

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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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 £8.6mllllon 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, overlapping loops and a long horizontal stroke extending to the right.

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		<u>-</u>	<u>1,191</u>	<u>1,191</u>	<u>-</u>
Total		<u>7,244</u>	<u>960,965</u>	<u>968,209</u>	<u>816,811</u>
EXPENDITURE ON					
Charitable activities	5				
Advice Services		(9,505)	917,184	907,679	737,173
Other		<u>-</u>	<u>-</u>	<u>-</u>	<u>118</u>
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>	<u>-</u>	<u>-</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
		<u>436,627</u>	<u>258,861</u>	<u>695,488</u>	<u>634,958</u>
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	15				
Unrestricted funds				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.

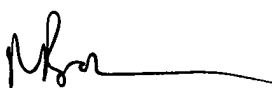
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

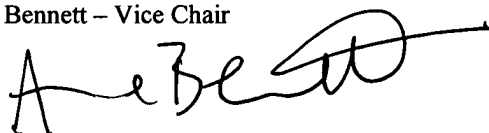
- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus 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 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><u>586,499</u></u>	<u><u>751,367</u></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>-</u>	<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>-</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	(12,093)	12,093	-
Net movement in funds	(9,264)	88,784	79,520
RECONCILIATION OF FUNDS			
Total funds brought forward	411,542	143,896	555,438
TOTAL FUNDS CARRIED FORWARD	<u>402,278</u>	<u>232,680</u>	<u>634,958</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>150,341</u>	<u>67,299</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>-</u>	<u>-</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	<u>-</u>	<u>10,970</u>	<u>7,112</u>	<u>18,082</u>
	<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	117,021	(106,051)	10,970
	<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>-</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>-</u>	<u>7,112</u>	<u>-</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>-</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>-</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	<u>-</u>	<u>18,082</u>	<u>7,112</u>	<u>25,194</u>
	<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	145,429	(127,347)	18,082
	<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

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><u>60,530</u></u>	<u><u>79,520</u></u>

This page does not form part of the statutory financial statements