Council for Council Tax Reduction. In total we identified increases to Mike's annual income of £7,404.

We went through the criteria and ascertained Mike would probably be eligible for Personal Independence Payment (PIP) to help with the cost of his own ongoing health and care needs. Our caseworker helped complete the forms and Mike was awarded PIP, a further income increase of £5,270 per year.

In total we assisted Mike to increase his income by **£12,674** per year.

We are now working with Mike to submit a Child DLA claim for his son.

Replacement White Goods: While Mike waited for decisions on his benefits claims we helped him to access a free washing machine, fridge/ freezer and a wardrobe by making a referral to Kennet Furniture Refurbishment.

Debt Advice: We contacted Mike's creditors and let them know he was working with us, they agreed to freeze the interest on his Credit Card debt. We negotiated more affordable payments to clear his debts, having resolved his negative budget with his additional benefits income.

Outcomes and Impact:

Immediate Relief: The food and energy vouchers alongside the grants and White goods referral meant Mike could turn his gas on for the first time in 3 months, he could cook a nutritious meal for him and his son, and for the first time in months he said he had a full nights sleep as we had helped alleviate his immediate financial stress.

Restoration of self-esteem and pride: Mike no longer had to rely on his neighbours to wash his son's school uniform.

Improved Mental Well-being: Mike reported feeling much less overwhelmed and more optimistic about the future.

Increased income: For the first time in over a year Mike no longer has a deficit budget, he can afford healthy food and he has paid for his son to join the local kickboxing club which is helping him to increase his confidence and mental health.

Affordable Debt repayments: Mike now has a plan to pay off his debts, he feels confident that he can now stick to his budget.

The Impact we made in 2023/24

It is impossible to put a financial value on everything we do - but where we can, we have. We have used a Treasury-approved model to do this. From our management information, we have also separately considered the financial benefits to the people we help.

For every £1 invested in our service in 2023/2024, we generated:

- £11.32 in value to the people we helped. We helped individual clients to achieve individual financial outcomes like getting back-dated benefits, writing-off debts and gaining refunds for consumer issues. Total for this year £10,072,460
- £2.91 in savings to government. By helping to reduce payments for out-of-work benefits, eviction re-housing evicted tenants and less demand on the NHS, it's estimated that this year we saved local and national government over £2,587,950
- £19.25 in public value. When people have fewer problems, they have higher levels of well-being participation in society and productivity. Our calculation also includes the value of a volunteering in the service. Total public value for this year: £17,132,052

Our value to individuals

We know that problems do not happen in isolation and can have severe consequences. Solving them can stop situations from escalating and help people regain control of their finances or other aspects of their lives. After receiving support from us through a difficult time, people often report improvements to their physical health and mental well-being too.

- 8 in 10 people said they felt less stressed, depressed or anxious after our advice
- 6 in 10 people said they felt their physical health had improved following seeking advice from us
- 9 in 10 people said we "helped them find a way forward"
- 8 in 10 people said we "resolved their problems"

Our value to the community

If left unsolved, problems do not just affect individuals and their families or friends -they affect the wider

community too. By helping to solve them, our work creates considerable value to society. With our unique insight into the challenges people face today, we are able to advocate for changes to national & local government policy, and industry practices to make things better for everyone.

Contribution of our Volunteers

Our dedicated team of volunteers are the lifeblood of the organisation. The value of volunteering in terms of activities and improved outcomes is quantified in the following table.

Value of activities and improved outcomes		
Value of time donated	Value (£)	Stakeholder
Volunteering time	342,054	Local Citizens Advice office
Skill development and employability		
Gaining employment more quickly	16,674	Economy
Receiving a higher wage due to being more skilled	1,246	Economy
Health and wellbeing		
Increased life satisfaction	64,828	Volunteers
Improved mental health	24,555	NHS
TOTAL	449,356	

Financial review

We have continued to focus on ensuring sound financial management and sustainable decision making in order to deliver our strategic objectives, and that of our funders. We work hard to deliver a cost-effective service that meets the needs of our local communities. This has continued to be a challenge as demand for our service outstrips supply. The charity has benefitted from a number of additional funding streams and new projects to further enhance the secure financial position that has been built up in recent years. However, the trustees are aware that the external commissioning environment could result in a reduction in funding in 2025 and beyond, so contingency planning is taking place, with scenario planning being undertaken to ensure the charity has financial resilience built in.

One of our main challenges this year has been ensuring we are able to pay our staff a competitive salary to help maintain our current expertise and experience. This year we have carried out a full review of our pay scales having benchmarked against offices in the South-West with a similar income stream. As a minimum we have aligned our pay scales with the median salaries in South-West LCA. We also ensured that all staff will be paid the National Living Wage as a minimum from April 2024.

High inflation and general cost of living rises this year hit the pockets of our clients, staff and the organisation. Our core funding from Swindon Borough Council has had no inflationary increase since 2014 which has effectively resulted in a 34% reduction in this funding over the years. However, we work closely with our commissioners and have been shielded from rises to a degree as we do not

pay premises charges at Sanford House as part of our contract. We have also secured a 2.3% increase in SBC funding for 2024/25.

During this reporting period we benefited from increases in project funding which allowed us to grow our Advice & Financial First Aid team. In particular new funding from BSW ICB Health Inequalities fund has helped us expand the project to tackle some of the wider determinants of Health Inequality such as poor housing and money worries.

In this reporting period, the charity had a surplus of £60,530, however this surplus is in restricted funds relating mainly to unfilled posts and DRO/Bankruptcy fees which will be carried into next year so that we can continue existing service delivery.

At the year end the charity's total funds stand at £695,488 of which £258,861 is restricted and £436,627 is unrestricted. Of the unrestricted funds, £115,000 has been allocated for contingencies should the need arise (e.g. contractual commitments, etc).

The trustees extend their gratitude to all of our funders, including Swindon Borough Council and BSW ICB who continue to support the core operating capacity of the charity through our current commissioned contract. Project specific funding was gratefully received from Swindon Borough Council Revenues and Benefits Department to continue and expand our AFFA income maximisation and prevention project. As previously mentioned, further funding to extend this was also received from the BSW ICB Health Inequalities fund.

Funding from the British Gas Trust Fund has meant we can expand our work in the field of energy and debt advice, helping us to meet client need in this growing area of concern. This year we received increased funding from Wiltshire and Swindon Community Foundation under the Surviving Winter fund which enabled us to support clients with one off energy payments and income maximisation advice. Also this year our Macmillan project went from strength to strength with additional funding secured for a further full time caseworker to support people affected by cancer with benefits and financial worries.

The majority of our specialist debt casework continues to be funded by the Money and Pensions Service through which we are able to provide much needed face to face debt advice and support.

Investment policy and objectives

The service's excess funds have historically been held in the COIF Charities Deposit Fund. The current account is regularly reviewed and any funds not needed in the short term are invested in the COIF fund.

Reserves policy

This reserves policy is monitored and reviewed by the trustees annually

The trustees have determined to retain **3 months of operating costs** in reserves to meet unexpected events (such as a significant loss of funding). The amount of reserves is calculated from the annual budget and amounts to **£241,240**.

The calculation of reserves is **after** designating funds for the following purposes:

Redundancy Liabilities. These are calculated in March each year as the cost of redundancy liabilities for all staff as at the end of the new financial year. We have designated **£134,163** for this fund.

Service Demand Fund. Demand on our service at this time has risen continuously over the past 12 months. The service is operating at full capacity. It is also operating a loss due to insufficient core funding and reduction in some project funding, however, maintaining service is vital at this time, not only for clients of the generalist service but also for referrals to our existing projects. These funds come from restricted reserves accrued through savings made in previous years. We have designated **£101,850** for this fund in 2024/25. This will be reviewed in 2024/25 looking for ways to make the core service more efficient.

Restricted reserves

Funds that are restricted by the donor or funder are listed within the accounts and cannot be used for the general purposes of the charity. Their existence, and the sums of money therein, do not imply that there has been an underspend but may result from a variety of circumstances including timing differences between the organisation's financial year and the funding year of the project concerned.

Future plans

The Trustees have agreed priorities for 2024/25 in line with the strategic objectives:

<p>Advice</p> <ul style="list-style-type: none"> ● We will increase the effectiveness and efficiency of advice-giving processes to enable advisers to support more clients, whilst still providing a quality service. ● We will protect and, where possible, increase the 'supply' of 1-1 advice provision available within Swindon, to enable more clients to access good quality advice ● We will Maintain the provision of good quality advice ● We will improve the accessibility of our service for marginalised clients 	<p>Advocacy</p> <ul style="list-style-type: none"> ● We will be the voice of our clients and potential clients, especially those who are most vulnerable and marginalised. ● We will further position ourselves as the leading organisation for bringing front-line insights into local policy making
<p>Culture</p> <ul style="list-style-type: none"> ● To be a collaborative, innovative and a high performing service that promotes equality, diversity and inclusion, and challenges discrimination. ● To value our staff teams and be a highly recommended place to work and volunteer 	<p>Organisational Health</p> <ul style="list-style-type: none"> ● Maintain excellent external relationships to ensure best outcomes for our clients and safeguard the future of our service ● Continue to develop all staff to the highest level of expertise and ensure continued recruitment, training and development of volunteers

These objectives are measured and monitored on a quarterly basis using SMART objectives detailed in the action plan.

In line with these objectives we are committed to seeking funding to enable us to maintain and expand our Advice & Financial First Aid project as the frontline response to crisis prevention by

helping people maximise income, reduce expenditure, and ensure those who need advice get it in a timely manner.

We will also seek opportunities to work with Health professionals to combat the wider determinants of Health Inequality through the provision of advice, in line with the Marmot report.

We will continue to onboard more volunteers to help meet demand; and invest in training to ensure the ongoing upskilling of our staff and volunteers to meet the challenges of fast changing legislation.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 3 July 2024 and signed on the board's behalf by:

A handwritten signature in black ink, consisting of stylized initials 'MB' followed by a horizontal line.

M Box - Chair

Independent Examiner's Report to the Trustees of
Swindon & District Citizens Advice Bureau

Independent examiner's report to the trustees of Swindon & District Citizens Advice Bureau ('the Company')

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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



Christopher Vaughan
The Institute of Chartered Accountants in England and Wales

Chris Vaughan
Accountants
195 Ermin Street
Swindon
Wiltshire
SN3 4NA

3 July 2024

Swindon & District Citizens Advice Bureau

Statement of Financial Activities
for the Year Ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	114	955,013	955,127	814,255
Other trading activities	3	-	4,761	4,761	-
Investment income	4	7,130	-	7,130	2,556
Other income		-	1,191	1,191	-
Total		<u>7,244</u>	<u>960,965</u>	<u>968,209</u>	<u>816,811</u>
EXPENDITURE ON					
Charitable activities					
Advice Services	5	(9,505)	917,184	907,679	737,173
Other		-	-	-	118
Total		<u>(9,505)</u>	<u>917,184</u>	<u>907,679</u>	<u>737,291</u>
NET INCOME					
Transfers between funds	15	16,749	43,781	60,530	79,520
		<u>17,600</u>	<u>(17,600)</u>	-	-
Net movement in funds		34,349	26,181	60,530	79,520
RECONCILIATION OF FUNDS					
Total funds brought forward		402,278	232,680	634,958	555,438
TOTAL FUNDS CARRIED FORWARD		<u>436,627</u>	<u>258,861</u>	<u>695,488</u>	<u>634,958</u>

Swindon & District Citizens Advice Bureau

Balance Sheet
31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
CURRENT ASSETS					
Debtors	12	-	150,341	150,341	67,299
Cash at bank and in hand		<u>436,627</u>	<u>211,024</u>	<u>647,651</u>	<u>792,002</u>
		436,627	361,365	797,992	859,301
CREDITORS					
Amounts falling due within one year	13	-	(102,504)	(102,504)	(224,343)
		<u>436,627</u>	<u>258,861</u>	<u>695,488</u>	<u>634,958</u>
NET CURRENT ASSETS					
		<u>436,627</u>	<u>258,861</u>	<u>695,488</u>	<u>634,958</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>436,627</u>	<u>258,861</u>	<u>695,488</u>	<u>634,958</u>
NET ASSETS					
		<u>436,627</u>	<u>258,861</u>	<u>695,488</u>	<u>634,958</u>
FUNDS					
Unrestricted funds	15			436,627	402,278
Restricted funds				<u>258,861</u>	<u>232,680</u>
TOTAL FUNDS					
				<u>695,488</u>	<u>634,958</u>

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

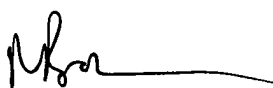
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

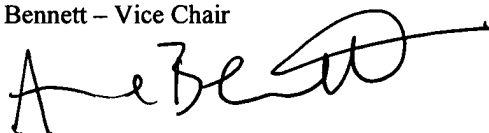
- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its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

The financial statements were approved by the Board of Trustees and authorised for issue on 3 July 2024 and were signed on its behalf by:

M Box - Chair



A Bennett – Vice Chair



Swindon & District Citizens Advice Bureau
 Report of the Trustees for the Year Ended 31 March 2024

Swindon & District Citizens Advice
 Bureau

Cash Flow Statement
 for the Year Ended 31 March 2024

	Notes	31.3.24 £	31.3.23 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(171,998)</u>	<u>128,682</u>
Net cash (used in)/provided by operating activities		<u>(171,998)</u>	<u>128,682</u>
Cash flows from investing activities			
Interest received		<u>7,130</u>	<u>2,556</u>
Net cash provided by investing activities		<u>7,130</u>	<u>2,556</u>
		<hr/>	<hr/>
Change in cash and cash equivalents in the reporting period		(164,868)	131,238
Cash and cash equivalents at the beginning of the reporting period	2	<u>751,367</u>	<u>620,129</u>
Cash and cash equivalents at the end of the reporting period	2	<u>586,499</u>	<u>751,367</u>

Swindon & District Citizens Advice
 Bureau

Notes to the Cash Flow Statement
 for the Year Ended 31 March 2024

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

	31.3.24	31.3.23
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	60,530	79,520
Adjustments for:		
Interest received	(7,130)	(2,556)
Increase in debtors	(83,042)	(23,102)
(Decrease)/increase in creditors	<u>(142,356)</u>	<u>74,820</u>
Net cash (used in)/provided by operations	<u>(171,998)</u>	<u>128,682</u>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	31.3.24	31.3.23
	£	£
Cash in hand	16	24
Notice deposits (less than 3 months)	647,635	791,978
Overdrafts included in bank loans and overdrafts falling due within one year	<u>(61,152)</u>	<u>(40,635)</u>
Total cash and cash equivalents	<u>586,499</u>	<u>751,367</u>

3. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.23	Cash flow	At 31.3.24
	£	£	£
Net cash			
Cash at bank and in hand	792,002	(144,351)	647,651
Bank overdrafts	<u>(40,635)</u>	<u>(20,517)</u>	<u>(61,152)</u>
	<u>751,367</u>	<u>(164,868)</u>	<u>586,499</u>
Total	<u>751,367</u>	<u>(164,868)</u>	<u>586,499</u>

Swindon & District Citizens Advice
Bureau

Notes to the Financial Statements
for the Year Ended 31 March 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

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

Expenditure

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

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

Allocation and apportionment of costs

All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. floor areas, per capita or estimated usage.

Tangible fixed assets

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

Fixtures and fittings	- 33% on cost
Computer equipment	- 33% on cost

Taxation

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

Fund accounting

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

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

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

Pension costs and other post-retirement benefits

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

Swindon & District Citizens Advice
 Bureau

Notes to the Financial Statements - continued
 for the Year Ended 31 March 2024

2. DONATIONS AND LEGACIES

	31.3.24	31.3.23
	£	£
Donations	114	275
Grants	833,046	813,980
Service contracts	<u>121,967</u>	<u>-</u>
	<u>955,127</u>	<u>814,255</u>

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

	31.3.24	31.3.23
	£	£
Other grants	<u>833,046</u>	<u>813,980</u>

3. OTHER TRADING ACTIVITIES

	31.3.24	31.3.23
	£	£
Sales	<u>4,761</u>	<u>-</u>

4. INVESTMENT INCOME

	31.3.24	31.3.23
	£	£
Deposit account interest	<u>7,130</u>	<u>2,556</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Advice Services	<u>762,706</u>	<u>53,132</u>	<u>91,841</u>	<u>907,679</u>

6. GRANTS PAYABLE

	31.3.24	31.3.23
	£	£
Advice Services	<u>53,132</u>	<u>15,441</u>

Swindon & District Citizens Advice
Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

7. SUPPORT COSTS

	Management £	Information technology £	Other £	Governance costs £	Totals £
Advice Services	<u>56,309</u>	<u>3,878</u>	<u>30,404</u>	<u>1,250</u>	<u>91,841</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

31.3.24	31.3.23
£	£

Trustees' expenses

-	<u>118</u>
---	------------

9. STAFF COSTS

	31.3.24	31.3.23
	£	£
Wages and salaries	680,510	579,817
Social security costs	57,160	45,477
Other pension costs	<u>33,788</u>	<u>28,209</u>
	<u>771,458</u>	<u>653,503</u>

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

	31.3.24	31.3.23
Advice Workers	32	24
Administration	<u>2</u>	<u>5</u>
	<u>34</u>	<u>29</u>

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

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	273	813,982	814,255
Investment income	<u>2,556</u>	-	<u>2,556</u>
Total	<u>2,829</u>	<u>813,982</u>	<u>816,811</u>

**EXPENDITURE ON
Charitable activities**

Swindon & District Citizens Advice Bureau
Report of the Trustees for the Year Ended 31 March 2024

Advice Services	-	737,173	737,173
Other	<u>-</u>	<u>118</u>	<u>118</u>
Total	-	737,291	737,291

Swindon & District Citizens Advice
 Bureau

Notes to the Financial Statements - continued
 for the Year Ended 31 March 2024

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
NET INCOME	2,829	76,691	79,520
Transfers between funds	<u>(12,093)</u>	<u>12,093</u>	-
Net movement in funds	(9,264)	88,784	79,520
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>411,542</u>	<u>143,896</u>	<u>555,438</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>402,278</u></u>	<u><u>232,680</u></u>	<u><u>634,958</u></u>

11. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2023 and 31 March 2024	<u>6,221</u>	<u>5,264</u>	<u>11,485</u>
DEPRECIATION			
At 1 April 2023 and 31 March 2024	<u>6,221</u>	<u>5,264</u>	<u>11,485</u>
NET BOOK VALUE			
At 31 March 2024	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2023	<u>-</u>	<u>-</u>	<u>-</u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Trade debtors	-	19,000
Prepayments and accrued income	<u>150,341</u>	<u>48,299</u>
	<u><u>150,341</u></u>	<u><u>67,299</u></u>

Swindon & District Citizens Advice
Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Bank loans and overdrafts (see note 14)	61,152	40,635
Trade creditors	6,016	4,237
Social security and other taxes	18,291	-
Accruals and deferred income	-	179,471
Accrued expenses	17,045	-
	<u>102,504</u>	<u>224,343</u>

14. LOANS

An analysis of the maturity of loans is given below:

	31.3.24	31.3.23
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	<u>61,152</u>	<u>40,635</u>

15. MOVEMENT IN FUNDS

	At 1.4.23	Net movement in funds	Transfers between funds	At 31.3.24
	£	£	£	£
Unrestricted funds				
General fund	287,057	16,749	17,600	321,406
Designated Funds	<u>115,221</u>	-	-	<u>115,221</u>
	402,278	16,749	17,600	436,627
Restricted funds				
Masdap	43,923	(2,015)	-	41,908
Macmillan	-	(10,331)	-	(10,331)
Energy Best Deal	31,815	16,797	-	48,612
East Swindon	-	100	(100)	-
Others	77,558	28,800	(24,612)	81,746
Swindon Borough Council	61,977	(3,809)	-	58,168
Thames Water	2,871	2,949	-	5,820
AFFA	14,536	320	-	14,856
British Gas	-	10,970	7,112	18,082
	<u>232,680</u>	<u>43,781</u>	<u>(17,600)</u>	<u>258,861</u>
TOTAL FUNDS	<u>634,958</u>	<u>60,530</u>	<u>-</u>	<u>695,488</u>

Swindon & District Citizens Advice
 Bureau

Notes to the Financial Statements - continued
 for the Year Ended 31 March 2024

15. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	7,244	9,505	16,749
Restricted funds			
Masdap	55,901	(57,916)	(2,015)
Macmillan	94,579	(104,910)	(10,331)
Energy Best Deal	35,544	(18,747)	16,797
East Swindon	-	100	100
Others	163,962	(135,162)	28,800
Swindon Borough Council	421,816	(425,625)	(3,809)
Thames Water	8,500	(5,551)	2,949
AFFA	63,642	(63,322)	320
British Gas	<u>117,021</u>	<u>(106,051)</u>	<u>10,970</u>
	<u>960,965</u>	<u>(917,184)</u>	<u>43,781</u>
TOTAL FUNDS	<u>968,209</u>	<u>(907,679)</u>	<u>60,530</u>

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	310,612	2,829	(26,384)	287,057
Designated Funds	<u>100,930</u>	-	<u>14,291</u>	<u>115,221</u>
	411,542	2,829	(12,093)	402,278
Restricted funds				
Masdap	48,329	(4,406)	-	43,923
North Swindon Advice Point	-	(184)	184	-
Macmillan	(7,595)	(4,498)	12,093	-
Energy Best Deal	14,203	17,612	-	31,815
East Swindon	-	(19,202)	19,202	-
Others	36,232	34,214	-	70,446
Swindon Borough Council	51,360	30,003	(19,386)	61,977
Thames Water	1,367	1,504	-	2,871
AFFA	-	14,536	-	14,536
British Gas	-	<u>7,112</u>	-	<u>7,112</u>
	<u>143,896</u>	<u>76,691</u>	<u>12,093</u>	<u>232,680</u>
TOTAL FUNDS	<u>555,438</u>	<u>79,520</u>	-	<u>634,958</u>

Swindon & District Citizens Advice
Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

15. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,829	-	2,829
Restricted funds			
Masdap	54,463	(58,869)	(4,406)
North Swindon Advice Point	-	(184)	(184)
Macmillan	54,310	(58,808)	(4,498)
Energy Best Deal	20,364	(2,752)	17,612
East Swindon	1	(19,203)	(19,202)
Others	74,585	(40,371)	34,214
Swindon Borough Council	484,209	(454,206)	30,003
Thames Water	33,999	(32,495)	1,504
AFFA	63,643	(49,107)	14,536
British Gas	28,408	(21,296)	7,112
	<u>813,982</u>	<u>(737,291)</u>	<u>76,691</u>
TOTAL FUNDS	<u>816,811</u>	<u>(737,291)</u>	<u>79,520</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	310,612	19,578	(8,784)	321,406
Designated Funds	<u>100,930</u>	-	<u>14,291</u>	<u>115,221</u>
	411,542	19,578	5,507	436,627
Restricted funds				
Masdap	48,329	(6,421)	-	41,908
North Swindon Advice Point	-	(184)	184	-
Macmillan	(7,595)	(14,829)	12,093	(10,331)
Energy Best Deal	14,203	34,409	-	48,612
East Swindon	-	(19,102)	19,102	-
Others	36,232	63,014	(24,612)	74,634
Swindon Borough Council	51,360	26,194	(19,386)	58,168
Thames Water	1,367	4,453	-	5,820
AFFA	-	14,856	-	14,856
British Gas	-	18,082	7,112	25,194
	<u>143,896</u>	<u>120,472</u>	<u>(5,507)</u>	<u>258,861</u>
TOTAL FUNDS	<u>555,438</u>	<u>140,050</u>	<u>-</u>	<u>695,488</u>

Swindon & District Citizens Advice
 Bureau

Notes to the Financial Statements - continued
 for the Year Ended 31 March 2024

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	10,073	9,505	19,578
Restricted funds			
Masdap	110,364	(116,785)	(6,421)
North Swindon Advice Point	-	(184)	(184)
Macmillan	148,889	(163,718)	(14,829)
Energy Best Deal	55,908	(21,499)	34,409
East Swindon	1	(19,103)	(19,102)
Others	238,547	(175,533)	63,014
Swindon Borough Council	906,025	(879,831)	26,194
Thames Water	42,499	(38,046)	4,453
AFFA	127,285	(112,429)	14,856
British Gas	<u>145,429</u>	<u>(127,347)</u>	<u>18,082</u>
	<u>1,774,947</u>	<u>(1,654,475)</u>	<u>120,472</u>
TOTAL FUNDS	<u>1,785,020</u>	<u>(1,644,970)</u>	<u>140,050</u>

16. RELATED PARTY DISCLOSURES

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

17. RESTRICTED FUNDS

The charity's restricted funds have the following purposes:

(i) MASDAP

Face to Face debt case work.

(ii) Swindon Borough Council

This fund comprises a service contract with Swindon Borough Council for the provision of the advice services. This covers the costs of staff and running costs in connection with the operation of the bureau.

(iii) Macmillan

Fund utilised to provide advice to cancer sufferers and their families.

(iv) Energy Advice Project (EAP)

Grant to fund talks on energy and switching energy suppliers etc..

(vi) AFFA

Funds received for the provision of budget and income maximisation advice.

(vii) Other

Smaller funds to provide advice.

Funds are also provided for:

- multidisciplinary work with the health service;;
- advice regarding benefits availability in connection with winter costs;
- assistance with paying debt relief orders for eligible clients;and budgeting advice.

Swindon & District Citizens Advice
Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

18. DESIGNATED FUNDS

The charity's designated funds have the following purpose:
Redundancy liabilities

19. DEPRECIATION

Expenditure on fixed assets amounting to less than £1000 per item is not capitalised.

20. CONTROL

The charity is controlled by its trustees who are named on page 6. No individual exercises overall control.

Swindon & District Citizens Advice
 Bureau

Detailed Statement of Financial Activities
 for the Year Ended 31 March 2024

	31.3.24 £	31.3.23 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	114	275
Grants	833,046	813,980
Service contracts	<u>121,967</u>	<u>-</u>
	955,127	814,255
Other trading activities		
Sales	4,761	-
Investment income		
Deposit account interest	7,130	2,556
Other income		
Other income	<u>1,191</u>	<u>-</u>
Total incoming resources	968,209	816,811
EXPENDITURE		
Charitable activities		
Wages	650,823	563,743
Social security	57,160	45,477
Pensions	33,788	28,209
Volunteer expenses	6,959	1,582
Publicity and promotion	1,926	1,232
Clients' insolvency fees	12,050	-
Grants to institutions	<u>53,132</u>	<u>15,441</u>
	815,838	655,684
Other		
Trustees' expenses	-	118
Support costs		
Management		
Wages	29,687	16,074
Occupancy costs	-	10,336
Telephone	12,975	11,037
Postage and stationery	6,353	7,090
Legal and professional fees	<u>7,294</u>	<u>-</u>
	56,309	44,537

This page does not form part of the statutory financial statements

Information technology		
Computers and IT Equipment	3,878	7,757

This page does not form part of the statutory financial statements

Swindon & District Citizens Advice Bureau
Report of the Trustees for the Year Ended 31 March 2024

Swindon & District Citizens Advice
Bureau

Detailed Statement of Financial Activities
for the Year Ended 31 March 2024

	31.3.24 £	31.3.23 £
Information technology		
Other		
Insurance	5,677	6,089
Sundries	20,792	17,709
Training and recruitment	<u>3,935</u>	<u>3,595</u>
	30,404	27,393
Governance costs		
Accountancy and legal fees	<u>1,250</u>	<u>1,802</u>
Total resources expended	<u>907,679</u>	<u>737,291</u>
Net income	<u>60,530</u>	<u>79,520</u>

This page does not form part of the statutory financial statements

SWINDON AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1115564

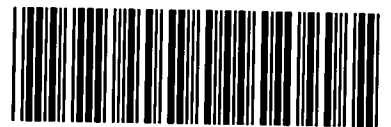
Accounts

REGISTERED COMPANY NUMBER: 4141854 (England and Wales)
REGISTERED CHARITY NUMBER: 1115564

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2023
for
Swindon & District Citizens Advice
Bureau

Chris Vaughan
Accountants
195 Ermin Street
Swindon
Wiltshire
SN3 4NA

SATURDAY



A06 *ACIZVLF5* #135
23/12/2023
COMPANIES HOUSE

Swindon and District Citizens Advice
Bureau

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for the Year Ended 31 March 2023

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Swindon & District Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2023

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

OBJECTIVES AND ACTIVITIES

Objectives and aims

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

The aims of our charity are:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect their lives.

We do this through the provision of free, confidential, impartial and independent advice to anybody who needs us. We promote diversity and equality, and continue to challenge discrimination

Strategic Priorities

The overarching objectives of the organisation this year are as follows:

Advice <ul style="list-style-type: none">● We will protect and, where possible, increase the 'supply' of 1-1 advice provision available within Swindon, to enable more clients to access good quality advice● Maintain the provision of good quality advice● We will improve the accessibility of our service for marginalised clients	Advocacy <ul style="list-style-type: none">● We will increase the voice of our clients and potential clients, especially those who are most minoritised and marginalised.
Culture <ul style="list-style-type: none">● To be a collaborative, innovative and a high performing service that promotes equality, diversity and inclusion, and challenges discrimination. To value our staff teams and be a highly recommended place to work and volunteer	Organisational Health <ul style="list-style-type: none">● Maintain excellent external relationships to ensure best outcomes for our clients and safeguard the future of our service -including securing resources● Continue to develop all staff to the highest level of expertise and ensure continued recruitment, training and development of volunteers

Through the hard work and commitment of our 28 paid staff and 50 volunteers we provided a core generalist advice service alongside a range of specialist advice projects. The provision of holistic advice allows us to cover a range of topics which predominantly includes:

Welfare Benefits
Housing
Immigration and Nationality
Consumer
Health and Social Care

Debt and Money matters
Employment
Family and Personal
Discrimination
Utilities and Energy

Swindon & District Citizens Advice

Bureau

Report of the Trustees

for the Year Ended 31 March 2023

During 2022/3 our specialist advice offer included:

- Debt advice funded through the Money Advice Service
- Specialist Debt advice for the most vulnerable clients and those facing homelessness funded by Swindon Borough Council
- Debt and budgeting advice targeting Thames Water customers funded through the Thames Water Trust Fund
- Specialist Benefits advice mainly focussing on disability benefit appeals through our Swindon Borough Council funding
- Specialist Debt and Energy Advice funded by British Gas Energy Trust Supporting Communities at Risk programme
- Specialist Benefits Advice targeted Disability Benefits and Appeals
- Specialist Benefits advice for people affected by cancer funded by Macmillan
- Specialist Benefits advice funded through the Wiltshire & Swindon Community Foundation's Surviving Winter grant stream
- Immigration and nationality advice up to OISC level 2 funded by Swindon Borough Council
- Specialist Energy advice funded through Citizens Advice Energy Advice Project
- Income Maximisation advice, training and outreach through our Advice & Financial first Aid Project funded by Swindon Borough Council

Demand for our service has reached a record high with clients feeling the effects of the Cost of Living Crisis. We have continued to develop our strong partnerships with both statutory and voluntary sector agencies to help meet the rising demand for advice.

Our commitment to the recruitment, training and development of our volunteer workforce has continued. We have used this year to continue building back our strong volunteer workforce that had diminished during the Covid pandemic.

A key-element of the Citizens Advice Membership Scheme is the requirement of every member to undertake an annual Leadership Self-Assessment of Governance; (LSA) covering the following nine areas:

- Strategic business planning;
- Risk management;
- Financial management;
- People management;
- Operational performance management;
- Partnership working;
- Research and campaigning;
- Equality leadership

The assessment is approved by the National Citizens Advice service and any development outcomes are agreed in partnership. Every three years this assessment is verified through a site visit.

Again this year we were rated 'Green' in all areas meaning we achieved excellent scores in the Performance Quality Framework. The LSA aligns with external standards, compliance also indicates compliance with the requirements of the Advice Quality Standard (AQS) and Money Advice Service (MAS) debt quality framework.

We also continue to hold the Advice Quality Standard Mark with casework accreditation in Debt, Benefits and Disability.

Public benefit

The Citizens Advice service provides help whoever you are, whatever the problem.

We provide advice, specialist casework and information, face-to-face, on the telephone, by email and via www.citizensadvice.org.uk.

We also campaign locally and nationally for improvements to services and the law. We use the evidence we collect from helping our clients to make a difference for people who may never come to a Citizens Advice office by communicating our evidence for change to policymakers in government and the wider public and private sector. A visit to a Citizens Advice local office for one person could lead to a change in policy or law that will positively affect the lives of many more.

Our generalist advice service, funded through a contract with Swindon Borough Council, remains our "core" activity offering an essential service to the diverse communities and individuals who live in Swindon and the surrounding area.

Report of the Trustees
for the Year Ended 31 March 2023

Citizens Advice is nationally recognised as a place where if you have a problem of any kind help will be provided. This is a great strength for us and a challenge in being able to ensure access to everyone who needs our help.

Through our work we aim to reduce poverty and improve the general wellbeing of its clients. We contribute to the local economy through encouraging and assisting in the take up of welfare benefits and working with clients to manage their debt.

STRATEGIC REPORT

Achievement and performance **Charitable activities**

Key achievements during 2022/23

- 9,369 people helped (20% increase on 2021/22)
- 30,509 different issues presented (25% increase on 2021/22)
- 877 external referrals received from partner agencies (29% increase on 2021/22)
- increased client's income by £6,219,503 through advice, successful benefits applications and appeals
- helped clients deal with £5,763,174 of personal debt; average individual client debt was £7,674

Demand for our service this year has continued to climb throughout the year, hitting another record high this year. More people face the challenges of rising costs, sparked by huge increases in energy prices and inflation.

The most common issues presented during the year related to Benefits, Tax Credits or Universal Credit, Housing and Debt

A comparison of our client profile to the general population of Swindon shows that the clients we help locally are more likely to:

- live on a low income
- be disabled or have a long-term health condition
- be from diverse backgrounds
- be at risk of fuel poverty
- live in rented accommodation
- be economically inactive
- live in areas with higher levels of disadvantage or deprivation

Using a treasury approved model, we know that for every £1 invested in Citizens Advice Swindon:

- we benefit our clients by £10.67
- our public value is £24.74
- we bring fiscal benefits of £3.32

Using this model we calculate that we also:

- saved Swindon Borough Council £194,779 by preventing homelessness and housing evictions
- saved all Housing Providers £558,611 by preventing evictions
- saved the NHS £432,377 by reducing use of mental health and GP services, and keeping people in work

The difference this makes:

- 88% of people said the service helped them find a positive way forward
- 90% said they would definitely recommend our service to others
- 8 in 10 people said that their problem was solved mostly, partly or completely following our advice
- 8 in 10 of people said they felt less stressed, depressed or anxious as a result of the help they received from Citizens Advice Swindon
- 7 in 10 of people said their physical health had improved as a result of the help they received from Citizens Advice Swindon

Volunteering Opportunities

Our dedicated team of volunteers are the lifeblood of the organisation. This year we surveyed them to find out more about their experiences with us. When asked:

- 100% said they had acquired one or more new skills through volunteering with us
- 4 in 5 said working for us had increased their employability
- 97% said it kept them mentally active
- 4 in 5 said it had a positive impact on their general health and mental wellbeing
- 92% said they felt more engaged with their community
- 8 in 10 said they had increased confidence in their own abilities

The estimated value of the work carried out by our volunteers this year is £371,574. 80% of volunteers who left us this year did so because they had gained employment or were undertaking further education.

Financial review **Financial position**

The charity has benefitted from a number of additional funding streams and new projects to further enhance the secure financial position that has been built up in recent years. However, the trustees are aware that the external commissioning environment could result in a reduction in funding in 2023 and beyond, so contingency plans have been put in place and scenario planning is being undertaken to ensure the charity has financial resilience built in.

The financial position summarised in the Statement of Financial activities shows an overall surplus in income over expenditure of £79,520. However, this is a result of future scenario planning and approved carry forward of restricted reserves for continuation of existing projects.

Citizens Advice Swindon has a broad range of funders and the trustees would like to thank Swindon Borough Council and BSW Integrated Care System, Macmillan, Money and Pension Service, Thames Water Trust Fund, British Gas Energy Trust, DWP, Wiltshire and Swindon Community Foundation, and Citizens Advice Energy Project for their support this year through a range of contracts and grants.

The trustees recognise that there is a heavy reliance on Local Authority funding and aim to continue to diversify funding streams as much as possible to allow us to complement our core funded delivery.

The charity remains in a stable position in relation to core funds with a 5 plus 2 year contract awarded in October 2021 by Swindon Borough Council and BSW ICS commissioned contract. Macmillan have confirmed further funding until December 2024, MAPS until March 2025 and British Gas Energy Trust will continue until March 2026.

Investment policy and objectives

The service's excess funds have historically been held in the COIF Charities Deposit Fund. The current account is regularly reviewed and any funds not needed in the short term are invested in the COIF fund.

Reserves policy

This reserves policy is monitored and reviewed by the trustees annually

Unrestricted and designated reserves

The trustees have reviewed the Charity's needs for reserves in line with the guidance issued by the Charity Commission and have agreed that unrestricted free reserves (not designated or reserved for specific purposes should be set at 3 months' running costs (£232,670 at 31/03/23). The Trustee Board believes that the organisation should aim to have reserves at this level to ensure the Charity can run efficiently and wind down the charity responsibly if necessary.

The Trustee Board also recognises, plans for and designates specific unrestricted funds for the following purposes:

- Contractual commitment reserve - a reserve to ensure that the charity is able to cover contracted payments to staff such as redundancy (£115,221 at 31/3/23).

Swindon & District Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2023

Restricted reserves

Funds that are restricted by the donor or funder are listed within the accounts and cannot be used for the general purposes of the charity. Their existence, and the sums of money therein, do not imply that there has been an underspend but may result from a variety of circumstances including timing differences between the organisation's financial year and the funding year of the project concerned.

Future plans

The charity has adopted the following strategic objectives in its Business Plan:

- We will protect and, where possible, increase the 'supply' of 1-1 advice provision available within Swindon, to enable more clients to access good quality advice
- Maintain the provision of good quality advice
- We will improve the accessibility of our service for marginalised clients
- We will increase the voice of our clients and potential clients, especially those who are most minoritised and marginalised.
- To be a collaborative, innovative and a high performing service that promotes equality, diversity and inclusion, and challenges discrimination.
- To value our staff teams and be a highly recommended place to work and volunteer Organisational Health
- Maintain excellent external relationships to ensure best outcomes for our clients and safeguard the future of our service -including securing resources
- Continue to develop all staff to the highest level of expertise and ensure continued recruitment, training and development of volunteers

These objectives are measured and monitored on a quarterly basis using SMART objectives detailed in the action plan.

We are committed to extending and embedding our Advice & Financial First Aid project as the frontline response to the Cost of Living crisis. Helping people maximise income and reduce expenditure. This will also allow us to provide training to frontline workers in identifying advice needs, signposting and ensuring those who need advice get it in a timely manner.

We will continue to invest in training new generalist advisers to help meet increased demand and look at options to grow our own paid staff workforce.. We will continue to onboard more volunteers to help meet demand; and invest in training to ensure the ongoing upskilling of our staff and volunteers to meet the challenges of fast changing legislation.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Swindon and District Citizens Advice Bureau (Citizens Advice Swindon) is a charitable company, limited by guarantee. The charitable company was established under Memorandum of Association, which sets out the objects and powers of the charitable company and is governed under its Articles of Association.

Members support the aims of the organisation and are invited to the Annual General Meeting. Members elect the trustees of the management committee and these individuals are also company directors. In the event of the charitable company being wound up, members are required to contribute an amount not exceeding £1.

Swindon and District Citizens Advice Bureau is a member of Citizens Advice, the National Association of Citizens Advice Bureaux. As the membership body Citizens Advice formally audits and monitors quality and management processes within the local office.

Swindon & District Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2023

Recruitment and appointment of new trustees

Our aim is to ensure that the needs of our clients are appropriately reflected through the diversity of the trustee body and to enhance the potential pool of trustees, the charity seeks to identify potential new trustees relevant to the nature of its work.

A broad range of skills and expertise are represented on the Management Committee which include Business, Local

Government, social care, financial services and legal skills. Each year the committee undertakes a skills audit which enables the identification of training & development opportunities and any skills gaps. In the event of particular skills being lost due to retirements or where gaps in skills are identified, individuals may be approached for co-option mid-year if it is felt they match the required needs of the bureau.

The Trustees are committed to pursuing the recruitment of new trustees next year with an aim to further increase expertise in Business Development and , as well as targeting recruitment within under represented communities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

Swindon & District Citizens Advice Bureau currently has a management committee 5 trustees who meet a minimum of six times a year and are responsible for the strategic direction and policy of the charity. Other than for 'Confidential' agenda items, the Senior Management Team attends board meetings as does a representative of the Volunteers. All are encouraged to take a full part in the board's discussions before trustees reach their decisions.

Day to day responsibility for the provision of services rests with the Chief Executive. The Chief Executive is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The Trustees delegate to the Chief Executive the day-to-day responsibility for the strategic, financial and operational management of the service, including supervision of the management team.

Induction and training of new trustees

All new Trustees undergo a period of induction, this consists of attending trustee board meetings, meeting with the Chief Executive and Chair of Trustees and shadowing advice sessions. Annual training records are kept for all trustees which includes a record of any training undertaken outside of the organisation which is relevant to their role.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees review the main risks to the charity as part of its annual business planning process, this identifies the current constraints and potential risks to current and future service delivery.

A risk register is kept under review throughout the year to ensure appropriate controls are in place to provide reasonable mitigation and assurance against identified issues. The trustees review risk against the following categories:

- (i) Finance
- (ii) Governance
- (iii) Management
- (iv) Staffing
- (v) Service Delivery
- (vi) Stakeholder relationships
- (vii) Engagement with the wider service
- (viii) ICT/Systems
- (ix) EDI
- (x) Information assurance

Report of the Trustees
for the Year Ended 31 March 2023

The main risks identified and the actions proposed to mitigate these are:

- Maintaining current financial stability - Although the current financial position is strong, the outlook over future years is less certain. We will prioritise influencing stakeholders and funders to continue funding priority services. We will work in partnership with SBC and the ICB to look at new opportunities to meet demand.
- Inability to maintain service delivery levels at current level due to flat rate funding with no inflationary increase built into 7-year contract – We will seek funding opportunities to complement our core delivery and build reserves to help with short term funding gaps
- Ability to pay salaries that attract and retain talent within the workforce. Ability to pay cost of living rise each year. We will review our employment offer to staff and look at alternative ways to reward staff.
- Rising demand means that we need to build our adviser and caseworker capacity - we will prioritise growing our workforce and concentrate on training and retention
- Reputational damage through risks relating to the handling of information - risks are regularly reviewed and policies updated and communicated. All staff undergo annual Data Protection training.

The trustees continue to regularly monitor all of the funding agreements and contracts to ensure that the individual terms of each funding provider are met.

All policies and procedures are regularly reviewed by the trustees to ensure that they continue to meet the needs of the charity.

In addition to the above the charity is involved in an area of voluntary service in which it is essential, for the protection of those served by the charity, for employees to be properly assessed in order to minimise risk both to the charity's beneficiaries and the employees themselves. For this reason, before any prospective employee is engaged by the charity, comprehensive checks will be conducted by way of reference to the Disclosure and Barring Service if appropriate, previous references and an induction programme.

Information Assurance & Data Protection

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

Swindon & District Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2023

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

4141854 (England and Wales)

Registered Charity number

1115564

Registered office

1 Sanford Street

Swindon

Wiltshire

SN1 1HE

Swindon & District Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2023

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
4141854 (England and Wales)

Registered Charity number
1115564

Registered office
1 Sanford Street
Swindon
Wiltshire
SN1 1HE

Trustees
M Box Chair
A Bennett Vice Chair
C Gannicott Treasurer
M Howard
D Langley

Company Secretary
C Newport

Chief Executive
C Newport

Independent Examiner
Chris Vaughan
Accountants
195 Ermin Street
Swindon
Wiltshire
SN3 4NA

Advisers
Bankers
Lloyds Bank PLC
5 High Street
Swindon
Wiltshire

CCLA
St Alphanage House
2 Fore Street
London

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 7 December 2023 and signed on the board's behalf by:



M Box – Chair of Trustees

Independent Examiner's Report to the Trustees of
Swindon & District Citizens Advice
Bureau

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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



Christopher Vaughan
Institute of Chartered Accountants in England and Wales
Chris Vaughan
Accountants
195 Ermin Street
Swindon
Wiltshire
SN3 4NA

7 December 2023

Swindon & District Citizens Advice
Bureau

Statement of Financial Activities
for the Year Ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	273	813,982	814,255	716,384
Investment income	3	<u>2,556</u>	<u>-</u>	<u>2,556</u>	<u>746</u>
Total		<u>2,829</u>	<u>813,982</u>	<u>816,811</u>	<u>717,130</u>
EXPENDITURE ON					
Charitable activities	4				
Advice Services		-	737,173	737,173	590,702
Other		<u>-</u>	<u>118</u>	<u>118</u>	<u>-</u>
Total		<u>-</u>	<u>737,291</u>	<u>737,291</u>	<u>590,702</u>
NET INCOME					
Transfers between funds	14	2,829 <u>(12,093)</u>	76,691 <u>12,093</u>	79,520 <u>-</u>	126,428 <u>-</u>
Net movement in funds		(9,264)	88,784	79,520	126,428
RECONCILIATION OF FUNDS					
Total funds brought forward		411,542	143,896	555,438	429,010
TOTAL FUNDS CARRIED FORWARD		<u>402,278</u>	<u>232,680</u>	<u>634,958</u>	<u>555,438</u>

The notes form part of these financial statements

Swindon & District Citizens Advice
Bureau

Balance Sheet
31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
CURRENT ASSETS					
Debtors	11	-	67,299	67,299	44,197
Cash at bank and in hand		<u>402,278</u>	<u>389,724</u>	<u>792,002</u>	<u>659,336</u>
		402,278	457,023	859,301	703,533
CREDITORS					
Amounts falling due within one year	12	-	(224,343)	(224,343)	(148,095)
		<u>402,278</u>	<u>232,680</u>	<u>634,958</u>	<u>555,438</u>
NET CURRENT ASSETS					
		<u>402,278</u>	<u>232,680</u>	<u>634,958</u>	<u>555,438</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>402,278</u>	<u>232,680</u>	<u>634,958</u>	<u>555,438</u>
NET ASSETS					
		<u>402,278</u>	<u>232,680</u>	<u>634,958</u>	<u>555,438</u>
FUNDS					
	14				
Unrestricted funds				402,278	411,542
Restricted funds				<u>232,680</u>	<u>143,896</u>
TOTAL FUNDS					
				<u>634,958</u>	<u>555,438</u>

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

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

The trustees acknowledge their responsibilities for

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

The financial statements were approved by the Board of Trustees and authorised for issue on 7 December 2023 and were signed on its behalf by:

M Box – Chair of Trustees



A Bennett – Vice Chair of Trustees



The notes form part of these financial statements

**Swindon and District Citizens Advice
Bureau**

**Cash Flow Statement
for the Year Ended 31 March 2023**

	Notes	31.3.23 £	31.3.22 £
Cash flows from operating activities			
Cash generated from operations	1	<u>128,682</u>	<u>161,886</u>
Net cash provided by operating activities		<u>128,682</u>	<u>161,886</u>
Cash flows from investing activities			
Interest received		<u>2,556</u>	<u>746</u>
Net cash provided by investing activities		<u>2,556</u>	<u>746</u>
Change in cash and cash equivalents in the reporting period		<u>131,238</u>	<u>162,632</u>
Cash and cash equivalents at the beginning of the reporting period	2	<u>620,129</u>	<u>457,497</u>
Cash and cash equivalents at the end of the reporting period	2	<u>751,367</u>	<u>620,129</u>

The notes form part of these financial statements

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

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

	31.3.23	31.3.22
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	79,520	126,428
Adjustments for:		
Interest received	(2,556)	(746)
Increase in debtors	(23,102)	(32,758)
Increase in creditors	<u>74,820</u>	<u>68,962</u>
Net cash provided by operations	<u>128,682</u>	<u>161,886</u>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	31.3.23	31.3.22
	£	£
Cash in hand	24	54
Notice deposits (less than 3 months)	791,978	659,282
Overdrafts included in bank loans and overdrafts falling due within one year	<u>(40,635)</u>	<u>(39,207)</u>
Total cash and cash equivalents	<u>751,367</u>	<u>620,129</u>

3. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.22	Cash flow	At 31.3.23
	£	£	£
Net cash			
Cash at bank and in hand	659,336	132,666	792,002
Bank overdraft	<u>(39,207)</u>	<u>(1,428)</u>	<u>(40,635)</u>
	<u>620,129</u>	<u>131,238</u>	<u>751,367</u>
Total	<u>620,129</u>	<u>131,238</u>	<u>751,367</u>

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

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

Expenditure

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

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

Allocation and apportionment of costs

All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. floor areas, per capita or estimated usage.

Tangible fixed assets

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

Fixtures and fittings	- 33% on cost
Computer equipment	- 33% on cost

Taxation

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

Fund accounting

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

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

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

Pension costs and other post-retirement benefits

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

Swindon and District Citizens Advice
Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

2. DONATIONS AND LEGACIES

	31.3.23	31.3.22
	£	£
Donations	275	-
Grants	<u>813,980</u>	<u>716,384</u>
	<u>814,255</u>	<u>716,384</u>

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

	31.3.23	31.3.22
	£	£
Other grants	<u>813,980</u>	<u>716,384</u>

3. INVESTMENT INCOME

	31.3.23	31.3.22
	£	£
Deposit account interest	<u>2,556</u>	<u>746</u>

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 5) £	Support costs (see note 6) £	Totals £
Advice Services	<u>640,243</u>	<u>15,441</u>	<u>81,489</u>	<u>737,173</u>

5. GRANTS PAYABLE

	31.3.23	31.3.22
	£	£
Advice Services	<u>15,441</u>	<u>-</u>

6. SUPPORT COSTS

	Management £	Information technology £	Other £	Governance costs £	Totals £
Advice Services	<u>44,537</u>	<u>7,757</u>	<u>27,393</u>	<u>1,802</u>	<u>81,489</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

7. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

	31.3.23	31.3.22
	£	£
Trustees' expenses	<u>118</u>	<u>-</u>

8. STAFF COSTS

	31.3.23	31.3.22
	£	£
Wages and salaries	579,817	483,730
Social security costs	45,477	38,422
Other pension costs	<u>28,209</u>	<u>23,083</u>
	<u>653,503</u>	<u>545,235</u>

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

	31.3.23	31.3.22
Advice Workers	24	25
Administration	<u>5</u>	<u>6</u>
	<u>29</u>	<u>31</u>

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

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	-	716,384	716,384
Investment income	<u>746</u>	<u>-</u>	<u>746</u>
Total	<u>746</u>	<u>716,384</u>	<u>717,130</u>
EXPENDITURE ON			
Charitable activities			
Advice Services	<u>-</u>	<u>590,702</u>	<u>590,702</u>
NET INCOME	746	125,682	126,428
Transfers between funds	<u>131,902</u>	<u>(131,902)</u>	<u>-</u>
Net movement in funds	132,648	(6,220)	126,428
RECONCILIATION OF FUNDS			
Total funds brought forward	278,894	150,116	429,010

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted funds £	Restricted funds £	Total funds £
TOTAL FUNDS CARRIED FORWARD	<u>411,542</u>	<u>143,896</u>	<u>555,438</u>
10. TANGIBLE FIXED ASSETS	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2022 and 31 March 2023	<u>6,221</u>	<u>5,264</u>	<u>11,485</u>
DEPRECIATION			
At 1 April 2022 and 31 March 2023	<u>6,221</u>	<u>5,264</u>	<u>11,485</u>
NET BOOK VALUE			
At 31 March 2023	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2022	<u>-</u>	<u>-</u>	<u>-</u>
11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		31.3.23	31.3.22
		£	£
Trade debtors		19,000	22,830
Other debtors		-	7,567
Prepayments and accrued income		<u>48,299</u>	<u>13,800</u>
		<u>67,299</u>	<u>44,197</u>
12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		31.3.23	31.3.22
		£	£
Bank loans and overdrafts (see note 13)		40,635	39,207
Trade creditors		4,237	3,197
Social security and other taxes		-	5,734
Accruals and deferred income		<u>179,471</u>	<u>99,957</u>
		<u>224,343</u>	<u>148,095</u>

**Swindon and District Citizens Advice
Bureau**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

13. LOANS

An analysis of the maturity of loans is given below:

	31.3.23 £	31.3.22 £
Amounts falling due within one year on demand:		
Bank overdrafts	<u>40,635</u>	<u>39,207</u>

14. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	310,612	2,829	(26,384)	287,057
Designated Funds	<u>100,930</u>	-	<u>14,291</u>	<u>115,221</u>
	411,542	2,829	(12,093)	402,278
Restricted funds				
Masdap	48,329	(4,406)	-	43,923
North Swindon Advice Point	-	(184)	184	-
Macmillan	(7,595)	(4,498)	12,093	-
Energy Best Deal	14,203	17,612	-	31,815
East Swindon	-	(19,202)	19,202	-
Others	36,232	41,326	-	77,558
Swindon Borough Council	51,360	30,003	(19,386)	61,977
Thames Water	1,367	1,504	-	2,871
AFFA	-	<u>14,536</u>	-	<u>14,536</u>
	<u>143,896</u>	<u>76,691</u>	<u>12,093</u>	<u>232,680</u>
TOTAL FUNDS	<u>555,438</u>	<u>79,520</u>	-	<u>634,958</u>

14. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,829	-	2,829
Restricted funds			
Masdap	54,463	(58,869)	(4,406)
North Swindon Advice Point	-	(184)	(184)
Macmillan	54,310	(58,808)	(4,498)
Energy Best Deal	20,364	(2,752)	17,612
East Swindon	1	(19,203)	(19,202)
Others	102,993	(61,667)	41,326
Swindon Borough Council	484,209	(454,206)	30,003
Thames Water	33,999	(32,495)	1,504
AFFA	<u>63,643</u>	<u>(49,107)</u>	<u>14,536</u>
	<u>813,982</u>	<u>(737,291)</u>	<u>76,691</u>
TOTAL FUNDS	<u>816,811</u>	<u>(737,291)</u>	<u>79,520</u>

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	185,257	746	124,609	310,612
Designated Funds	<u>93,637</u>	<u>-</u>	<u>7,293</u>	<u>100,930</u>
	278,894	746	131,902	411,542
Restricted funds				
Masdap	17,189	31,140	-	48,329
North Swindon Advice Point	-	(239)	239	-
Macmillan	6,708	(14,303)	-	(7,595)
Energy Best Deal	3,965	10,238	-	14,203
East Swindon	-	(12,303)	12,303	-
Others	17,505	32,977	(14,250)	36,232
Swindon Borough Council	103,830	77,724	(130,194)	51,360
Thames Water	<u>919</u>	<u>448</u>	<u>-</u>	<u>1,367</u>
	<u>150,116</u>	<u>125,682</u>	<u>(131,902)</u>	<u>143,896</u>
TOTAL FUNDS	<u>429,010</u>	<u>126,428</u>	<u>-</u>	<u>555,438</u>

14. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	746	-	746
Restricted funds			
Masdap	78,564	(47,424)	31,140
North Swindon Advice Point	-	(239)	(239)
Macmillan	54,687	(68,990)	(14,303)
Energy Best Deal	10,238	-	10,238
East Swindon	-	(12,303)	(12,303)
Others	86,809	(53,832)	32,977
Swindon Borough Council	452,086	(374,362)	77,724
Thames Water	34,000	(33,552)	448
	<u>716,384</u>	<u>(590,702)</u>	<u>125,682</u>
TOTAL FUNDS	<u>717,130</u>	<u>(590,702)</u>	<u>126,428</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	185,257	3,575	98,225	287,057
Designated Funds	<u>93,637</u>	<u>-</u>	<u>21,584</u>	<u>115,221</u>
	278,894	3,575	119,809	402,278
Restricted funds				
Masdap	17,189	26,734	-	43,923
North Swindon Advice Point	-	(423)	423	-
Macmillan	6,708	(18,801)	12,093	-
Energy Best Deal	3,965	27,850	-	31,815
East Swindon	-	(31,505)	31,505	-
Others	17,505	74,303	(14,250)	77,558
Swindon Borough Council	103,830	107,727	(149,580)	61,977
Thames Water	919	1,952	-	2,871
AFFA	<u>-</u>	<u>14,536</u>	<u>-</u>	<u>14,536</u>
	<u>150,116</u>	<u>202,373</u>	<u>(119,809)</u>	<u>232,680</u>
TOTAL FUNDS	<u>429,010</u>	<u>205,948</u>	<u>-</u>	<u>634,958</u>

14. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	3,575	-	3,575
Restricted funds			
Masdap	133,027	(106,293)	26,734
North Swindon Advice Point	-	(423)	(423)
Macmillan	108,997	(127,798)	(18,801)
Energy Best Deal	30,602	(2,752)	27,850
East Swindon	1	(31,506)	(31,505)
Others	189,802	(115,499)	74,303
Swindon Borough Council	936,295	(828,568)	107,727
Thames Water	67,999	(66,047)	1,952
AFFA	63,643	(49,107)	14,536
	<u>1,530,366</u>	<u>(1,327,993)</u>	<u>202,373</u>
TOTAL FUNDS	<u>1,533,941</u>	<u>(1,327,993)</u>	<u>205,948</u>

15. RELATED PARTY DISCLOSURES

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

16. RESTRICTED FUNDS

The charity's restricted funds have the following purposes:

(i) MASDAP

Face to Face debt case work.

(ii) Swindon Borough Council

This fund comprises a service contract with Swindon Borough Council for the provision of the bureau's services. This covers the costs of staff and running costs in connection with the operation of the bureau.

(iii) Outreaches

Resources provided to finance advice points in North Swindon and East Swindon, carrying out the same functions as the main branch.

(iv) Macmillan

Fund utilised to provide advice to cancer sufferers and their families.

(v) Energy Best Deal

Grant to fund talks on energy and switching energy suppliers etc..

(vi) AFFA

Funds received for the provision of budget and income maximisation advice.

(vii) Other

Smaller funds to provide advice to people affected by MS, Sovereign Housing tenants and the administration of Pension Wise appointments in Swindon. Funds are also provided for:

- multidisciplinary work with the health service;;
- advice regarding benefits availability in connection with winter costs;
- assistance with paying debt relief orders for eligible clients;and
- budgeting advice.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

17. DESIGNATED FUNDS

The charity's designated funds have the following purpose:
Redundancy liabilities

18. DEPRECIATION

Expenditure on fixed assets amounting to less than £1000 per item is not capitalised.

19. CONTROL

The charity is controlled by its trustees who are named on page 6. No individual exercises overall control.

Swindon and District Citizens Advice
Bureau

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

	31.3.23 £	31.3.22 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	275	-
Grants	<u>813,980</u>	<u>716,384</u>
	814,255	716,384
Investment income		
Deposit account interest	<u>2,556</u>	<u>746</u>
Total incoming resources	816,811	717,130
EXPENDITURE		
Charitable activities		
Wages	563,743	464,882
Social security	45,477	38,422
Pensions	28,209	23,083
Volunteer expenses	1,582	138
Publicity and promotion	1,232	-
Grants to institutions	<u>15,441</u>	<u>-</u>
	655,684	526,525
Other		
Trustees' expenses	118	-
Support costs		
Management		
Wages	16,074	18,848
Occupancy costs	10,336	1,951
Telephone	11,037	10,221
Postage and stationery	7,090	8,184
Repairs and renewals	<u>-</u>	<u>66</u>
	44,537	39,270
Information technology		
Computers and IT Equipment	7,757	1,049
Other		
Insurance	6,089	4,766
Sundries	17,709	15,356
Training and recruitment	<u>3,595</u>	<u>2,236</u>
	27,393	22,358
Governance costs		
Accountancy and legal fees	1,802	1,500

This page does not form part of the statutory financial statements

Swindon and District Citizens Advice
Bureau

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

	31.3.23	31.3.22
	<u>£</u>	<u>£</u>
Total resources expended	<u>737,291</u>	<u>590,702</u>
Net income	<u>79,520</u>	<u>126,428</u>

This page does not form part of the statutory financial statements

SWINDON AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1115564

Accounts

REGISTERED COMPANY NUMBER: 4141854 (England and Wales)
REGISTERED CHARITY NUMBER: 1115564

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2022
for
Swindon and District Citizens Advice
Bureau

Chris Vaughan
Accountants
195 Ermin Street
Swindon
Wiltshire
SN3 4NA

Swindon and District Citizens Advice
Bureau

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for the Year Ended 31 March 2022

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Swindon and District Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2022

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

Swindon and District Citizens Advice Bureau

Report of the Trustees
for the Year Ended 31 March 2022

OBJECTIVES AND ACTIVITIES

Objectives and aims

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

The aims of our charity are:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect their lives.

We do this through the provision of free, confidential, impartial and independent advice to anybody who needs us. We promote diversity and equality, and continue to challenge discrimination

Strategic Priorities

The overarching objectives of the organisation this year are as follows:

<p>ACCESS and Quality:</p> <ul style="list-style-type: none">• Provide good Access to our advice service in ways that best suit clients' needs and situations• Maintain external quality accreditation to support continued funding through evidence of our high quality service <p>SUSTAINABILITY:</p> <ul style="list-style-type: none">• Maintain excellent external relationships to ensure best outcomes for our clients and safeguard the future of our service - including securing resources• Continue to develop all staff to the highest level of expertise and ensure continued recruitment, training and development of volunteers	<p>ADVOCACY:</p> <ul style="list-style-type: none">• Campaign to improve policies which affect people's lives to alleviate suffering and hardship• Particular focus on poverty, mental health and reducing inequality <p>CULTURE:</p> <ul style="list-style-type: none">• To be a collaborative, innovative and a high performing service that promotes equality, diversity and inclusion, and challenges discrimination.• To value our staff teams and be a highly recommended place to work and volunteer
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Covid-19 continued to impact on the service throughout 2021 with remote working and delivery predominantly over the phone continuing throughout the year. In September 21 the service opened for in person triage on two days per week, one session in Sanford House and one in Cavendish Square.

Through our 26 paid staff and 35 volunteers this year we have offered a core generalist advice service alongside a range of specialist advice projects. The provision of holistic advice allows us to cover a range of topics which predominantly includes:

- | | |
|-----------------------------|------------------------|
| Welfare Benefits | Debt and Money matters |
| Housing | Employment |
| Immigration and Nationality | Family and Personal |
| Consumer | Discrimination |
| Health and Social Care | Utilities and Energy |

During 2021/22 our advice teams provided:

- Debt advice funded through the Money Advice Service
- Specialist housing (Money) advice for people facing homelessness funded by Swindon Borough Council
- Debt and budgeting advice targeting Thames Water customers funded through the Thames Water Trust Fund
- Specialist Benefits advice mainly focussing on disability benefit appeals through our

Swindon Borough

Council funding

- Specialist benefits advice for people affected by cancer funded by Macmillan
- Specialist Benefits advice funded through the Wiltshire & Swindon Community Foundation's Surviving Winter grant stream
- Immigration and nationality advice up to OISC level 2 funded by Swindon Borough Council
- Specialist Energy advice funded through Citizens Advice Energy Advice Project

Swindon and District Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2022

This year we have continued to develop our strong partnerships with both statutory and voluntary sector agencies to help meet the rising demand for advice.

Our commitment to the recruitment, training and development of our volunteer workforce has continued. We have used this year to begin building back our strong volunteer workforce that had diminished during the Covid pandemic.

A key-element of the Citizens Advice Membership Scheme is the requirement of every member to undertake an annual Leadership Self-Assessment of Governance; (LSA) covering the following nine areas:

- Strategic business planning;
- Risk management;
- Financial management;
- People management;
- Operational performance management;
- Partnership working;
- Research and campaigning;
- Equality leadership

The assessment is approved by the National Citizens Advice service and any development outcomes are agreed in partnership. Every three years this assessment is verified through a site visit.

Again this year we were rated 'Green' meaning we achieved excellent scores in the Performance Quality Framework. The LSA aligns with external standards, compliance also indicates compliance with the requirements of the Advice Quality Standard (AQS) and Money Advice Service (MAS) debt quality framework.

We also continue to hold the Advice Quality Standard Mark with casework accreditation in Debt, Benefits and Disability.

Public benefit

The Citizens Advice service provides help whoever you are, whatever the problem. We provide advice, specialist casework and information face-to-face advice, on the telephone, by email and via www.citizensadvice.org.uk. We also campaign locally and nationally for improvements to services and the law. We use the evidence we collect from helping our clients to make a difference for people who may never come to a Citizens Advice office by communicating our evidence for change to policymakers in government and the wider public and private sector. A visit to a Citizens Advice local office for one person could lead to a change in policy or law that will positively affect the lives of many more.

Our generalist advice service, funded through a contract with Swindon Borough Council, remains our "core" activity offering an essential service to the diverse communities and individuals who live in Swindon and the surrounding area. Citizens Advice is nationally recognised as a place where if you have a problem of any kind help will be provided. This is a great strength for us and a challenge in being able to ensure access to everyone who needs our help.

Through our work we aim to reduce poverty and improve the general wellbeing of its clients. We contribute to the local economy through encouraging and assisting in the take up of

welfare benefits and working with clients to manage their debt.

STRATEGIC REPORT

Achievement and performance

Charitable activities

Key achievements during 2021/22

- 7,406 people helped (5% increase on 2020/21)
- 24,475 different issues presented
- 680 external referrals received from partner agencies
- average 8500 Swindon residents per month access advice pages on our website
- increased client's income by £6,776,468 through advice, successful benefits applications and appeals
- helped clients deal with £6,149,146 of personal debt; average individual client debt was £9,934

In May we were successful in winning a new 5 plus 2 year contract commissioned jointly by Swindon Borough Council and BSW Integrated Care System for the provision of Advice Services and specialist casework. Demand for our service this year has continued to climb throughout the year. A busy year last year has been surpassed with record demand as more people face the challenges of rising costs, and the beginning of a cost-of-living crisis sparked by huge increases in energy prices.

Recognising the need to open up our service to the widest possible demographic, and acknowledging the barriers of a phone led service, we re-opened our service for face to face drop in on two mornings a week in September. We are actively monitoring demand to ensure those who need advice in person can get it.

The most common issues presented during the year related to Benefits, Tax Credits or Universal Credit and Debt but the most marked rise in demand came in Utility and Energy advice. The final quarter saw demand rise by 73% in this area due to the onset of the Cost-of-Living Crisis.

A comparison of our client profile to the general population of Swindon shows that the clients we help locally are more likely to:

- live on a low income
- be disabled or have a long-term health condition
- be from diverse backgrounds
- be at risk of fuel poverty
- live in rented accommodation
- be economically inactive
- live in areas with higher levels of disadvantage or deprivation

Using a treasury approved model, we know that for every £1 invested in Citizens Advice Swindon:

- we benefit our clients by £11.42
- our public value is £21.54
- we bring fiscal benefits of £3.29

Using this model we calculate that we also:

- saved Swindon Borough Council £152,361 by preventing homelessness and housing evictions
- saved all Housing Providers £440,934 by preventing evictions
- saved the NHS £369,223 by reducing use of mental health and GP services, and keeping people in work

The difference this makes:

- 91% of people said the service helped them find a positive way forward

- 91% said they would definitely recommend our service to others
- 8 in 10 people said that their problem was solved mostly, partly or completely following our advice
- 7 in 10 of people said they felt less stressed, depressed or anxious as a result of the help they received from Citizens Advice Swindon
- 5 in 10 of people said their physical health had improved as a result of the help they received from
Citizens Advice Swindon

Volunteering Opportunities

Our dedicated team of volunteers are the lifeblood of the organisation. This year we surveyed them to find out more about their experiences with us. When asked:

- 100% said they had acquired one or more new skills through volunteering with us
- 3 in 5 said working for us had increased their employability
- 97% said it kept them mentally active
- 4 in 5 said it had a positive impact on their general health and mental wellbeing
- 86% said they felt more engaged with their community
- 8 in 10 said they had increased confidence in their own abilities

The estimated value of the work carried out by our volunteers this year is £416,583. 75% of volunteers who left us this year did so because they had gained employment or were undertaking further education.

Financial review Financial position

The charity has benefitted from a number of additional funding streams and new projects to further enhance the secure financial position that has been built up in recent years. However, the trustees are aware that the external commissioning environment could result in a reduction in funding in 2022 and beyond, so contingency plans have been put in place and scenario planning is being undertaken to ensure the charity has financial resilience built in.

The financial position summarised in the Statement of Financial activities shows an overall surplus in income over expenditure of £126,428. However, this is a result of future scenario planning and approved carry forward of restricted reserves for continuation of existing projects.

Citizens Advice Swindon has a broad range of funders and the trustees would like to thank Swindon Borough Council and Integrated Care System, Macmillan, Money and Pension Service, Thames Water Trust Fund, DWP, Wiltshire and Swindon Community Foundation, Voluntary Action Swindon and Citizens Advice Energy Project for their support this year through a range of contracts and grants.

The trustees recognise that there is a heavy reliance on Local Authority funding and aim to continue to diversify funding streams as much as possible to allow us to complement our core funded delivery.

The charity remains in a stable position in relation to core funds with the award of a new 5 plus 2 year contract awarded by Swindon Borough Council and BSW ICS commissioned contract. Macmillan have confirmed further funding until December 2024 and Thames Water trust fund will continue until June 2023.

Investment policy and objectives

The service's excess funds have historically been held in the COIF Charities Deposit Fund. The current account is regularly reviewed and any funds not needed in the short term are invested in the COIF fund.

Reserves policy

This reserves policy is monitored and reviewed by the trustees annually

Unrestricted and designated reserves

The trustees have reviewed the Charity's needs for reserves in line with the guidance issued by the Charity Commission and have agreed that unrestricted free reserves (not designated or reserved for specific purposes) should be set at 3 months' running costs (£147,675 at

31/03/22). The Trustee Board believes that the organisation should aim to have reserves at this level to ensure the Charity can run efficiently and wind down the charity responsibly if necessary.

The Trustee Board also recognises, plans for and designates specific unrestricted funds for the following purposes:

- Contractual commitment reserve - a reserve to ensure that the charity is able to cover contracted payments to staff such as redundancy or costs arising from an employment dispute (£160,000 at 31/3/22).
- IT replacement and upgrade (£18,000)

Swindon and District Citizens Advice Bureau
Report of the Trustees
for the Year Ended 31 March 2022

- Premises Strategy - dilapidation costs nearing the end of Tenancy at Will and increased energy costs (£5,000)
- Service delivery and improvement to help cover reductions in future core funding to enable us to continue meeting current increased demand, whilst seeking additional funds. (£80,867)

Restricted reserves

Funds that are restricted by the donor or funder are listed within the accounts and cannot be used for the general purposes of the charity. Their existence, and the sums of money therein, do not imply that there has been an underspend but may result from a variety of circumstances including timing differences between the organisation's financial year and the funding year of the project concerned.

STRATEGIC REPORT

Future plans

The charity has adopted the following strategic objectives in its Business Plan:

- Provide good access to our advice service in ways that best suit clients' needs and situations
- Maintain external quality accreditation to support continued funding through evidence of our high-quality service
- Campaign to improve policies which affect people's lives to alleviate suffering and hardship with particular focus on poverty, mental health and reducing inequality
- Maintain excellent external relationships to ensure best outcomes for our clients and safeguard the future of our service -including securing resources
- Continue to develop all staff to the highest level of expertise and ensure continued recruitment, training and development of volunteers
- To be a collaborative, innovative and a high performing service that promotes equality, diversity and inclusion, and challenges discrimination.
- To value our staff teams and be a highly recommended place to work and volunteer

These objectives are measured and monitored on a quarterly basis using SMART objectives detailed in the action plan.

Moving forward we intend to further increase the availability of face-to-face advice bringing more staff and volunteers back into the office. To enable this we intend to review our current IT and telephony infrastructure to ensure it is fit for purpose and future proofed. To do this we will need to improve current broadband capability and fully replace our fixed line phone system.

As the Cost-of-Living crisis starts to bite we will focus on helping clients get the timely advice and support they need, working with our statutory and voluntary sector partners to ensure the most vulnerable can access us.

We will launch our new Advice & Financial First Aid project aimed at helping people maximise income and reduce expenditure. This will also allow us to provide training to frontline workers in identifying advice needs, signposting and ensuring those who need advice get it in a timely manner.

We will invest in our training new generalist advisers to help meet increased demand and look at options for succession planning. We will continue to onboard more volunteers to help meet demand; and invest in training to ensure the ongoing upskilling of our staff and volunteers to meet the challenges of fast changing legislation.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Swindon and District Citizens Advice Bureau (Citizens Advice Swindon) is a charitable company, limited by guarantee. The charitable company was established under Memorandum of Association, which sets out the objects and powers of the charitable company and is governed under its Articles of Association.

Members support the aims of the organisation and are invited to the Annual General Meeting. Members elect the trustees of the management committee and these individuals are also company directors. In the event of the charitable company being wound up, members are required to contribute an amount not exceeding £1.

Swindon and District Citizens Advice Bureau is a member of Citizens Advice, the National Association of Citizens Advice Bureaux. As the membership body Citizens Advice formally audits and monitors quality and management processes within the local office.

Recruitment and appointment of new trustees

Our aim is to ensure that the needs of our clients are appropriately reflected through the diversity of the trustee body and to enhance the potential pool of trustees, the charity seeks to identify potential new trustees relevant to the nature of its work.

A broad range of skills and expertise are represented on the Management Committee which include Business, Local

Government, social care, financial services and legal skills. Each year the committee undertakes a skills audit which enables the identification of training & development opportunities and any skills gaps. In the event of particular skills being lost due to retirements or where gaps in skills are identified, individuals may be approached for co-option mid-year if it is felt they match the required needs of the bureau.

The Trustees are committed to pursuing the recruitment of new trustees next year with an aim to further increase expertise in Business Development and , as well as targeting recruitment within under represented communities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

Swindon & District Citizens Advice Bureau currently has a management committee 5 trustees who meet a minimum of six times a year and are responsible for the strategic direction and policy of the charity. Other than for 'Confidential' agenda items, the Senior Management Team attends board meetings as does a representative of the Volunteers. All are encouraged to take a full part in the board's discussions before trustees reach their decisions.

Day to day responsibility for the provision of services rests with the Chief Executive. The Chief Executive is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The Trustees delegate to the Chief Executive the day to day responsibility for the strategic, financial and operational management of the service, including supervision of the management team.

Induction and training of new trustees

All new Trustees undergo a period of induction, this consists of attending trustee board meetings, meeting with the Chief Executive and Chair of Trustees and shadowing advice sessions. Annual training records are kept for all trustees which includes a record of any training undertaken outside of the organisation which is relevant to their role.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees review the main risks to the charity as part of its annual business planning process, this identifies the current constraints and potential risks to current and future service delivery.

A risk register is kept under review throughout the year to ensure appropriate controls are in place to provide reasonable mitigation and assurance against identified issues. The trustees review risk against the following categories:

- (i) Finance
- (ii) Governance
- (iii) Management
- (iv) Staffing
- (v) Service Delivery
- (vi) Stakeholder relationships
- (vii) Engagement with the wider service

- (viii) ICT/Systems
- (ix) EDI
- (x) Information assurance

The main risks identified and the actions proposed to mitigate these are:

- Maintaining current financial stability - Although the current financial position is strong, the outlook over future years is less certain, with funding pressures on the Local Authority and future recommissioning of MAPS debt funding. We will prioritise influencing stakeholders and funders to continue funding priority services. We will work in partnership with SBC and the ICB to look at new opportunities to meet demand.
- Inability to maintain service delivery levels at current level due to flat rate funding with no inflationary increase built into 7-year contract - We will seek funding opportunities to complement our core delivery and build reserves to help with short term funding gaps
- Ability to pay salaries that attract and retain talent within the workforce. Ability to pay cost of living rise each year. We will review our employment offer to staff and look at alternative ways to reward staff.
- Rising demand means that we need to build our adviser and caseworker capacity - we will prioritise growing our workforce and concentrate on training and retention
- Reputational damage through risks relating to the handling of information - risks are regularly reviewed and policies updated and communicated. All staff undergo annual Data Protection

training.

The trustees continue to regularly monitor all of the funding agreements and contracts to ensure that the individual terms of each funding provider are met.

All policies and procedures are regularly reviewed by the trustees to ensure that they continue to meet the needs of the charity.

In addition to the above the charity is involved in an area of voluntary service in which it is essential, for the protection of those served by the charity, for employees to be properly assessed in order to minimise risk both to the charity's beneficiaries and the employees themselves. For this reason, before any prospective employee is engaged by the charity, comprehensive checks will be conducted by way of reference to the Disclosure and Barring Service if appropriate, previous references and an induction programme.

Information Assurance

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

Swindon and District Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2022

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

4141854 (England and Wales)

Registered Charity number

1115564

Registered office

1 Sanford Street

Swindon

Wiltshire

SN1 1QH

Swindon and District Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2022

Trustees

A Bennett
M Howard
M Box
C Gannicott
D Langley

Company Secretary

C Newport

Independent Examiner

Chris Vaughan
Accountants
195 Ermin Street
Swindon
Wiltshire
SN3 4NA

Advisers

Bankers
Lloyds Bank PLC
5 High Street
Swindon
Wiltshire

CCLA
St Alphanage House
2 Fore Street
London

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 12 December 2022 and signed on the board's behalf by:

M Box - Trustee

Independent examiner's report to the trustees of Swindon and District Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

Christopher Vaughan
Institute of Chartered Accountants in England and Wales
Chris Vaughan
Accountants
195 Ermin Street
Swindon
Wiltshire
SN3 4NA

12 December 2022

Swindon and District Citizens Advice
Bureau

Statement of Financial Activities
for the Year Ended 31 March 2022

		Unrestricted		31.3.22	31.3.21
	Notes	funds	Restricted	Total	Total
		£	funds	funds	funds
			£	£	£
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	-	716,384	716,384	677,755
Investment income	3	746	-	746	182
Other income		-	-	-	1
Total		<u>746</u>	<u>716,384</u>	<u>717,130</u>	<u>677,938</u>
EXPENDITURE ON					
Charitable activities					
Advice Services	4	-	590,702	590,702	653,100
NET INCOME		746	125,682	126,428	24,838
Transfers between funds	13	<u>131,902</u>	<u>(131,902)</u>	<u>-</u>	<u>-</u>
Net movement in funds		132,648	(6,220)	126,428	24,838
RECONCILIATION OF FUNDS					

Total funds brought forward

278,894
150,116
429,010
404,172

TOTAL FUNDS CARRIED FORWARD

411,542
143,896
555,438
429,010

The notes form part of these financial statements

Swindon and District Citizens Advice
Bureau

Balance Sheet
31 March 2022

		Unrestricted		31.3.22	31.3.21
	Notes	funds	Restricted	Total	Total
		£	funds	funds	funds
			£	£	£
CURRENT ASSETS					
Debtors	10	-	44,197	44,197	11,439
Cash at bank and in hand		<u>411,542</u>	<u>247,794</u>	<u>659,336</u>	<u>457,497</u>
		411,542	291,991	703,533	468,936

CREDITORS

Amounts falling due within one year

11

-

(148,095)

(148,095)

(39,926)

NET CURRENT ASSETS

411,542

143,896

555,438

429,010

TOTAL ASSETS LESS CURRENT LIABILITIES

411,542

143,896

555,438

429,010

The notes form part of these financial statements

NET ASSETS

411,542
143,896
555,438
429,010

FUNDS

13
Unrestricted funds
411,542
278,894
Restricted funds
143,896
150,116

TOTAL FUNDS

555,438
429,010

The notes form part of these financial statements

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

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

The trustees acknowledge their responsibilities for

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

The financial statements were approved by the Board of Trustees and authorised for issue on 12 December 2022 and were signed on its behalf by:

M Box - Chair of Trustees

A Bennett - Vice Chair of Trustees

Swindon and District Citizens Advice
Bureau

Cash Flow Statement
for the Year Ended 31 March 2022

	Notes	31.3.22 £	31.3.21 £
Cash flows from operating activities			
Cash generated from operations	1	<u>161,886</u>	<u>40,697</u>
Net cash provided by operating activities		<u>161,886</u>	<u>40,697</u>
Cash flows from investing activities			
Interest received		746	182

Net cash provided by investing activities

746

182

Change in cash and cash equivalents in the reporting period

162,632

40,879

Cash and cash equivalents at the beginning of the reporting period

2

457,497

416,618

Cash and cash equivalents at the end of the reporting period

2

The notes form part of these financial statements

620,129

457,497

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the Year Ended 31 March 2022

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

	31.3.22	31.3.21
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	126,428	24,838
Adjustments for:		
Interest received	(746)	(182)
(Increase)/decrease in debtors	(32,758)	2,684
Increase in creditors	<u>68,962</u>	<u>13,357</u>
Net cash provided by operations	<u>161,886</u>	<u>40,697</u>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	31.3.22	31.3.21
	£	£
Cash in hand	54	59
Notice deposits (less than 3 months)	659,282	457,438
Overdrafts included in bank loans and overdrafts falling due within one year	<u>(39,207)</u>	<u>-</u>
Total cash and cash equivalents	<u>620,129</u>	<u>457,497</u>

3. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.21	Cash flow	At 31.3.22
	£	£	£
Net cash			
Cash at bank and in hand	457,497	201,839	659,336
Bank overdraft	<u>-</u>	<u>(39,207)</u>	<u>(39,207)</u>
	<u>457,497</u>	<u>162,632</u>	<u>620,129</u>
Total	<u>457,497</u>	<u>162,632</u>	<u>620,129</u>

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

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

Expenditure

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

Allocation and apportionment of costs

All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. floor areas, per capita or estimated usage.

Tangible fixed assets

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

Fixtures and fittings	- 33% on cost
Computer equipment	- 33% on cost

Taxation

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

Fund accounting

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

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

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

Pension costs and other post-retirement benefits

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

2. DONATIONS AND LEGACIES

	31.3.22	31.3.21
	£	£
Donations	-	218
Grants	<u>716,384</u>	<u>677,537</u>
	<u>716,384</u>	<u>677,755</u>

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

	31.3.22	31.3.21
	£	£
Other grants	<u>716,384</u>	<u>677,537</u>

3. INVESTMENT INCOME

	31.3.22	31.3.21
	£	£
Deposit account interest	<u>746</u>	<u>182</u>

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 5)	Totals
	£	£	£
Advice Services	<u>526,525</u>	<u>64,177</u>	<u>590,702</u>

5. SUPPORT COSTS

	Management	Information technology	Governance Other	Support costs	Totals
	£	£	£	£	£
Advice Services	<u>39,270</u>	<u>1,049</u>	<u>22,358</u>	<u>1,500</u>	<u>64,177</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Swindon and District Citizens Advice
Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

7. STAFF COSTS

	31.3.22	31.3.21
	£	£
Wages and salaries	483,730	526,191
Social security costs	38,422	41,865
Other pension costs	<u>23,083</u>	<u>25,310</u>
	<u>545,235</u>	<u>593,366</u>

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

	31.3.22	31.3.21
Advice Workers	25	25
Administration	<u>6</u>	<u>6</u>
	<u>31</u>	<u>31</u>

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

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	218	677,537	677,755
Investment income	182	-	182
Other income	<u>1</u>	<u>-</u>	<u>1</u>
Total	<u>401</u>	<u>677,537</u>	<u>677,938</u>
EXPENDITURE ON			
Charitable activities			
Advice Services	-	653,100	653,100
NET INCOME	401	24,437	24,838

RECONCILIATION OF FUNDS

Total funds brought forward

278,493
125,679
404,172

TOTAL FUNDS CARRIED FORWARD

278,894

150,116

429,010

9. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2021 and 31 March 2022	<u>6,221</u>	<u>5,264</u>	<u>11,485</u>
DEPRECIATION			
At 1 April 2021 and 31 March 2022	<u>6,221</u>	<u>5,264</u>	<u>11,485</u>
NET BOOK VALUE			
At 31 March 2022	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2021	<u>-</u>	<u>-</u>	<u>-</u>

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22 £	31.3.21 £
Trade debtors	22,830	-
Other debtors	7,567	11,439
Prepayments and accrued income	<u>13,800</u>	<u>-</u>
	<u>44,197</u>	<u>11,439</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22 £	31.3.21 £
Bank loans and overdrafts (see note 12)	39,207	-
Trade creditors	3,197	3,479
Social security and other taxes	5,734	5,478
Accruals and deferred income	<u>99,957</u>	<u>30,969</u>
	<u>148,095</u>	<u>39,926</u>

12. LOANS

An analysis of the maturity of loans is given below:

	31.3.22 £	31.3.21 £
Amounts falling due within one year on demand:		
Bank overdrafts	<u>39,207</u>	<u>-</u>

Swindon and District Citizens Advice
Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

13. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	185,257	746	124,609	310,612
Designated Funds	<u>93,637</u>	<u>-</u>	<u>7,293</u>	<u>100,930</u>
	278,894	746	131,902	411,542
Restricted funds				

Masdap
17,189
31,140
-
48,329

North Swindon Advice Point
-
(239)
239
-

Macmillan
6,708
(14,303)
-
(7,595)

Energy Best Deal
3,965
10,238
-
14,203

East Swindon
-
(12,303)
12,303
-

Others
17,505
32,977
(14,250)
36,232

Swindon Borough Council
103,830
77,724
(130,194)
51,360

Thames Water
919
448
-

1,367

150,116 125,682 (131,902) 143,896

TOTAL FUNDS

429,010
126,428
-
555,438

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	746	-	746

Restricted funds

Masdap
78,564
(47,424)
31,140

North Swindon Advice Point
-
(239)
(239)

Macmillan
54,687

(68,990)
(14,303)

Energy Best Deal
10,238
-
10,238

East Swindon
-
(12,303)
(12,303)

Others
86,809
(53,832)
32,977

Swindon Borough Council
452,086
(374,362)
77,724

Thames Water
34,000
(33,552)
448

716,384 (590,702) 125,682

TOTAL FUNDS
717,130
(590,702)
126,428

Swindon and District Citizens Advice
Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	184,856	401	-	185,257
Designated Funds	<u>93,637</u>	<u>-</u>	<u>-</u>	<u>93,637</u>
	278,493	401	-	278,894
Restricted funds				

Masdap
4,226
12,963
-
17,189

North Swindon Advice Point
731
(9,049)
8,318
-

Macmillan
8,801
(2,093)
-
6,708

Energy Best Deal
20,119
(16,154)
-
3,965

East Swindon
-
(2,990)
2,990
-

Others
6,464
3,792
7,249
17,505

Swindon Borough Council
85,338
37,049
(18,557)
103,830

Thames Water

-
919
-
919

125,679 24,437 - 150,116

TOTAL FUNDS

404,172
24,838
-
429,010

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	401	-	401

Restricted funds

Masdap
81,091
(68,128)
12,963

North Swindon Advice Point
1
(9,050)
(9,049)

Macmillan
38,864
(40,957)
(2,093)

Energy Best Deal
9,085
(25,239)
(16,154)

East Swindon
8,000
(10,990)
(2,990)

Others
83,024
(79,232)
3,792

Swindon Borough Council
423,472
(386,423)
37,049

Thames Water
34,000
(33,081)
919

677,537 (653,100) 24,437

TOTAL FUNDS
677,938
(653,100)
24,838

Swindon and District Citizens Advice
Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	184,856	1,147	124,609	310,612
Designated Funds	<u>93,637</u>	<u>-</u>	<u>7,293</u>	<u>100,930</u>
	278,493	1,147	131,902	411,542
Restricted funds				

Masdap
4,226
44,103
-
48,329

North Swindon Advice Point
731
(9,288)
8,557
-

Macmillan
8,801
(16,396)
-
(7,595)

Energy Best Deal
20,119
(5,916)
-
14,203

East Swindon
-
(15,293)
15,293
-

Others
6,464
36,769
(7,001)
36,232

Swindon Borough Council
85,338
114,773
(148,751)
51,360

Thames Water

-
1,367
-
1,367

125,679 150,119 (131,902) 143,896

TOTAL FUNDS

404,172
151,266
-
555,438

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,147	-	1,147

Restricted funds

Masdap
159,655
(115,552)
44,103

North Swindon Advice Point
1
(9,289)

(9,288)

Macmillan

93,551

(109,947)

(16,396)

Energy Best Deal

19,323

(25,239)

(5,916)

East Swindon

8,000

(23,293)

(15,293)

Others

169,833

(133,064)

36,769

Swindon Borough Council

875,558

(760,785)

114,773

Thames Water

68,000

(66,633)

1,367

1,393,921 (1,243,802)
150,119

TOTAL FUNDS

1,395,068

(1,243,802)

151,266

14. RELATED PARTY DISCLOSURES

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

15. RESTRICTED FUNDS

The charity's restricted funds have the following purposes:

(i) MASDAP

Face to Face debt case work.

(ii) Swindon Borough Council

This fund comprises a service contract with Swindon Borough Council for the provision of the

bureau's services. This covers the costs of staff and running costs in connection with the

operation of the bureau.

(iii) Outreaches

Resources provided to finance advice points in North Swindon and East Swindon, carrying

out the same functions as the main branch.

(iv) Macmillan

Fund utilised to provide advice to cancer sufferers and their families.

(v) Energy Best Deal

Grant to fund talks on energy and switching energy suppliers etc..

(vi) Other

Smaller funds to provide advice to people affected by MS, Sovereign Housing tenants and the

administration of Pension Wise appointments in Swindon

16. DESIGNATED FUNDS

The charity's designated funds have the following purpose:

Redundancy liabilities

17. DEPRECIATION

Expenditure on fixed assets amounting to less than £1000 per item is not capitalised.

18. CONTROL

The charity is controlled by its trustees who are named on page 6. No individual exercises overall control.

Swindon and District Citizens Advice
Bureau

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

	31.3.22 £	31.3.21 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	-	218
Grants	<u>716,384</u>	<u>677,537</u>
	716,384	677,755
Investment income		
Deposit account interest	746	182
Other income		
Other income	<u>-</u>	<u>1</u>
Total incoming resources	717,130	677,938
EXPENDITURE		
Charitable activities		
Wages	464,882	500,641
Social security	38,422	41,865
Pensions	23,083	25,310
Volunteer expenses	138	3,268
Telephone	<u>-</u>	<u>6,881</u>
	526,525	577,965
Support costs		
Management		
Wages	18,848	25,550
Occupancy costs	1,951	279
Telephone	10,221	9,358
Postage and stationery	8,184	5,579
Repairs and renewals	<u>66</u>	<u>732</u>
	39,270	41,498
Information technology		
Computers and IT Equipment	1,049	12,887
Other		
Insurance	4,766	2,399
Sundries	15,356	13,310
Training and recruitment	<u>2,236</u>	<u>3,541</u>
	22,358	19,250
Governance costs		
Accountancy and legal fees	1,500	1,500

This page does not form part of the statutory financial statements

Swindon and District Citizens Advice
Bureau

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

	31.3.22	31.3.21
	<u>£</u>	<u>£</u>
Total resources expended	<u>590,702</u>	<u>653,100</u>
Net income	<u><u>126,428</u></u>	<u><u>24,838</u></u>

This page does not form part of the statutory financial statements

SWINDON AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1115564

Accounts

Swindon and District Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2021

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

Swindon and District Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2021

OBJECTIVES AND ACTIVITIES

Objectives and aims

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

The aims of our charity are:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect their lives.

We do this through the provision of free, confidential, impartial and independent advice to anybody who needs us. We promote diversity and equality, and continue to challenge discrimination

Strategic Priorities

Our strategic objectives and priorities for 2020/21 were:

- Make it easier to get advice
- Make Citizens Advice Swindon a great place to volunteer and work
- Strengthen Partnerships and work as one service
- Become a stronger and more sustainable organisation
- Champion equalities and be more influential

The onset of the Covid-19 pandemic meant that we had to change our approach to advice delivery completely overnight. This year our service has been delivered remotely using a multi-channel approach, predominantly over the phone plus via email, webchat and video appointment.

Through our 24 paid staff and 35 volunteers this year we have offered a core generalist advice service alongside a range of specialist advice projects. The provision of holistic advice allows us to cover a range of topics which predominantly includes:

Welfare Benefits	Debt and Money matters
Housing	Employment
Immigration and Nationality	Family and Personal
Consumer	Discrimination
Health and Social Care	Utilities and Energy

During 2020/21 our advice teams provided:

- Debt advice funded through the Money Advice Service
- Specialist housing (Money) advice for people facing homelessness funded by Swindon Borough Council and Sovereign Housing
- Debt and budgeting advice targeting Thames Water customers funded through the Thames Water Trust Fund
- Specialist Benefits advice mainly focussing on disability benefit appeals through our Swindon Borough Council funding
- Specialist benefits advice for people affected by cancer funded by Macmillan
- Immigration and nationality advice up to OISC level 2 funded by Swindon Borough Council
- Specialist Energy advice funded through Citizens Advice Energy Advice Project
- Help to Claim service, assisting people to make their initial Universal Credit claim funded by DWP
- Generalist advice to people living in South Swindon Parish funded by South Swindon Parish Council

This year we have formed deeper and stronger partnerships with both statutory and voluntary sector agencies to help meet the rising demand for advice during a turbulent year.

Our commitment to the recruitment, training and development of our volunteer workforce has continued although with the pandemic came a significant drop in volunteer numbers due to health concerns and other personal circumstances. This drop however did not see a significant reduction in the number of people helped as figures within this report will show.

Swindon and District Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2021

Again this year we achieved excellent scores in the Performance Quality Framework introduced by Citizens Advice in April 2017, in the areas of Governance, Financial management, People management and Quality of advice. This means we are: well governed; have good strategic business planning; risk management (including having in place a full business continuity and recovery plan); financial management; people management; partnership working; research and campaigns and equality leadership.

We also continue to hold the Advice Quality Standard Mark with casework accreditation in Debt, Benefits and Disability.

Public benefit

The Citizens Advice service is aimed at providing advice and information for all. Individual problems are dealt with through face-to-face advice, on the telephone, by email and via www.citizensadvice.org.uk. We also campaign locally and nationally for improvements to services and the law. We use the evidence we collect from helping our clients to make a difference for people who may never come to a Citizens Advice office by communicating our evidence for change to policymakers in government and the wider public and private sector. A visit to a Citizens Advice local office for one person could lead to a change in policy or law that will positively affect the lives of many more.

Our generalist advice service, funded through a contract with Swindon Borough Council, remains our "core" activity offering an essential service to the diverse communities and individuals who live in Swindon and the surrounding area. Citizens Advice is nationally recognised as a place where if you have a problem of any kind help will be provided. This is a great strength for us and a challenge in being able to ensure access to everyone who needs our help.

Through our work we aim to reduce poverty and improve the general wellbeing of its clients. We contribute to the local economy through encouraging and assisting in the take up of welfare benefits and working with clients to manage their debt.

STRATEGIC REPORT

Achievement and performance

Charitable activities

This was the final year of a 7 year contract with Swindon Borough Council and the CCG. A successful bid was made for a further 5 plus 2 year contract taking us up to 2028/29. Demand for our service during the pandemic has been phenomenal with many more people facing the challenges of rising costs, redundancy, job loss, furlough, fear of losing their homes and the need to claim benefits for the first time.

Covid-19 plus Brexit resulted in a huge surge in demand for our service this year with unprecedented for help from people who have never accessed our service before. This presented both challenges and opportunities. We had to source and purchase equipment to ensure our services could be delivered successfully from home and invest resources into training to ensure our advisers kept up to date with changes in law. We funded new computer and telephony equipment from a number of sources including a grant from BEIS through Citizens Advice, funding from Wiltshire and Swindon Community Foundation, Sovereign Housing, Greenham Trust and Miss Lawrence Trust.

We saw a surge of demand for help from people concerned about paying their household bills this year, especially their Council Tax and rent. At Citizens Advice we know that when people experience changes in their lives they are more likely to get into difficulty - 9 in 10 of the people we helped with debts had a recent change of circumstances such as ill health, job loss or relationship breakdown

The most common issues presented during the year related to debt and benefits but the most marked rise in demand came in the areas of housing and employment. In total we helped 7044 people with 23,241 different issues.

A comparison of our client profile to the general population of Swindon evidences that the clients we help locally are more likely to:

- live on a low income
- be disabled or have a long term health condition
- be from a BAME community
- be at risk of fuel poverty
- live in rented accommodation
- be unemployed or economically inactive
- live in areas with higher levels of disadvantage or deprivation

During the year our service:

- saw on average 9000 Swindon residents per month access advice pages on our website
- increased client's income by £3,199,320 through successful benefits applications and appeals
- helped clients deal with £6,607,000 of personal debt; average individual client debt was £10,061

Using a treasury approved model, we know that for every £1 invested in Citizens Advice Swindon:

- we benefit our clients by £11.89
- our public value is £22.07
- we bring fiscal benefits of £3.51

Using this model we calculate that we also:

- saved Swindon Borough Council £157,775 by preventing homelessness and housing evictions
- saved Housing Providers £428,363 by preventing evictions
- saved the NHS £336,976 by reducing use of mental health and GP services, and keeping people in work

The difference this makes:

- 93% of people rated their overall experience of our service as good or very good
- 92% said they would definitely recommend our service to others
- 8 in 10 people said that their problem was solved mostly, partly or completely following our advice
- 6 in 10 of people said they felt less stressed, depressed or anxious as a result of the help they received from Citizens Advice Swindon
- 5 in 10 of people said their physical health had improved as a result of the help they received from Citizens Advice Swindon

Volunteering Opportunities

Our dedicated volunteers continue to be the lifeblood of the organisation. This year we surveyed them to find out more about their experiences with us. When asked:

- 100% said they had acquired one or more new skills through volunteering with us
- 3 in 5 said working for us had increased their employability
- 97% said it kept them mentally active
- 4 in 5 said it had a positive impact on their general health and mental wellbeing
- 86% said they felt more engaged with their community
- 8 in 10 said they had increased confidence in their own abilities

The estimated value of the work carried out by our volunteers this year is £439,753. 50% of volunteers who left us this year did so because they had gained employment.

Financial review

Financial position

The financial position summarised in the Statement of Financial activities shows an overall surplus in income over expenditure of £24,838. However, this is a result of planned and approved expenditure of restricted reserves to be carried over for continuation of projects to continue meeting demand.

Citizens Advice Swindon has a broad range of funders and the trustees would like to thank Swindon Borough Council and Clinical Commissioning Group, Macmillan, Money and Pension Service, Thames Water Trust Fund, DWP, Sovereign Housing, South Swindon Parish Council, North Swindon Central Parish Council, Wiltshire and Swindon Community Foundation, Miss Lawrence Trust, Greenham Trust and Citizens Advice Energy Project for their support this year through a range of contracts and grants.

The trustees recognise that there is a heavy reliance on Local Authority funding and aim to continue to diversify funding streams as much as possible to allow us to complement our core funded delivery.

The charity remains in a stable position in relation to core funds with the award of a new 5 plus 2 year contract awarded by Swindon Borough Council and BSW ICA commissioned contract. Macmillan have confirmed further funding until December 2024 and Thames Water trust fund will continue until June 2023.

Investment policy and objectives

The service's excess funds have historically been held in the COIF Charities Deposit Fund. The current account is regularly reviewed and any funds not needed in the short term are invested in the COIF fund.

Reserves policy

This reserves policy is monitored and reviewed by the trustees annually

Unrestricted reserves

The trustees believe that the charity should hold financial reserves in order to ensure that it can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. It has taken into account the reliability and continuance of future funding, timing of cashflows and working capital requirement. The trustees consider therefore that it would be prudent to set aside an amount equivalent to three months' operating expenditure for this purpose.

Designated reserves

In addition, unrestricted funds have been designated for the following purposes:

Contractual commitment reserve - a reserve to ensure that the charity is able to cover contracted payments to staff such as redundancy.

Restricted reserves

Funds that are restricted by the donor or funder are listed within the accounts and cannot be used for the general purposes of the charity. Their existence, and the sums of money therein, do not imply that there has been an underspend but may result from a variety of circumstances including timing differences between the organisation's financial year and the funding year of the project concerned.

STRATEGIC REPORT

Future plans

The charity has adopted the following strategic objectives in its Business Plan:

<p>ACCESS and Quality:</p> <ul style="list-style-type: none">• Provide good Access to our advice service in ways that best suit clients' needs and situations• Maintain external quality accreditation to support continued funding through evidence of our high quality service <p>SUSTAINABILITY:</p> <ul style="list-style-type: none">• Maintain excellent external relationships to ensure best outcomes for our clients and safeguard the future of our service - including securing resources• Continue to develop all staff to the highest level of expertise and ensure continued recruitment, training and development of volunteers	<p>ADVOCACY:</p> <ul style="list-style-type: none">• Campaign to improve policies which affect people's lives to alleviate suffering and hardship• Particular focus on poverty, mental health and reducing inequality <p>CULTURE:</p> <ul style="list-style-type: none">• To be a collaborative, innovative and a high performing service that promotes equality, diversity and inclusion, and challenges discrimination.• To value our staff teams and be a highly recommended place to work and volunteer
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Although Covid-19 continues to present some operational challenges we have proven our ability to adapt and continue delivering services and this will be the focus of our work in the next year. We will continue to find new ways to reach our clients and develop strategic delivery partnerships that ensure vulnerable people who need our advice can reach us.

As we move forward we envisage the effects of Covid-19 will reach far and wide across the population of Swindon. With financial uncertainty and job losses being the major concern.

We will invest in our training function, including introducing fast track training to onboard more volunteers to help meet demand; and ensure the ongoing upskilling of our staff and volunteers to meet the challenges of fast changing legislation.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Swindon and District Citizens Advice Bureau (Citizens Advice Swindon) is a charitable company, limited by guarantee. The charitable company was established under Memorandum of Association, which sets out the objects and powers of the charitable company and is governed under its Articles of Association.

Members support the aims of the organisation and are invited to the Annual General Meeting. Members elect the trustees of the management committee and these individuals are also company directors. In the event of the charitable company being wound up, members are required to contribute an amount not exceeding £1.

Swindon and District Citizens Advice Bureau is a member of Citizens Advice, the National Association of Citizens Advice Bureaux. As the membership body Citizens Advice formally audits and monitors quality and management processes within the local office.

Recruitment and appointment of new trustees

Our aim is to ensure that the needs of our clients are appropriately reflected through the diversity of the trustee body and to enhance the potential pool of trustees, the charity seeks to identify potential new trustees relevant to the nature of its work.

A broad range of skills and expertise are represented on the Management Committee which include Business, Local Government, social care, financial services and legal skills. Each year the committee undertakes a skills audit which enables the identification of training & development opportunities and any skills gaps. In the event of particular skills being lost due to retirements or where gaps in skills are identified, individuals may be approached for co-option mid-year if it is felt they match the required needs of the bureau.

The Trustees are committed to pursuing the recruitment of new trustees next year with an aim to further increase expertise in Business Development and , as well as targeting recruitment within under represented communities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

Swindon & District Citizens Advice Bureau currently has a management committee 5 trustees who meet a minimum of six times a year and are responsible for the strategic direction and policy of the charity. Other than for 'Confidential' agenda items, the Senior Management Team attends board meetings as does a representative of the Volunteers. All are encouraged to take a full part in the board's discussions before trustees reach their decisions.

Day to day responsibility for the provision of services rests with the Chief Executive. The Chief Executive is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The Trustees delegate to the Chief Executive the day to day responsibility for the strategic, financial and operational management of the service, including supervision of the management team.

Induction and training of new trustees

All new Trustees undergo a period of induction, this consists of attending trustee board meetings, meeting with the Chief Executive and Chair of Trustees and shadowing advice sessions. Annual training records are kept for all trustees which includes a record of any training undertaken outside of the organisation which is relevant to their role.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees review the main risks to the charity as part of its annual business planning process, this identifies the current constraints and potential risks to current and future service delivery.

A risk register is kept under review throughout the year to ensure appropriate controls are in place to provide reasonable mitigation and assurance against identified issues.

The main risks identified and the actions proposed to mitigate these are:

- The uncertainty around future face to face services in the light of Covid-19 at the end of the - services will continue to be delivered remotely until it is deemed safe to go back to the office locations.
- Maintaining current financial stability - Although the current financial position is strong, the outlook over future years is less certain, with potential recommissioning of both MAPS debt funding and DWP Help to Claim. We will prioritise influencing stakeholders and funders to continue funding priority services. We will work in partnership with SBC and the ICA to look at new opportunities to meet demand.
- Rising demand means that we need to build our adviser and caseworker capacity - we will prioritise growing our workforce and concentrate on training and retention
- Maintaining access to our services for clients - increasing demand for our service means that we need to continually assess and address capacity issues. We will invest in training and strengthen the capacity within our training team to ensure we have the resources to recruit, train and retain more volunteers. We will work to increase capacity across all channels of advice including telephone and webchat.
- Reputational damage through risks relating to the handling of information - risks are regularly reviewed and policies updated and communicated. All staff undergo annual GDPR training.

The trustees continue to regularly monitor all of the funding agreements and contracts to ensure that the individual terms of each funding provider are met.

All policies and procedures are regularly reviewed by the trustees to ensure that they continue to meet the needs of the charity.

In addition to the above the charity is involved in an area of voluntary service in which it is essential, for the protection of those served by the charity, for employees to be properly assessed in order to minimise risk both to the charity's beneficiaries and the employees themselves. For this reason, before any prospective employee is engaged by the charity, comprehensive checks will be conducted by way of reference to the Disclosure and Barring Service if appropriate, previous references and an induction programme.

Information Assurance

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

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

4141854 (England and Wales)

Registered Charity number

1115564

Registered office

1 Sanford Street
Swindon
Wiltshire
SN1 1QH

Swindon and District Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2021

Trustees

A Bennett
M Howard
M Box
C Gannicott
D Langley

Company Secretary

Claire Newport Chief Executive

Independent Examiner

Chris Vaughan
Accountants
195 Ermin Street
Swindon
Wiltshire
SN3 4NA

Advisers

Bankers
Lloyds Bank PLC
5 High Street
Swindon
Wiltshire

CCLA

St Alphanage House
2 Fore Street
London

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 13 December 2021 and signed on the board's behalf by:

M Box - Chair



Independent Examiner's Report to the Trustees of
Swindon and District Citizens Advice
Bureau

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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



Christopher Vaughan
Institute of Chartered Accountants in England and Wales
Chris Vaughan
Accountants
195 Ermin Street
Swindon
Wiltshire
SN3 4NA

13 December 2021

Swindon and District Citizens Advice
Bureau

Statement of Financial Activities
for the Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	218	677,537	677,755	655,395
Investment income	3	182	-	182	933
Other income		<u>1</u>	<u>-</u>	<u>1</u>	<u>-</u>
Total		401	677,537	677,938	656,328
EXPENDITURE ON					
Charitable activities					
Advice Services	4	-	653,100	653,100	669,172
		<u>-</u>	<u>653,100</u>	<u>653,100</u>	<u>669,172</u>
NET INCOME/(EXPENDITURE)		401	24,437	24,838	(12,844)
RECONCILIATION OF FUNDS					
Total funds brought forward		278,493	125,679	404,172	417,016
		<u>278,493</u>	<u>125,679</u>	<u>404,172</u>	<u>417,016</u>
TOTAL FUNDS CARRIED FORWARD		<u>278,894</u>	<u>150,116</u>	<u>429,010</u>	<u>404,172</u>

The notes form part of these financial statements

Swindon and District Citizens Advice
Bureau

Balance Sheet
31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
CURRENT ASSETS					
Debtors	10	11,439	-	11,439	14,123
Cash at bank and in hand		<u>307,381</u>	<u>150,116</u>	<u>457,497</u>	<u>416,618</u>
		318,820	150,116	468,936	430,741
CREDITORS					
Amounts falling due within one year	11	(39,926)	-	(39,926)	(26,569)
		<u>278,894</u>	<u>150,116</u>	<u>429,010</u>	<u>404,172</u>
NET CURRENT ASSETS					
		<u>278,894</u>	<u>150,116</u>	<u>429,010</u>	<u>404,172</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>278,894</u>	<u>150,116</u>	<u>429,010</u>	<u>404,172</u>
NET ASSETS					
		<u>278,894</u>	<u>150,116</u>	<u>429,010</u>	<u>404,172</u>
FUNDS					
	12				
Unrestricted funds				278,894	278,493
Restricted funds				<u>150,116</u>	<u>125,679</u>
TOTAL FUNDS					
				<u>429,010</u>	<u>404,172</u>

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

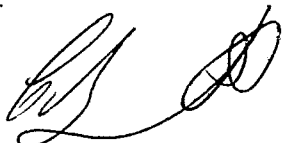
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

The financial statements were approved by the Board of Trustees and authorised for issue on 13 December 2021 and were signed on its behalf by:

C Gannicott - Treasurer



M Box - Chair



The notes form part of these financial statements

Swindon and District Citizens Advice
Bureau

Balance Sheet - continued
31 March 2021

The notes form part of these financial statements

Swindon and District Citizens Advice
Bureau

Cash Flow Statement
for the Year Ended 31 March 2021

	Notes	31.3.21 £	31.3.20 £
Cash flows from operating activities			
Cash generated from operations	1	<u>40,697</u>	<u>(24,198)</u>
Net cash provided by/(used in) operating activities		<u>40,697</u>	<u>(24,198)</u>
Cash flows from investing activities			
Interest received		<u>182</u>	<u>933</u>
Net cash provided by investing activities		<u>182</u>	<u>933</u>
		<u> </u>	<u> </u>
Change in cash and cash equivalents in the reporting period		40,879	(23,265)
Cash and cash equivalents at the beginning of the reporting period		<u>416,618</u>	<u>439,883</u>
Cash and cash equivalents at the end of the reporting period		<u>457,497</u>	<u>416,618</u>

The notes form part of these financial statements

Swindon and District Citizens Advice
Bureau

Notes to the Cash Flow Statement
for the Year Ended 31 March 2021

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

	31.3.21	31.3.20
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	24,838	(12,844)
Adjustments for:		
Interest received	(182)	(933)
Decrease/(increase) in debtors	2,684	(13,684)
Increase in creditors	<u>13,357</u>	<u>3,263</u>
Net cash provided by/(used in) operations	<u>40,697</u>	<u>(24,198)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20	Cash flow	At 31.3.21
	£	£	£
Net cash			
Cash at bank and in hand	<u>416,618</u>	<u>40,879</u>	<u>457,497</u>
	<u>416,618</u>	<u>40,879</u>	<u>457,497</u>
Total	<u>416,618</u>	<u>40,879</u>	<u>457,497</u>

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

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

Expenditure

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

Allocation and apportionment of costs

All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. floor areas, per capita or estimated usage.

Tangible fixed assets

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

Fixtures and fittings	- 33% on cost
Computer equipment	- 33% on cost

Taxation

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

Fund accounting

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

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

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

Pension costs and other post-retirement benefits

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

2. DONATIONS AND LEGACIES

	31.3.21	31.3.20
	£	£
Donations	218	1,031
Grants	<u>677,537</u>	<u>654,364</u>
	<u>677,755</u>	<u>655,395</u>

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

	31.3.21	31.3.20
	£	£
Other grants	<u>677,537</u>	<u>654,364</u>

3. INVESTMENT INCOME

	31.3.21	31.3.20
	£	£
Deposit account interest	<u>182</u>	<u>933</u>

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 5)	Totals
	£	£	£
Advice Services	<u>577,965</u>	<u>75,135</u>	<u>653,100</u>

5. SUPPORT COSTS

	Management	Information technology	Other	Governance costs	Totals
	£	£	£	£	£
Advice Services	<u>41,498</u>	<u>12,887</u>	<u>19,250</u>	<u>1,500</u>	<u>75,135</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

7. STAFF COSTS

	31.3.21	31.3.20
	£	£
Wages and salaries	526,191	529,037
Social security costs	41,865	39,270
Other pension costs	<u>25,310</u>	<u>23,979</u>
	<u>593,366</u>	<u>592,286</u>

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

	31.3.21	31.3.20
Advice Workers	25	24
Administration	<u>6</u>	<u>6</u>
	<u>31</u>	<u>30</u>

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

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	281	655,114	655,395
Investment income	<u>933</u>	<u>-</u>	<u>933</u>
Total	1,214	655,114	656,328
EXPENDITURE ON			
Charitable activities			
Advice Services	<u>20,363</u>	<u>648,809</u>	<u>669,172</u>
NET INCOME/(EXPENDITURE)	(19,149)	6,305	(12,844)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>297,642</u>	<u>119,374</u>	<u>417,016</u>
TOTAL FUNDS CARRIED FORWARD	<u>278,493</u>	<u>125,679</u>	<u>404,172</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

9. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2020 and 31 March 2021	<u>6,221</u>	<u>5,264</u>	<u>11,485</u>
DEPRECIATION			
At 1 April 2020 and 31 March 2021	<u>6,221</u>	<u>5,264</u>	<u>11,485</u>
NET BOOK VALUE			
At 31 March 2021	<u>—</u>	<u>—</u>	<u>—</u>
At 31 March 2020	<u>—</u>	<u>—</u>	<u>—</u>

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Other debtors	11,439	13,773
Prepayments	<u>—</u>	<u>350</u>
	<u>11,439</u>	<u>14,123</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Trade creditors	3,479	3,261
Social security and other taxes	5,478	—
Accruals and deferred income	<u>30,969</u>	<u>23,308</u>
	<u>39,926</u>	<u>26,569</u>

12. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	184,856	401	-	185,257
Designated Funds	<u>93,637</u>	<u>-</u>	<u>-</u>	<u>93,637</u>
	278,493	401	-	278,894
Restricted funds				
Masdap	4,226	12,963	-	17,189
North Swindon Advice Point	731	(9,049)	8,318	-
Macmillan	8,801	(2,093)	-	6,708
Energy Best Deal	20,119	(16,154)	-	3,965
East Swindon	-	(2,990)	2,990	-
Others	6,464	3,792	7,249	17,505
Swindon Borough Council	85,338	37,049	(18,557)	103,830
Thames Water	<u>-</u>	<u>919</u>	<u>-</u>	<u>919</u>
	<u>125,679</u>	<u>24,437</u>	<u>-</u>	<u>150,116</u>
TOTAL FUNDS	<u>404,172</u>	<u>24,838</u>	<u>-</u>	<u>429,010</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	401	-	401
Restricted funds			
Masdap	81,091	(68,128)	12,963
North Swindon Advice Point	1	(9,050)	(9,049)
Macmillan	38,864	(40,957)	(2,093)
Energy Best Deal	9,085	(25,239)	(16,154)
East Swindon	8,000	(10,990)	(2,990)
Others	83,024	(79,232)	3,792
Swindon Borough Council	423,472	(386,423)	37,049
Thames Water	<u>34,000</u>	<u>(33,081)</u>	<u>919</u>
	<u>677,537</u>	<u>(653,100)</u>	<u>24,437</u>
TOTAL FUNDS	<u>677,938</u>	<u>(653,100)</u>	<u>24,838</u>

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	183,642	1,214	-	184,856
Designated Funds	<u>114,000</u>	<u>(20,363)</u>	-	<u>93,637</u>
	297,642	(19,149)	-	278,493
Restricted funds				
Masdap	-	4,226	-	4,226
North Swindon Advice Point	-	731	-	731
Macmillan	(403)	9,204	-	8,801
Energy Best Deal	27,005	(6,886)	-	20,119
East Swindon	-	(5,546)	5,546	-
Others	13,856	(7,952)	560	6,464
Swindon Borough Council	78,916	12,836	(6,414)	85,338
Thames Water	-	(308)	308	-
	<u>119,374</u>	<u>6,305</u>	-	<u>125,679</u>
TOTAL FUNDS	<u>417,016</u>	<u>(12,844)</u>	-	<u>404,172</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,214	-	1,214
Designated Funds	-	(20,363)	(20,363)
	1,214	(20,363)	(19,149)
Restricted funds			
Masdap	52,145	(47,919)	4,226
North Swindon Advice Point	15,500	(14,769)	731
Macmillan	52,924	(43,720)	9,204
Energy Best Deal	15,398	(22,284)	(6,886)
East Swindon	250	(5,796)	(5,546)
Others	67,650	(75,602)	(7,952)
Swindon Borough Council	417,172	(404,336)	12,836
Thames Water	34,075	(34,383)	(308)
	<u>655,114</u>	<u>(648,809)</u>	<u>6,305</u>
TOTAL FUNDS	<u>656,328</u>	<u>(669,172)</u>	<u>(12,844)</u>

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	183,642	1,615	-	185,257
Designated Funds	<u>114,000</u>	<u>(20,363)</u>	<u>-</u>	<u>93,637</u>
	297,642	(18,748)	-	278,894
Restricted funds				
Masdap	-	17,189	-	17,189
North Swindon Advice Point	-	(8,318)	8,318	-
Macmillan	(403)	7,111	-	6,708
Energy Best Deal	27,005	(23,040)	-	3,965
East Swindon	-	(8,536)	8,536	-
Others	13,856	(4,160)	7,809	17,505
Swindon Borough Council	78,916	49,885	(24,971)	103,830
Thames Water	<u>-</u>	<u>611</u>	<u>308</u>	<u>919</u>
	<u>119,374</u>	<u>30,742</u>	<u>-</u>	<u>150,116</u>
TOTAL FUNDS	<u>417,016</u>	<u>11,994</u>	<u>-</u>	<u>429,010</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,615	-	1,615
Designated Funds	<u>-</u>	<u>(20,363)</u>	<u>(20,363)</u>
	1,615	(20,363)	(18,748)
Restricted funds			
Masdap	133,236	(116,047)	17,189
North Swindon Advice Point	15,501	(23,819)	(8,318)
Macmillan	91,788	(84,677)	7,111
Energy Best Deal	24,483	(47,523)	(23,040)
East Swindon	8,250	(16,786)	(8,536)
Others	150,674	(154,834)	(4,160)
Swindon Borough Council	840,644	(790,759)	49,885
Thames Water	<u>68,075</u>	<u>(67,464)</u>	<u>611</u>
	<u>1,332,651</u>	<u>(1,301,909)</u>	<u>30,742</u>
TOTAL FUNDS	<u>1,334,266</u>	<u>(1,322,272)</u>	<u>11,994</u>

13. RELATED PARTY DISCLOSURES

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

14. RESTRICTED FUNDS

The charity's restricted funds have the following purposes:

- (i) MASDAP
Face to Face debt case work.
- (ii) Swindon Borough Council
This fund comprises a service contract with Swindon Borough Council for the provision of the bureau's services. This covers the costs of staff and running costs in connection with the operation of the bureau.
- (iii) Outreaches
Resources provided to finance advice points in North Swindon and East Swindon, carrying out the same functions as the main branch.
- (iv) Macmillan
Fund utilised to provide advice to cancer sufferers and their families.
- (v) Energy Best Deal
Grant to fund talks on energy and switching energy suppliers etc..
- (vi) Other
Smaller funds to provide advice to people affected by MS, Sovereign Housing tenants and the administration of Pension Wise appointments in Swindon

15. DESIGNATED FUNDS

The charity's designated funds have the following purpose:
Redundancy liabilities

16. DEPRECIATION

Expenditure on fixed assets amounting to less than £1000 per item is not capitalised.

17. CONTROL

The charity is controlled by its trustees who are named on page 6. No individual exercises overall control.

Swindon and District Citizens Advice
Bureau

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

	31.3.21 £	31.3.20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	218	1,031
Grants	<u>677,537</u>	<u>654,364</u>
	677,755	655,395
Investment income		
Deposit account interest	182	933
Other income		
Other income	<u>1</u>	<u>-</u>
Total incoming resources	677,938	656,328
EXPENDITURE		
Charitable activities		
Wages	500,641	505,265
Social security	41,865	39,270
Pensions	25,310	23,979
Volunteer expenses	3,268	10,786
Telephone	<u>6,881</u>	<u>-</u>
	577,965	579,300
Support costs		
Management		
Wages	25,550	23,772
Occupancy costs	279	9,599
Telephone	9,358	4,898
Postage and stationery	5,579	28,006
Repairs and renewals	<u>732</u>	<u>-</u>
	41,498	66,275
Information technology		
Computers and IT Equipment	12,887	-
Other		
Insurance	2,399	2,379
Sundries	13,310	15,729
Training and recruitment	<u>3,541</u>	<u>4,100</u>
	19,250	22,208
Governance costs		
Accountancy and legal fees	1,500	1,389

This page does not form part of the statutory financial statements

Swindon and District Citizens Advice
Bureau

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

	31.3.21 <u>£</u>	31.3.20 <u>£</u>
Total resources expended	<u>653,100</u>	<u>669,172</u>
Net income/(expenditure)	<u><u>24,838</u></u>	<u><u>(12,844)</u></u>

This page does not form part of the statutory financial statements