

**EAST DEVON CITIZENS ADVICE BUREAU**  
**(A company limited by**  
**guarantee)**

**Operating as**

**CITIZENS ADVICE EAST DEVON**

**DIRECTORS' REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**Charity No: 1115963**  
**Company No: 05820956**  
**(England and Wales)**

***DIRECTORS' REPORT AND UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024***

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## **DIRECTORS' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024**

### **LEGAL AND ADMINISTRATIVE DETAILS**

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**Registered charity number:** 1115963

**Registered company number:** 05820956

**Legal status:** East Devon Citizens Advice Bureau was originally registered as a charity on 13 March 1978. It was incorporated under the Companies Act 1985 as a private Company limited by guarantee on 18 May 2006. As a result, the charity was re-registered from 30 August 2006 to reflect its new legal status, the assets and liabilities of the old charity being transferred to the new charity from 1 December 2006. On 1 April 2008 East Devon CAB merged with Exmouth CAB maintaining the EDCAB Charity and Company registration numbers but changing its name to Citizens Advice Service East Devon. On 18 September 2010 the name reverted to East Devon Citizens Advice Bureau.

#### **Directors/Trustees**

**Directors and Trustees:** Directors of the company are also members of the company. Where a director was in post for part of the year this is shown in parenthesis. Where there is no parenthesis, the director was in post for the whole year.

Mary Punton (Chair)  
Alexander Alder-Westlake  
Edwina Bradshaw  
Andrew Duffy  
Terence Forman (to 20<sup>th</sup> March 2024)  
John Holme  
Dr. Bettina Kluettgens  
Felicity Liggins (to 1<sup>st</sup> August 2023)  
Mark Spicer (to 19<sup>th</sup> July 2023)  
Christopher Ward (from 20<sup>th</sup> March 2024)  
Sheila Whelan

**Company Secretary:** Dean Stewart

**DIRECTORS' ANNUAL REPORT**  
***FOR THE YEAR ENDED 31 MARCH 2024 (CONTINUED)***

**LEGAL AND ADMINISTRATIVE DETAILS**

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**Registered address:** 67 Exeter Road  
Exmouth  
Devon  
EX8 1QD

**Bankers:** CAF Bank  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

**Independent Examiner:** On Target Accounting Ltd  
105, Chineway Gardens  
Ottery St Mary  
Devon  
EX11 1JJ

## **DIRECTORS' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024**

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### **DIRECTORS' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024**

#### **Report of the Trustee Directors**

The Trustees who are directors for Company Law purposes, have pleasure in presenting their report along with financial statements for the year ended **31 March 2024**. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland published on 16 July 2014.

#### **Status**

The company is limited by guarantee and has no shareholding. The Charity's objects and regulations are set out in the company's memorandum and Articles **approved on 19 January 2022** and agreed by National Citizens Advice with the Charity Commission. The company is the successor to the earlier non-incorporated charity which ceased to operate on 30 November 2006 and its assets and funds transferred to the present charity.

#### **Structure, governance and management**

Citizens Advice East Devon is a member of the National Association of Citizens Advice ('Citizens Advice') and is regulated and inspected by the association. In addition, the charity is authorised and regulated by the Financial Conduct Authority (FRN: 617590) and registered with the Information Commissioner's Office.

The charity is governed by a board of directors/trustees who appoint a manager to execute policies and to be responsible for day to day management of the charity's activities. The charity's main office is located in Exmouth.

#### **Objectives and activities**

The charity is established for the purpose of benefitting the community in East Devon (the area of benefit)

- a. By advancing the education of the public in matters relating to mental, physical and social welfare
- b. By relieving poverty

The main activities in relation to these objectives are

- a. We aim to provide the advice people need for the problems they face, and to improve the policies and practices that affect people's lives
- b. We also take part in campaigns for changes to policy and practice that benefit millions of people each year nationally by conducting effective, influential, and award-winning evidence-based social policy work

#### **Public Benefit**

In planning our activities for the year, we kept in mind Charity Commission guidance on public benefit at our trustees' meetings.

The focus of our activities remains to provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination. Our aims are to provide the advice people need for the problems they face, and to improve the policies and practices that affect people's lives. This benefits thousands of people each year, in East Devon. Clients often report improved health and increased confidence after receiving advice, both which reduce the demand for health services and contribute to happier, more integrated communities. In fact, the service saves time and money for society and stakeholders in many ways, for example, by preventing homelessness, avoiding legal action and helping people to fill in official forms.

Our activities remain open to all members of the community regardless of race, gender, disability, sexual orientation, age or nationality. We provide our services free to all, they are confidential, impartial and independent.

### **Report of the Chair of Trustees**

Firstly, I would like to give my thanks to all of you who put so much effort into Citizens Advice East Devon (CAED).

I know that I am very fortunate to have a loyal group of experienced and dedicated volunteers, a committed and conscientious staff team and an insightful and constructively challenging Board of Trustees who bring a wide range of experience to their role.

2023/24 has been a year of consolidation following the changes of 2022/23 when CAED appointed a new CEO, a new Chair of Trustees, a new Treasurer and some new Trustees. In 2023/24 CAED has become a more settled and stable organisation that has continued to improve its procedures and protocols for interaction with clients. However, improvement requires continuous effort and in that spirit the process for the allocation of clients to advisers is currently being reviewed.

I would also like to take this opportunity to thank all of our funders who continue to provide financial support despite having to deal with their own financial challenges. Our main funders, Devon County Council and East Devon District Council actively promote CAED as the primary provider of independent advice that is free at the point of delivery. I am also grateful for the funding that comes from some Town and Parish Councils who recognise the importance of our service to their residents.

In 2023/24 CAED set a deficit budget of just over £50,000. This was a considered and well discussed decision. It was taken as it was not thought to be correct for the citizens of East Devon to potentially receive a reduced service when they were trying to deal with the impact of austerity and CAED had a relatively high level of reserves.

In the event, CAED finished the year with a surplus of just under £48,000. This was primarily due to a large donation that was received late in the financial year and staff costs being less than anticipated due to vacancies. As a general rule, CAED is very cost aware and endeavours to carry out its functions in an efficient, cost-effective manner.

In 2023/24 CAED has become more stable and robust. Processes and policies are clearer and better documented as borne out by a good year 2 Leadership Self Assessment -- an external validation of the progress made.

In 2024/25, to keep pace with the growing complexity of our clients' needs, we must continue to work in a smarter way, improve how we interact with clients and continue to embrace technology in order to increase our efficiency. A new staffing structure has been introduced which should facilitate this.

Once again, thank you for your support in 2023/24.

## **DIRECTORS' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024 (CONTINUED)**

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### **Investment policy**

The charity has the power to make any investment that the directors see fit.

### **Reserves policy**

The trustees intend that there should be set aside in the medium term an amount equivalent to four months operating expenditure. Unrestricted funds are designated for equipment replacement, contractual commitments e.g. Staff salaries and premises to provide for the possibility of relocating, and, on a temporary basis, unrestricted funds have in addition been designated to fund the delivery of a transformed organization able to meet future challenges, to establish pro-active debt advice and to alleviate poverty

### **Risk management**

The Directors have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the charity and are satisfied that systems are in place to mitigate their exposure to major risks.

### **Review of transactions and financial position**

The Charity's income was lower by £87,152 than in 2022/23. This is more than explained by income of £160,141 in that year for the Ukraine Project. Responsibility for this and for the staff whom we had employed for the project transferred back to East Devon District Council at the start of 2023/24. This is also the main reason for a reduction in expenditure of £55,539. The reduction in income would have been greater but late in the year income was recognised from a generous donation of £30,000 intended to fund an enhanced debt advice service and £14,112 for aid to families in poverty. Both amounts are held as designated reserves (see note 15 to the accounts).

### **Trustees' responsibilities in relation to the financial statements**

The trustees (who are also directors for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**DIRECTORS' ANNUAL REPORT  
FOR THE YEAR ENDED 31 MARCH 2024 (CONTINUED)**

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**Statement as to disclosure to our Independent Examiners**

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the examiner in connection with preparing their report, of which the charitable company's examiner is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the examiner is aware of that information.

This report has been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime and Statement of Recommended Practice - Accounting and Reporting by Charities and was approved by the Directors and signed on their behalf by:

Signed:

Signed

Date:

Date:



## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EAST DEVON CITIZENS ADVICE BUREAU FOR THE YEAR ENDED 31 MARCH 2024

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I report on the accounts of the charity for the year ended 31 March 2024, which are set out on the following pages 10-17.

### Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accounts in England & Wales (ICAEW).

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

NAME: Sam Blackford ACA  
OF: On Target Accounting Ltd  
  
ADDRESS: 105 Chineway Gardens, Ottery St. Mary  
Devon, EX11 1JJ

SIGNED:



DATE: 27 August 2024

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2024**

		Unrestricted 2023/24 £	Restricted 2023/24 £	Total 2023/24 £	Total 2022/23 £
	Notes				
Incoming from:					
Donations		31,879	-	31,879	3,646
Grants and contracts		238,528	18,000	256,528	374,352
Other income		3,584	-	3,584	1,145
Total	3	273,991	18,000	291,991	379,143
Expenditure on:					
Charitable activities	4,5	212,294	31,972	244,266	299,805
Total		212,294	31,972	244,266	299,805
Net gains/(losses) on investments	8	-	-	-	-
Net Income/(expenditure)		61,697	(13,972)	47,725	79,338
Transfers between funds	12	(13,972)	13,972	-	-
<b>Net movement in funds</b>		<b>47,725</b>	<b>-</b>	<b>47,725</b>	<b>79,338</b>
Reconciliation of funds					
Total funds brought forward		155,712	-	155,712	76,374
<b>Total funds carried forward</b>	11,12	<b>203,437</b>	<b>-</b>	<b>203,437</b>	<b>155,712</b>
		=====	=====	=====	=====

## BALANCE SHEET AS AT 31 MARCH 2024

	Notes	2023/24 £	2022/23 £
<b>Current assets</b>			
Investments	8	-	-
Prepayments and accrued income	9	-	-
Cash at bank and in hand		204,978	166,033
		<hr/>	<hr/>
		204,978	166,033
<b>Creditors: Amount falling due within one year</b>	10	(1,541)	(10,321)
		<hr/>	<hr/>
<b>Net assets</b>		203,437	155,712
		<hr/>	<hr/>
<b>Represented by:</b>			
Unrestricted fund	11,13	203,437	155,712
Restricted funds	11,12	-	-
		<hr/>	<hr/>
		203,437	155,712
		<hr/>	<hr/>

For the financial year ended 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

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

Approved by the Board for issue on:

Director

Director

**Company Registration No: 05820956**

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

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### 1. Company status

The charity is a company limited by guarantee. The members of the company are named on page 1. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

### 2. Accounting policies

#### a. Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2015 – Charities SORP (FRS 102), Charities SORP (FRS 102) updated Bulletin 1, The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The East Devon Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102, Assets and Liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

#### b. Reconciliation with previous Generally Accepted Accounting Practice and transition to FRS 102

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required.

No restatement was considered necessary.

#### c. Income

##### *Donations and grants*

Income from donations and grants, including capital grants, is included in incoming resources when these are receivable, except as follows:

- When donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.
- When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in incoming resources until the pre-conditions for use have been met.
- When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in incoming resources of restricted funds when receivable.

##### *Interest receivable*

Interest is included when receivable by the charity.

## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024 (CONTINUED)**

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### **2. Accounting policies (continued)**

#### **d. Expenditure**

All 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 use of resources. Expenses include VAT which cannot be recovered.

#### **e. Assets and liabilities**

These are included in the balance sheet at the following amounts:

- Other investments are included at fair value based on market value;
- Current assets at the lower of cost and net realisable value;
- Liabilities at their settlement value.

Items costing in excess of £1,000 and with an expected useful life of at least 5 years will be recognised as Fixed Assets.

#### **f. Unrestricted funds**

Both income and capital may be used for the general purposes of the charity. Funds which are unrestricted are classified in line with the Charity's reserve policy.

These funds pay for administration of the affairs of the charity and for the various activities with which the charity is involved.

#### **g. Restricted Funds**

The charity's restricted funds represent those funds received for specific purposes, in line with note 2c above.

#### **h. Basic financial instruments**

The charity only has financial instruments and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2024 (CONTINUED)**

**3. Income 2023 / 2024**

	Unrestricted	Restricted	Total	Total
	2023/24	2023/24	2023/24	2022/23
	£	£	£	£
<b>Donations</b>				
Grants for clients	-	-	-	-
Other donations	31,879	-	31,879	3,646
	<u>31,879</u>	<u>-</u>	<u>31,879</u>	<u>3,646</u>
<b>Grants and contracts</b>				
East Devon District Council	73,765	-	73,765	71,093
Devon County Council	69,849	-	69,849	55,414
Town and Parish Councils	9,500	-	9,500	14,442
Parent Support	-	5,000	5,000	-
Children's Centre	-	13,000	13,000	10,500
Food and Fuel Fund	14,112	-	14,112	-
Other Grants for Services	63,518	-	63,518	62,763
Ukraine Project	7,784	-	7,784	160,141
	<u>238,528</u>	<u>18,000</u>	<u>256,528</u>	<u>374,352</u>
<b>Other income</b>				
Bank Interest received	3,514	-	3,514	1,145
Other income	70	-	70	-
	<u>3,584</u>	<u>-</u>	<u>3,584</u>	<u>1,145</u>
<b>Investment Income</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>TOTAL INCOME</b>	<u>273,991</u>	<u>18,000</u>	<u>291,991</u>	<u>379,143</u>
	=====	=====	=====	=====

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024 (CONTINUED)

### 4. Expenditure 2023/24

The categories into which expenditure is analysed differ from those used in previous years.

	Unrestricted	Restricted	Total		Total
	2023/24	2023/24	2023/24		2022/23
	£	£	£		£
<b>Fundraising expenses</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Fundraising expenses</b>	<b>0</b>
<b>Charitable Activities</b>					
Salaries (including NI & Pension)	138,604	24,564	163,168	Salaries (including NI & Pens)	229,502
Travel, Expenses and Subsistence	1,997	287	2,284	Subsistence	380
Other Staff & Volunteer costs	1,077	46	1,123	Training	294
IT equipment and support	10,673	923	11,596	Staff and Volunteers Travel	5,572
Insurance	1,864	162	2,026	Photocopying	2090
Payroll / Accounting / Consultancy fees	9,947	454	10,401	Computer and office equipt	7,202
Reference materials, subscriptions	2,047	177	2,224	Heat and Light	3,013
Telephone & Communications	11,900	1,029	12,929	Payroll fees	2,070
Other Office Costs	3,235	162	3,397	Postage	948
Rent	21,839	3,025	24,864	Printing and Stationery	637
Heat & light	1,073	149	1,222	Reference materials	320
Cleaning, repairs and maintenance	1,077	149	1,226	Telephone	11,485
Other Premises Costs	4,245	491	4,736	Cleaning	494
Independent Examiner	-500	0	-500	Insurance	378
Bank charges	108	12	120	Rent	15,090
Other Miscellaneous expenses	3,108	342	3,450	Repairs and maintenance	510
				CITA charges	3,950
				Accountancy	3,480
				Legal and professional fees	7,665
				Grants to clients	0
				Sundry expenses	4,725
	73,690	7,408	81,098		70,303
<b>TOTAL EXPENDITURE</b>	<b>212,294</b>	<b>31,972</b>	<b>244,266</b>	<b>TOTAL EXPENDITURE</b>	<b>299,805</b>
	=====	=====	=====		=====

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024 (CONTINUED)

### 5. Analysis of Staff Costs and Remuneration of Key Management Personnel

	2023 /24 £	2022 /23 £
Net Salaries and Wages	156,801	217,686
Employer's National Insurance Contributions	3,699	8,104
Employer's Pension Contributions	2,668	3,712
Total Salaries and Wages	163,168	229,502

The average number of employees was 12.5 (2022/23:15) with all employee time involved in providing either support to the governance of the charity or support services to charitable activities.

The Bureau considers that its key management personnel comprise the trustees and The Chief Executive Officer. The trustees receive no payment and the total employment benefits including employer pension and employer's National Insurance contributions were £41,292 (2022/23: £22,678, but our Chief Executive Officer joined us midway through that year, the post having been vacant before then).

No employees had employee benefits in excess of £60,000 (2022/23: none)

### 6. Taxation

The company is a registered charity and as such is not liable for corporation tax.

### 7. Movement in total funds for the year

This is stated after charging for Independent Examination

	2023 /24 £	2022 /23 £
Independent Examiner accrual in 22/23		1,000
Reversal of Accrual in 23/24	(1,000)	
Charge for 22/23 received in 23/24	250	
Accrual for 23/24	250	
Total	(500)	1,000

### 8. Investments

The organisation released its investments into the general reserves in the financial year 2016/17.

### 9. Debtors

	£	£
Prepayments and accrued income	-	-

### 10. Creditors: amounts falling due within one year

	£	£
Accruals and Deferred Income	896	9,104
Other Creditors	645	1,217
	1,541	10,321



## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024 (CONTINUED)

### 11. Funds of the charity

The funds of the charity are composed of the following: -

	Unrestricted £	Restricted £	Total £
Current assets	204,978	-	204,978
Current liabilities	(1,541)	-	(1,541)
	<u>203,437</u>	<u>-</u>	<u>203,437</u>

### 12. Restricted Funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Children's Centre	-	13,000	15,539	2,539	-
Parent Support	-	5,000	16,433	11,433	-
	<u>-</u>	<u>18,000</u>	<u>31,972</u>	<u>13,972</u>	<u>-</u>
Total	-	18,000	31,972	13,972	-

### 13. Designated Funds

These funds are not legally restricted, but are those which the Board of Trustees has decided to dedicate to specific ends.

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Transformation Delivery Fund	30,000	-	-	(20,000)	10,000
Debt Advice Fund	-	30,000	-	-	30,000
Food and Fuel Fund	-	14,112	-	-	14,112

### 14. Trustees' remuneration and expenses

No Trustee received remuneration or expenses during the year.

### 15. Related Party Transactions

There were no transactions with related parties during the year.