CITIZENS ADVICE GOSPORT

England & Wales · Charity number 1116994

Details

Other names	GOSPORT CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	05971208
Registered	2006-11-24
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Bureau Martin Snape House 96 Pavilion Way Gosport PO12 1GE
Phone	02392520112
Email	admin@gosportcab.org.uk
Website	citizensadvicegosport.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE COMMUNITY IN GOSPORT AND SURROUNDING AREAS ("THE AREA OF BENEFIT") BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS

Activities: The Bureau is established for the promotion of any charitable purpose for the benefit of the community of Gosport by the advancement of education, protection of health and the relief of poverty, sickness and distress. We achieve this by providing free, independent and impartial advice to the Gosport community.

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Classification

- **How:** Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** GOSPORT AND SURROUNDING AREAS
- Hampshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£643,272	£537,688	£328,681	15
2024-03-31	£344,151	£355,821	-	-
2023-03-31	£355,822	£347,013	-	-
2022-03-31	£298,559	£360,188	-	-
2021-03-31	£377,008	£308,167	-	-

Trustees

Name	Role	Appointed
Anthony Dyer		2024-01-22
Charles John Harrison Nicholas		2024-01-22
David Andrew Henry Bryant		2023-01-24
Heather Kathleen Blades		2019-11-22
MR RICHARD MACKAY		
Thomas Michael Arnold		2023-12-20

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CITIZENS ADVICE GOSPORT

England & Wales - Charity number 1116994

Accounts

CITIZENS ADVICE GOSPORT

(Limited by Guarantee)

TRUSTEES' ANNUAL REPORT

and

FINANCIAL ACCOUNTS

30 June 2025

Company registration number: 5971208

Charity registration number: 1116994

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

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15 Months ended 30 June 2025

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CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

REFERENCE AND ADMINISTRATION DETAILS

15 months ended 30 June 2025

THE CHARITY

Registered name	:	Citizens Advice Gosport
Legal status	:	Company limited by guarantee
Registered address	:	Martin Snape House, 96 Pavilion Way, St George Barracks, Gosport, Hampshire PO12 1GE
Company registration	:	Registered in England and Wales, number 5971208
Registered charity no	:	1116994
Telephone numbers	:	023 9252 0112 023 9260 4605 (Administration only)
Website	:	www.citizensadvicegosport.org.uk
E-mail	:	Admin@gosoportcab.org.uk(Administration only)

NON-ELECTED OFFICER

President	:	The Mayor of Gosport

CHARITY TRUSTEES DURING YEAR

Elected Officers

Chairman	:	Richard Mackay
Treasurer	:	Tony Dyer
Other Trustees	:	Tom Arnold Heather Blades David Bryant Charlie Nicholas

CHIEF OFFICER	:	Sandy Bramley

PROFESSIONAL ADVISERS

Principal Bankers	:	CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ
Independent examiner	:	Cochrane & Co Accountants Limited 38 Kings Road, Lee-on-the-Solent, Hampshire,PO13 9NU
Solicitors	:	Churchers, 3 High Street, Gosport, Hampshire PO12 1BX

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

TRUSTEES' ANNUAL REPORT

15 months ended 30 June 2025

The Trustees submit their annual report and statement of accounts of Citizens Advice Gosport (CAG or the Charity) as at and for the 15 months ended 30 June 2025.

SECTION 1 - LEGAL AND ADMINISTRATIVE INFORMATION

Constitution and management

The articles of association require that the Charity be managed by a Board of Trustees the members of which are directors of the Company within the meaning of the Companies Act 2006.

Registration details of the Charity, the names of the Trustees and professional advisers are to be found on page 3.

All persons of 18 years and older or any body or organisation which is interested in furthering the Charity's work may be admitted to membership and the Trustee Board has set established criteria for membership and made regulations regarding the admission of members.

The Board of Trustees meets not less than quarterly and more frequently if required. Day-to-day operational matters are delegated to the Charity's Chief Officer, but she is required to refer to the Trustees in respect of any key decisions which are decided by a simple majority of a quorate Board.

Related and associated organisations

The National Association of Citizens Advice Bureaux (Citizens Advice) 3rd Floor, 1 Easton Street, London WC1X 0DW:

- sets the membership criteria and monitors quality; and,
- provides the information system, technical support and training

but, in other respects, there is no operating or financial inter-dependence between them and the Charity.

Citizens Advice Hampshire, c/o Morris Crocker Station House, 50 North Street, Havant, Hampshire PO9 1QU provides coordination, support, and advice services to Local Citizens Advice in Hampshire. CAG is a member of Citizens Advice Hampshire and receives funding from it to carry out the Home and Well and Macmillan Advice services referred to in these accounts but, in other respects, there is no operating or financial interdependence between them and the Charity.

Gosport Borough Council (GBC), Town Hall, High Street, Gosport, Hampshire PO12 1EB is the principal grantor to the Charity.

SECTION 2 - THE BOARD OF TRUSTEES

The Trustees who served during the year are set out on page 3.

The Trustees at the date of this report are:

Tom Arnold, Heather Blades, David Bryant, Tony Dyer, Richard Mackay and Charlie Nicholas.

The Charity advertises for trustees and volunteers in local media and on-line. Potential trustees are interviewed by two trustees and meet the Chief Officer. Suitable candidates attend a trustee board meeting as an observer and, if willing to serve, are co-opted to the Board. Trustees co-opted during the year must resign at the next AGM and can stand for re-election. Once appointed trustees must retire after three years' service but may stand for re-election.

SECTION 3 - OBJECTS, POWERS, POLICIES AND FUNDING

Objects

The Charity is established for the provision of any charitable purpose for the benefit of the community in Gosport and surrounding areas by the advancement of education, protection and preservation of health and the relief of poverty, sickness, and distress.

Powers

In furtherance of its purposes, the Charity is permitted by its constitution to provide centres for the supply of advice and guidance, engage in all forms of lawful fundraising and do all such other lawful things that promote or help to promote the objects.

Implementation of objectives

In setting objectives and planning activities the trustees have given serious consideration to the Charity Commission's general guidance on public benefit that is met by the Charity delivering on the following aims:

- to provide a free, impartial, and confidential 'problem solving' service of information, advice, guidance and support to ensure that individuals do not suffer through ignorance of their rights and responsibilities, or of services available, or through an inability to express their needs effectively.
- to participate with other organisations in exercising a responsible influence on the local and national development of social policies and services.

Post Balance Sheet event

CAG has been working closely with Citizens Advice Solent East (CASE) and has shared a Chief Officer since the end of 2023.
The Board has been exploring the benefits and risks of a merger with CASE and has carried out extensive due diligence. At a trustee meeting on 16 April 2025 the trustees resolved to recommend to members that they grant the Trustees of Citizens Advice Gosport full powers to enact and implement the proposed merger-transfer with Citizens Advice Solent East, including the subsequent winding up of the charity / company Citizens Advice Gosport. This resolution was passed by members on 6 May, and the merger was effective on 1 July 2025.
The merger was achieved by CAG transferring all its assets, liabilities, staff and operations to CASE. There were no redundancies because of the merger.

The accounts are prepared for the 15 month period to cessation. It should be noted that the comparative figures are for 12 months and so are not comparable.

Reserves and risks policies

In view of the merger / transfer with CASE the trustees have reviewed the appropriateness of the designated reserves and concluded that the only reserves that should be carried over to CASE are those for the Debt Advisory Service and the Leasehold premises. All other designated reserves have been transferred to the General Fund.

Funding

GBC has continued to support the Charity with an annual grant for a general advice service staffed by fully trained volunteers and the Money Advice Matters homeless prevention service.

Funding for a Welfare Benefits Advocacy service has been intermittent, and the staff member dedicated to that service has been incorporated into the Core advice service and paid for through Household Support Funding at different points during the 2024-2025 financial year.

Macmillan Cancer Support via Citizens Advice Hampshire has continued to fund part-time caseworkers to provide advice to cancer sufferers, their families and carers.

Utility companies via Citizens Advice Hampshire have provided funding for a service called Home & Well to help people have a comfortable and safe home environment especially after being discharged from hospital.

During the year, we received funding to enable us to provide advice to clients on energy saving measures and to enable us to distribute energy vouchers to those most in need.
A grant was obtained from the National Lottery Awards for All fund to enable the upgrading of our IT equipment.

We obtained funding from Hampshire County Council and Gosport Borough Council to run a Money in Schools project on responsible borrowing and loan sharks for children in local secondary schools.

GBC, recognising the need to address the number of residents suffering from digital exclusion, funded a project to provide support to local residents. This proved very successful and as a result we have received increased funding for 2025/26 to continue to provide an enhanced service operating from outreaches in YourSpace Gosport (previously called the Imagination Refinery) in Gosport High Street, Elson Community Library and Hub and Lee Hub - Independent Community Library.

Ongoing links were maintained with current and potential funding organisations to demonstrate the value of the services the Charity provides.

SECTION 4 - RESPONSIBILITIES OF TRUSTEES

The Trustees are responsible for preparing the Trustees' Annual Report and the Financial Accounts in accordance with applicable law and regulations.

Company law requires the Trustees to prepare accounts for each financial year. Under that law the Trustees have elected to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its net income or expenditure for that year. In preparing such statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time its financial position and to enable them to ensure the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the Charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

SECTION 5 - PRINCIPAL ACTIVITIES AND REVIEW OF DEVELOPMENTS

Strategic planning

The Board periodically reviewed strategy and updated its business plan in January 2025 to best meet the needs of the local community considering changes in the economic and legislative situation.

The operating environment

The last year has been dominated by the cost-of-living crisis creating hardship and resulting in a high and growing demand for our services. At the same time, our operating costs have increased and, in common with many other charities, we have struggled to rebuild our volunteer workforce after Covid.

Although many people can use the Citizens Advice national website to obtain the information they need to solve their own problems, there are a large number of residents with complex needs that require help in our local office or assistance by phone.

Benefits remain the issue that most clients require help with. Sixty percent of the clients we helped were disabled or had a long-term health condition. This is another increase in the percentage of clients with health-related problems compared to the previous year.

We continue to see a growth in the number of people with debt problems. We expect debt to become an even bigger issue because of the Cost-of-Living crisis. Due to this expectation, we have decided to use a portion of our reserves in 2025/26 to fund a Debt Service Enhancement Project. This can be seen in our designated reserves.

Management

During the period we continued to contract with Citizens Advice Solent East (CASE) to provide the services of their Chief Officer, Sandy Bramley, to CAG. This also enabled us to access the specialised skills of CASE staff in areas such as fundraising, HR, IT etc.

Achievements in 2024/2025

The Charity offered the following services to Gosport residents:

- We expanded our Core Service offering through new outreaches. We were available in a local library, three food banks and three community hubs. We expanded the number of face-to-face appointments we offer. We continued to offer advice via telephone and email
- Casework support funded by Macmillan Cancer Support through Citizens Advice Hampshire dedicated to helping individuals and their families affected by cancer. Help is provided at hospitals, hospices, in people's homes and at other locations as well as at the Charity's premises.
- Advice to tenants on their finances and money management advice to avoid homelessness and help them avoid getting into financial difficulties in the future.
- Welfare Benefits Advocacy support to people challenging Benefits decisions. Funding ceased in December 2023, but demand is so high we have continued to run this as part of the Core Service.

- A service, Home and Well, to help people have a comfortable and warm home, especially those leaving hospital.
- One to one advice to local residents suffering from digital exclusion. We operate in the community at three local hubs
- Specialised debt advice.
- We piloted a Money in Schools Project. In conjunction with Citizens Advice Havant, we held sessions on responsible borrowing and loan sharks for 700 local children across two local secondary schools.
- We offer one to one Energy Advice including advice on fuel options, energy grants and energy efficiency measures. To assist the client to reduce their energy expenditure.
- We also offered Energy Advice to groups in the community; this includes advice on energy grants and energy efficiency measures.

View of future needs

The ongoing difficult economic situation is profoundly affecting the delivery of advice services, manifesting in clients presenting with increasingly complex and multi-faceted issues. This trend which is likely to persist in the foreseeable future, presents several challenges for advice services and necessitates strategic responses to ensure effective support.

The shift of many government-funded support services to primarily phone and online access has implications for advice services like CAG, which continues to offer crucial in-person support. This transition, while beneficial for many, does not suit everyone, especially those who are digitally excluded or prefer face-to-face interactions. As a result, there has been an increase in the demand for in-person advice (rising from 16% in 2023/24 to 17.6% in 2024/2025).

Grant support and going concern

We are very grateful that despite the financial pressures facing it, GBC recognised the value of the service the Charity provides and has increased our core grant for 2025/2026.

Following the transfer of operations to Citizens Advice Solent East on 1 July 2025 the charity ceased to provide services. Our due diligence assured the trustees that services would be able to continue and over time grow in Gosport. A significant part of the reserves transferred to CASE have been designated to be used for the benefit of Gosport residents which provides added confidence that services will continue.

SECTION 6 - REVIEW OF TRANSACTIONS AND FINANCIAL POSITION

In the period, the Charity had a surplus of £105,584 (2024: deficit of £11,670) and total funds of £328,681 (2024: £223,097). The surplus in the period was largely due to funding received in advance that will be spent by 31 March 2026.

Where the Charity's incoming resources have conditions attached to them by the respective donors and are thus treated as restricted funds.

SECTION 7 - ACKNOWLEDGEMENTS AND EVALUATION OF CONTRIBUTIONS

Staff and volunteers

In light of the continued challenges our clients face, the Trustees of CAG wish to extend heartfelt recognition to our dedicated paid staff and volunteers. Their extraordinary efforts and unwavering commitment over the past year have been instrumental in ensuring that we continue to meet the critical needs of our community.

Pay levels for key personnel
Annually trustees review market rates of pay including benchmarking with other Local Citizens Advice. Subject to affordability they aim to pay competitive salaries with no salaries being below the Real Living Wage.

Gosport Borough Council
The Trustees extend their grateful thanks to GBC for its responsiveness in funding the Charity's services.

SECTION 8 - SMALL COMPANY PROVISIONS

The Trustees' Annual Report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

By order of the Trustees,



Richard Mackay
Chairman

27 November 2025

The Board of Trustees
Citizens Advice Gosport
Martin Snape House
96 Pavilion Way
St George Barracks
Gosport
Hampshire PO12 1GE

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES ON THE UNAUDITED ACCOUNTS OF
CITIZENS ADVICE GOSPORT (Limited by Guarantee)

I report to the charity trustees on my examination of the financial accounts of the Company for the period ended 30 June 2025 which are set out on pages 11 to 24.

Responsibilities and basis of report
As the charity's trustees of the Company (who are also the directors of the Company 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 for this year 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
The Company's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention that gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act; or,
- the accounts do not accord with such records; or,
- the accounts do not comply with the relevant accounting requirements under 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,
- the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

I have no concerns and have come across no 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.

Cochrane

J Cochrane BSc FCA

Date: 1/12/2025

Cochrane & Co Accountants Ltd
Chartered Accountants
38 Kings Road
Lee-on-the-Solent
Hampshire
PO13 9NU

Registered number: **5971208**

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

BALANCE SHEET

30 June 2025

	Note	2025 £	2024 £
FIXED ASSETS			
Tangible assets	5	**5,706**	15,220
CURRENT ASSETS			
Debtors	6	**63,847**	21,055
Cash and cash equivalents	7	**274,659**	200,733
		338,506	221,788
CREDITORS: Amounts falling due within one year	8	**(15,531)**	(13,911)
NET CURRENT ASSETS		**322,975**	207,877
TOTAL ASSETS LESS CURRENT LIABILITIES		**233,097**	223,097
NET ASSETS	22	**£328,681**	£223,097
REPRESENTED BY:			
TOTAL FUNDS	10	**302,431**	223,097
Unrestricted funds		**26,250**	-
Restricted			
FUND BALANCES AT 30 JUNE		**£328,681**	£223,097

STATEMENTS OF THE TRUSTEES

For the fifteen months ending 30 June 2025, the Company was entitled to exemption from audit under section 477 of the Companies Act 2006 (the Act) relating to small companies.

The members have not required the Company to obtain an audit of its financial accounts for the year in question in accordance with Section 476 of the Act.

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

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

The financial accounts were approved by the Board of Trustees and authorised for issue on 27 November 2025 and signed on its behalf by:



Richard Mackay
Chairman

The notes on pages 14 - 24 form part of these accounts.

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an income and expenditure account)

	Note	Period ended 30 June 2025			Year ended 31 March 2024		
		Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
		£	£	£	£	£	£
INCOME FROM:							
Donations	11	202,928	250	203,178	124,993		124,993
Charitable activities	12	76,094	317,911	394,005	70,932	132,875	203,807
Other income		35,771		35,771	10,534		10,534
Investments: deposit interest		10,318		10,318	4,817		4,817
Total income		325,111	318,161	643,272	211,276	132,875	344,151
EXPENDITURE ON:							
Charitable activities	13	245,777	291,911	537,688	197,946	157,875	355,821
Total expenditure		245,777	291,911	537,688	197,946	157,875	355,821
NET INCOME/(EXPENDITURE) BEFORE TAXATION		79,334	26,250	105,584	13,330	(25,000)	(11,670)
NET INCOME/(EXPENDITURE) AFTER TAXATION		79,334	26,250	105,584	13,330	(25,000)	(11,670)
TRANSFERS BETWEEN FUNDS	10			-			-
NET MOVEMENT IN FUNDS		79,334	26,250	105,584	13,330	(25,000)	(11,670)
FUND BALANCES							
Total funds brought forward	10	223,097	-	223,097	209,767	25,000	234,767
TOTAL FUNDS CARRIED FORWARD	10	£302,431	£ 26,250	328,681	£223,097	£ -	£223,097

The notes on pages 14 - 24 form part of these accounts.

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

Statement of Cash Flows
Period Ended 30 June 2025

	Note	2025 £	2024 £
Cash flow from operating activities	24	**73,926**	(30,866)
Interest paid		-	-
Net cash flow from operating activities		**73,926**	(30,866)
Cash flow from investing activities			
Payments to acquire intangible fixed assets		-	-
Receipts from sales of intangible fixed assets		-	-
Payments to acquire tangible fixed assets		-	-
Receipts from sales of tangible fixed assets		-	-
Payments to acquire investments		-	-
Receipts from sales of investments		-	-
Interest received		-	-
Dividends received		-	-
Rents received from investment properties		-	-
Net cash flow from investing activities		-	-
Cash flow from financing activities			
Receipts from issue of new long term loans		-	-
Repayment of long term loans		-	-
Repayment of finance lease liabilities		-	-
Interest paid		-	-
Receipt of permanent / expendable endowment		-	-
Net cash flow from financing activities		-	-
Net increase / (decrease) in cash and cash equivalents		**73,926**	(30,866)
Cash and cash equivalents at 31 March 2024		**200,733**	231,599
Cash and cash equivalents at 30 June 2025		**274,659**	200,733
Cash and cash equivalents consists of:			
Cash at bank and in hand		**274,659**	274,659
Short term deposits			
Cash and cash equivalents at 30 June 2025		**274,659**	274,659

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

NOTES TO THE ACCOUNTS
Fifteen months ended 30 June 2025

NOTE 1 - LEGAL STATUS OF CITIZENS ADVICE GOSPORT

The Charity is incorporated in England and Wales as a company limited by guarantee and not having a share capital. Its registered office is Martin Snape House, 96 Pavilion Way, St George Barracks, Gosport, Hampshire, PO12 1GE.

The Charity is registered under the Charities Act 2011 as a Public Benefit Entity. It is established for the promotion of any charitable purpose for the benefit of the community in Gosport and surrounding areas by the advancement of education, protection and preservation of health, and the relief of poverty, sickness and distress.

NOTE 2 - ACCOUNTING POLICIES

(a) Accounting policies and standards

The financial accounts are prepared under the historical cost convention in accordance with the:

- Charities (Accounts and Reports) Regulations 2008;
- Financial Reporting Standard 102 (FRS 102);
- Companies Act 2006 relating to small companies; and,
- Statement of Recommended Practice applicable to charities preparing accounts in accordance with FRS 102 (the SORP).

(b) Basis of preparation of the financial accounts

The accounts have been prepared on the basis of historical cost and the accruals concept to show a true and fair view of the Charity's financial position and activities.

The accounts are expressed in pounds sterling, rounded to the nearest pound and include all the assets and liabilities under the control of the Trustees of Citizens Advice Gosport.

Grants and donations received for specific projects are treated as restricted funds for use only in connection with the specified purposes.

(c) Going concern

The Charity's financial accounts are prepared on the going concern basis of accounting unless the Trustees intend to cease operations or have no realistic alternative but to do so. In assessing whether the going concern basis of accounting is appropriate, the Trustees consider all available information about the future, which is at least, but not limited to, twelve months from the date when the financial accounts are authorised for issue. In view of the transfer of the charity's operations to Citizens Advice Solent East (CASE) the trustees have also considered and reviewed information related to CASE.

(d) Tangible fixed assets and depreciation

Assets which can be used for more than one year with an individual cost exceeding £1,000 are capitalised at cost. Lesser amounts are charged to the SOFA as incurred. Depreciation is calculated to write off these assets over their estimated useful lives on the following bases and rates:

Leasehold premises	5% straight line
Leasehold improvements	10% straight line
Electronic equipment	25% straight line

(e) Debtors

Debtors are stated at the amounts due to the Charity at the balance sheet date. Prepayments are recorded for the proportion of time-based expenditures attributable to the ensuing year.

(f) Cash and cash equivalents

This caption represents the amounts held in bank current accounts and cash at the balance sheet date together with bank deposits on less than 90 days' notice.

(g) Liabilities

Liabilities are recognised as soon as an outflow of economic benefit is considered more likely than not to occur under a legal or constructive obligation committing the Charity to pay out resources. Creditors that are current liabilities are recognised at the settlement amount expected to be paid at the balance sheet date.

(h) Provision for liabilities

When the Charity is aware of circumstances at the balance sheet date that are likely to result in an outflow of economic resources, but the timing or amount of such outflow is uncertain, a provision for liabilities is made according the best estimates of the Trustees at the date the financial accounts are approved for issue.

(i) Funds

Grants and donations received for non-specific purposes or general funding are available for utilisation at the discretion of the Trustees and are dealt with through the General Fund.

Certain designated funds (see Note 3) have been created by the Trustees to ring-fence resources that are either not readily expendable or needed to cover possible future expenditures that cannot be recognised as liabilities under policies (g) or (h) above.

Grants and donations received for specific charitable projects are treated as restricted funds available only for use on such specified projects. Deficits on restricted funds are carried forward to the extent that the Trustees are satisfied that future funding will cover such deficits on a last-in-first-out basis.

(j) Income recognition

Income is brought into account when it is more likely than not that the economic benefit will accrue to the Charity. A donation/grant received in advance of the expenditure it is intended to fund is recognised on receipt unless that donation/grant is subject to performance-related or other conditions that prevent immediate income recognition. Income received which cannot be recognised at the balance sheet date is deferred as a current liability.

Individual amounts classified as Other Income are disclosed separately if they are considered to be material.

Grants that become receivable on the occurrence of a specified future event are recognised in the financial accounts when that specified event has occurred, and all the grantor's requirements associated with it have been complied with.

Investment income representing bank deposit interest is recognised in the year in which it is earned.

(k) Gifts-in-kind and intangible income

Tangible assets received as gifts for use by the Charity with a market value of not less than £1,000 are treated as incoming resources at their actual or estimated value including VAT where appropriate at the time the gift is made. Gifts of fixed assets are correspondingly capitalised in accordance with policy (d) above. Individual donations of goods with a value of less than £1,000 are not accounted for.

Donated services are recognised as incoming resources insofar as another party is bearing the financial cost of the resources supplied and the benefit is quantifiable and measurable. An equivalent cost is recorded under the appropriate expenditure caption in the Statement of Financial Activities.

(l) Expenditure

Expenditure is recognised when a liability is incurred, or a constructive obligation arises that results in payment being more likely than not to occur.

(m) Value added tax (VAT)

Since the Charity is not registered for VAT, the cost of all input VAT is included with the expense to which it relates.

(n) Pension commitments

The Charity operates defined contribution pension arrangements for certain staff. These contributions are charged as expenditure when they fall due and are invested separately from the Charity's assets.

(o) Allocation and analysis of charitable support and administrative charges

Central expenditures for charitable support and administration are partly met through core funding and partly from attributions to restricted funds for centrally borne costs the amounts of which are normally negotiated with the respective funders. As shown in Notes 10 and 13, the indirect costs charged to restricted funds represent spending on charitable support while the remaining charges represent general administrative costs. Support charges are based upon an appropriate proportion of the cost of staff salaries and overheads incurred that are indirectly attributable to the Charity's restricted activities.

(p) Corporation tax

The Charity is exempted by tax law from liability to corporation tax on its operating surpluses and investment income whilst it pursues its charitable objectives.

NOTE 3 - NATURE AND PURPOSE OF FUNDS

Designated funds

Funds have been designated by the Trustees to ring-fence resources to meet the identified needs and risks to which the Charity is susceptible.

(a) Leasehold premises and related improvements

Funds representing the carrying value of the investment in the Charity's operating premises.

(b) Leasehold infrastructure refurbishment

Funds set aside for refitting the leasehold premises and related infrastructure, recognising that over time requirements change and there is a need for regular major refurbishment.

(c) Bidding and cash flow
Funds set aside to support new service provision either (1) to prove viability before a grant agreement is signed or (2) to finance the up-front costs for grants that are paid in arrears.

(d) Debt Advisory Service Enhancement
Provision of advice to clients who are in debt.

Restricted funds
The principal project funds listed below are restricted funds the income for which is provided by contributions shown in Note 12. Their purposes are to provide the following services and support:

(e) Money Advice Matters
Provision of a money advice and homeless prevention service to individuals referred by the Housing Department of Gosport Borough Council.

(f) Citizens Advice Hampshire in partnership with Macmillan Cancer Support
Provision of advice to cancer sufferers, their families and carers.

(g) Home and Well
A service funded by utility companies to help people have a comfortable and safe home environment especially after being discharged from hospital.

(h) Outreach
A service funded by the National Lottery to provide advice services in locations across the Borough of Gosport

(i) Digital Inclusion
Provision of support to enable local residents to access and use the internet.

(j) Money in Schools
Teaching children in local secondary schools about responsible borrowing and loan sharks.

(k) Awards for All - IT Grant
Renewal and upgrading of IT equipment

(l) Household Support Fund
Funds provided to local Citizen Advice for the distribution of energy support to local communities

NOTE 4 - CRITICAL JUDGEMENTS AND ESTIMATION UNCERTAINTIES

Judgements
No judgements have been made by the Trustees that would have a significant effect on the amounts recognised in these financial accounts other than the continued maintenance of designated funds (see Notes 3 and 10).

Estimations
In the opinion of the Trustees, there are no key sources of estimation uncertainty that comport a significant risk to the carrying value of assets or liabilities within the ensuing financial year.

NOTE 5 - TANGIBLE FIXED ASSETS

	2025			2024		
	Leasehold premises and improvements	**Electronic equipment**	**Total**	Leasehold premises and improvements	Electronic equipment	Total
	£	**£**	**£**	£	£	£
Cost or valuation						
Balance at beginning and end of year	**169,496**	**6,428**	**175,924**	169,496	6,428	175,924
Depreciation and impairments						
Balance at beginning of year	**154,276**	**6,428**	**160,704**	146,665	5,857	152,522
Charge for period	**9,514**	**-**	**9,514**	7,611	571	8,182
Balance at 30 June,	**163,790**	**6,428**	**170,218**	154,276	6,428	160,704
Net book value						
At 30 June,	**£ 5,706**	**£ -**	**£5,706**	£ 15,220	£ -	£ 15,220

NOTE 6 - DEBTORS

	2025	2024
	£	£
Trade debtors	**60,282**	7,363
Prepayments and accrued income	**3,565**	13,692
	£63,847	£21,055

NOTE 7 - CASH AND CASH EQUIVALENTS

	2025	2024
	£	£
Bank current account - non-interest earning	**274,384**	25,961
Easy Access accounts - interest earning	**218**	65,762
35-day notice accounts - interest earning	**-**	108,967
Cash in hand	**57**	43
	£274,659	£200,733

NOTE 8 - CREDITORS: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	**10,881**	7,323
Taxation and Social Security	**4,650**	5,156
Other creditors	**-**	1,046
Accrued charges	**-**	386
	£15,531	£13,911

NOTE 9 - PROVISION FOR LIABILITIES

	2025	2024
Provisions	**£ -**	£ -

NOTE 10 - TOTAL FUNDS

Movement in period ended 30 June 2025

	Balances brought forward	Incoming resources	Direct resources expended	Allocated support costs	Transfers	Balances carried forward
	£	£	£	£	£	£
Unrestricted						
General fund	107,877	325,111	(329,736)	100,573	60,000	263,825
Designated funds:						
Leasehold premises and related improvements	15,220		(9,514)			5,706
Leasehold dilapidations and refurbishment	35,000				(35,000)	-
Bidding and cash flow	25,000				(25,000)	-
Debt Advisory Service Enhancement	40,000		(7,100)		-	32,900
	115,220	-	(16,614)	-	(60,000)	38,606
	223,097	325,111	(346,350)	100,573	-	302,431
Restricted						
HMCAS CitA Hampshire	-	36,930	(30,747)	(6,183)		-
Money Advice Matters	-	70,000	(31,215)	(12,535)		26,250
Home & Well	-	44,100	(35,584)	(8,516)		-
Digital Inclusion Project	-	86,036	(58,160)	(27,876)		-
Money in Schools	-	5,000	-	(5,000)		-
Awards for All-IT Grant	-	11,828	(11,828)	-		-
Household support fund	-	63,967	(23,793)	(40,174)		-
Outreach	-	300	(11)	(289)		-
	-	318,161	(191,338)	(100,573)	-	26,250
	£223,097	£643,272	£(537,688)	£ -	£ -	£328,681

NOTE 10 - TOTAL FUNDS (continued)

Movement in period year ended 31 March 2024

	Balances brought forward	Incoming resources	Direct resources expended	Allocated support costs	Transfers	Balances carried forward
	£	£	£	£	£	£
Unrestricted						
General fund	112,936	211,276	(203,424)	28,389	(41,300)	107,877
Designated funds:						
Leasehold premises and related improvements	22,831		(7,611)			15,220
Leasehold dilapidations and refurbishment	35,000					35,000
Cost of Living provision	14,000		(15,300)		1,300	-
Bidding and cash flow	25,000					25,000
Debt Advisory Service Enhancement	-				40,000	40,000
	96,831	-	(22,911)	-	41,300	115,220
	209,767	211,276	(226,335)	28,389	-	223,097
Restricted						
Money Advice Matters	-	35,000	(30,864)	(4,136)		-
Welfare Benefits Advocacy	15,000	-	(11,996)	(3,004)		-
Citizens Advice Hampshire in partnership with Macmillan Cancer Support	-	23,854	(19,837)	(4,017)		-
Pathways	-	10,085	(6,606)	(3,479)		-
No wrong door	-	8,000	(6,565)	(1,435)		-
Home and well	-	33,960	(28,183)	(5,777)		-
Lottery funded Outreach	10,000	-	(9,433)	(567)		-
Digital inclusion	-	21,976	(16,002)	(5,974)		-
	25,000	132,875	(129,486)	(28,389)	-	-
	£234,767	£344,151	£(355,821)	£ -	£ -	£223,097

NOTE 11 - DONATIONS

	Period ended 30 June 2025			Year ended 31 March 2024		
	Unrestricted funds	**Restricted funds**	**Total funds**	Unrestricted funds	Restricted funds	Total funds
	£	**£**	**£**	£	£	£
Monetary						
Gosport Borough Council: Core funding	**198,695**		**198,695**	23,500		123,500
Miscellaneous donations	**2,133**		**2,133**	493		493
Intangible						
Independent examiner's fees	**-**		**-**	1,000		1,000
HCC Comm grant	**2,100**		**2,100**	-		-
Macmillan HMCAS		**250**	**250**	-		-
	£202,928	**£250**	**£203,178**	£124,993	£ -	£124,993

NOTE 12 - INCOME FROM CHARITABLE ACTIVITIES

	Period ended 30 June 2025			Year ended 31 March 2024		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Citizens Advice Hampshire in partnership with Macmillan Cancer Support		36,680	36,680		23,854	23,854
Money Advice Matters		70,000	70,000		35,000	35,000
Citizens Advice Hampshire: Healthwatch	-		-	1,150		1,150
Outreach/No Wrong Door		300	300		8,000	8,000
Home & Well		44,100	44,100		33,961	33,961
Pathways		-	-		10,085	10,085
Energy Advice Programme	48,719		48,719	14,280		14,280
Digital Inclusion Project		86,036	86,036		21,975	21,975
TNL Community Fund	-		-	39,586		39,586
Food and energy voucher distribution	-		-	15,916		15,916
Communities Against Cancer	5,500		5,500			
Energy Outreach Programme	11,375		11,375			
Good Neighbour Network	10,500		10,500			
Money in Schools		5,000	5,000			
Awards for All-IT Grant		11,828	11,828			
Household Support Fund		63,967	63,967			
	£76,094	£317,911	£394,005	£70,932	£132,875	£203,807

NOTE 13 - EXPENDITURE ON CHARITABLE ACTIVITIES

	Peiod ended 30 June 2025			Year ended 31 March 2024		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Payroll and related costs (Note 14)	200,807	177,606	378,413	154,227	128,138	282,365
Occupancy expenses (Note 15)	19,752	419	20,171	19,127		19,127
Personnel expenses (Note 16)	10,508	954	11,462	5,124	405	5,529
Office and general expenses (Note 17)	115,283	12,359	127,642	47,857	943	48,800
	346,350	191,338	537,688	226,335	129,486	355,821
Reallocation of support costs	(100,573)	100,573	-	(28,389)	28,389	-
	£245,777	£291,911	£537,688	£197,946	£157,875	£355,821

NOTE 14 - PAYROLL AND RELATED COSTS

	Period ended 30 June 2025			Year ended 31 March 2024		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Gross pay						
Managerial & administration	90,300	-	90,300	60,160	9,812	69,972
Advice and training	86,597	162,440	249,037	84,158	108,936	193,094
	176,897	162,440	339,337	144,318	118,748	263,066
Other payroll cost						
National insurance	19,289	12,235	31,524	6,733	7,269	14,002
Pension contributions	4,621	2,931	7,552	3,176	2,121	5,297
	£200,807	£177,606	£378,413	£154,227	£128,138	£282,365

NOTE 15 - OCCUPANCY EXPENSES

	Perod ended 30 June 2025			Year ended 31 March 2024		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Service charges & maintenance	920		920	1,495		1,495
Water and sewerage	786		786	529		529
Heat and lighting	4,506		4,506	5,222		5,222
Equipment expensed	-		-	571		571
Cleaning	3,828	306	4,134	2,729		2,729
Amortisation and depreciation	9,514		9,514	7,611		7,611
Equipment	198	113	311	798		798
Other	-		-	172		172
	£19,752	£ 419	£20,171	£19,127	£ -	£19,127

NOTE 16 - PERSONNEL EXPENSES

	Period ended 30 June 2025			Year ended 31 March 2024		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Staff events	1,387		1,387	1,392		1,392
Recruitment	450		450	544		544
Travel expenses	1,950	914	2,864	2,187	375	2,562
Training	6,070		6,070	284	30	314
Employee Assistance Programme	-		-	69		69
Hospitality and staff welfare	608		608	630		630
Other	43	40	83	18		18
	£10,508	£954	£11,462	£5,124	£405	£5,529

NOTE 17 - OFFICE AND GENERAL EXPENSES

	Period ended 30 June 2025			Year ended 31 March 2024		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Printing and stationery	2,603	218	2,821	1,777	6	1,783
Equipment repairs and renewals	468	11,838	12,306	1,862	113	1,975
Subscriptions	1,415	10	1,425	968		968
Citizens Advice fees and publications	3,999	-	3,999	2,464	209	2,673
Postage and telephone	4,443	201	4,644	3,435	288	3,723
Insurance	2,960	-	2,960	2,797	58	2,855
IT Support and Software	7,942	16	7,958	4,422	264	4,686
Miscellaneous expenses	978	90	1,068	958	5	963
Governance costs:						
Statutory fees and AGM	48		48	50		50
Independent examiner's fees	4,200		4,200	1,000		1,000
Promotional costs	2,638	(14)	2,624	40		40
Payroll service and bookkeeping	-		-	3,089		3,089
HR support	2,592		2,592	2,674		2,674
Staff seconded from fellow charity	31,687		31,687	10,155		10,155
Subcontract advice services	47,510		47,510	12,176		12,176
Legal fees re merger	1,800		1,800			
	£115,283	£12,359	£127,642	£47,857	£943	£48,800

NOTE 18 - OTHER PERSONNEL INFORMATION

	Period ended 30 June 2025			Year ended 31 March 2024		
	Managerial and admin	**Advice & training**	**Total**	Managerial and admin	Advice & training	Total
Staff employed during the year:						
- Average number	**3**	**10**	**13**	3	9	12
- Full-time equivalent	**3**	**7**	**10**	2	7	9

No individual employee's emoluments exceeded £60,000 p.a. (2024: £60,000).

No trustees, nor anyone connected with them, received any remuneration in connection with their services as trustees of the Charity during the year (2024: £nil).

NOTE 19 - OTHER PERSONNEL INFORMATION (continued)

The Trustees control and manage the Charity and make all strategic decisions in relation to its activities. Day-to-day operational matters are delegated to the Charity's Chief Officer, who is required to refer to the Trustees in respect of any key decisions to be made. Accordingly, the Trustees do not consider that any member of staff meets the definition of key management personnel referred to in the SORP.

NOTE 20 - STAFF, VOLUNTEER AND TRUSTEE EXPENSES

No trustee received reimbursements of expenses incurred in carrying out their duties as a trustee of the Charity (2024: £nil).

NOTE 21 - RELATED PARTY TRANSACTIONS

Related charities

The charity is related to Citizens Advice Solent East (CASE) by virtue of sharing the services of a Chief Officer.

Transactions with the related charity

During the year the charity purchased services from CASE amounting £36,597. (2024 £10,155). These services primarily related to the provision of the services of a Chief Executive Officer and the reimbursement of expenditure paid by CASE on behalf of the charity.

The charity also supplied services to CASE totalling £6,458 (2024: Nil), relating to the provision of staff support and service delivery.

At the period end, the charity owed CASE £2,154 (2024: £2,031) and was owed £2,293 (2024: nil) in respect of these transactions. The amounts are unsecured, interest-free and are settled under normal commercial terms.

NOTE 22 - ANALYSIS OF NET ASSETS BETWEEN FUNDS

	2025			2024		
	Fixed assets £	Net current assets £	Net assets £	Fixed assets £	Net current assets £	Net assets £
Unrestricted						
General fund		263,825	263,825		107,877	107,877
Designated funds:						
- Debt Advisory Service Enhancement		32,900	32,900		40,000	40,000
Leasehold premises and improvements	5,706		5,706	15,220		15,220
- Leasehold dilapidations and refurbishment		-	-		35,000	35,000
- Bidding and cash flow		-	-		25,000	25,000
	5,706	296,725	302,431	15,220	207,877	223,097
Resticted						
MAM		26,250	26,250			
TOTAL FUNDS AT 30 JUNE,	£5,706	£322,975	£328,681	£15,220	£207,877	£223,097

NOTE 23 - GOING CONCERN

Following the transfer of operations to Citizens Advice Solent East (CASE) on 1 July 2025 the charity ceased to provide services. Our due diligence assured the trustees that services would be able to continue and over time grow in Gosport. A significant part of the reserves transferred to CASE have been designated to be used for the benefit of Gosport residents which provides added confidence that services will continue.

NOTE 24 - RECONCILIATION OF NET INCOME/ (EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net income / (expenditure) for period/ year	105,584	(11,670)
Depreciation and impairment of tangible fixed assets	9,514	8,182
Decrease in provisions for liabilities	-	(20,509)
(Increase)/ decrease in debtors	(42,792)	(3,265)
Increase /(decrease) in creditors	1,620	(3,604)
Net cash flow from operating activities	73,926	(30,866)

CITIZENS ADVICE GOSPORT

England & Wales - Charity number 1116994

Accounts

CITIZENS ADVICE GOSPORT

(Limited by Guarantee)

TRUSTEES' ANNUAL REPORT

and

FINANCIAL ACCOUNTS

31 March 2024

Company registration number: 5971208

Charity registration number: 1116994

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

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Year ended 31 March 2024

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CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

REFERENCE AND ADMINISTRATION DETAILS

Year ended 31 March 2024

THE CHARITY

Registered name	:	Citizens Advice Gosport
Legal status	:	Company limited by guarantee
Registered address	:	Martin Snape House, 96 Pavilion Way, St George Barracks, Gosport, Hampshire PO12 1GE
Company registration	:	Registered in England and Wales, number 5971208
Registered charity no:		1116994
Telephone numbers	:	023 9252 0112 023 9260 4605 (Administration only)
Website	:	www.citizensadvicegosport.org.uk
E-mail	:	Admin@gosport.cabnet.org.uk (Administration only)

NON-ELECTED OFFICER

President	:	The Mayor of Gosport

CHARITY TRUSTEES DURING YEAR

Elected Officers

Chairman	:	Richard Mackay
Honorary Treasurer	:	Richard Mackay
Other Trustees	:	Anna Adams (appointed 26 September 2023) Tom Arnold (appointed 20 December 2023) Heather Blades, David Bryant Tony Dyer (appointed 22 January 2024) Charlotte Kinnaird (appointed 24 January 2023) Clifford Leach (appointed 21 March 2022) Robert Morley (resigned 11 September 2023) Charlie Nicholas (appointed 22 January 2024)
CHIEF OFFICER	:	Biddy Mayo (to 1 November 2023) Sandy Bramley (appointed 1 November 2023)

PROFESSIONAL ADVISERS

Principal Bankers	:	CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ
Independent examiner	:	G K Hicks FCA, Director, Wood Hicks & Co Ltd, Chartered Accountants, Units 1-2 Warrior Court, 9-11 Mumby Road, Gosport, Hampshire PO12 1BS
Solicitors	:	Churchers, 3 High Street, Gosport, Hampshire PO12 1BX

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

TRUSTEES' ANNUAL REPORT

Year ended 31 March 2024

The Trustees submit their annual report and statement of accounts of Citizens Advice Gosport (CAG or the Charity) as at and for the year ended 31 March 2024.

SECTION 1 - LEGAL AND ADMINISTRATIVE INFORMATION

Constitution and management

The articles of association require that the Charity be managed by a Board of Trustees the members of which are directors of the Company within the meaning of the Companies Act 2006.

Registration details of the Charity, the names of the Trustees and professional advisers are to be found on page 3.

All persons of 18 years and older or any body or organisation which is interested in furthering the Charity's work may be admitted to membership and the Trustee Board has set established criteria for membership and made regulations regarding the admission of members.

The Board of Trustees meets not less than quarterly and more frequently if required. Day-to-day operational matters are delegated to the Charity's Chief Officer, but she is required to refer to the Trustees in respect of any key decisions which are decided by a simple majority of a quorate Board.

Related and associated organisations

The National Association of Citizens Advice Bureaux (Citizens Advice) 3rd Floor, 1 Easton Street, London WC1X 0DW:

- sets the membership criteria and monitors quality; and,
- provides the information system, technical support and training

but, in other respects, there is no operating or financial inter-dependence between them and the Charity.

Citizens Advice Hampshire, Morris Crocker Station House, 50 North Street, Havant, Hampshire PO9 1QU provides coordination, support, and advice services to Local Citizens Advice in Hampshire. CAG is a member of Citizens Advice Hampshire and receives funding from it to carry out the Home and Well and Macmillan Advice services referred to in these accounts but, in other respects, there is no operating or financial interdependence between them and the Charity.

Gosport Borough Council (GBC), Town Hall, High Street, Gosport, Hampshire PO12 1EB is the principal grantor to the Charity.

SECTION 2 – THE BOARD OF TRUSTEES

The Trustees who served during the year are set out on page 3.

The Trustees at the date of this report are:
Tom Arnold, Heather Blades, David Bryant, Tony Dyer, Richard Mackay and Charlie Nicholas.

The Charity advertises for trustees and volunteers in local media and on-line. Potential trustees are interviewed by two trustees and meet the Chief Officer. Suitable candidates attend a trustee board meeting as an observer and, if willing to serve, are co-opted to the Board. Trustees co-opted during the year must resign at the next AGM and can stand for re-election. Once appointed trustees must retire after three years' service but may stand for re-election.

SECTION 3 - OBJECTS, POWERS, POLICIES AND FUNDING

Objects

The Charity is established for the provision of any charitable purpose for the benefit of the community in Gosport and surrounding areas by the advancement of education, protection and preservation of health and the relief of poverty, sickness, and distress.

Powers

In furtherance of its purposes, the Charity is permitted by its constitution to provide centres for the supply of advice and guidance, engage in all forms of lawful fundraising and do all such other lawful things that promote or help to promote the objects.

Implementation of objectives

In setting objectives and planning activities the trustees have given serious consideration to the Charity Commission's general guidance on public benefit that is met by the Charity delivering on the following aims:

- to provide a free, impartial, and confidential 'problem solving' service of information, advice, guidance and support to ensure that individuals do not suffer through ignorance of their rights and responsibilities, or of services available, or through an inability to express their needs effectively.
- to participate with other organisations in exercising a responsible influence on the local and national development of social policies and services.

Reserves and risks policies

The Charity's policy is to retain liquid resources in a General Fund of at least three months' operating expenditure and potential staff redundancy costs to ensure that the Charity has the resources to withstand any financial setback.

The trustees have reviewed the appropriateness of the general and designated reserves and the changes in them are shown in notes 3 and 10.

The trustees have identified that there is a great demand for a Debt Advisory Service and have decided to set aside funds to enable the introduction of this service in 2024/25 whilst new funding is obtained.

The trustees regularly review the risks to the Charity's operations and have put in place processes to address them.

Funding

GBC has continued to support the Charity with an annual grant for a general advice service staffed by fully trained volunteers and the Money Advice Matters homeless prevention service. GBC also funds a Digital Inclusion Project which commenced in 2023/24 and, as a result of its success, has been funded to continue in 2024/25.

Funding for a Welfare Benefits Advocacy service ceased in December 2023 and the staff member dedicated to that service has been incorporated into the Core advice service.

Macmillan Cancer Support via Citizens Advice Hampshire has continued to fund part-time caseworkers to provide advice to cancer sufferers, their families and carers.

Hampshire and Isle of Wight Community Foundation has funded a project, Pathways, to help people obtain employment, part funded by the European Social Fund, Solent Supporting Employment, Fund. This project came to an end in June 2023 having exceeded its targets.

Utility companies via Citizens Advice Hampshire have provided funding for a service called Home & Well to help people have a comfortable and safe home environment especially after being discharged from hospital.

During the year, we received funding to enable us to provide advice to clients on energy saving measures and to enable us to distribute energy vouchers to those most in need. The total value of energy vouchers and advice we provide to residents of Gosport was £188,367.

SECTION 3 - OBJECTS, POWERS, POLICIES AND FUNDING (continued)

Funding (continued)
GBC, recognising the need to address the number of residents suffering from digital exclusion, funded a project to provide support to local residents. This proved very successful and as a result we have received increased funding for 2024/25 to provide an enhanced service operating from outreaches in the Imagination Refinery in Gosport High Street, Elson Community Library and Hub and Lee Hub - Independent Community Library.

Towards the end of the year a grant was obtained from the National Lottery to provide an outreach service in 2023/24 as well as a grant to cover a foreseen deficit at the end of the financial year.

Ongoing links are maintained with current and potential funding organisations to demonstrate the value of the services the Charity provides.

SECTION 4 - RESPONSIBILITIES OF TRUSTEES

The Trustees are responsible for preparing the Trustees' Annual Report and the Financial Accounts in accordance with applicable law and regulations.

Company law requires the Trustees to prepare accounts for each financial year. Under that law the Trustees have elected to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its net income or expenditure for that year. In preparing such statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time its financial position and to enable them to ensure the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the Charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

SECTION 5 - PRINCIPAL ACTIVITIES AND REVIEW OF DEVELOPMENTS

Strategic planning
The Board periodically reviews strategy and annually updates its business plan to best meet the needs of the local community taking into account changes in the economic and legislative situation.

The operating environment
The last year has been dominated by the cost-of-living crisis creating hardship and resulting in a high and growing demand for our services. At the same time, our operating costs have increased and, in commom with many other charities, we have struggled to rebuild our volunteer workforce after Covid.

Although many people can use the Citizens Advice national website to obtain the information they need to solve their own problems, there are a large number of residents with complex needs that require help in our local office or assistance by phone.

During the Covid pandemic, most of our services were provided by phone or digital means. Clients have often found obtaining advice by phone is more convenient than visiting our office. We have adjusted how we operate to address this change in demand.

SECTION 5 - PRINCIPAL ACTIVITIES AND REVIEW OF DEVELOPMENTS (continued)

The operating environment (continued)
Benefits remain the issue that most clients require help with. Sixty percent of the clients we helped were disabled or had a long-term health condition. This is another increase in the percentage of clients with health-related problems compared to the previous year.

Recently we are seeing a growth in the number of people with debt problems. We expect debt to become an even bigger issue because of the Cost-of-Living crisis.

Management
During the previous year Biddy Mayo, who generously took up the role of Chief Officer on an interim basis following the sudden departure of the previous Chief Officer, left us. We are very grateful for the stability and experience she brought to the role that not only stabilised our operations but moved them forward.

Recognising the breadth of skills needed to run our Charity which operates in a sector that is subject to significant regulation, we have contracted with Citizens Advice Portsmouth (CAP) to provide the services of their Chief Officer, Sandy Bramley, to CAG. This has also enabled us to access the specialised skills of CAP staff in areas such as fundraising, HR, IT etc.

Achievements in 2023/24
The Charity offered the following services to Gosport residents:

- Casework support funded by Macmillan Cancer Support through Citizens Advice Hampshire dedicated to helping individuals and their families affected by cancer. Help is provided at hospitals, hospices, in people's homes and at other locations as well as at the Charity's premises.
- Advice to tenants on their finances and money management advice to avoid homelessness and help them avoid getting into financial difficulties in the future.
- Welfare Benefits Advocacy support to people challenging Benefits decisions. Funding ceased in December 2023.
- The Pathways project, funded partly by means of a grant from the European Social Fund through the Hampshire and Isle of Wight Community Foundation, to provide support to help people into employment. This ceased in June 2023 and was not renewed as the UK is no longer part of the European Union.
- A service, Home and Well, to help people have a comfortable and warm home, especially those leaving hospital.
- One to one advice to local residents suffering from digital exclusion.
- Specialised debt advice.
- We piloted a Money in Schools Project. In conjunction with Citizens Advice Havant, we held sessions on responsible borrowing and loan sharks for 700 local children across two local secondary schools.

View of future needs
The ongoing Cost-of-Living crisis is profoundly affecting the delivery of advice services, manifesting in clients presenting with increasingly complex and multi-faceted issues. This trend which is likely to persist in the foreseeable future, presents several challenges for advice services and necessitates strategic responses to ensure effective support.

The shift of many government-funded support services to primarilty phone and online access has implications for advice services like CAG, which continues to offer crucial in-person support. This transition, while beneficial for many, does not suit everyone, especially those who are digitally excluded or prefer face-to-face interactions. As a result, there has been an increase in the demand for in-person advice (rising from 10% in 2022/23 to 16% in 2023/24).

SECTION 5 - PRINCIPAL ACTIVITIES AND REVIEW OF DEVELOPMENTS (continued)

Grant support and going concern

We are very grateful that despite the financial pressures facing it, GBC recognised the value of the service the Charity provides and has increased our core grant for 2024/25.

Funding for the Pathways project to help people into employment ceased in the summer of 2023 and, as the UK is no longer a member of the European Union, there was no opportunity to apply for more funding.

We have obtained new grants and are optimistic about obtaining other grants during the year but at the time of this report it is likely that the level of financial resources available to us in 2024/25 will be less than in the previous year. Applying for grants is a key activity of the Charity.

In the meantime, through the prudent management of resources over many years, we have the financial reserves that will enable us to continue the provision of our services for the ensuing financial year.

In the unlikely event that there were to be a substantial reduction in Local Authority grant income for 2025/26, the Charity would be able to continue as a going concern by reducing costs and utilising reserves. These reserves are, of course, finite.

SECTION 6 - REVIEW OF TRANSACTIONS AND FINANCIAL POSITION

The Trustees are satisfied with the overall financial position of the Charity and that on a fund-by-fund basis the Charity's resources are sufficient and available to meet its current financial commitments, although new sources of funding will be sought to enable the Charity to expand the service that it offers.

In the year, the Charity had a deficit of £11,670 (2023: surplus of £8,809) and total funds of £223,097 (2023: £234,767).

Designated funds totalling £115,221 (2023: £96,832) are maintained to ring-fence non-expendable funds or to cover prospective liabilities. The funds to cover prospective liabilities are reviewed by the Trustees in light of current circumstances each financial year and any change in them are recorded as transfers to or from general fund.

Much of the Charity's incoming resources have conditions attached to them by the respective donors and are thus treated as restricted funds. At 31 March 2023, £25,000 of restricted funds received towards the end of 2022/23 were for expenditure in 2023/24.

SECTION 7 - ACKNOWLEDGEMENTS AND EVALUATION OF CONTRIBUTIONS

Staff and volunteers

In light of the continued challenges brought on by the Cost-of-Living crisis and shifting service demands, the Trustees of CAG wish to extend heartfelt recognition to our dedicated paid staff and volunteers. Their extraordinary efforts and unwavering commitment over the past year have been instrumental in ensuring that we continue to meet the critical needs of our community.

Although the efforts of CAG cannot be precisely measured in isolation, based on a Treasury approved model the Trustees calculate that the financial benefit to the people we help was £5.9m. In addition, the value to the community largely due to reducing demand on national and local government services is estimated at £7.3m.

Gosport Borough Council

The Trustees extend their grateful thanks to GBC for its responsiveness in funding the Charity's services.

SECTION 8 - SMALL COMPANY PROVISIONS

The Trustees' Annual Report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

By order of the Trustees,



Richard Mackay
Chairman

24 October 2024

The Board of Trustees
Citizens Advice Gosport
Martin Snape House
96 Pavilion Way
St George Barracks
Gosport
Hampshire PO12 1GE

INDEPENDENT EXAMINER'S REPORT
TO THE MEMBERS ON THE UNAUDITED ACCOUNTS OF
CITIZENS ADVICE GOSPORT (Limited by Guarantee)

I report to the charity trustees on my examination of the financial accounts of the Company for the year ended 31 March 2024 which are set out on pages 11 to 23.

Responsibilities and basis of report
As the charity's trustees of the Company (who are also the directors of the Company 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 for this year 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
The Company's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention that gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act; or,
- the accounts do not accord with such records; or,
- the accounts do not comply with the relevant accounting requirements under 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,
- the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

I have no concerns and have come across no 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.

G K Hicks

G K Hicks FCA

24 October 2024

Wood, Hicks & Co Ltd.
Chartered Accountants
Units 1-2 Warrior Court
9-11 Mumby Road
Gosport
Hampshire PO12 1BS

Registered number: 5971208

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

BALANCE SHEET

31 March 2024

	Note	2024 £	2023 £
FIXED ASSETS			
Tangible assets	5	15,220	23,402
CURRENT ASSETS			
Debtors	6	21,055	17,790
Cash and cash equivalents	7	200,733	231,599
		221,788	249,389
CREDITORS: Amounts falling due within one year	8	(13,911)	(17,515)
NET CURRENT ASSETS		207,877	231,874
TOTAL ASSETS LESS CURRENT LIABILITIES		233,097	255,276
PROVISION FOR LIABILITES	9	-	(20,509)
NET ASSETS	21	£223,097	£234,767
REPRESENTED BY:			
TOTAL FUNDS	10		
Unrestricted funds		223,097	209,767
Restricted funds		-	25,000
FUND BALANCES AT 31 MARCH,		£223,097	£234,767

STATEMENTS OF THE TRUSTEES

For the year ending 31 March 2024, the Company was entitled to exemption from audit under section 477 of the Companies Act 2006 (the Act) relating to small companies.

The members have not required the Company to obtain an audit of its financial accounts for the year in question in accordance with Section 476 of the Act.

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

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

The financial accounts were approved by the Board of Trustees and authorised for issue on 24 October 2024 and signed on its behalf by:



J Richard Mackay
Chairman

The notes on pages 13 - 23 form part of these accounts.

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an income and expenditure account)

Year ended 31 March 2024

	Note	Year ended 31 March 2024			Year ended 31 March 2023		
		Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
		£	£	£	£	£	£
INCOME FROM:							
Donations	11	124,993		124,993	114,153		114,153
Charitable activities	12	70,932	132,875	203,807	24,950	212,909	237,859
Other income		10,534		10,534	466		466
Investments: deposit interest		4,817		4,817	3,344		3,344
Total income		211,276	132,875	344,151	142,913	212,909	355,822
EXPENDITURE ON:							
Charitable activities	13	197,946	157,875	355,821	131,505	187,909	319,414
Exceptional charge	18			-	27,599		27,599
Total expenditure		197,946	157,875	355,821	159,104	187,909	347,013
NET INCOME/(EXPENDITURE) BEFORE TAXATION		13,330	(25,000)	(11,670)	(16,191)	25,000	8,809
TAX ON ACTIVITIES							
Corporation tax	2(p)			-			-
NET INCOME/(EXPENDITURE) AFTER TAXATION		13,330	(25,000)	(11,670)	(16,191)	25,000	8,809
TRANSFERS BETWEEN FUNDS	10			-			-
NET MOVEMENT IN FUNDS		13,330	(25,000)	(11,670)	(16,191)	25,000	8,809
FUND BALANCES							
Total funds brought forward	10	209,767	25,000	234,767	225,958	-	225,958
TOTAL FUNDS CARRIED FORWARD	10	£223,097	£ -	£223,097	£209,767	£ 25,000	£234,767

The notes on pages 13 - 23 form part of these accounts.

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

NOTES TO THE ACCOUNTS

Year ended 31 March 2024

NOTE 1 - LEGAL STATUS OF CITIZENS ADVICE GOSPORT

The Charity is incorporated in England and Wales as a company limited by guarantee and not having a share capital. Its registered office is Martin Snape House, 96 Pavilion Way, St George Barracks, Gosport, Hampshire, PO12 1GE.

The Charity is registered under the Charities Act 2011 as a Public Benefit Entity. It is established for the promotion of any charitable purpose for the benefit of the community in Gosport and surrounding areas by the advancement of education, protection and preservation of health, and the relief of poverty, sickness and distress.

NOTE 2 - ACCOUNTING POLICIES

(a) Accounting policies and standards

The financial accounts are prepared under the historical cost convention in accordance with the:

- Charities (Accounts and Reports) Regulations 2008;
- Financial Reporting Standard 102 (FRS 102);
- Companies Act 2006 relating to small companies; and,
- Statement of Recommended Practice applicable to charities preparing accounts in accordance with FRS 102 (the SORP).

The Charity does not meet the SORP definition of a 'larger charity' and has opted not present a Statement of Cash Flows.

(b) Basis of preparation of the financial accounts

The accounts have been prepared on the basis of historical cost and the accruals concept to show a true and fair view of the Charity's financial position and activities.

The accounts are expressed in pounds sterling, rounded to the nearest pound and include all the assets and liabilities under the control of the Trustees of Citizens Advice Gosport.

Grants and donations received for specific projects are treated as restricted funds for use only in connection with the specified purposes.

(c) Going concern

The Charity's financial accounts are prepared on the going concern basis of accounting unless the Trustees intend to cease operations or have no realistic alternative but to do so. In assessing whether the going concern basis of accounting is appropriate, the Trustees take into account all available information about the future, which is at least, but not limited to, twelve months from the date when the financial accounts are authorised for issue.

(d) Tangible fixed assets and depreciation

Assets which can be used for more than one year with an individual cost exceeding £1,000 are capitalised at cost. Lesser amounts are charged to the SOFA as incurred. Depreciation is calculated to write off these assets over their estimated useful lives on the following bases and rates:

Leasehold premises	5% straight line
Leasehold improvements	10% straight line
Electronic equipment	25% straight line

(e) Debtors

Debtors are stated at the amounts due to the Charity at the balance sheet date. Prepayments are recorded for the proportion of time-based expenditures attributable to the ensuing year.

NOTE 2 - ACCOUNTING POLICIES (continued)

(f) **Cash and cash equivalents**
This caption represents the amounts held in bank current accounts and cash at the balance sheet date together with bank deposits on less than 90 days' notice.

(g) **Liabilities**
Liabilities are recognised as soon as an outflow of economic benefit is considered more likely than not to occur under a legal or constructive obligation committing the Charity to pay out resources. Creditors that are current liabilities are recognised at the settlement amount expected to be paid at the balance sheet date.

(h) **Provision for liabilities**
When the Charity is aware of circumstances at the balance sheet date that are likely to result in an outflow of economic resources but the timing or amount of such outflow is uncertain, a provision for liabilities is made according the best estimates of the Trustees at the date the financial accounts are approved for issue.

(i) **Funds**
Grants and donations received for non-specific purposes or general funding are available for utilisation at the discretion of the Trustees and are dealt with through the General Fund.

Certain designated funds (see Note 3) have been created by the Trustees to ring-fence resources that are either not readily expendable or needed to cover possible future expenditures that cannot be recognised as liabilities under policies (g) or (h) above.

Grants and donations received for specific charitable projects are treated as restricted funds available only for use on such specified projects. Deficits on restricted funds are carried forward to the extent that the Trustees are satisfied that future funding will cover such deficits on a last-in-first-out basis.

(j) **Income recognition**
Income is brought into account when it is more likely than not that the economic benefit will accrue to the Charity. A donation/grant received in advance of the expenditure it is intended to fund is recognised on receipt unless that donation/grant is subject to performance-related or other conditions that prevent immediate income recognition. Income received which cannot be recognised at the balance sheet date is deferred as a current liability.

Individual amounts classified as Other Income are disclosed separately if they are considered to be material.

Grants that become receivable on the occurrence of a specified future event are recognised in the financial accounts when that specified event has occurred and all the grantor's requirements associated with it have been complied with.

Investment income representing bank deposit interest is recognised in the year in which it is earned.

(k) **Gifts-in-kind and intangible income**
Tangible assets received as gifts for use by the Charity with a market value of not less than £1,000 are treated as incoming resources at their actual or estimated value including VAT where appropriate at the time the gift is made. Gifts of fixed assets are correspondingly capitalised in accordance with policy (d) above. Individual donations of goods with a value of less than £1,000 are not accounted for.

Donated services are recognised as incoming resources insofar as another party is bearing the financial cost of the resources supplied and the benefit is quantifiable and measurable. An equivalent cost is recorded under the appropriate expenditure caption in the Statement of Financial Activities.

NOTE 2 - ACCOUNTING POLICIES (continued)

(l) **Expenditure**
Expenditure is recognised when a liability is incurred or a constructive obligation arises that results in payment being more likely than not to occur.

(m) **Value added tax (VAT)**
Since the Charity is not registered for VAT, the cost of all input VAT is included with the expense to which it relates.

(n) **Pension commitments**
The Charity operates defined contribution pension arrangements for certain staff. These contributions are charged as expenditure when they fall due and are invested separately from the Charity's assets.

(o) **Allocation and analysis of charitable support and administrative charges**
Central expenditures for charitable support and administration are partly met through core funding and partly from attributions to restricted funds for centrally borne costs the amounts of which are normally negotiated with the respective funders. As shown in Notes 10 and 13, the indirect costs charged to restricted funds represent spending on charitable support while the remaining charges represent general administrative costs. Support charges are based upon an appropriate proportion of the cost of staff salaries and overheads incurred that are indirectly attributable to the Charity's restricted activities.

(p) **Corporation tax**
The Charity is exempted by tax law from liability to corporation tax on its operating surpluses and investment income whilst it pursues its charitable objectives.

NOTE 3 - NATURE AND PURPOSE OF FUNDS

Designated funds

Funds have been designated by the Trustees to ring-fence resources to meet the identified needs and risks to which the Charity is susceptible.

(a) Leasehold premises and improvements
Funds representing the carrying value of the investment in the Charity's operating premises.

(b) Leasehold dilapidations and infrastructure refurbishment
Funds set aside for refitting the leasehold premises and related infrastructure, recognising that over time requirements change and there is a need for regular major refurbishment.

(c) Bidding and cash flow
Funds set aside to support new service provision either (1) to prove viability before a grant agreement is signed or (2) to finance the up-front costs for grants that are paid in arrears.

(d) Covid provision
Amount set aside to provide for specific costs to be incurred as a consequence of the Covid-19 pandemic. This fund was fully utilised in 2023 and was closed at 31 March 2023.

(e) Cost-of-living provision
Amount set aside to provide for additional resources required in 2023/24 due to the cost-of-living crisis.

(f) Debt Advisory Service Enhancement
Provision of advice to clients who are in debt.

NOTE 3 - NATURE AND PURPOSE OF FUNDS (continued)

Restricted funds
The principal project funds listed below are restricted funds the income for which is provided by contributions shown in Note 12. Their purposes are to provide the following services and support:

(g) Money Advice Matters
Provision of a money advice and homeless prevention service to individuals referred by the Housing Department of Gosport Borough Council.

(h) Welfare Benefits Advocacy
Provision of a specialised welfare benefits service to Gosport residents who need help to make and manage their welfare benefit claims.

(i) Citizens Advice Hampshire in partnership with Macmillan Cancer Support
Provision of advice to cancer sufferers, their families and carers.

(j) Pathways
Training and support to help people obtain employment.

(k) Debt Specialist
Training a debt specialist and providing specialist debt advice funded by the Money Advice and Pensions Service in conjunction with Citizens Advice.

(l) Home and Well
A service funded by utility companies to help people have a comfortable and safe home environment especially after being discharged from hospital.

(m) Outreach
A service funded by the National Lottery to provide advice services in locations across the Borough of Gosport.

(n) KickStart
A government scheme to provide funding to create new six-month job placements for 16 to 24 year olds on Universal Credit who are at risk of long term unemployment.

(o) Digital Inclusion
Provision of support to enable local residents to access and use the internet.

NOTE 4 - CRITICAL JUDGEMENTS AND ESTIMATION UNCERTAINTIES

Judgements
No judgements have been made by the Trustees that would have a significant effect on the amounts recognised in these financial accounts other than the continued maintenance of designated funds (see Notes 3 and 10) and the estimation uncertainty below.

Estimations
In the opinion of the Trustees, there are no key sources of estimation uncertainty that comport a significant risk to the carrying value of assets or liabilities within the ensuing financial year.

NOTE 5 - TANGIBLE FIXED ASSETS

	2024			2023		
	Leasehold premises and improvements £	Electronic equipment £	Total £	Leasehold premises and improvements £	Electronic equipment £	Total £
Cost or valuation						
Balance at beginning and end of year	169,496	6,428	175,924	169,496	6,428	175,924
Depreciation and impairments						
Balance at beginning of year	146,665	5,857	152,522	139,054	4,940	143,994
Charge for year	7,611	571	8,182	7,611	917	8,528
Balance at 31 March,	154,276	6,428	160,704	146,665	5,857	152,522
Net book value						
At 31 March,	£ 15,220	£ -	£ 15,220	£ 22,831	£ 571	£ 23,402

NOTE 6 - DEBTORS

	2024 £	2023 £
Trade debtors	7,363	12,824
Prepayments and accrued income	13,692	4,966
	£21,055	£17,790

NOTE 7 - CASH AND CASH EQUIVALENTS

	2024 £	2023 £
Bank current account - non-interest earning	25,961	20,928
Easy Access accounts - interest earning	65,762	85,378
35-day notice accounts - interest earning	108,967	125,293
Cash in hand	43	-
	£200,733	£231,599

NOTE 8 - CREDITORS: Amounts falling due within one year

	2024 £	2023 £
Trade creditors	7,323	10,431
Taxation and Social Security	5,156	3,997
Other creditors	1,046	1,119
Accrued charges	386	1,968
	£13,911	£17,515

NOTE 9 - PROVISION FOR LIABILITIES

	2024	2023
Employment dispute (see Note 18)	£ -	£20,509

NOTE 10 - TOTAL FUNDS

Movement in year ended 31 March 2024

	Balances brought forward £	Incoming resources £	Direct resources expended £	Allocated support costs £	Transfers £	Balances carried forward £
Unrestricted General fund	112,936	211,276	(203,424)	28,389	(41,300)	107,877
Designated funds:						
Leasehold premises and related improvements	22,831		(7,611)			15,220
Leasehold dilapidations and refurbishment	35,000					35,000
Cost of Living provision	14,000		(15,300)		1,300	-
Bidding and cash flow	25,000					25,000
Debt Advisory Service Enhancement					40,000	40,000
	96,831	-	(22,911)	-	41,300	115,220
	209,767	211,276	(226,335)	28,389	-	223,097
Restricted						
Money Advice Matters	-	35,000	(30,864)	(4,136)		-
Welfare Benefits Advocacy	15,000		(11,996)	(3,004)		-
Citizens Advice Hampshire in partnership with Macmillan Cancer Support	-	23,854	(19,837)	(4,017)		-
Pathways	-	10,085	(6,606)	(3,479)		-
No Wrong Door	-	8,000	(6,565)	(1,435)		-
Home and well	-	33,960	(28,183)	(5,777)		-
Lottery funded Outreach	10,000		(9,433)	(567)		-
Digital Inclusion		21,976	(16,002)	(5,974)		-
	25,000	132,875	(129,486)	(28,389)	-	-
	£234,767	£344,151	£(355,821)	£ -	£ -	£223,097

NOTE 10 - TOTAL FUNDS (continued)

Movement in year ended 31 March 2023

	Balances brought forward £	Incoming resources £	Direct resources expended £	Allocated support costs £	Transfers £	Balances carried forward £
Unrestricted						
General fund	104,463	142,913	(188,461)	55,901	(1,880)	112,936
Designated funds:						
Leasehold premises and related improvements	30,442		(7,611)			22,831
Leasehold dilapidations and refurbishment	49,053				(14,053)	35,000
Cost of Living provision					14,000	14,000
Bidding and cash flow	25,000					25,000
Covid provision	17,000		(18,933)		1,933	-
	121,495	-	(26,544)	-	1,880	96,831
	225,958	142,913	(215,005)	55,901	-	209,767
Restricted						
Money Advice Matters	-	35,000	(28,325)	(6,675)		-
Welfare Benefits Advocacy	-	38,000	(13,808)	(9,192)		15,000
Citizens Advice Hampshire in partnership with Macmillan Cancer Support	-	17,803	(16,328)	(1,475)		-
Pathways	-	52,084	(27,530)	(24,554)		-
Debt specialist	-	15,673	(12,878)	(2,795)		-
Home and well	-	29,267	(22,791)	(6,476)		-
Outreach	-	10,000				10,000
KickStart	-	15,082	(10,348)	(4,734)		-
	-	212,909	(132,008)	(55,901)	-	25,000
	£225,958	£355,822	£(347,013)	£ -	£ -	£234,767

NOTE 11 - DONATIONS

	Year ended 31 March 2024			Year ended 31 March 2023		
	Unrestricted funds £	**Restricted funds** £	**Total funds** £	Unrestricted funds £	Restricted funds £	Total funds £
Monetary						
Gosport Borough Council: Core funding	**123,500**		**123,500**	112,510		112,510
Miscellaneous donations	**493**		**493**	643		643
Intangible						
Independent examiner's fees	**1,000**		**1,000**	1,000		1,000
	£124,993	**£ -**	**£124,993**	£114,153	£ -	£114,153

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

NOTES TO THE ACCOUNTS

Year ended 31 March 2024

NOTE 12 - INCOME FROM CHARITABLE ACTIVITIES

	Year ended 31 March 2024			Year ended 31 March 2023		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Citizens Advice Hampshire in partnership with Macmillan Cancer Support		23,854	23,854		17,803	17,803
Money Advice Matters		35,000	35,000		35,000	35,000
Citizens Advice Hampshire: Healthwatch	1,150		1,150	2,550		2,550
Outreach/No Wrong Door		8,000	8,000		10,000	10,000
Benefits advocacy			-		38,000	38,000
Money Saving Expert Charity			-	7,395		7,395
Home & Well		33,961	33,961		29,267	29,267
Pathways		10,085	10,085		52,084	52,084
Money Advice Service					15,673	15,673
Energy Advice Programme	14,280		14,280			-
Digital Inclusion Project		21,976	21,976			-
KickStart					15,082	15,082
TNL Community Fund	39,586		39,586			-
Food and energy voucher distribution	15,916		15,916	15,005		15,005
	£70,932	£132,876	£203,808	£24,950	£212,909	£237,859

NOTE 13 - EXPENDITURE ON CHARITABLE ACTIVITIES

	Year ended 31 March 2024			Year ended 31 March 2023		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Payroll and related costs (Note 14)	154,227	128,138	282,365	141,271	123,734	265,005
Occupancy expenses (Note 15)	19,127		19,127	15,841	2,642	18,483
Personnel expenses (Note 16)	5,124	405	5,529	7,929	200	8,129
Office and general expenses (Note 17)	47,857	943	48,800	22,365	5,432	27,797
	226,335	129,486	355,821	187,406	132,008	319,414
Reallocation of support costs	(28,389)	28,389	-	(55,901)	55,901	-
	£197,946	£157,875	£355,821	£131,505	£187,909	£319,414

NOTE 14 - PAYROLL AND RELATED COSTS

	Year ended 31 March 2024			Year ended 31 March 2023		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Gross pay						
Managerial & administration	60,160	9,812	69,972	39,100	20,584	59,684
Advice and training	84,158	108,936	193,094	93,074	94,810	187,884
	144,318	118,748	263,066	132,174	115,394	247,568
Other payroll cost						
National insurance	6,733	7,269	14,002	6,891	6,402	13,293
Pension contributions	3,176	2,121	5,297	2,206	1,938	4,144
	£154,227	£128,138	£282,365	£141,271	£123,734	£265,005

NOTE 15 - OCCUPANCY EXPENSES

	Year ended 31 March 2024			Year ended 31 March 2023		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Rent and room hire			-		2,642	2,642
Service charges & maintenance	1,495		1,495	1,125		1,125
Water and sewerage	529		529	632		632
Heat and lighting	5,222		5,222	3,185		3,185
Equipment expensed	571		571			-
Cleaning	2,729		2,729	2,090		2,090
Amortisation and depreciation	7,611		7,611	8,527		8,527
Equipment	798		798	282		282
Other	172		172			-
	£19,127	£ -	£19,127	£15,841	£2,642	£18,483

NOTE 16 - PERSONNEL EXPENSES

	Year ended 31 March 2024			Year ended 31 March 2023		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Staff events	1,392		1,392	1,133		1,133
Recruitment	544		544	2,723	118	2,841
Travel expenses	2,187	375	2,562	1,132	82	1,214
Training	284	30	314	825		825
Employee Assistance Programme	69		69			-
Hospitality and staff welfare	630		630	616		616
Legal and professional fees			-	1,500		1,500
S & V other	18		18			-
	£5,124	£405	£5,529	£7,929	£200	£8,129

NOTE 17 - OFFICE AND GENERAL EXPENSES

	Year ended 31 March 2024			Year ended 31 March 2023		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Printing and stationery	1,777	6	1,783	1,764	6	1,770
Equipment repairs and renewals	1,862	113	1,975	3,669		3,669
Subscriptions	968	-	968	85		85
Citizens Advice fees and publications	2,464	209	2,673	2,897	859	3,756
Postage and telephone	3,435	288	3,723	2,548	875	3,423
Insurance	2,797	58	2,855	2,326	269	2,595
IT Support and Software	4,422	264	4,686	3,899	1,240	5,139
Support services			-	3,155	1,464	4,619
Miscellaneous expenses	958	5	963	759		759
Governance costs:						
Statutory fees and AGM	50		50	209		209
Independent examiner's fees	1,000		1,000	1,000		1,000
Promotional costs	40		40	54	719	773
Payroll service and bookkeeping	3,089		3,089			-
HR support	2,674		2,674			-
Staff seconded from fellow charity	10,155		10,155			-
Subcontract advice services	12,176		12,176			-
	£47,857	£943	£48,800	£22,365	£5,432	£27,797

NOTE 18 - EXCEPTIONAL CHARGE

	2024	2023
	£	£
Employment dispute:		
Amount expended in the year		7,090
Provision for liabilities (see Note 9)		20,509
	£ -	£27,599

The Charity was the defendant in an employment dispute that was initiated in October 2022 and was finally settled in October 2023 including legal fees in the amount shown above.

NOTE 19 - OTHER PERSONNEL INFORMATION

	Year ended 31 March 2024			Year ended 31 March 2023		
	Managerial and admin	Advice & training	Total	Managerial and admin	Advice & training	Total
Staff employed during the year:						
- Average number	3	9	12	3	11	14
- Full-time equivalent	2	7	9	2	8	10

No individual employee's emoluments exceeded £60,000 p.a. (2023: £60,000).

No trustees, nor anyone connected with them, received any remuneration in connection with their services as trustees of the Charity during the year (2023: £nil).

NOTE 19 - OTHER PERSONNEL INFORMATION (continued)

The Trustees control and manage the Charity and make all strategic decisions in relation to its activities. Day-to-day operational matters are delegated to the Charity's employed Chief Officer, who is required to refer to the Trustees in respect of any key decisions to be made. Accordingly, the Trustees do not consider that any member of staff meets the definition of key management personnel referred to in the SORP.

NOTE 20 - STAFF, VOLUNTEER AND TRUSTEE EXPENSES

No trustee received reimbursements of expenses incurred in carrying out their duties as a trustee of the Charity (2023: £nil).

NOTE 21 - RELATED PARTY TRANSACTIONS

The Charity did not engage in any transactions with related parties or anyone connected with them during the year (2023: None).

NOTE 22 - ANALYSIS OF NET ASSETS BETWEEN FUNDS

	2024			2023		
	Fixed assets	Net current assets	Net assets	Fixed assets	Net current assets	Net assets
	£	£	£	£	£	£
Unrestricted						
General fund		107,877	107,877	571	98,312	98,883
Designated funds:						
- Debt Advisory Service Enhancement		40,000	40,000			-
Leasehold premises and improvements	15,220		15,220	22,831		22,831
- Leasehold dilapidations and refurbishment		35,000	35,000		49,053	49,053
- Cost-of-Living provision					14,000	14,000
- Bidding and cash flow		25,000	25,000		25,000	25,000
	15,220	207,877	223,097	23,402	186,365	209,767
Restricted						
Welfare benefits advocacy			-		15,000	15,000
Outreach			-		10,000	10,000
	-	-	-	-	25,000	25,000
TOTAL FUNDS AT 31 MARCH,	**£15,220**	**£207,876**	**£223,097**	£23,402	£211,365	£234,767

NOTE 23 - GOING CONCERN

The Charity is dependent upon receiving core funding each year from Gosport Borough Council estimated to represent about 40% of its income from all sources in 2023/24. The funding is expected to be received in future years but the amount is not guaranteed. Taking into account the level of reserves the Trustees believe that the Charity is a going concern and will remain so for a period of at least one year from the date that these financial accounts are approved for issue by the Trustees.

CITIZENS ADVICE GOSPORT

England & Wales - Charity number 1116994

Accounts

CITIZENS ADVICE GOSPORT

(Limited by Guarantee)

TRUSTEES' ANNUAL REPORT

and

FINANCIAL ACCOUNTS

31 March 2023

Company registration number: 5971208

Charity registration number: 1116994

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

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Year ended 31 March 2023

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CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

REFERENCE AND ADMINISTRATION DETAILS

Year ended 31 March 2023

THE CHARITY

Registered name	:	Citizens Advice Gosport
Legal status	:	Company limited by guarantee
Registered address	:	Martin Snape House, 96 Pavilion Way, St George Barracks, Gosport, Hampshire PO12 1GE
Company registration	:	Registered in England and Wales, number 5971208
Registered charity no	:	1116994
Telephone numbers	:	023 9252 0112 023 9260 4605 (Administration only)
Website	:	www.citizensadvicegosport.org.uk
E-mail	:	Admin@gosport.cabnet.org.uk (Administration only)

NON-ELECTED OFFICER

President	:	The Mayor of Gosport

CHARITY TRUSTEES DURING YEAR

Elected Officers

Chairman	:	Richard Mackay
Honorary Treasurer	:	Richard Mackay
Other Trustees	:	Heather Blades, David Bryant (appointed 24 January 2023), Gary Cooper Judith Feeney Charlotte Kinnaird (appointed 24 January 2023) Clifford Leach (appointed 21 March 2022) Robert Morley
CHIEF OFFICER	:	Valerie Kelly (to 3 October 2022) Biddy Mayo (from 17 October 2022)

PROFESSIONAL ADVISERS

Principal Bankers	:	CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ
Independent examiner	:	G K Hicks FCA DChA, Director, Wood Hicks & Co Ltd, Chartered Accountants, Units 1-2 Warrior Court, 9-11 Mumby Road, Gosport, Hampshire PO12 1BS
Solicitors	:	Churchers, 3 High Street, Gosport, Hampshire PO12 1BX

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

TRUSTEES' ANNUAL REPORT

Year ended 31 March 2023

The Trustees submit their annual report and statement of accounts of Citizens Advice Gosport (the Charity) as at and for the year ended 31 March 2023.

SECTION 1 - LEGAL AND ADMINISTRATIVE INFORMATION

Constitution and management

The articles of association require that the Charity be managed by a Board of Trustees the members of which are directors of the Company within the meaning of the Companies Act 2006.

Registration details of the Charity, the names of the Trustees and professional advisers are to be found on page 3.

All persons of 18 years and older or any body or organisation which is interested in furthering the Charity's work may be admitted to membership and the Trustee Board has set established criteria for membership and made regulations regarding the admission of members.

The Board of Trustees meets not less than quarterly but, of late, have found it necessary to meet more frequently. Day-to-day operational matters are delegated to the Charity's employed Chief Officer, but she is required to refer to the Trustees in respect of any key decisions which are decided by a simple majority of a quorate Board.

Related and associated organisations

The National Association of Citizens Advice Bureaux (Citizens Advice) 3rd Floor North, 200 Aldersgate Street, London EC1A 4HD:

- sets the membership criteria and monitors quality; and,
- provides the information system, technical support and training

but, in other respects, there is no operating or financial inter-dependence between them and the Charity.

Citizens Advice Hampshire, Units 1-2 Warrior Court, 9-11 Mumby Road, Gosport, Hampshire PO12 1BS provides coordination, support, and advice services to Local Citizens Advice in Hampshire. Citizens Advice Gosport is a member of Citizens Advice Hampshire and receives funding from it to carry out the Home and Well, Macmillan Advice and other services referred to in these accounts but, in other respects, there is no operating or financial inter-dependence between them and the Charity.

Gosport Borough Council (GBC), Town Hall, High Street, Gosport, Hampshire PO12 1EB is the principal grantor to the Charity.

SECTION 2 - THE BOARD OF TRUSTEES

The Trustees who served during the year are set out on page 3.

The Trustees at the date of this report are:

Anna Adams, Heather Blades, David Bryant, Charlotte Kinnaird and Richard Mackay.

The Charity advertises for trustees and volunteers in local media and on-line. Potential trustees are interviewed by two trustees and meet the Chief Officer. Suitable candidates, attend a trustee board meeting as an observer and, if willing to serve, are co-opted to the Board. Trustees co-opted during the year must resign at the next AGM and can stand for re-election. Once appointed trustees must retire after three years' service but may stand for re-election.

SECTION 3 - OBJECTS, POWERS, POLICIES AND FUNDING

Objects
The Charity is established for the provision of any charitable purpose for the benefit of the community in Gosport and surrounding areas by the advancement of education, protection and preservation of health and the relief of poverty, sickness, and distress.

Powers
In furtherance of its purposes, the Charity is permitted by its constitution to provide centres for the supply of advice and guidance, engage in all forms of lawful fundraising and do all such other lawful things that promote or help to promote the objects.

Implementation of objectives
In setting objectives and planning activities the trustees have given serious consideration to the Charity Commission's general guidance on public benefit that is met by the Charity delivering on the following aims:

- to provide a free, impartial, and confidential 'problem solving' service of information, advice, guidance and support to ensure that individuals do not suffer through ignorance of their rights and responsibilities, or of services available, or through an inability to express their needs effectively.
- to participate with other organisations in exercising a responsible influence on the local and national development of social policies and services.

Reserves and risks policies
The Charity's policy is to retain liquid resources in a General Fund of at least three months' operating expenditure (including depreciation) and potential staff redundancy costs to ensure that the Charity has the resources to withstand any financial setback.

The trustees have reviewed the appropriateness of the general and designated reserves and the changes in them are shown in notes 3 and 10.

The trustees regularly review the risks to the Charity's operations and have put in place processes to address them.

Funding
GBC has continued to support the Charity with an annual grant for a general advice service staffed by fully trained volunteers and the Money Advice Matters homeless prevention service.

During the year GBC provided funds to enable the Charity to continue providing a Welfare Benefits Advocacy service. The national Citizens Advice charity has provided a grant to enable the service to continue until December 2023.

Macmillan Cancer Support via Citizens Advice Hampshire has continued to fund a part-time caseworker to provide advice to cancer sufferers, their families and carers.

The Money Advice and Pensions Service (Debt Specialist) in conjunction with Citizens Advice provided funds for the employment of a part time, remote debt caseworker. This funding ceased in October 2022.

Hampshire and Isle of Wight Community Foundation has funded a project, Pathways, to help people obtain employment, part funded by the European Social Fund. This project will come to an end in June 2023 having exceeded its targets.

Utility companies via Citizens Advice Hampshire have provided funding for the Home & Well service to help people have a comfortable and safe home environment especially after being discharged from hospital.

The Charity has participated in the national KickStart scheme funded by the Department of Work and Pensions enabling it to employ young people for six months to gain experience and work skills. This scheme ceased during the year.

Towards the end of the year a grant was obtained from the National Lottery to provide an outreach service in 2023/24.

Ongoing links are maintained with current and potential funding organisations to demonstrate the value of the services the Charity provides.

SECTION 4 - RESPONSIBILITIES OF TRUSTEES

The Trustees are responsible for preparing the Trustees' Annual Report and the Financial Accounts in accordance with applicable law and regulations.

Company law requires the Trustees to prepare accounts for each financial year. Under that law the Trustees have elected to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its net income or expenditure for that year. In preparing such statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time its financial position and to enable them to ensure the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the Charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

SECTION 5 - PRINCIPAL ACTIVITIES AND REVIEW OF DEVELOPMENTS

Strategic planning

The Board periodically reviews strategy and annually updates its business plan to best meet the needs of the local community taking into account changes in the economic and legislative situation.

The operating environment

The last year has been dominated by the cost-of-living crisis creating hardship and resulting in a high and growing demand for our services.

The problems people need help with are becoming more complex. Many people can use the Citizens Advice national website to obtain the information they need to solve their own problems. Those with more complex needs require help in our local office or assistance by phone.

Benefits are still the issue that most clients require help with though we are seeing a growth in the number of people with debt problems. We expect debt to become an even bigger issue because of the cost-of-living crisis.

The complexity of the benefits system (made worse by many instances of poor administration by government authorities) and the poor responsiveness of some utility providers causes real hardship for people. The professional advice we give resolves many of the issues.

Achievements in 2022/23

The Charity offered the following services to Gosport residents:

- A caseworker funded by Macmillan Cancer Support through Citizens Advice Hampshire who is dedicated to helping individuals and their families affected by cancer. Help is provided at hospitals, hospices, in people's homes and at other locations as well as at the Charity's premises. During lockdown, face-to-face delivery was achieved through use of digital channels.
- Supermarket vouchers to give to residents in, or at risk of, food poverty funded through GBC's Food Partnership.

SECTION 5 - PRINCIPAL ACTIVITIES AND REVIEW OF DEVELOPMENTS (continued)

Achievements in 2022/23 (continued)

- An Information, Advice and Signposting service on non-clinical health and social care matters as part of the remit of Healthwatch Hampshire. The information we collect helps to identify where Health and NHS-funded Social Care requires improvement. This was funded by Citizens Advice Hampshire which, in partnership with another charity, delivered the services of Healthwatch Hampshire. This serviced ceased in March 2023 as Hampshire County Council awarded the service to another charity.
- Money Advice Matters - advice to tenants on their finances to avoid homelessness and help them avoid getting into financial difficulties in the future.
- Welfare Benefits Advocacy support to people challenging Benefits decisions.
- The Pathways project, funded partly by means of a grant from the European Social Fund through the Hampshire and Isle of Wight Community Foundation, to provide support to help people into employment.
- Home and Well - a service to help people have a comfortable and warm home, especially those leaving hospital.
- Money and Pensions Service - specialised debt advice.

Recovery from the impact of Covid-19
During the pandemic we had to continually adapt our services to meet the resulting restrictions. As a result, much more advice has been provided by phone and digital means and this has proved convenient and effective for some clients so we will continue to provide service in these ways.

During the pandemic we lost a number of trained volunteers who decided they missed the personal interaction with clients and colleagues. To replace them, we have utilised the financial reserve set aside last year to recruit and train volunteers. However, progress in this regard has been slower than hoped but with the increase in demand for our services as a result of the cost-of-living crisis, we have again set aside funds to employ an additional staff member during the 2023/24 financial year.

View of future needs
Looking forward we anticipate a growing need for advice, in particular because of the cost-of-living crisis.

A number of government funded support services are now only accessible by phone or online. This does not suit everyone, and this is resulting in more demand for our in-person advice that we provide in our office and, from April 2023 in outreach locations in the Borough.

Grant support and going concern
We are very grateful that despite the financial pressures facing it, GBC recognised the value of the service the Charity provides and has increased our core grant for 2023/24.

Central Government has decided that some services should be provided remotely by phone or online. As a result we no longer receive government funding to help clients with Universal Support applications and debt problems.

Funding for the Pathways project to help people into employment ceased in the spring of 2023/24 and as the UK is no longer a member of the European Union, will not be renewed.

We have obtained new grants and are optimistic about obtaining other grants during the year but despite this the level of financial resources available to us in 2023/24 will be reduced.

In the meantime, through the prudent management of resources over many years, we have the financial reserves that will enable us to continue the provision of our services for the ensuing financial year. In the unlikely event that there were to be a substantial reduction in Local Authority grant income for 2024/25, the Charity would be able to continue as a going concern by reducing costs and utilising reserves. These reserves are, of course, finite. See Note 23.

SECTION 6 - REVIEW OF TRANSACTIONS AND FINANCIAL POSITION

The Trustees are satisfied with the overall financial position of the Charity and that on a fund-by-fund basis the Charity's resources are sufficient and available to meet its current financial commitments, although new sources of funding will be sought to enable the Charity to expand the service that it offers.

In the year, the Charity recorded an overall surplus of £8,809 (2022: deficit of £61,629). Of this, the General Fund suffered a deficit of £16,191 because of an exceptional charge of £27,599 settling an employment dispute. The corresponding result for 2022 was £12,202 deficit. Total funds at 31 March 2023 amounted to £234,767 (2022: £225,958) of which the General Fund was £98,883 (2022: £104,463). In the current and previous year, the Charity participated in the government KickStart scheme and the grant for this and related employment costs are included in income and payroll expense respectively.

Designated funds totalling £110,884 (2022: £121,495) are maintained to ring-fence non-expendable funds or to set aside resources needed to cover prospective liabilities. The funds to cover prospective liabilities are reviewed by the Trustees in light of current circumstances each financial year and any changes in them are recorded as transfers to or from general fund.

Much of the Charity's incoming resources have conditions attached to them by the respective donors and are thus treated as restricted funds. At 31 March 2023, £25,000 of restricted funds received towards the end of 2022/23 were for expenditure in 2023/24.

SECTION 7 – ACKNOWLEDGEMENTS AND EVALUATION OF CONTRIBUTIONS

Staff and volunteers
The Trustees recognise the exceptional pressures that have been placed on our workforce over the last year. The dedication of the paid staff and those volunteers who continued to give advice and do more than asked of them has enabled the Charity to provide the help so greatly needed by Gosport Residents.

Although the efforts of Citizens Advice Gosport cannot be precisely measured in isolation, based on a Treasury approved model the Trustees calculate that the financial benefit to the people we help was approximately £6m. In addition, the value to the community largely due to reducing demand on national and local government services is estimated at £7m.

Gosport Borough Council
The Trustees extend their grateful thanks to Gosport Borough Council for its responsiveness in funding the Charity's services.

SECTION 8 – SMALL COMPANY PROVISIONS

The Trustees' Annual Report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

By order of the Trustees,



Richard Mackay
Treasurer and Chairman

31 October 2023

The Board of Trustees
Citizens Advice Gosport
Martin Snape House
96 Pavilion Way
St George Barracks
Gosport
Hampshire PO12 1GE

INDEPENDENT EXAMINER'S REPORT
TO THE MEMBERS ON THE UNAUDITED ACCOUNTS OF
CITIZENS ADVICE GOSPORT (Limited by Guarantee)

I report to the charity trustees on my examination of the financial accounts of the Company for the year ended 31 March 2023 which are set out on pages 10 to 23.

Responsibilities and basis of report
As the charity's trustees of the Company (who are also the directors of the Company 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 for this year 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
The Company's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention that gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act; or,
- the accounts do not accord with such records; or,
- the accounts do not comply with the relevant accounting requirements under 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,
- the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

I have no concerns and have come across no 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.

G K Hicks FCA DChA

31 October 2023

Wood, Hicks & Co Ltd.
Chartered Accountants
Units 1-2 Warrior Court
9-11 Mumby Road
Gosport
Hampshire PO12 1BS

Registered number: **5971208**

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

BALANCE SHEET

31 March 2023

	Note	2023 £	2022 £
FIXED ASSETS			
Tangible assets	5	**23,402**	31,930
CURRENT ASSETS			
Debtors	6	**17,790**	11,373
Cash and cash equivalents	7	**231,599**	198,125
		249,389	209,498
CREDITORS: Amounts falling due within one year	8	**(17,515)**	(15,470)
NET CURRENT ASSETS		**231,874**	194,028
TOTAL ASSETS LESS CURRENT LIABILITIES		**255,276**	225,958
PROVISION FOR LIABILITES	9	**(20,509)**	-
NET ASSETS	21	**£234,767**	£225,958
REPRESENTED BY:			
TOTAL FUNDS	10		
Unrestricted funds		**209,767**	225,958
Restricted funds		**25,000**	-
FUND BALANCES AT 31 MARCH,		**£234,767**	£225,958

STATEMENTS OF THE TRUSTEES

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

The members have not required the Company to obtain an audit of its financial accounts for the year in question in accordance with Section 476 of the Act.

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

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

The financial accounts were approved by the Board of Trustees and authorised for issue on 31 October 2023 and signed on its behalf by:



J Richard Mackay
Treasurer and Chairman

The notes on pages 12 - 23 form part of these accounts.

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an income and expenditure account)

Year ended 31 March 2023

	Note	Year ended 31 March 2023			Year ended 31 March 2022		
		Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
		£	£	£	£	£	£
INCOME FROM:							
Donations	11	**114,153**		**114,153**	114,647	500	115,147
Charitable activities	12	**24,950**	**212,909**	**237,859**	7,145	175,421	182,566
Other income		**466**		**466**			-
Investments: deposit interest		**3,344**		**3,344**	846		846
Total income		**142,913**	**212,909**	**355,822**	122,638	175,921	298,559
EXPENDITURE ON:							
Charitable activities	13	**131,505**	**187,909**	**319,414**	134,840	225,348	360,188
Exceptional charge	18	**27,599**		**27,599**			-
Total expenditure		**159,104**	**187,909**	**347,013**	134,840	225,348	360,188
NET INCOME/(EXPENDITURE) BEFORE TAXATION		**(16,191)**	**25,000**	**8,809**	(12,202)	(49,427)	(61,629)
TAX ON ACTIVITIES							
Corporation tax	2(p)			-			-
NET INCOME/(EXPENDITURE) AFTER TAXATION		**(16,191)**	**25,000**	**8,809**	(12,202)	(49,427)	(61,629)
TRANSFERS BETWEEN FUNDS	10			-			-
NET MOVEMENT IN FUNDS		**(16,191)**	**25,000**	**8,809**	(12,202)	(49,427)	(61,629)
FUND BALANCES							
Total funds brought forward	10	**225,958**	-	**225,958**	238,160	49,427	287,587
TOTAL FUNDS CARRIED FORWARD	10	**£209,767**	**£ 25,000**	**£234,767**	£225,958	£ -	£225,958

The notes on pages 12 - 23 form part of these accounts.

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

NOTES TO THE ACCOUNTS

Year ended 31 March 2023

NOTE 1 - LEGAL STATUS OF CITIZENS ADVICE GOSPORT

The Charity is incorporated in England and Wales as a company limited by guarantee and not having a share capital. Its registered office is Martin Snape House, 96 Pavilion Way, St George Barracks, Gosport, Hampshire, PO12 1GE.

The Charity is registered under the Charities Act 2011 as a Public Benefit Entity. It is established for the promotion of any charitable purpose for the benefit of the community in Gosport and surrounding areas by the advancement of education, protection and preservation of health, and the relief of poverty, sickness and distress.

NOTE 2 - ACCOUNTING POLICIES

(a) Accounting policies and standards

The financial accounts are prepared under the historical cost convention in accordance with the:

- Charities (Accounts and Reports) Regulations 2008;
- Financial Reporting Standard 102 (FRS 102);
- Companies Act 2006 relating to small companies; and,
- Statement of Recommended Practice applicable to charities preparing accounts in accordance with FRS 102 (the SORP).

The Charity does not meet the SORP definition of a 'larger charity' and has opted not present a Statement of Cash Flows.

(b) Basis of preparation of the financial accounts

The accounts have been prepared on the basis of historical cost and the accruals concept to show a true and fair view of the Charity's financial position and activities.

The accounts are expressed in pounds sterling, rounded to the nearest pound and include all the assets and liabilities under the control of the Trustees of Citizens Advice Gosport.

Grants and donations received for specific projects are treated as restricted funds for use only in connection with the specified purposes.

(c) Going concern

The Charity's financial accounts are prepared on the going concern basis of accounting unless the Trustees intend to cease operations or have no realistic alternative but to do so. In assessing whether the going concern basis of accounting is appropriate, the Trustees take into account all available information about the future, which is at least, but not limited to, twelve months from the date when the financial accounts are authorised for issue.

(d) Tangible fixed assets and depreciation

Assets which can be used for more than one year with an individual cost exceeding £1,000 are capitalised at cost. Lesser amounts are charged to the SOFA as incurred. Depreciation is calculated to write off these assets over their estimated useful lives on the following bases and rates:

Leasehold premises	5% straight line
Leasehold improvements	10% straight line
Electronic equipment	25% straight line

(e) Debtors

Debtors are stated at the amounts due to the Charity at the balance sheet date. Prepayments are recorded for the proportion of time-based expenditures attributable to the ensuing year.

NOTE 2 - ACCOUNTING POLICIES (continued)

(f) Cash and cash equivalents
This caption represents the amounts held in bank current accounts and cash at the balance sheet date together with bank deposits on less than 90 days' notice.

(g) Liabilities
Liabilities are recognised as soon as an outflow of economic benefit is considered more likely than not to occur under a legal or constructive obligation committing the Charity to pay out resources. Creditors that are current liabilities are recognised at the settlement amount expected to be paid at the balance sheet date.

(h) Provision for liabilities
When the Charity is aware of circumstances at the balance sheet date that are likely to result in an outflow of economic resources but the timing or amount of such outflow is uncertain, a provision for liabilities is made according the best estimates of the Trustees at the date the financial accounts are approved for issue.

(i) Funds
Grants and donations received for non-specific purposes or general funding are available for utilisation at the discretion of the Trustees and are dealt with through the General Fund.

Certain designated funds (see Note 3) have been created by the Trustees to ring-fence resources that are either not readily expendable or needed to cover possible future expenditures that cannot be recognised as liabilities under policies (g) or (h) above.

Grants and donations received for specific charitable projects are treated as restricted funds available only for use on such specified projects. Deficits on restricted funds are carried forward to the extent that the Trustees are satisfied that future funding will cover such deficits on a last-in-first-out basis.

(j) Income recognition
Income is brought into account when it is more likely than not that the economic benefit will accrue to the Charity. A donation/grant received in advance of the expenditure it is intended to fund is recognised on receipt unless that donation/grant is subject to performance-related or other conditions that prevent immediate income recognition. Income received which cannot be recognised at the balance sheet date is deferred as a current liability.

Individual amounts classified as Other Income are disclosed separately if they are considered to be material.

Grants that become receivable on the occurrence of a specified future event are recognised in the financial accounts when that specified event has occurred and all the grantor's requirements associated with it have been complied with.

Investment income representing bank deposit interest is recognised in the year in which it is earned.

(k) Gifts-in-kind and intangible income
Tangible assets received as gifts for use by the Charity with a market value of not less than £1,000 are treated as incoming resources at their actual or estimated value including VAT where appropriate at the time the gift is made. Gifts of fixed assets are correspondingly capitalised in accordance with policy (d) above. Individual donations of goods with a value of less than £1,000 are not accounted for.

Donated services are recognised as incoming resources insofar as another party is bearing the financial cost of the resources supplied and the benefit is quantifiable and measurable. An equivalent cost is recorded under the appropriate expenditure caption in the Statement of Financial Activities.

NOTE 2 - ACCOUNTING POLICIES (continued)

(l) **Expenditure**
Expenditure is recognised when a liability is incurred or a constructive obligation arises that results in payment being more likely than not to occur.

(m) **Value added tax (VAT)**
Since the Charity is not registered for VAT, the cost of all input VAT is included with the expense to which it relates.

(n) **Pension commitments**
The Charity operates defined contribution pension arrangements for certain staff. These contributions are charged as expenditure when they fall due and are invested separately from the Charity's assets.

(o) **Allocation and analysis of charitable support and administrative charges**
Central expenditures for charitable support and administration are partly met through core funding and partly from attributions to restricted funds for centrally borne costs the amounts of which are normally negotiated with the respective funders. As shown in Notes 10 and 13, the indirect costs charged to restricted funds represent spending on charitable support while the remaining charges represent general administrative costs. Support charges are based upon an appropriate proportion of the cost of staff salaries and overheads incurred that are indirectly attributable to the Charity's restricted activities.

(p) **Corporation tax**
The Charity is exempted by tax law from liability to corporation tax on its operating surpluses and investment income whilst it pursues its charitable objectives.

NOTE 3 - NATURE AND PURPOSE OF FUNDS

Designated funds

Funds have been designated by the Trustees to ring-fence resources to meet the identified needs and risks to which the Charity is susceptible.

(a) Leasehold premises and improvements
Funds representing the carrying value of the investment in the Charity's operating premises.

(b) Leasehold dilapidations and infrastructure refurbishment
Funds set aside for refitting the leasehold premises and related infrastructure, recognising that over time requirements change and there is a need for regular major refurbishment.

(c) Staff recruitment and rationalisation
Funds set aside for future staff recruitment and rationalisation costs. As the general fund allowed for potential staff redundancy costs in the previous year, this reserve is no longer considered necessary.

(d) Business continuity
To enable a controlled wind-down if specific grants are not renewed and provide bridging resources to enable alternative funding to be sourced. As the general fund now provides cover for at least three months operating expenses, this reserve is no longer considered necessary.

(e) Bidding and cash flow
Funds set aside to support new service provision either (1) to prove viability before a grant agreement is signed or (2) to finance the up-front costs for grants that are paid in arrears.

NOTE 3 - NATURE AND PURPOSE OF FUNDS (continued)

Designated funds (continued)

(f) Covid provision
Amount set aside to provide for specific costs to be incurred as a consequence of the Covid-19 pandemic. This fund was fully utilised in the year and was closed at 31 March 2023.

(g) Cost-of-living provision
Amount set aside to provide for additional resources required in 2023/24 due to the cost-of-living crisis.

Restricted funds
The principal project funds listed below are restricted funds the income for which is provided by contributions shown in Note 12. Their purposes are to provide the following services and support:

(h) Money Advice Matters
Provision of a money advice and homeless prevention service to individuals referred by the Housing Department of Gosport Borough Council.

(i) Welfare Benefits Advocacy
Provision of a specialised welfare benefits service to Gosport residents who need help to make and manage their welfare benefit claims.

(j) Citizens Advice Hampshire in partnership with Macmillan Cancer Support
Provision of advice to cancer sufferers, their families and carers.

(k) Pathways
Training and support to help people obtain employment.

(l) Phone and digital support
Improving phone and digital advice provision. This fund was fully utilised and closed in the previous financial year.

(m) Debt Specialist
Training a debt specialist and providing specialist debt advice funded by the Money Advice and Pensions Service in conjunction with Citizens Advice.

(n) Help to Claim
Provision of face to face and digital support to help people apply for Universal Credit. This fund was closed in the previous financial year.

(o) Home and Well
A service funded by utility companies to help people have a comfortable and safe home environment especially after being discharged from hospital.

(p) MoneyWatch
Delivery of a face-to-face debt advice and financial capability service to veterans, emergency services personnel and their families in partnership with FirstLight Trust funded by the Chancellor using LIBOR funds in conjunction with Citizens Advice. Funding ceased in July 2021 resulting in the service being discontinued.

(q) Settled Status
Assisting European Union citizens in th UK to apply for settled status.

(r) Outreach
A service funded by the National Lottery to provide advice services in locations across the Borough of Gosport.

(s) KickStart
A government scheme to provide funding to create new six-month job placements for 16 to 24 year olds on Universal Credit who are at risk of long term unemployment.

NOTE 4 - CRITICAL JUDGEMENTS AND ESTIMATION UNCERTAINTIES

Judgements
No judgements have been made by the Trustees that would have a significant effect on the amounts recognised in these financial accounts other than the continued maintenance of designated funds (see Notes 3 and 10) and the estimation uncertainty below.

Estimations
The key source of estimation uncertainty that comports a significant risk to the carrying value of assets or liabilities within the next financial year is the cost of meeting the growing demand as a result of the cost-of-living crisis. The trustees have created a designated fund of £14,000 towards anticipated additional costs.

NOTE 5 - TANGIBLE FIXED ASSETS

	2023			2022		
	Leasehold premises and improvements	Electronic equipment	Total	Leasehold premises and improvements	Electronic equipment	Total
	£	£	£	£	£	£
Cost or valuation						
Balance at beginning and end of year	**169,496**	**6,428**	**175,924**	169,496	6,428	175,924
Depreciation and impairments						
Balance at beginning of year	**139,054**	**4,940**	**143,994**	131,443	3,334	134,777
Charge for year	**7,611**	**917**	**8,528**	7,611	1,606	9,217
Balance at 31 March,	**146,665**	**5,857**	**152,522**	139,054	4,940	143,994
Net book value						
At 31 March,	**£ 22,831**	**£ 571**	**£ 23,402**	£ 30,442	£1,488	£ 31,930

NOTE 6 - DEBTORS

	2023	2022
	£	£
Trade debtors	**12,824**	11,036
Prepayments and accrued income	**4,966**	337
	£17,790	£11,373

NOTE 7 - CASH AND CASH EQUIVALENTS

	2023	2022
	£	£
Bank current account - non-interest earning	**20,928**	38,210
Easy Access accounts - interest earning	**85,378**	84,720
35-day notice accounts - interest earning	**125,293**	75,150
Cash in hand	**-**	45
	£231,599	£198,125

NOTE 8 - CREDITORS: Amounts falling due within one year

	2023	2022
	£	£
Trade creditors	10,431	2,602
Taxation and Social Security	3,997	5,781
Other creditors	1,119	266
Accrued charges	1,968	6,821
	£17,515	£15,470

NOTE 9 - PROVISION FOR LIABILITIES

	2023	2022
Employment dispute (see Note 18)	£20,509	£ -

NOTE 10 - TOTAL FUNDS

Movement in year ended 31 March 2023

	Balances brought forward	Incoming resources	Direct resources expended	Allocated support costs	Transfers	Balances carried forward
	£	£	£	£	£	£
Unrestricted						
General fund	104,463	142,913	(188,461)	55,901	(1,880)	112,936
Designated funds:						
Leasehold premises and related improvements	30,442		(7,611)			22,831
Leasehold dilapidations and refurbishment	49,053				(14,053)	35,000
Cost of Living provision					14,000	14,000
Bidding and cash flow	25,000					25,000
Covid provision	17,000		(18,933)		1,933	-
	121,495	-	(26,544)	-	1,880	96,831
	225,958	142,913	(215,005)	55,901	-	209,767
Restricted						
Money Advice Matters	-	35,000	(28,325)	(6,675)		-
Welfare Benefits Advocacy	-	38,000	(13,808)	(9,192)		15,000
Citizens Advice Hampshire in partnership with Macmillan Cancer Support		17,803	(16,328)	(1,475)		-
Pathways		52,084	(27,530)	(24,554)		-
Debt specialist		15,673	(12,878)	(2,795)		-
Home and well		29,267	(22,791)	(6,476)		-
Outreach		10,000				10,000
KickStart		15,082	(10,348)	(4,734)		-
	-	212,909	(132,008)	(55,901)	-	25,000
	£225,958	£355,822	£(347,013)	£ -	£ -	£234,767

NOTE 10 - TOTAL FUNDS (continued)

Movement in year ended 31 March 2022

	Balances brought forward	Incoming resources	Direct resources expended	Allocated support costs	Transfers	Balances carried forward
	£	£	£	£	£	£
Unrestricted						
General fund	107,054	122,638	(200,157)	72,928	2,000	104,463
Designated funds:						
Leasehold premises and related improvements	38,053		(7,611)			30,442
Leasehold dilapidations and refurbishment	49,053					49,053
Staff recruitment and rationalisation	20,500				(20,500)	-
Business continuity	23,500				(23,500)	-
Bidding and cash flow					25,000	25,000
Covid provision					17,000	17,000
	131,106	-	(7,611)	-	(2,000)	121,495
	238,160	122,638	(207,768)	72,928	-	225,958
Restricted						
Money advice matters	-	35,000	(13,780)	(21,220)		-
Welfare Benefits Advocacy	8,332	2,000	(14,373)	4,041		-
Citizens Advice Hampshire in partnership with Macmillan Cancer Support	-	19,053	(15,413)	(3,640)		-
Pathways	9,763		(31,041)	21,278		-
Phone and digital support	15,000		(375)	(14,625)		-
Debt Specialist	819	33,282	(21,956)	(12,145)		-
Help to Claim		44,767	(20,759)	(24,008)		-
Home and Well		15,330	(11,323)	(4,007)		-
MoneyWatch	9,820	118	(5,509)	(4,429)		-
Settled Status	5,173			(5,173)		-
Defibrillator	520		(520)			-
Kickstart		26,371	(17,371)	(9,000)		-
	49,427	175,921	(152,420)	(72,928)	-	-
	£287,587	£298,559	£(360,188)	£ -	£ -	£225,958

NOTE 11 - DONATIONS

	Year ended 31 March 2023			Year ended 31 March 2022		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Monetary						
Gosport Borough Council: Core funding	**112,510**		**112,510**	110,300		110,300
Donation for volunteer recruitment			**-**	3,000		3,000
Miscellaneous donations	**643**		**643**	347	500	847
Intangible						
Independent examiner's fees	**1,000**		**1,000**	1,000		1,000
	£114,153	**£ -**	**£114,153**	£114,647	£500	£115,147

NOTE 12 - INCOME FROM CHARITABLE ACTIVITIES

	Year ended 31 March 2023			Year ended 31 March 2022		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Citizens Advice Hampshire in partnership with Macmillan Cancer Support		**17,803**	**17,803**		18,553	18,553
Money Advice Matters		**35,000**	**35,000**		35,000	35,000
Citizens Advice Hampshire: Healthwatch	**2,550**		**2,550**	2,650		2,650
Outreach		**10,000**	**10,000**			-
Scams				100		100
Help to Claim					44,767	44,767
MoneyWatch					118	118
Benefits advocacy		**38,000**	**38,000**		2,000	2,000
Money Saving Expert Charity	**7,395**		**7,395**			-
U Benefit				1,795		1,795
Home & Well		**29,267**	**29,267**		15,330	15,330
Pathways		**52,084**	**52,084**			-
Money Advice Service		**15,673**	**15,673**		33,282	33,282
KickStart		**15,082**	**15,082**		26,371	26,371
Food and energy voucher distribution	**15,005**		**15,005**	2,600		2,600
	£24,950	**£212,909**	**£237,859**	£7,145	£175,421	£182,566

NOTE 13 - EXPENDITURE ON CHARITABLE ACTIVITIES

	Year ended 31 March 2023			Year ended 31 March 2022		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Payroll and related costs (Note 14)	141,271	123,734	265,005	162,612	144,200	306,812
Redundancy cost				4,995		4,995
Occupancy expenses (Note 15)	15,841	2,642	18,483	16,000	3,900	19,900
Personnel expenses (Note 16)	7,929	200	8,129	4,420	418	4,838
Office and general expenses (Note 17)	22,365	5,432	27,797	19,741	3,902	23,643
	187,406	132,008	319,414	207,768	152,420	360,188
Reallocation of support costs	(55,901)	55,901	-	(72,928)	72,928	-
	£131,505	£187,909	£319,414	£134,840	£225,348	£360,188

NOTE 14 - PAYROLL AND RELATED COSTS

	Year ended 31 March 2023			Year ended 31 March 2022		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Gross pay						
Managerial & administration	39,100	20,584	59,684	65,147	16,018	81,165
Advice and training	93,074	94,810	187,884	85,391	117,152	202,543
	132,174	115,394	247,568	150,538	133,170	283,708
Other payroll cost						
National insurance	6,891	6,402	13,293	9,553	8,843	18,396
Pension contributions	2,206	1,938	4,144	2,521	2,187	4,708
	£141,271	£123,734	£265,005	£162,612	£144,200	£306,812

NOTE 15 - OCCUPANCY EXPENSES

	Year ended 31 March 2023			Year ended 31 March 2022		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Rent and room hire		2,642	2,642		3,900	3,900
Service charges & maintenance	1,125		1,125	966		966
Water and sewerage	632		632	462		462
Heat and lighting	3,185		3,185	2,905		2,905
Cleaning	2,090		2,090	2,074		2,074
Amortisation and depreciation	8,527		8,527	8,527		8,527
Equipment	282		282	1,066		1,066
	£15,841	£2,642	£18,483	£16,000	£3,900	£19,900

NOTE 16 - PERSONNEL EXPENSES

	Year ended 31 March 2023			Year ended 31 March 2022		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Staff events	1,133		1,133	1,166		1,166
Recruitment	2,723	118	2,841	408	130	538
Travel expenses	1,132	82	1,214	306	23	329
Training	825		825	1,085	80	1,165
Medical and hygiene expenses			-	156	185	341
Hospitality and staff welfare	616		616	699		699
Legal and professional fees	1,500		1,500	600		600
	£7,929	£200	£8.129	£4,420	£418	£4,838

NOTE 17 - OFFICE AND GENERAL EXPENSES

	Year ended 31 March 2023			Year ended 31 March 2022		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Printing and stationery	1,764	6	1,770	1,524	10	1,534
Equipment repairs and renewals	3,669		3,669	45	40	85
Subscriptions	85		85	167		167
Citizens Advice fees and publications	2,897	859	3,756	2,968	507	3,475
Postage and telephone	2,548	875	3,423	3,268	289	3,557
Insurance	2,326	269	2,595	2,495		2,495
IT Support and Software	3,899	1,240	5,139	4,285	903	5,188
Depreciation of IT equipment				690		690
Support services	3,155	1,464	4,619	2,268	100	2,368
Miscellaneous expenses	759		759	790	37	827
Governance costs:						
Statutory fees and AGM	209		209	13		13
Independent examiner's fees	1,000		1,000	1,000		1,000
Promotional costs	54	719	773	228	1,496	1,724
Defibrillator			-		520	520
	£22,365	£5,432	£27,797	£19,741	£3,902	£23,643

NOTE 18 - EXCEPTIONAL CHARGE

	2023	2022
	£	£
Employment dispute:		
Amount expended in the year	7,090	-
Provision for liabilities (see Note 9)	20,509	-
	£27,599	£ -

The Charity was the defendant in an employment dispute that was initiated in October 2022 and was finally settled in October 2023 including legal fees in the amount shown above.

NOTE 19 - OTHER PERSONNEL INFORMATION

	Year ended 31 March 2023			Year ended 31 March 2022		
	Managerial and admin	Advice & training	Total	Managerial and admin	Advice & training	Total
Staff employed during the year:						
- Average number	3	11	14	4	12	16
- Full-time equivalent	2	8	10	3	9	12

No individual employee's emoluments exceeded £60,000 p.a. (2022: £60,000).

No trustees, nor anyone connected with them, received any remuneration in connection with their services as trustees of the Charity during the year (2022: £nil).

The Trustees control and manage the Charity and make all strategic decisions in relation to its activities. Day-to-day operational matters are delegated to the Charity's employed Chief Officer, who is required to refer to the Trustees in respect of any key decisions to be made. Accordingly, the Trustees do not consider that any member of staff meets the definition of key management personnel referred to in the SORP.

NOTE 20 - STAFF, VOLUNTEER AND TRUSTEE EXPENSES

No trustee received reimbursements of expenses incurred in carrying out their duties as a trustee of the Charity (2022: £nil).

NOTE 21 - RELATED PARTY TRANSACTIONS

The Charity did not engage in any transactions with related parties or anyone connected with them during the year (2022: None).

NOTE 22 - ANALYSIS OF NET ASSETS BETWEEN FUNDS

	2023			2022		
	Fixed assets	Net current assets	Net assets	Fixed assets	Net current assets	Net assets
	£	£	£	£	£	£
Unrestricted						
General fund	571	98,312	98,883	1,488	102,975	104,463
Designated funds:						
- Leasehold premises and improvements	22,831		22,831	30,442		30,442
- Leasehold dilapidations and refurbishment		49,053	49,053		49,053	49,053
- Cost-of-Living provision		14,000	14,000			-
- Bidding and cash flow		25,000	25,000		25,000	25,000
- Covid provision			-		17,000	17,000
	23,402	186,365	209,767	31,930	194,028	225,958
Restricted						
Welfare benefits advocacy		15,000	15,000			-
Outreach		10,000	10,000			-
	-	25,000	25,000	-	-	-
TOTAL FUNDS AT 31 MARCH,	£23,402	£211,365	£234,767	£31,930	£194,028	£225,958

NOTE 23 - GOING CONCERN

The Charity is dependent upon receiving core funding each year from Gosport Borough Council estimated to represent about 40% of its income from all sources in 2022/23. The funding is expected to be received in future years but the amount is not guaranteed. Taking into account the level of reserves the Trustees believe that the Charity is a going concern and will remain so for a period of at least one year from the date that these financial accounts are approved for issue by the Trustees.

CITIZENS ADVICE GOSPORT

England & Wales - Charity number 1116994

Accounts

CITIZENS ADVICE GOSPORT

(Limited by Guarantee)

TRUSTEES' ANNUAL REPORT

and

FINANCIAL ACCOUNTS

31 March 2022

Company registration number: 5971208

Charity registration number: 1116994

WOOD, HICKS & CO.
CHARTERED ACCOUNTANTS

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

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CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

REFERENCE AND ADMINISTRATION DETAILS

Year ended 31 March 2022

THE CHARITY

Registered name	:	Citizens Advice Gosport
Legal status	:	Company limited by guarantee
Registered address	:	Martin Snape House, 96 Pavilion Way, St George Barracks, Gosport, Hampshire PO12 1GE
Company registration	:	Registered in England and Wales, number 5971208
Registered charity no	:	1116994
Telephone numbers	:	023 9252 0112 (Administration only)
Website	:	www.citizensadvicegosport.org.uk
E-mail	:	Admin@gosport.cabnet.org.uk (Administration only)

NON-ELECTED OFFICER

President	:	The Mayor of Gosport

CHARITY TRUSTEES DURING YEAR

Elected Officers

Chairman	:	Richard Mackay
Honorary Treasurer	:	Richard Mackay
Other Trustees	:	Andrew Bowers (appointed 6 April 2021,resigned 23 March 2022), Mery Bernabei (resigned 22 January 2022), Heather Blades, Gary Cooper (resigned 14 September 2022) Judith Feeney (appointed 11 May 2021, resigned 20 June 2022), Daniel Hill (resigned 25 October 2021), Clifford Leach (appointed 21 March 2022), Robert Morley.

CHIEF OFFICER : Valerie Kelly

PROFESSIONAL ADVISERS

Principal Bankers	:	CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ
Independent examiner	:	G K Hicks FCA DChA, Director, Wood Hicks & Co Ltd, Chartered Accountants, Units 1-2 Warrior Court, 9-11 Mumby Road, Gosport, Hampshire PO12 1BS
Solicitors	:	Churchers, 3 High Street, Gosport, Hampshire PO12 1BX

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

TRUSTEES' ANNUAL REPORT

Year ended 31 March 2022

The Trustees submit their annual report and statement of accounts of Citizens Advice Gosport (the Charity) as at and for the year ended 31 March 2022.

SECTION 1 - LEGAL AND ADMINISTRATIVE INFORMATION

Constitution and management

The articles of association require that the Charity be managed by a Board of Trustees the members of which are directors of the Company within the meaning of the Companies Act 2006.

Registration details of the Charity, the names of the Trustees and professional advisers are to be found on page 3.

All persons of 18 years and older or any body or organisation which is interested in furthering the Charity's work may be admitted to membership and the Trustee Board has set established criteria for membership and made regulations regarding the admission of members.

The Board of Trustees meets not less than quarterly but, of late, have found it necessary to meet more frequently. Day-to-day operational matters are delegated to the Charity's employed Chief Officer but she is required to refer to the Trustees in respect of any key decisions which are decided by a simple majority of a quorate Board.

Related and associated organisations

The National Association of Citizens Advice Bureaux (Citizens Advice) 3rd Floor North, 200 Aldersgate Street, London EC1A 4HD:

- sets the membership criteria and monitors quality; and,
- provides the information system, technical support and training

but, in other respects, there is no operating or financial inter-dependence between them and the Charity.

Citizens Advice Hampshire, Units 1-2 Warrior Court, 9-11 Mumby Road, Gosport, Hampshire PO12 1BS provides coordination, support and advice services to Local Citizens Advice in Hampshire. Citizens Advice Gosport is a member of Citizens Advice Hampshire and receives funding from it to carry out the Healthwatch, Macmillan Advice and other services referred to in these accounts but, in other respects, there is no operating or financial inter-dependence between them and the Charity.

Gosport Borough Council (GBC), Town Hall, High Street, Gosport, Hampshire PO12 1EB is the principal grantor to the Charity.

SECTION 2 - THE BOARD OF TRUSTEES

The Trustees who served during the year are set out on page 3.

The Trustees at the date of this report are:

Heather Blades, Clifford Leach, Richard Mackay and Robert Morley.

The Charity advertises for trustees and volunteers in local media and on-line. Potential trustees are interviewed by two trustees and meet the Chief Officer. Suitable candidates, attend a trustee board meeting as an observer and, if willing to serve, are co-opted to the Board. Trustees co-opted during the year must resign at the next AGM and can stand for re-election. Once appointed trustees must retire after three years' service but may stand for re-election.

SECTION 3 - OBJECTS, POWERS, POLICIES AND FUNDING

Objects

The Charity is established for the provision of any charitable purpose for the benefit of the community in Gosport and surrounding areas by the advancement of education, protection and preservation of health and the relief of poverty, sickness and distress.

SECTION 3 - OBJECTS, POWERS, POLICIES AND FUNDING (continued)

Powers

In furtherance of its purposes, the Charity is permitted by its constitution to provide centres for the supply of advice and guidance, engage in all forms of lawful fundraising and do all such other lawful things that promote or help to promote the objects.

Implementation of objectives

In setting objectives and planning activities the trustees have given serious consideration to the Charity Commission's general guidance on public benefit that is met by the Charity delivering on the following aims:

- to provide a free, impartial and confidential 'problem solving' service of information, advice, guidance and support to ensure that individuals do not suffer through ignorance of their rights and responsibilities, or of services available, or through an inability to express their needs effectively.
- to participate with other organisations in exercising a responsible influence on the local and national development of social policies and services.

Reserves and risks policies

The Charity's policy is to retain liquid resources in a General Fund of at least three months' operating expenditure and potential staff redundancy costs to ensure that the Charity has the resources to withstand any financial setback.

The trustees have reviewed the appropriateness of the general and designated reserves and the changes in them are shown in notes 3 and 10.

The trustees regularly review the risks to the Charity's operations and have put in place processes to address them. A specific risk register has been developed to track and manage those risks arising from the Covid-19 crisis over and above generic risks to our operations.

Funding

GBC has continued to support the Charity with an annual grant for a general advice service staffed by fully-trained volunteers, the Money Advice Matters homeless prevention service, and from April 2022 a Welfare Benefits Advocacy service. The Council has also provided funds to enable the Charity to support European Union citizens residing in the UK apply for Settled Status.

Macmillan Cancer Support via Citizens Advice Hampshire has continued to fund a part time caseworker to provide advice to cancer sufferers, their families and carers.

The Department of Work and Pensions in conjunction with Citizens Advice provided grant funding for a "Help to Claim" service for people applying for Universal Credit. This ceased on 31 March 2022 when the service became a remote only service.

The Money Advice and Pensions Service in conjunction with Citizens Advice has provided funds for the employment of a part time, remote debt caseworker.

Hampshire and Isle of Wight Community Foundation has funded a project, Pathways, to help people obtain employment, with funding from the European Social Fund Solent Supporting Employment, part funded by the European Social Fund

Utility companies via Citizens Advice Hampshire have provided funding for a service to help people have a comfortable and safe home environment especially after being discharged from hospital.

The Charity has participated in the national KickStart scheme funded by the Department of Work and Pensions enabling it to employ young people for six months to gain experience and work skills.

The Charity has obtained other grants for projects as set out in the financial accounts.

Ongoing links are maintained with current and potential funding organisations to demonstrate the value of the services the Charity provides.

SECTION 4 - RESPONSIBILITIES OF TRUSTEES

The Trustees are responsible for preparing the Trustees' Annual Report and the Financial Accounts in accordance with applicable law and regulations.

Company law requires the Trustees to prepare accounts for each financial year. Under that law the Trustees have elected to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its net income or expenditure for that year. In preparing such statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time its financial position and to enable them to ensure the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the Charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

SECTION 5 - PRINCIPAL ACTIVITIES AND REVIEW OF DEVELOPMENTS

Strategic planning

The Board periodically reviews strategy and annually updates its business plan to best meet the needs of the local community taking into account changes in the economic and legislative situation.

The operating environment

The last year has been dominated by the changes made necessary by the Covid-19 pandemic.

The demand for advice from residents of Gosport continues to be at a high level and, the problems they need help with are becoming more complex. Many people can use the Citizens Advice national website to obtain the information they need to solve their own problems. Those with more complex needs require help in our local office or assistance by phone.

Benefits are still the issue that most clients require help with though we are seeing a growth in the number of people with debt problems. We expect debt to become an even bigger issue because of the looming cost-of-living crisis.

The complexity of the benefits system (made worse by many instances of poor administration by government authorities) causes real hardship for people. The professional advice we give resolves many of the issues.

Achievements in 2021/22

The Charity offered the following services to local people:

- A caseworker funded by Macmillan Cancer Support through Citizens Advice Hampshire who is dedicated to helping individuals and their families affected by cancer. Help is provided at hospitals, hospices, in people's homes and at other locations as well as at the Charity's premises. During lockdown, face-to-face delivery was achieved through use of digital channels.
- Supermarket vouchers to give to residents in, or at risk of, food poverty funded through GBC's Food Partnership.
- An Information, Advice and Signposting service on non-clinical health and social care matters as part of the remit of Healthwatch Hampshire. The information we collect helps to identify where Health and NHS-funded Social Care requires improvement. This is funded by Citizens Advice Hampshire which, in partnership with another charity, delivers the services of Healthwatch Hampshire.

SECTION 5 - PRINCIPAL ACTIVITIES AND REVIEW OF DEVELOPMENTS (continued)

Achievements in 2021/22 (continued)

- Advice to tenants on their finances and money management to avoid homelessness and help them avoid getting into financial difficulties in the future.
- Face-to-face debt advice and a financial capability service to veterans, emergency services personnel and their families in partnership with FirstLight Trust. The face-to-face service was delivered using video technology and telephone during the periods of national lockdown. Funding for this service ceased in July 2021.
- Support to European Union citizens applying for Settled Status (ceased June 2021).
- Welfare Benefits Advocacy support to people challenging Benefits decision. Funding from Hampshire County Council for this service ceased during the year and apart from donations of £2,000 no new grant income was received in the year. Due to the importance of the service we continued to provide help by utilizing our financial reserves. We are delighted that Gosport Borough Council has provided a grant to enable the service to continue in 2022/23.
- The Pathways project, funded partly by means of a grant from the European Social Fund through the Hampshire and Isle of Wight Community Foundation, to provide support to help people into employment.
- A service to help people have a comfortable and warm home, especially those leaving hospital.
- Specialised debt advice.

Impact of Covid-19

We have had to continually adapt our services to meet the restriction resulting from the pandemic. As a result, much more advice has been provided by phone and digital means during periods when we could not see clients in person.

A number of paid and volunteer staff have worked from home, but we are now gradually returning to mainly working in the office and opening up our in-person service.

About three-quarters of our volunteer staff felt unable to work during the pandemic and many of these have permanently ceased volunteering. We are now actively recruiting and training additional volunteers but in common with other local charities we are finding this much harder than a few years ago. Until 31 March 2023 we are employing an additional paid advisor whilst we rebuild the volunteer workforce. The trustees have set aside a financial provision in 2021/22 to cover this cost.

We continue to see a number of other organisations using our services to support their clients due to cut-backs elsewhere.

Most of our revenue comes from grants so the impact on our income has been small. Where grant agreements required face-to-face in person contact with clients, we have agreed with funders that providing advice by phone and email is an acceptable alternative.

View of future needs and new ways of working

Looking forward we anticipate a growing need for advice, in particular because of high levels of inflation.

During the lockdown we have learnt a lot about helping clients in different ways. The Charity will be continuing with some of these new ways of working that give benefits to clients, such as not having to travel to our offices or having problems addressed out of normal working hours. We will seek to exploit these opportunities to change and enhance our traditional ways of working and communications channels.

SECTION 5 - PRINCIPAL ACTIVITIES AND REVIEW OF DEVELOPMENTS (continued)

Grant support and going concern

We are very grateful that despite the financial pressures facing it, GBC recognises the value of the service the Charity provides and has increased our core grant by 2% for 2022/23.

We had planned to obtain new grants to continue and grow the services we offer. We are still hopeful we will be successful, but it is likely that the funding will be obtained later than hoped for. In the meantime, through the prudent management of resources over many years, we have the financial reserves that will enable us to continue the provision of our services for the ensuing financial year.

If there were to be a substantial reduction in Local Authority grant income for 2023/24, the Charity would be able to continue as a going concern by reducing costs and utilising reserves. These reserves are, of course, finite. Just like individuals and the country as a whole, we will seek to replenish and maintain our reserves with a more informed view of the impact of any future disruption to life and livelihood of a similar magnitude.

Volunteer recruitment and funding

As a result of the pandemic, a significant number of volunteers have left the Charity and we are conducting an enhanced recruitment and training programme to meet our needs. In the meantime, we have allocated £17,000 to a designated Covid reserve to fund temporary paid staff to provide advice to clients (see Note 10).

SECTION 6 - REVIEW OF TRANSACTIONS AND FINANCIAL POSITION

The Trustees are satisfied with the overall financial position of the Charity and that on a fund-by-fund basis the Charity's resources are sufficient and available to meet its current financial commitments, although new sources of funding will be sought to enable the Charity to expand the service that it offers.

In the year, the Charity had a deficit of £61,629 (2021: surplus of £68,841) and total funds of £225,958 (2021: £287,587). During the year the charity participated in the government KickStart scheme and the grant for this and related employment costs are included in income and payroll expense respectively.

Designated funds totalling £121,495 (2021: £131,106) are maintained to ring-fence non-expendable funds or resources needed to cover prospective liabilities. The funds to cover prospective liabilities are reviewed by the Trustees in light of current circumstances each financial year and any change in them are recorded as transfers to or from general fund.

Much of the Charity's incoming resources have conditions attached to them by the respective donors and are thus treated as restricted funds. At 1 April 2021 there was £49,427 of restricted funds received in the previous year but available to be spent in 2021/22. All these funds have been spent in the year under review.

SECTION 7 - ACKNOWLEDGEMENTS AND EVALUATION OF CONTRIBUTIONS

Staff and volunteers

The Trustees recognise the exceptional pressures that have been placed on our workforce over the last year. The dedication of the paid staff and those volunteers who continued to give advice and do more than asked of them has enabled the Charity to provide the help so greatly needed by local people. We are particularly gratified to note that key services continued to be delivered to clients during the lockdown period. This has only been possible by paid staff and some volunteers working from home, juggling home-life and caring. We are very fortunate to have such a dedicated team, maintaining its professionalism, enthusiasm and flexibility in unprecedented circumstances. The team has been led by our Chief Officer, Valerie Kelly, whose outstanding commitment and work ethic continues to set an example for us all to follow.

Although the efforts of Citizens Advice Gosport cannot be precisely measured in isolation, based on a Treasury approved model the Trustees calculate that the financial benefit to the local community in 2021/22 amounted to £6m. The vast majority of this benefit comes from Central Government and benefits the local area.

SECTION 7 - ACKNOWLEDGEMENTS AND EVALUATION OF CONTRIBUTIONS (continued)

Gosport Borough Council

The Trustees extend their grateful thanks to Gosport Borough Council for its responsiveness in funding the Charity's services.

SECTION 8 - SMALL COMPANY PROVISIONS

The Trustees' Annual Report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

By order of the Trustees,



Richard Mackay
Treasurer and Chairman

19 September 2022

The Board of Trustees
Citizens Advice Gosport
Martin Snape House
96 Pavilion Way
St George Barracks
Gosport
Hampshire PO12 1GE

INDEPENDENT EXAMINER'S REPORT

TO THE MEMBERS ON THE UNAUDITED ACCOUNTS OF

CITIZENS ADVICE GOSPORT (Limited by Guarantee)

I report to the charity trustees on my examination of the financial accounts of the Company for the year ended 31 March 2022 which are set out on pages 11 to 23.

Responsibilities and basis of report

As the charity's trustees of the Company (who are also the directors of the Company 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 for this year 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

The Company's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention that gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act; or,
- the accounts do not accord with such records; or,
- the accounts do not comply with the relevant accounting requirements under 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,
- the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

I have no concerns and have come across no 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.

G K Hicks FCA DChA

19 September 2022

Wood, Hicks & Co Ltd.
Chartered Accountants and Registered Auditors
Units 1-2 Warrior Court
9-11 Mumby Road
Gosport
Hampshire PO12 1BS

Registered number: **5971208**

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

BALANCE SHEET

31 March 2022

	Note	2022 £	2021 £
FIXED ASSETS			
Tangible assets	5	**31,930**	41,147
CURRENT ASSETS			
Debtors	6	**11,373**	5,662
Cash and cash equivalents	7	**198,125**	267,462
		209,498	273,124
CREDITORS: Amounts falling due within one year	8	**(15,470)**	(19,892)
NET CURRENT ASSETS		**194,028**	253,232
TOTAL ASSETS LESS CURRENT LIABILITIES		**225,958**	294,379
PROVISION FOR LIABILITIES AND CHARGES	9	**-**	6,792
NET ASSETS	21	**£225,958**	£287,587
REPRESENTED BY:			
TOTAL FUNDS	10		
Unrestricted funds		**225,958**	238,160
Restricted funds		**-**	49,427
FUND BALANCES AT 31 MARCH,		**£225,958**	£287,587

STATEMENTS OF THE TRUSTEES

For the year ending 31 March 2022, the Company was entitled to exemption from audit under section 477 of the Companies Act 2006 (the Act) relating to small companies.

The members have not required the Company to obtain an audit of its financial accounts for the year in question in accordance with Section 476 of the Act.

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

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

The financial accounts were approved by the Board of Trustees and authorised for issue on 19 September 2022 and signed on its behalf by:

J Richard Mackay — Treasurer and Chairman

The notes on pages 13 - 23 form part of these accounts.

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an income and expenditure account)

Year ended 31 March 2022

	Note	Year ended 31 March 2022			Year ended 31 March 2021		
		Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
		£	£	£	£	£	£
INCOME FROM:							
Donations	11	**114,647**	**500**	**115,147**	110,539		110,539
Charitable activities	12	**7,145**	**175,421**	**182,566**	9,655	255,432	265,087
Other income				**-**	329		329
Investments: deposit interest		**846**		**846**	1,053		1,053
Total income		**122,638**	**175,921**	**298,559**	121,576	255,432	377,008
EXPENDITURE ON:							
Charitable activities	13	**134,840**	**225,348**	**360,188**	89,127	219,040	308,167
Total expenditure		**134,840**	**225,348**	**360,188**	89,127	219,040	308,167
NET INCOME/(EXPENDITURE) BEFORE TAXATION		**(12,202)**	**(49,427)**	**(61,629)**	32,449	36,392	68,841
TAX ON ACTIVITIES							
Corporation tax	2(p)			**-**			-
NET INCOME/(EXPENDITURE) AFTER TAXATION		**(12,202)**	**(49,427)**	**(61,629)**	32,449	36,392	68,841
TRANSFER BETWEEN FUNDS	10			**-**			-
NET MOVEMENT IN FUNDS		**(12,202)**	**(49,427)**	**(61,629)**	32,449	36,392	68,841
FUND BALANCES							
Total funds brought forward	10	**238,160**	**49,427**	**287,587**	205,711	13,035	218,746
TOTAL FUNDS CARRIED FORWARD	10	**£225,958**	**£ -**	**£225,958**	£238,160	£49,427	£287,587

The notes on pages 13 - 23 form part of these accounts.

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

NOTES TO THE ACCOUNTS

Year ended 31 March 2022

NOTE 1 - LEGAL STATUS OF CITIZENS ADVICE GOSPORT

The Charity is incorporated in England and Wales as a company limited by guarantee and not having a share capital. Its registered office is Martin Snape House, 96 Pavilion Way, St George Barracks, Gosport, Hampshire, PO12 1GE.

The Charity is registered under the Charities Act 2011 as a Public Benefit Entity. It is established for the promotion of any charitable purpose for the benefit of the community in Gosport and surrounding areas by the advancement of education, protection and preservation of health, and the relief of poverty, sickness and distress.

NOTE 2 - ACCOUNTING POLICIES

(a) Accounting policies and standards

The financial accounts are prepared under the historical cost convention in accordance with the:

- Charities (Accounts and Reports) Regulations 2008;
- Financial Reporting Standard 102 (FRS 102);
- Companies Act 2006 relating to small companies; and,
- Statement of Recommended Practice applicable to charities preparing accounts in accordance with FRS 102 (the SORP).

The Charity does not meet the SORP definition of a 'larger charity' and has opted not present a Statement of Cash Flows.

(b) Basis of preparation of the financial accounts

The accounts have been prepared on the basis of historical cost and the accruals concept to show a true and fair view of the Charity's financial position and activities.

The accounts are expressed in pounds sterling, rounded to the nearest pound and include all the assets and liabilities under the control of the Trustees of Citizens Advice Gosport.

Grants and donations received for specific projects are treated as restricted funds for use only in connection with the specified purposes.

(c) Going concern

The Charity's financial accounts are prepared on the going concern basis of accounting unless the Trustees intend to cease operations or have no realistic alternative but to do so. In assessing whether the going concern basis of accounting is appropriate, the Trustees take into account all available information about the future, which is at least, but not limited to, twelve months from the date when the financial accounts are authorised for issue.

(d) Tangible fixed assets and depreciation

Assets which can be used for more than one year with an individual cost exceeding £1,000 are capitalised at cost. Lesser amounts are charged to the SOFA as incurred. Depreciation is calculated to write off these assets over their estimated useful lives on the following bases and rates:

Leasehold premises	5%	straight line
Leasehold improvements	10%	straight line
Electronic equipment	25%	straight line

(e) Debtors

Debtors are stated at the amounts due to the Charity at the balance sheet date. Prepayments are recorded for the proportion of time-based expenditures attributable to the ensuing year.

(f) Cash and cash equivalents

This caption represents the amounts held in bank current accounts and cash at the balance sheet date together with bank deposits on less than 90 days' notice.

NOTE 2 - ACCOUNTING POLICIES (continued)

(g) Liabilities
Liabilities are recognised as soon as an outflow of economic benefit is considered more likely than not to occur under a legal or constructive obligation committing the Charity to pay out resources. Creditors that are current liabilities are recognised at the settlement amount expected to be paid at the balance sheet date.

(h) Provision for liabilities and charges
When the Charity is aware of circumstances at the balance sheet date that are likely to result in an outflow of economic resources but the timing or amount of such outflow is uncertain, a provision for liabilities and charges is made according the best estimates of the Trustees at the date the financial accounts are approved for issue.

(i) Funds
Grants and donations received for non-specific purposes or general funding are available for utilisation at the discretion of the Trustees and are dealt with through the General Fund.

Certain designated funds (see Note 3) have been created by the Trustees to ring-fence resources that are either not readily expendable or needed to cover possible future expenditures that cannot be recognised as liabilities under policies (g) or (h) above.

Grants and donations received for specific charitable projects are treated as restricted funds available only for use on such specified projects. Deficits on restricted funds are carried forward to the extent that the Trustees are satisfied that future funding will cover such deficits on a last-in-first-out basis.

(j) Income recognition
Income is brought into account when it is more likely than not that the economic benefit will accrue to the Charity. A donation/grant received in advance of the expenditure it is intended to fund is recognised on receipt unless that donation/grant is subject to performance-related or other conditions that prevent immediate income recognition. Income received which cannot be recognised at the balance sheet date is deferred as a current liability.

Individual amounts classified as Other Income are disclosed separately if they are considered to be material.

Grants that become receivable on the occurrence of a specified future event are recognised in the financial accounts when that specified event has occurred and all the grantor's requirements associated with it have been complied with.

Investment income representing bank deposit interest is recognised in the year in which it is earned.

(k) Gifts-in-kind and intangible income
Tangible assets received as gifts for use by the Charity with a market value of not less than £1,000 are treated as incoming resources at their actual or estimated value including VAT where appropriate at the time the gift is made. Gifts of fixed assets are correspondingly capitalised in accordance with policy (d) above. Individual donations of goods with a value of less than £1,000 are not accounted for.

Donated services are recognised as incoming resources insofar as another party is bearing the financial cost of the resources supplied and the benefit is quantifiable and measurable. An equivalent cost is recorded under the appropriate expenditure caption in the Statement of Financial Activities.

(l) Expenditure
Expenditure is recognised when a liability is incurred or a constructive obligation arises that results in payment being more likely than not to occur.

(m) Value added tax (VAT)
Since the Charity is not registered for VAT, the cost of all input VAT is included with the expense to which it relates.

(n) Pension commitments
The Charity operates defined contribution pension arrangements for certain staff. These contributions are charged as expenditure when they fall due and are invested separately from the Charity's assets.

NOTE 2 - ACCOUNTING POLICIES (continued)

(o) Allocation and analysis of charitable support and administrative charges
Central expenditures for charitable support and administration are partly met through core funding and partly from attributions to restricted funds for centrally-borne costs the amounts of which are normally negotiated with the respective funders. As shown in Notes 10 and 13, the indirect costs charged to restricted funds represent spending on charitable support while the remaining charges represent general administrative costs. Support charges are based upon an appropriate proportion of the cost of staff salaries and overheads incurred that are indirectly attributable to the Charity's restricted activities.

(p) Corporation tax
The Charity is exempted by tax law from liability to corporation tax on its operating surpluses and investment income whilst it pursues its charitable objectives.

NOTE 3 - NATURE AND PURPOSE OF FUNDS

Designated funds

Funds have been designated by the Trustees to ring-fence resources to meet the identified needs and risks to which the Charity is susceptible.

(a) Leasehold premises and improvements
Funds representing the carrying value of the investment in the Charity's operating premises.

(b) Leasehold dilapidations and infrastructure refurbishment
Funds set aside for refitting the leasehold premises and related infrastructure, recognising that over time requirements change and there is a need for regular major refurbishment.

(c) Staff recruitment and rationalisation
Funds set aside for future staff recruitment and rationalisation costs. As the general reserve now allows for potential staff redundancy costs this reserve is no longer considered necessary.

(d) Business continuity
To enable a controlled wind-down if specific grants are not renewed and provide bridging resources to enable alternative funding to be sourced. As the general reserve in addition to representing three months operating expenses also covers potential staff redundancy costs this reserve is no longer considered necessary.

(e) Bidding and cash flow
Funds set aside to support new service provision either (1) to prove viability before a grant agreement is signed or (2) to finance the up-front costs for grants that are paid in arrears.

(f) Covid provision
Amount set aside to provide for specific costs to be incurred as a consequence of the Covid-19 pandemic.

Restricted funds

The principal project funds listed below are restricted funds the income for which is provided by contributions shown in Note 12. Their purposes are to provide the following services and support:

(g) Money Advice Matters
Provision of a money advice and homeless prevention service to individuals referred by the Housing Department of Gosport Borough Council.

(h) MoneyWatch
Delivery of a face-to-face debt advice and financial capability service to veterans, emergency services personnel and their families in partnership with FirstLight Trust funded by the Chancellor using LIBOR funds in conjunction with Citizens Advice. Funding ceased in July 2021 resulting in the service being discontinued.

(i) Citizens Advice Hampshire in partnership with Macmillan Cancer Support
Provision of advice to cancer sufferers, their families and carers.

NOTE 3 - NATURE AND PURPOSE OF FUNDS (continued)

Restricted funds (continued)

(j) Energy Advice Programme
Provision of face-to-face help to enable people to save money on their energy bills including assisting them to change suppliers. This service ceased in the previous financial year.

(k) Help to Claim
Provision of face to face and digital support to help people apply for Universal Credit.

(l) Welfare Benefits Advocacy
Provision of a specialised welfare benefits service to Gosport residents who need help to make and manage their welfare benefit claims. Funding for this service ceased during the year and apart from donations of £2,000 no grant income was received. Due to the importance of this service we continued to provide help by utilising reserves. We are delighted that Gosport Borough Council has funded this service for 2022/2023

(m) Settled Status
To assist European Union citizens resident in the UK to apply for settled status.

(n) Pathways
Training and support to help people obtain employment.

(o) Phone and digital support
Improving phone and digital advice provision.

(p) IT Hardware
Equipping staff with laptops to enable home and remote working funded by Citizens Advice.

(q) Debt Specialist
Training a debt specialist and providing specialist debt advice funded by the Money Advice and Pensions Service in conjunction with Citizens Advice.

(r) Home and well
A service funded by utility companies to help people have a comfortable and safe home environment especially after being discharged from hospital.

(s) KickStart
A government scheme to provide funding to create new six-month job placements for 16 to 24 year olds on Universal Credit who are at risk of long term unemployment.

NOTE 4 - CRITICAL JUDGEMENTS AND ESTIMATION UNCERTAINTIES

Judgements
No judgements have been made by the Trustees that would have a significant effect on the amounts recognised in these financial accounts other than the continued maintenance of designated funds (see Notes 3 and 10) and the estimation uncertainty below.

Estimations
The key source of estimation uncertainty that comports a significant risk to the carrying value of assets or liabilities within the next financial year is the cost of maintaining the Core advice service whilst the volunteer workforce is rebuilt following the Covid 19 pandemic. The trustees have created a provision for liabilities and charges of £17,000 to cover the cost of paid staff to deliver the advice that would normally be provided by volunteers.

NOTE 5 - TANGIBLE FIXED ASSETS

	2022			2021		
	Leasehold premises and imp-rovements	**Electronic equipment**	**Total**	Leasehold premises and imp-rovements	Electronic equipment	Total
	£	£	£	£	£	£
Cost or valuation						
Balance at beginning of year	**169,496**	**6,428**	**175,924**	169,496	4,148	173,644
Additions in the year					2,280	2,280
Balance at 31 March,	**169,496**	**6,428**	**175,924**	169,496	6,428	175,924
Depreciation and impairments						
Balance at beginning of year	**131,443**	**3,334**	**134,777**	123,832	1,727	125,559
Charge for year	**7,611**	**1,606**	**9,217**	7,611	1,607	9,218
Balance at 31 March,	**139,054**	**4,940**	**143,994**	131,443	3,334	134,777
Net book value						
At 31 March,	**£ 30,442**	**£1,488**	**£ 31,930**	£ 38,053	£3,094	£ 41,147

NOTE 6 - DEBTORS

	2022	2021
	£	£
Trade debtors	**11,036**	5,247
Prepayments and accrued income	**337**	415
	£11,373	£5,662

NOTE 7 - CASH AND CASH EQUIVALENTS

	2022	2021
	£	£
Bank current account - non-interest earning	**38,210**	47,461
Easy Access accounts - interest earning	**84,720**	60,376
35 day notice accounts - interest earning	**75,150**	159,601
Cash in hand	**45**	24
	£198,125	£267,462

NOTE 8 - CREDITORS: Amounts falling due within one year

	2022	2021
	£	£
Trade creditors	**2,602**	3,657
Taxation and Social Security	**5,781**	5,624
Other creditors	**266**	106
Accrued charges	**6,821**	10,505
	£15,470	£19,892

NOTE 9 - PROVISION FOR LIABILITIES AND CHARGES

Provision for costs to be incurred as a consequence of the Covid-19 pandemic

Movement on provision in year

	2022	2021
	£	£
Balance brought forward	6,792	10,000
Specific grants and donations received		1,100
Amounts expended:		
Staff costs to cover for lack of volunteer advisors	(6,792)	-
Equipment and supplies expensed		(6,018)
Door opening and intercom system capitalised		2,280
Depreciation of door opening and intercom system		(570)
Balance carried forward	£ -	£ 6,792

NOTE 10 - TOTAL FUNDS

Movement in year ended 31 March 2022

	Balances brought forward	Incoming resources	Direct resources expended	Allocated support costs	Transfers	Balances carried forward
	£	£	£	£	£	£
Unrestricted						
General fund	107,054	122,638	(200,157)	72,928	2,000	104,463
Designated funds:						
Leasehold premises and related improvements	38,053		(7,611)			30,442
Leasehold dilapidations and refurbishment	49,053					49,053
Staff recruitment and rationalisation	20,500				(20,500)	-
Business continuity	23,500				(23,500)	-
Bidding and cash flow					25,000	25,000
Covid provision					17,000	17,000
	131,106	-	(7,611)	-	(2,000)	121,495
	238,160	122,638	(207,468)	72,928	-	225,958
Restricted						
Money Advice Matters		35,000	(13,780)	(21,220)		-
Welfare Benefits Advocacy	8,332	2,000	(14,373)	4,041		-
Citizens Advice Hampshire in partnership with Macmillan Cancer Support		19,053	(15,413)	(3,640)		-
Pathways	9,763		(31,041)	21,278		-
Phone & Digital support	15,000		(375)	(14,625)		-
Debt specialist	819	33,282	(21,956)	(12,145)		-
Help to Claim		44,767	(20,759)	(24,008)		-
Home and well		15,330	(11,323)	(4,007)		-
MoneyWatch	9,820	118	(5,509)	(4,429)		-
Settled Status	5,173			(5,173)		-
Defibrillator	520		(520)			-
KickStart		26,371	(17,371)	(9,000)		-
	49,427	175,921	(152,420)	(72,928)	-	-
	£287,587	£298,559	£(360,188)	£ -	£ -	£225,958

NOTE 10 - TOTAL FUNDS (continued)

Movement in year ended 31 March 2021

	Balances brought forward	Incoming resources	Direct resources expended	Allocated support costs	Transfers	Balances carried forward
	£	£	£	£	£	£
Unrestricted						
General fund	66,994	121,576	(185,504)	103,988	-	107,054
Designated funds:						
Leasehold premises and related improvements	45,664		(7,611)			38,053
Leasehold dilapidations and refurbishment	49,053					49,053
Staff recruitment and rationalisation	20,500					20,500
Business continuity	23,500					23,500
	138,717	-	(7,611)	-	-	131,106
	205,711	121,576	(193,115)	103,988	-	238,160
Restricted						
Money advice matters	-	31,500	(11,600)	(19,900)		-
Welfare Benefits Advocacy	5,697	20,000	(17,854)	489		8,332
Citizens Advice Hampshire in partnership with Macmillan Cancer Support	-	18,387	(14,846)	(3,541)		-
Pathways		18,000	(7,661)	(576)		9,763
Phone and digital support		38,000	(12,635)	(10,365)		15,000
Debt Specialist		16,640	(9,734)	(6,087)		819
Energy Advice Programme		1,680		(1,680)		-
Help to Claim	2,178	44,436	(14,712)	(31,902)		-
IT Hardware		12,932	(12,932)			-
MoneyWatch		32,215	(12,973)	(9,422)		9,820
Settled Status	4,640	21,642	(105)	(21,004)		5,173
Defibrillator	520					520
	13,035	255,432	(115,052)	(103,988)	-	49,427
	£218,746	£377,008	£(308,167)	£ -	£ -	£287,587

NOTE 11 - DONATIONS

	Year ended 31 March 2022			Year ended 31 March 2021		
	Unrestricted funds	**Restricted funds**	**Total funds**	Unrestricted funds	Restricted funds	Total funds
	£	**£**	**£**	£	£	£
Monetary						
Gosport Borough Council: Core funding	**110,300**		**110,300**	108,670		108,670
Donation for volunteer recruitment	**3,000**		**3,000**			-
Miscellaneous donations	**347**	**500**	**847**	869		869
Intangible						
Independent examiner's fees	**1,000**		**1,000**	1,000		1,000
	£114,647	**£500**	**£115,147**	£110,539	£ -	£110,539

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

NOTES TO THE ACCOUNTS

Year ended 31 March 2022

NOTE 12 - INCOME FROM CHARITABLE ACTIVITIES

	Year ended 31 March 2022			Year ended 31 March 2021		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Citizens Advice Hampshire in partnership with Macmillan Cancer Support		18,553	18,553		18,387	18,387
Money Advice Matters		35,000	35,000		31,500	31,500
Citizens Advice Hampshire: Healthwatch	2,650		2,650	4,150		4,150
Gamble Support				475		475
Energy Advice Programme					1,680	1,680
Scams	100		100			-
Help to Claim		44,767	44,767		44,436	44,436
Make Every Contact Count				1,760		1,760
MoneyWatch		118	118		32,215	32,215
Benefits advocacy		2,000	2,000		20,000	20,000
Settled Status					21,642	21,642
U Benefit	1,795		1,795	3,000		3,000
Home & Well		15,330	15,330	270		270
Pathways					18,000	18,000
Phone & Digital support					38,000	38,000
IT Hardware					12,932	12,932
Money Advice Service		33,282	33,282		16,640	16,640
KickStart		26,371	26,371			-
Food and energy voucher distribution	2,600		2,600			-
	£7,145	£175,421	£182,566	£9,655	£255,432	£265,087

NOTE 13 - EXPENDITURE ON CHARITABLE ACTIVITIES

	Year ended 31 March 2022			Year ended 31 March 2021		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Payroll and related costs (Note 14)	162,612	144,200	306,812	153,319	100,157	253,476
Redundancy cost	4,995		4,995			-
Occupancy expenses (Note 15)	16,000	3,900	19,900	12,645	650	13,295
Personnel expenses (Note 16)	4,420	418	4,838	635	106	741
Office and general expenses (Note 17)	19,741	3,902	23,643	26,516	14,139	40,655
	207,768	152,420	360,188	193,115	115,052	308,167
Reallocation of support costs	(72,928)	72,928	-	(103,988)	103,988	-
	£134,840	£225,348	£360,188	£ 89,127	£219,040	£308,167

NOTE 14 - PAYROLL AND RELATED COSTS

	Year ended 31 March 2022			Year ended 31 March 2021		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Gross pay						
Managerial & administration	65,147	16,018	81,165	85,425		85,425
Advice and training	85,391	117,152	202,543	58,902	92,785	151,687
	150,538	133,170	283,708	144,327	92,785	237,112
Other payroll cost						
National insurance	9,553	8,843	18,396	7,344	5,887	13,231
Pension contributions	2,521	2,187	4,708	1,648	1,485	3,133
	£162,612	£144,200	£306,812	£153,319	£100,157	£253,476

NOTE 15 - OCCUPANCY EXPENSES

	Year ended 31 March 2022			Year ended 31 March 2021		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Rent and room hire		3,900	3,900		650	650
Service charges & maintenance	966		966	1,176		1,176
Water and sewerage	462		462	565		565
Heat and lighting	2,905		2,905	1,366		1,366
Cleaning	2,074		2,074	1,580		1,580
Amortisation and depreciation	8,527		8,527	7,958		7,958
Equipment	1,066		1,066			-
	£16,000	£3,900	£19,900	£12,645	£650	£13,295

NOTE 16 - PERSONNEL EXPENSES

	Year ended 31 March 2022			Year ended 31 March 2021		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Staff events	1,166		1,166			
Recruitment	408	130	538	391	88	479
Travel expenses (net of accrual no longer required 2020/21)	306	23	329	(635)		(635)
Training	1,085	80	1,165	100		100
Medical and hygiene expenses	156	185	341	510	18	528
Hospitality & staff welfare	699		699	269		269
Legal fees	600		600			
	£4,420	£418	£4,838	£635	£106	£741

NOTE 17 - OFFICE AND GENERAL EXPENSES

	Year ended 31 March 2022			Year ended 31 March 2021		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Printing and stationery	1,524	10	1,534	1,599		1,599
Equipment repairs and renewals	45	40	85	11,800	12,932	24,732
Promotional activity				10		10
Subscriptions	167		167	162		162
Citizens Advice fees and publications	2,968	507	3,475	3,470	72	3,542
Postage and telephone	3,268	289	3,557	3,331	345	3,676
Insurance	2,495		2,495	1,725		1,725
IT Support	4,285	903	5,188	1,050		1,050
Software and IT licences				780	710	1,490
Depreciation of IT equipment	690		690	690		690
Support services	2,268	100	2,368	576		576
Miscellaneous expenses	790	37	827	310	80	390
Governance costs:						
Statutory fees	13		13	13		13
Independent examiner's fees	1,000		1,000	1,000		1,000
Promotional costs	228	1,496	1,724			-
Defibrillator		520	520			-
	£19,741	£3,902	£23,643	£26,516	£14,139	£40,655

NOTE 18 - OTHER PERSONNEL INFORMATION

	Year ended 31 March 2022			Year ended 31 March 2021		
	Managerial and admin	Advice & training	Total	Managerial and admin	Advice & training	Total
Staff employed during the year:						
- Average number	4	12	16	3	10	13
- Full-time equivalent	3	9	12	2	7	9

No individual employee's emoluments exceeded £60,000 p.a. (2021: £60,000).

No trustees, nor anyone connected with them, received any remuneration in connection with their services as trustees of the Charity during the year (2021: £nil).

The Trustees control and manage the Charity and make all strategic decisions in relation to its activities. Day-to-day operational matters are delegated to the Charity's employed Chief Officer but she is required to refer to the Trustees in respect of any key decisions to be made. Accordingly, the Trustees do not consider that any member of staff meets the definition of key management personnel referred to in the SORP.

NOTE 19 - STAFF, VOLUNTEER AND TRUSTEE EXPENSES

No trustee received reimbursements of expenses incurred in carrying out their duties as a trustee of the Charity (2021: £nil).

NOTE 20 - RELATED PARTY TRANSACTIONS

The Charity did not engage in any transactions with related parties or anyone connected with them during the year (2021: None).

NOTE 21 - ANALYSIS OF NET ASSETS BETWEEN FUNDS

	2022			2021		
	Fixed assets	**Net current assets**	**Net assets**	Fixed assets	Net current assets	Net assets
	£	£	£	£	£	£
Unrestricted						
General fund	**1,488**	**102,975**	**104,463**	3,094	103,960	107,054
Designated funds:						
- Leasehold premises and improvements	**30,442**		**30,442**	38,053		38,053
- Leasehold dilapidations and refurbishment		**49,053**	**49,053**		49,053	49,053
- Staff recruitment and rationalisation			**-**		20,500	20,500
- Business continuity			**-**		23,500	23,500
- Bidding and cash flow		**25,000**	**25,000**			-
- Covid provision		**17,000**	**17,000**			-
	31,930	**194,028**	**225,958**	41,147	197,013	238,160
Restricted						
Benefits advocacy			**-**		8,332	8,332
MoneyWatch			**-**		9,820	9,820
Settled Status			**-**		5,173	5,173
Defibrillator			**-**		520	520
Phone & Digital Support			**-**		15,000	15,000
Pathways			**-**		9,763	9,763
Money Advice Service			**-**		819	819
	-	**-**	**-**	-	49,427	49,427
TOTAL FUNDS AT 31 MARCH	**£31,930**	**£194,028**	**£225,958**	£41,147	£246,440	£287,587

NOTE 22 - GOING CONCERN

The Charity is dependent upon receiving core funding each year estimated to represent about 40% of its income from all sources in 2022/23 from Gosport Borough Council. The funding is expected to be received in future years but the amount is not guaranteed. Taking into account the level of reserves the Trustees believe that the Charity is a going concern and will remain so for a period of at least one year from the date that these financial accounts are approved for issue by the Trustees.

CITIZENS ADVICE GOSPORT

England & Wales - Charity number 1116994

Accounts

CITIZENS ADVICE GOSPORT

(Limited by Guarantee)

TRUSTEES' ANNUAL REPORT

and

FINANCIAL ACCOUNTS

31 March 2021

Company registration number: 5971208

Charity registration number: 1116994

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

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Year ended 31 March 2021

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CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

REFERENCE AND ADMINISTRATION DETAILS

Year ended 31 March 2021

THE CHARITY

Registered name	:	Citizens Advice Gosport
Legal status	:	Company limited by guarantee
Registered address	:	Martin Snape House, 96 Pavilion Way, St George Barracks, Gosport, Hampshire PO12 1GE
Company registration	:	Registered in England and Wales, number 5971208
Registered charity no:		1116994
Telephone numbers	:	0300 330 9031 (Telephone Advice only) 023 9252 0112 (Administration only)
Website	:	www.gosportcab.org.uk
E-mail	:	Admin@gosportcab.cabnet.org.uk (Administration only)

NON-ELECTED OFFICER

President	:	The Mayor of Gosport

CHARITY TRUSTEES DURING YEAR

Elected Officers

Chairman	:	Steve Bowers (resigned 30 January 2021)
Acting Chairman	:	Richard Mackay (from 2 February 2021)
Honorary Treasurer	:	Richard Mackay
Honorary Assistant Treasurer	:	Gordon Cochran (resigned 23 September 2020)
Other Trustees	:	Mery Bernabei (appointed 31 July 2020), Heather Blades, Daniel Hill (appointed 21 December 2020), Gary Cooper, Jason Kenny (appointed 26 June 2020, resigned 18 June 2021), Robert Morley (appointed 11 January 2021), Patricia Wakeford (resigned 31 December 2020)
CHIEF OFFICER	:	Valerie Kelly

PROFESSIONAL ADVISERS

Principal Bankers	:	CAF Bank Ltd. 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ
Independent examiner	:	G K Hicks FCA DChA, Director, Wood Hicks & Co Ltd, Chartered Accountants, Units 1-2 Warrior Court, 9-11 Mumby Road, Gosport, Hampshire PO12 1BS
Solicitors	:	Churchers, 3 High Street, Gosport, Hampshire PO12 1BX

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

TRUSTEES' ANNUAL REPORT

Year ended 31 March 2021

The Trustees submit their annual report and statement of accounts of Citizens Advice Gosport (the Charity) as at and for the year ended 31 March 2021.

SECTION 1 - LEGAL AND ADMINISTRATIVE INFORMATION

Constitution and management

The articles of association require that the Charity be managed by a Board of Trustees the members of which are directors of the Company within the meaning of the Companies Act 2006.

Registration details of the Charity, the names of the Trustees and professional advisers are to be found on page 3.

All persons of 18 years and older or any body or organisation which is interested in furthering the Charity's work may be admitted to membership and the Trustee Board has set established criteria for membership and made regulations regarding the admission of members.

The Board of Trustees meets not less than quarterly but, of late, have found it necessary to meet more frequently. Minor and routine operating decisions are made by the permanent managers and reported on at the next Trustees' meeting. Major operating decisions are made by a simple majority of a quorate Board.

Related and associated organisations

The National Association of Citizens Advice Bureaux (Citizens Advice) 3rd Floor North, 200 Aldersgate Street, London EC1A 4HD:

- sets the membership criteria and monitors quality; and,
- provides the information system, technical support and training

but, in other respects, there is no operating or financial inter-dependence between them and the Charity.

Citizens Advice Hampshire, Balmer Lawn House, Balmer Lawn Road, Brockenhurst, Hants, SO42 7TS provides coordination, support and advice services to Local Citizens Advice in Hampshire. Citizens Advice Gosport is a member of Citizens Advice Hampshire and receives funding from it to carry out the Healthwatch, Macmillan Advice and other services referred to in these accounts but, in other respects, there is no operating or financial inter-dependence between them and the Charity.

Gosport Borough Council (GBC), Town Hall, High Street, Gosport, Hampshire PO12 1EB is the principal grantor to the Charity.

SECTION 2 - THE BOARD OF TRUSTEES

The Trustees who served during the year are set out on page 3.

The Trustees at the date of this report are:

Heather Blades, Andy Bowers (appointed 6 April 2021), Mery Bernabei, Gary Cooper, Judith Feeney (appointed 11 May 2021), Daniel Hill, Richard Mackay and Robert Morley.

Steve Bowers resigned as a trustee and Chairman due to work pressures and Richard Mackay, a previous Chairman, became Acting Chairman with the intention that one of the recently appointed trustees take on the role of Chairman later in 2021.

We are delighted to have been able to appoint new trustees who have brought additional skills to the board and are actively involved with the Charity.

The Charity advertises for trustees and volunteers in local media and on-line. Potential trustees are interviewed by two trustees and meet the Chief Officer. Suitable candidates, attend a trustee board meeting as an observer and, if willing to serve, are co-opted to the Board. Trustees co-opted during the year must resign at the next AGM and can stand for re-election. Once appointed trustees must retire after three years' service but may stand for re-election.

SECTION 3 - OBJECTS, POWERS, POLICIES AND FUNDING

Objects

The Charity is established for the provision of any charitable purpose for the benefit of the community in Gosport and surrounding areas by the advancement of education, protection and preservation of health and the relief of poverty, sickness and distress.

Powers

In furtherance of its purposes, the Charity is permitted by its constitution to provide centres for the supply of advice and guidance, engage in all forms of lawful fundraising and do all such other lawful things that promote or help to promote the objects.

Implementation of objectives

In setting objectives and planning activities the trustees have given serious consideration to the Charity Commission's general guidance on public benefit that is met by the Charity delivering on the following aims:

- to provide a free, impartial and confidential 'problem solving' service of information, advice, guidance and support to ensure that individuals do not suffer through ignorance of their rights and responsibilities, or of services available, or through an inability to express their needs effectively.
- to participate with other organisations in exercising a responsible influence on the local and national development of social policies and services.

Reserves and risks policies

The Charity's policy is to retain liquid resources in a General Fund of at least three months' operating expenditure to ensure that the Charity has the resources to withstand any financial setback, take advantage of an opportunity, or temporarily finance a restricted activity in advance of the receipt of the related grant income.

The trustees regularly review the risks to the Charity's operations and have put in place processes to address them. A specific risk register has been developed to track and manage those risks arising from the Covid-19 crisis over and above generic risks to our operations.

Funding

GBC has continued to support the Charity with an annual grant and with funding for a general advice service staffed by fully-trained volunteers, the Money Advice Matters homeless prevention service, and a Benefits Advocacy service. The Council has also provided funds to enable the Charity to support European Union citizens residing in the UK apply for Settled Status.

Macmillan Cancer Support via Citizens Advice Hampshire has continued to fund a part time caseworker to provide advice to cancer sufferers, their families and carers.

The Chancellor using LIBOR funds in conjunction with Citizens Advice provides funding to provide a face-to-face debt advice and financial capability service to veterans, emergency services personnel and their families in partnership with FirstLight Trust.

The Department of Work and Pensions in conjunction with Citizens Advice grants funding to provide a "Help to Claim" service for people applying for Universal Credit.

The Money Advice Service in conjunction with Citizens Advice has provided funds to recruit and train a debt specialist.

Hampshire and Isle of Wight Community Fund has funded a project, Pathways, to help people over 50 obtain employment.

Citizens Advice has provided funds to assist in improving phone and digital advice and for equipping remote workers with laptops.

The Charity has obtained other grants for projects as set out in the financial accounts.

Ongoing links are maintained with current and potential funding organisations to demonstrate the value of the services the Charity provides.

SECTION 4 - RESPONSIBILITIES OF TRUSTEES

The Trustees are responsible for preparing the Trustees' Annual Report and the Financial Accounts in accordance with applicable law and regulations.

Company law requires the Trustees to prepare accounts for each financial year. Under that law the Trustees have elected to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its net income or expenditure for that year. In preparing such statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time its financial position and to enable them to ensure the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the Charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

SECTION 5 - PRINCIPAL ACTIVITIES AND REVIEW OF DEVELOPMENTS

Strategic planning

The Board periodically reviews strategy and annually updates its business plan to best meet the needs of the local community taking into account changes in the economic and legislative situation.

The operating environment

The last year has been dominated by the changes made necessary by the Covid-19 pandemic.

The demand for advice from residents of Gosport continues to be at a high level and, although a growing number of people are using the Citizens Advice website to obtain the information they need and solve their own problems, those with more complex needs require face-to-face help in our local office or assistance by phone.

Benefits are still the issue that most clients require help with. As mentioned above, following the roll-out of Universal Credit to Gosport, we have introduced a dedicated service to help people apply for this benefit.

We continue to see a significant increase in the number of issues each client needs help with. The complexity of the benefits system (made worse by many instances of poor administration by government authorities) causes real hardship for people. The professional advice we give resolves many of the issues.

Achievements in 2020/21

The Charity offered the following services to local people:

- A caseworker funded by Macmillan Cancer Support through Citizens Advice Hampshire who is dedicated to helping individuals and their families affected by cancer. Help is provided at hospitals, hospices, in people's homes and at other locations as well as at the Charity's premises. During lockdown, face-to-face delivery was achieved through use of digital channels.
- A service to provide advice to clients on energy related matters. This was funded by grants obtained by Citizens Advice from energy companies.
- Supermarket vouchers to give to residents in, or at risk of, food poverty funded through GBC's Food Partnership.

SECTION 5 - PRINCIPAL ACTIVITIES AND REVIEW OF DEVELOPMENTS (continued)

Achievements in 2020/21 (continued)

- An Information, Advice and Signposting service on non-clinical health and social care matters as part of the remit of Healthwatch Hampshire. The information we collect helps to identify where Health and NHS-funded Social Care requires improvement. This is funded by Citizens Advice Hampshire which, in partnership with another charity, delivers the services of Healthwatch Hampshire.
- Advice to tenants on their finances and money management to avoid homelessness and help them avoid getting into financial difficulties in the future.
- Face-to-face debt advice and a financial capability service to veterans, emergency services personnel and their families in partnership with FirstLight Trust. The face-to-face service was delivered using video technology and telephone during the periods of national lockdown.
- As mentioned above, support to European Union citizens applying for Settled Status.
- Advocacy support to people challenging Benefit decisions.
- The Pathways project, funded by means of a grant from the European Social Fund through the Hampshire and Isle of Wight Community Fund, to provide support to those aged 50+ back into employment.
-

In addition the Charity:

- Secured funding by way of a grant made by Citizens Advice in conjunction with the Money and Pensions Service to provide a full time trainee debt adviser to meet the expected increase in demand for debt advice.
- Installed new systems to enable staff to limit the number of people within the office at one time. This includes an electronic door entry system and the purchase of appointment scheduling software.
- Improved our IT operating system by moving away from an in-house server to a Cloud based system so as to facilitate remote working.
- Was successful in securing additional funding during the year to enable expansion of telephone advice and webchats.

Impact of Covid-19

Changes to working practices

The Charity's offices were closed to admission of clients on 25 March 2020 following the government's lockdown instructions. Rapid preparations had to be made by staff and volunteers working from home to provide alternative means to service clients instead of the normal face-to-face meetings. Where necessary we have provided paid and volunteer staff with the equipment they require to work from home. Much of the equipment used for home working was old and has been replaced using funding received from the Department of Business, Energy and Industrial Strategy via Citizens Advice.

Most paid staff have been able to work from home but, in some cases, they have requested and been granted a reduction in hours. We have prioritised the giving of advice over other activities whilst ensuring the safety and wellbeing of our paid and volunteer staff.

Some of our volunteer advisers have provided advice from home but about three-quarters have felt unable to do so putting more pressure on our paid staff who are juggling the competing demands of home and work helping clients by phone, video and email.

We continue to see a number of other organisations using our services to support their clients due to cut-backs elsewhere. We will continue to seek out opportunities to deliver our services in new and innovative ways that increase our visibility and accessibility to our clients.

Most of our revenue comes from grants so the impact on our income has been small. Where grant agreements required face-to-face in person contact with clients, we have agreed with funders that providing advice by phone and email is an acceptable alternative.

SECTION 5 - PRINCIPAL ACTIVITIES AND REVIEW OF DEVELOPMENTS (continued)

Impact of Covid-19 (continued)

Risk assessment and costs resulting from Covid-19
Since the lockdown, all of our staff worked from home until 6 July 2020. From then only essential staff and those unable to work from home regularly attend the Charity's offices. We have developed a specific risk register covering Covid-19 and implemented all of the appropriate requirements. In addition, we have conducted individual risk assessments and introduced the NHS Asymptomatic Test and Trace testing on all staff and volunteers before allowing them to attend the offices.

Re-opening of offices
To protect staff and clients following the re-opening of our offices, all face-to-face interviews were carried out by video so that the client was in a room on their own with the room being thoroughly cleaned before re-use. Only clients with pre-booked appointments are allowed to enter the office after being triaged for need and Covid-19 symptoms and appointments are staggered with a fixed 45-minute duration, thus minimising the chances of departing and arriving clients inadvertently breaching social distancing rules.

View of future needs and new ways of working
Looking forward we anticipate a growing need for advice, in particular as a result of increased unemployment. We are reactivating and enhancing our programme of recruiting and training volunteer advisers to meet this need.

During the lockdown we have learnt a lot about helping clients in different ways. The Charity will be continuing with some of these new ways of working that give benefits to clients, such as not having to travel to our offices or having problems addressed out of normal working hours. We will seek to exploit these opportunities to change and enhance our traditional ways of working and communications channels. Among the many positives to come out of this pandemic have been:

- the opportunity to test and have confidence in our business continuity planning.
- the, frankly humbling, determination of our team to continue to provide the best possible support to our community at the time of greatest need and in the face of challenging circumstances.
- the realisation that support to clients can be just as effectively provided via different technology channels as by the traditional face-to-face appointment.

Future considerations

Grant support and going concern
We are very grateful that despite the financial pressures facing it, GBC recognised the value of the service the Charity provides and has increased our core grant by 1.5% for 2021/22.

We had planned to obtain new grants to continue and grow the services we offer. We are still hopeful we will be successful but it is likely that the funding will be obtained later than hoped for. In the meantime, though the prudent management of resources over many years, we have the financial reserves that will enable us to continue the provision of our services.

In the event that there were to be a substantial reduction in Local Authority grant income for 2022/23, the Charity would be able to continue as a going concern by reducing costs and utilising reserves. These reserves are, of course finite. Just like individuals and the country as a whole, we will seek to replenish and maintain our reserves with a more informed view of the impact of any future disruption to life and livelihood of a similar magnitude.

Volunteer recruitment and funding
As a result of the pandemic, a significant number of volunteers have left the Charity and we will be conducting an enhanced recruitment and training programme to meet our needs. The additional costs to be incurred are expected to be covered by the remainder of the Covid-19 provision (see Note 9).

SECTION 6 - REVIEW OF TRANSACTIONS AND FINANCIAL POSITION

The Trustees are satisfied with the overall financial position of the Charity and that on a fund-by-fund basis the Charity's resources are sufficient and available to meet its current financial commitments, although new sources of funding will be sought to enable the Charity to expand the service that it offers.

In the year, the Charity had net income of £68,841 (2020: £52) and total funds of £287,587 (2020: £218,746). In addition, other income and expenditure specifically related to the consequences of the pandemic has arisen as explained in Note 9 to the financial accounts.

Designated funds totalling £131,106 (2020: £138,717) are maintained to ring-fence non-expendable funds or resources needed to cover prospective liabilities. The funds to cover prospective liabilities are reviewed by the Trustees in light of current circumstances each financial year and any change in them is recorded as a transfer to or from general fund.

Much of the Charity's incoming resources have conditions attached to them by the respective donors and are thus treated as restricted funds. Of the £255,432 received in the year (2020: £137,533), amounts totalling £49,427 (2020: £13,035) had not been spent at the balance sheet date and are carried forward for use in the ensuing financial year.

SECTION 7 - ACKNOWLEDGEMENTS AND EVALUATION OF CONTRIBUTIONS

Staff and volunteers

The Trustees recognise the exceptional pressures that have been placed on our workforce over the last year. The dedication of the paid staff and volunteers who continued to give advice and do more than asked has of them has enabled the Charity to provide the help so greatly needed by local people. We are particularly gratified to note that key services continued to be delivered to clients during the lockdown period. This has only been possible by paid staff and some volunteers working from home, juggling home-life and caring. We are very fortunate to have such a dedicated team, maintaining its professionalism, enthusiasm and flexibility in unprecedented circumstances. The team has been led by our Chief Officer, Valerie Kelly, whose outstanding commitment and work ethic continues to set an example for us all to follow.

Although the efforts of Citizens Advice Gosport cannot be precisely measured in isolation, based on a Treasury approved model the Trustees calculate that the financial benefit obtained for Gosport clients in 2020/21 amounted to £6.2m. The vast majority of this benefit comes from Central Government and is spent in the local area. The Trustees believe that this represents a valuable return to the Borough for the funding provided in this financial year.

Gosport Borough Council

The Trustees extend their grateful thanks to GBC for its responsiveness in funding the Charity's core services.

SECTION 8 - SMALL COMPANY PROVISIONS

The Trustees' Annual Report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

By order of the Trustees,



Richard Mackay
Treasurer and Acting Chairman

29 July 2021

The Board of Trustees
Citizens Advice Gosport
Martin Snape House
96 Pavilion Way
St George Barracks
Gosport
Hampshire PO12 1GE

INDEPENDENT EXAMINER'S REPORT
TO THE MEMBERS ON THE UNAUDITED ACCOUNTS OF
CITIZENS ADVICE GOSPORT (Limited by Guarantee)

I report to the charity trustees on my examination of the financial accounts of the Company for the year ended 31 March 2021 which are set out on pages 11 to 23.

Responsibilities and basis of report
As the charity's trustees of the Company (who are also the directors of the Company 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 for this year 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
The Company's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention that gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act; or,
- the accounts do not accord with such records; or,
- the accounts do not comply with the relevant accounting requirements under 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,
- the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

I have no concerns and have come across no 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.

G K Hicks FCA DChA

29 July 2021

Wood, Hicks & Co Ltd.
Chartered Accountants and Registered Auditors
Units 1-2 Warrior Court
9-11 Mumby Road
Gosport
Hampshire PO12 1BS

Registered number: **5971208**

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

BALANCE SHEET

31 March 2021

	Note	2021 £	2020 £
FIXED ASSETS			
Tangible assets	5	**41,147**	48,085
CURRENT ASSETS			
Debtors	6	**5,662**	17,876
Cash at bank and in hand	7	**267,462**	173,041
		273,124	190,917
CREDITORS: Amounts falling due within one year	8	**(19,892)**	(10,256)
NET CURRENT ASSETS		**253,232**	180,661
TOTAL ASSETS LESS CURRENT LIABILITIES		**294,379**	228,746
PROVISION FOR LIABILITIES AND CHARGES	9	**6,792**	10,000
NET ASSETS	21	**£287,587**	£218,746
REPRESENTED BY:			
TOTAL FUNDS	10		
Unrestricted funds		**238,160**	205,711
Restricted funds		**49,427**	13,035
FUND BALANCES AT 31 MARCH,		**£287,587**	£218,746

STATEMENTS OF THE TRUSTEES

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

The members have not required the Company to obtain an audit of its financial accounts for the year in question in accordance with Section 476 of the Act.

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

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

The financial accounts were approved by the Board of Trustees and authorised for issue on 29 July 2021 and signed on its behalf by:



J Richard Mackay

Treasurer and Acting Chairman

The notes on pages 13 - 23 form part of these accounts.

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an income and expenditure account)

Year ended 31 March 2021

	Note	Year ended 31 March 2021			Year ended 31 March 2020		
		Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
		£	£	£	£	£	£
INCOME FROM:							
Donations	11	110,539		110,539	105,836		105,836
Charitable activities	12	9,655	255,432	265,087	3,830	137,533	141,363
Other income		329		329	167		167
Investments: deposit interest		1,053		1,053	1,236		1,236
Total income		121,576	255,432	377,008	111,069	137,533	248,602
EXPENDITURE ON:							
Charitable activities	13	89,127	219,040	308,167	104,822	133,728	238,550
Provision for charges relating to Covid-19 pandemic	9			-	10,000		10,000
Total expenditure		89,127	219,040	308,167	114,822	133,728	248,550
NET INCOME/EXPENDITURE) BEFORE TAXATION		32,449	36,392	68,841	(3,753)	3,805	52
TAX ON ACTIVITIES							
Corporation tax				-			-
NET INCOME/(EXPENDITURE) AFTER TAXATION		32,449	36,392	68,841	(3,753)	3,805	52
TRANSFER BETWEEN FUNDS				-			-
NET MOVEMENT IN FUNDS		32,449	36,392	68,841	(3,753)	3,805	52
FUND BALANCES							
Total funds brought forward	10	205,711	13,035	218,746	209,464	9,230	218,694
TOTAL FUNDS CARRIED FORWARD	10	£238,160	£ 49,427	£287,587	£205,711	£ 13,035	£218,746

The notes on pages 13 - 23 form part of these accounts.

NOTE 1 - LEGAL STATUS OF CITIZENS ADVICE GOSPORT

The Charity is incorporated in England and Wales as a company limited by guarantee and not having a share capital. Its registered office is Martin Snape House, 96 Pavilion Way, St George Barracks, Gosport, Hampshire, PO12 1GE.

The Charity is registered under the Charities Act 2011 as a Public Benefit Entity. It is established for the promotion of any charitable purpose for the benefit of the community in Gosport and surrounding areas by the advancement of education, protection and preservation of health, and the relief of poverty, sickness and distress.

NOTE 2 - ACCOUNTING POLICIES

(a) Accounting policies and standards

The financial accounts are prepared under the historical cost convention in accordance with the:

- Charities (Accounts and Reports) Regulations 2008;
- Financial Reporting Standard 102 (FRS 102);
- Companies Act 2006 relating to small companies; and,
- Statement of Recommended Practice applicable to charities preparing accounts in accordance with FRS 102 (the SORP).

The Charity does not meet the SORP definition of a 'larger charity' and has opted not present a Statement of Cash Flows.

(b) Basis of preparation of the financial accounts

The accounts have been prepared on the basis of historical cost and the accruals concept to show a true and fair view of the Charity's financial position and activities.

The accounts are expressed in pounds sterling, rounded to the nearest pound and include all the assets and liabilities under the control of the Trustees of Citizens Advice Gosport.

Grants and donations received for specific projects are treated as restricted funds for use only in connection with the specified purposes.

(c) Going concern

The Charity's financial accounts are prepared on the going concern basis of accounting unless the Trustees intend to cease operations or have no realistic alternative but to do so. In assessing whether the going concern basis of accounting is appropriate, the Trustees take into account all available information about the future, which is at least, but not limited to, twelve months from the date when the financial accounts are authorised for issue.

(d) Tangible fixed assets and depreciation

Assets which can be used for more than one year with an individual cost exceeding £1,000 are capitalised at cost. Lesser amounts are charged to the SOFA as incurred. Depreciation is calculated to write off these assets over their estimated useful lives on the following basis:

Leasehold premises	5%	straight line
Leasehold improvements	10%	straight line
Electronic equipment	25%	straight line

(e) Debtors

Debtors are stated at the amounts due to the Charity at the balance sheet date. Prepayments are recorded for the proportion of time-based expenditures attributable to the ensuing year.

(f) Cash and cash equivalents

This caption represents the amounts held in bank current accounts and cash at the balance sheet date together with bank deposits on less than 90 days' notice.

NOTE 2 - ACCOUNTING POLICIES (continued)

(g) Liabilities

Liabilities are recognised as soon as an outflow of economic benefit is considered more likely than not to occur under a legal or constructive obligation committing the Charity to pay out resources. Creditors that are current liabilities are recognised at the settlement amount expected to be paid at the balance sheet date.

(h) Provision for liabilities and charges

When the Charity is aware of circumstances at the balance sheet date that are likely to result in an outflow of economic resources but the timing or amount of such outflow is uncertain, a provision for liabilities and charges is made according the best estimates of the Trustees at the date the financial accounts are approved for issue.

(i) Funds

Grants and donations received for non-specific purposes or general funding are available for utilisation at the discretion of the Trustees and are dealt with through the General Fund.

Certain designated funds (see Note 3) have been created by the Trustees to ring-fence resources that are either not readily expendable or needed to cover possible future expenditures that cannot be recognised as liabilities under policies (g) or (h) above.

Grants and donations received for specific charitable projects are treated as restricted funds available only for use on such specified projects. Deficits on restricted funds are carried forward to the extent that the Trustees are satisfied that future funding will cover such deficits on a last-in-first-out basis.

(j) Income recognition

Income is brought into account when it is more likely than not that the economic benefit will accrue to the Charity. A donation/grant received in advance of the expenditure it is intended to fund is recognised on receipt unless that donation/grant is subject to performance-related or other conditions that prevent immediate income recognition. Income received which cannot be recognised at the balance sheet date is deferred as a current liability.

Individual amounts classified as Other Income will be disclosed separately if they are considered to be material.

Grants that become receivable on the occurrence of a specified future event are recognised in the financial accounts when that specified event has occurred and all the grantor's requirements associated with it have been complied with.

Investment income representing bank deposit interest is recognised in the year in which it is earned.

(k) Gifts-in-kind and intangible income

Tangible assets received as gifts for use by the Charity with a market value of not less than £500 are treated as incoming resources at their actual or estimated value including VAT where appropriate at the time the gift is made. Gifts of fixed assets are correspondingly capitalised in accordance with policy (d) above. Individual donations of goods with a value of less than £500 are not accounted for.

Donated services are recognised as incoming resources insofar as another party is bearing the financial cost of the resources supplied and the benefit is quantifiable and measurable. An equivalent cost is recorded under the appropriate expenditure caption in the Statement of Financial Activities.

(l) Expenditure

Expenditure is recognised when a liability is incurred or a constructive obligation arises that results in payment being more likely than not to occur.

(m) Value added tax (VAT)

Since the Charity is not registered for VAT, the cost of all input VAT is included with the expense to which it relates.

(n) Pension commitments

The Charity operates defined contribution pension arrangements for certain staff. These contributions are charged as expenditure when they fall due and are invested separately from the Charity's assets.

NOTE 2 - ACCOUNTING POLICIES (continued)

(o) **Allocation and analysis of charitable support and administrative charges**
Central expenditures for charitable support and administration are partly met through core funding and partly from attributions to restricted funds for centrally-borne costs the amounts of which are normally negotiated with the respective funders. As shown in Notes 10 and 13, the indirect costs charged to restricted funds represent spending on charitable support while the remaining charges represent general administrative costs. Support charges are based upon an appropriate proportion of the cost of staff salaries and overheads incurred that are indirectly attributable to the Charity's restricted activities.

(p) **Corporation tax**
The Charity is exempted by tax law from liability to corporation tax on its operating surpluses and investment income whilst it pursues its charitable objectives.

NOTE 3 - NATURE AND PURPOSE OF FUNDS

Designated funds

Funds have been designated by the Trustees to ring-fence resources to meet the identified needs and risks to which the Charity is susceptible.

(a) Leasehold premises and improvements
Funds representing the carrying value of the investment in the Charity's operating premises.

(b) Leasehold dilapidations and refurbishment
Funds set aside for making good dilapidations to the leasehold premises and refitting the offices.

(c) Staff recruitment and rationalisation
Funds set aside for future staff recruitment and rationalisation costs.

(d) Business continuity
To enable a controlled wind-down if specific grants are not renewed and provide bridging resources to enable alternative funding to be sourced.

Restricted funds

The principal project funds listed below are restricted funds the income for which is provided by contributions shown in Note 12. Their purposes are to provide the following services and support:

(e) Money Advice Matters
Provision of a money advice and homeless prevention service to individuals referred by the Housing Department of Gosport Borough Council.

(f) MoneyWatch
Delivery of a face-to-face debt advice and financial capability service to veterans, emergency services personnel and their families in partnership with FirstLight Trust funded by the Chancellor using LIBOR funds in conjunction with Citizens Advice.

(g) Citizens Advice Hampshire in partnership with Macmillan Cancer Support
Provision of advice to cancer sufferers, their families and carers.

(h) Energy Advice Programme
Provision of face-to-face help to enable people to save money on their energy bills including assisting them to change suppliers.

(i) Help to Claim
Provision of face to face and digital support to help people apply for Universal Credit.

(j) Benefits Advocacy
Provision of a specialised welfare benefits service to Gosport residents who need help to make and manage their welfare benefit claims.

(k) Settled Status
To assist European Union citizens resident in the UK to apply for settled status.

NOTE 3 - NATURE AND PURPOSE OF FUNDS (continued)

Restricted funds (continued)

(l) Pathways
Training and support to help people over 50 years old obtain employment.

(m) Phone and digital support
Improving phone and digital advice provision.

(n) IT Hardware
Equipping staff with laptops to enable home and remote working funded by Citizens Advice.

(o) Debt Specialist
Recruiting and training a debt specialist funded by the Money Advice Service in conjunction with Citizens Advice.

NOTE 4 - CRITICAL JUDGEMENTS AND ESTIMATION UNCERTAINTIES

Judgements
No judgements have been made by the Trustees that would have a significant effect on the amounts recognised in these financial accounts other than the continued maintenance of designated funds (see Notes 3 and 10) and the estimation uncertainty below.

Estimations
The key source of estimation uncertainty that comports a significant risk to the carrying value of assets or liabilities within the next financial year is the cost of dealing with all the Charity's operational issues arising from the Covid-19 pandemic. In 2019/20 the trustees created a provision for liabilities and charges of £10,000 to cover Covid-19 related costs. During 2020/21 specific donations received and charges incurred that affect this provision are set out in Note 9. The net unspent balance of £6,792 has been retained at 31 March 2021 to cover estimated future Covid-19 costs. Primarily, these costs are expected to be incurred in the recruitment and training of new volunteers following significant depletion in their numbers during the pandemic.

NOTE 5 - TANGIBLE FIXED ASSETS

	2021			2020		
	Leasehold premises and improvements	**Electronic equipment**	**Total**	Leasehold premises and improvements	Furniture and equipment	Total
	£	£	£	£	£	£
Cost or valuation						
Balance at beginning of year	**169,496**	**4,148**	**173,644**	169,496	2,760	172,256
Additions in the year		**2,280**	**2,280**		1,388	1,388
Disposals			-			-
Balance at 31 March,	**169,496**	**6,428**	**175,924**	169,496	4,148	173,644
Depreciation and impairments						
Balance at beginning of year	**123,832**	**1,727**	**125,559**	116,221	690	116,911
Charge for year	**7,611**	**1,607**	**9,218**	7,611	1,037	8,648
Elimination on disposals			-	-	-	-
Balance at 31 March,	**131,443**	**3,334**	**134,777**	123,832	1,727	125,559
Net book value						
At 31 March,	**£ 38,053**	**£3,094**	**£ 41,147**	£ 45,664	£ 2,421	£ 48,085

NOTE 6 - DEBTORS

	2021 £	2020 £
Trade debtors	5,247	17,876
Prepayments and accrued income	415	-
	£5,662	£17,876

NOTE 7 - CASH AND CASH EQUIVALENTS

	2021 £	2020 £
Bank current account - non-interest earning	47,461	17,795
Easy Access accounts - interest earning	60,376	155,169
35 day notice accounts - interest earning	159,601	-
Cash in hand	24	77
	£267,462	£173,041

NOTE 8 - CREDITORS: Amounts falling due within one year

	2021 £	2020 £
Trade creditors	3,657	141
Taxation and Social Security	5,624	3,546
Other creditors	106	128
Accrued charges	10,505	6,441
	£19,892	£10,256

NOTE 9 - PROVISION FOR LIABILITIES AND CHARGES

Provision for costs to be incurred as a consequence of the Covid-19 pandemic

Movement on provision in year

	2021 £	2020 £
Balance brought forward	10,000	-
Provision made in year	-	10,000
Specific grants and donations received	1,100	-
Amounts expended:		
Equipment expensed - fans for ventilation	(2,500)	-
Door opening and intercom system	(2,280)	-
Hygiene supplies, sanitisers and dispensers	(1,129)	-
Other expenditure	(109)	-
Door opening and intercom system capitalised	2,280	-
Depreciation of door opening and intercom system	(570)	-
Balance carried forward	£ 6,792	£10,000

CITIZENS ADVICE GOSPORT
(Limited by Guarantee)

NOTES TO THE ACCOUNTS

Year ended 31 March 2021

NOTE 10 - TOTAL FUNDS

Movement in year ended 31 March 2021

	Balances brought forward	Incoming resources	Direct resources expended	Allocated support costs	Transfers	Balances carried forward
	£	£	£	£	£	£
Unrestricted						
General fund	66,994	121,576	(185,504)	103,988	-	107,054
Designated funds:						
Leasehold premises and related improvements	45,664		(7,611)			38,053
Leasehold dilapidations and refurbishment	49,053					49,053
Staff recruitment and rationalisation	20,500					20,500
Business continuity	23,500					23,500
	138,717	-	(7,611)	-	-	131,106
	205,711	121,576	(193,115)	103,988	-	238,160
Restricted						
Money Advice Matters	-	31,500	(11,600)	(19,900)		-
Benefits Advocacy	5,697	20,000	(17,854)	489		8,332
Citizens Advice Hampshire in partnership with Macmillan Cancer Support	-	18,387	(14,846)	(3,541)		-
Pathways		18,000	(7,661)	(576)		9,763
Phone & Digital support		38,000	(12,635)	(10,365)		15,000
Debt specialist		16,640	(9,734)	(6,087)		819
Energy Advice Programme	-	1,680		(1,680)		-
Help to Claim	2,178	44,436	(14,712)	(31,901)		-
IT Hardware		12,932	(12,932)			-
MoneyWatch		32,215	(12,973)	(9,422)		9,820
Settled Status	4,640	21,642	(105)	(21,005)		5,173
Defibrillator	520					520
	13,035	255,432	(115,052)	(103,988)	-	49,427
	£218,746	£377,008	£(308,167)	£ -	£ -	£287,587

NOTE 10 - TOTAL FUNDS (continued)

Movement in year ended 31 March 2020

	Balances brought forward £	Incoming resources £	Direct resources expended £	Allocated support costs £	Transfers £	Balances carried forward £
Unrestricted						
General fund	63,136	111,069	(158,868)	51,657	-	66,994
Designated funds:						
Leasehold premises and related improvements	53,275		(7,611)			45,664
Leasehold dilapidations and refurbishment	49,053					49,053
Staff recruitment and rationalisation	20,500					20,500
Business continuity	23,500					23,500
	146,328	-	(7,611)	-	-	138,717
	209,464	111,069	(166,479)	51,657	-	205,711
Restricted						
Money advice matters	-	31,500	(22,191)	(9,309)		-
Benefits Advocacy	-	10,000	(4,303)			5,697
Citizens Advice Hampshire in partnership with Macmillan Cancer Support	-	17,929	(14,398)	(3,531)		-
Energy Advice Programme	-	4,920		(4,920)		-
Help to Claim	-	42,576	(22,548)	(20,028)		-
MoneyWatch	8,710	20,015	(15,163)	(11,384)		2,178
Settled Status	-	10,593	(3,468)	(2,485)		4,640
Defibrillator	520					520
	9,230	137,533	(82,071)	(51,657)	-	13,035
	£218,694	£248,602	£(248,550)	£ -	£ -	£218,746

NOTE 11 - DONATIONS

	Year ended 31 March 2021			Year ended 31 March 2020		
	Unrestricted funds £	Restricted funds £	Total funds £	Unrestricted funds £	Restricted funds £	Total funds £
Monetary						
Gosport Borough Council: Core funding	**108,670**		**108,670**	103,890		103,890
Broadband grant: Citizens Advice			-	250		250
Miscellaneous donations	**869**		**869**	696		696
Intangible						
Independent examiner's fees	**1,000**		**1,000**	1,000		1,000
	£110,539	**£ -**	**£110,539**	£105,836	£ -	£105,836

NOTE 12 - INCOME FROM CHARITABLE ACTIVITIES

	Year ended 31 March 2021			Year ended 31 March 2020		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Citizens Advice Hampshire in partnership with Macmillan Cancer Support		18,387	18,387		17,929	17,929
Money Advice Matters		31,500	31,500		31,500	31,500
Citizens Advice Hampshire: Healthwatch	4,150		4,150	2,000		2,000
Gamble Support	475		475			-
Energy Advice Programme		1,680	1,680		4,920	4,920
Hate crime				90		90
Help to Claim		44,436	44,436		42,576	42,576
Make Every Contact Count	1,760		1,760	1,140		1,140
MoneyWatch		32,215	32,215		20,015	20,015
Benefits advocacy		20,000	20,000		10,000	10,000
Settled Status		21,642	21,642		10,593	10,593
Restorative Solutions			-	600		600
U Benefit	3,000		3,000			-
Home & Well	270		270			-
Pathways		18,000	18,000			-
Phone & Digital support		38,000	38,000			-
IT Hardware		12,932	12,932			-
Money Advice Service		16,640	16,640			-
	£9,655	£255,432	£265,087	£3,830	£137,533	£141,363

NOTE 13 - EXPENDITURE ON CHARITABLE ACTIVITIES

	Year ended 31 March 2021			Year ended 31 March 2020		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Payroll and related costs (Note 14)	153,319	100,157	253,476	112,049	80,728	192,777
Occupancy expenses (Note 15)	12,645	650	13,295	16,817	4,068	20,885
Personnel expenses (Note 16)	635	106	741	5,319	786	6,105
Office and general expenses (Note 17)	26,516	14,139	40,655	17,991	792	18,783
	193,115	115,052	308,167	152,176	86,374	238,550
Reallocation of support costs	(103,988)	103,988	-	(47,354)	47,354	-
	£ 89,127	£219,040	£308,167	£104,822	£133,728	£238,550

NOTE 14 - PAYROLL AND RELATED COSTS

	Year ended 31 March 2021			Year ended 31 March 2020		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Gross pay						
Managerial & administration	85,425	-	85,425	81,690		81,690
Advice and training	58,902	92,785	151,687	22,498	77,167	99,665
	144,327	92,785	237,112	104,188	77,167	181,355
Other payroll cost						
National insurance	7,344	5,887	13,231	6,891	2,479	9,370
Pension contributions	1,648	1,485	3,133	970	1,082	2,052
	£153,319	£100,157	£253,476	£112,049	£80,728	£192,777

NOTE 15 - OCCUPANCY EXPENSES

	Year ended 31 March 2021			Year ended 31 March 2020		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Rent and room hire		650	650	221	4,058	4,279
Service charges & maintenance	1,176		1,176	2,893	10	2,903
Water and sewerage	565		565	724		724
Heat and lighting	1,366		1,366	2,952		2,952
Cleaning	1,580		1,580	2,069		2,069
Amortisation and depreciation	7,958		7,958	7,958		7,958
	£12,645	£650	£13,295	£16,817	£4,068	£20,885

NOTE 16 - PERSONNEL EXPENSES

	Year ended 31 March 2021			Year ended 31 March 2020		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Citizens Advice Annual Conference			-	1,036		1,036
Recruitment	391	88	479	253	218	471
Travel expenses (net of accrual no longer required)	(635)		(635)	1,949	568	2,517
Training	100		100	308		308
Medical and hygiene expenses	510	18	528	559		559
Hospitality & staff welfare	269		269	1,214		1,214
	£635	£106	£741	£5,319	£786	£6,105

NOTE 17 - OFFICE AND GENERAL EXPENSES

	Year ended 31 March 2021			Year ended 31 March 2020		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	£	£	£	£	£	£
Printing and stationery	1,599		1,599	2,022	448	2,470
Equipment repairs and renewals	11,800	12,932	24,732	2,827		2,827
Promotional activity	10		10	838	20	858
Subscriptions	162		162	682		682
Citizens Advice fees and publications	3,470	72	3,542	2,763	96	2,859
Postage and telephone	3,331	345	3,676	2,283	228	2,511
Insurance	1,725		1,725	1,495		1,495
IT Support	1,050		1,050	1,590		1,590
Software and IT licences	780	710	1,490	176		176
Depreciation of IT equipment	690		690	690		690
Support services	576		576	576		576
Miscellaneous expenses	310	80	390	679		679
Governance costs:						
- AGM and statutory fees	13		13	370		370
- Independent examiner's fees	1,000		1,000	1,000		1,000
	£26,516	£14,139	£40,655	£17,991	£792	£18,783

NOTE 18 - OTHER PERSONNEL INFORMATION

	Year ended 31 March 2021			Year ended 31 March 2020		
	Managerial and admin	Advice & training	Total	Managerial and admin	Advice & training	Total
Average number of staff employed during year	2	7	9	3	4	7

No individual employee's emoluments exceeded £60,000 p.a. (2019: £60,000).

No trustees, nor anyone connected with them, received any remuneration in connection with their services as trustees of the Charity during the year.

The Trustees control and manage the Charity and make all strategic decisions in relation to its activities. Day-to-day operational matters are delegated to the Charity's employed Chief Officer but she is required to refer to the Trustees in respect of any key decisions to be made. Accordingly, the Trustees do not consider that any member of staff meets the definition of key management personnel referred to in the SORP.

NOTE 19 - STAFF, VOLUNTEER AND TRUSTEE EXPENSES

No trustee received reimbursements of expenses for travel expenses incurred in carrying out their duties as a trustee of the Charity (2020: £143).

NOTE 20 - RELATED PARTY TRANSACTIONS

The Charity did not engage in any transactions with related parties or anyone connected with them during the year (2020: None).

NOTE 21 - ANALYSIS OF NET ASSETS BETWEEN FUNDS

	2021			2020		
	Fixed assets	Net current assets	Net assets	Fixed assets	Net current assets	Net assets
	£	£	£	£	£	£
Unrestricted						
General fund	3,094	103,960	107,054	2,421	64,573	66,994
Designated funds:						
- Leasehold premises and improvements	38,053		38,053	45,664		45,664
- Leasehold dilapidations and refurbishment		49,053	49,053		49,053	49,053
- Staff recruitment and rationalisation		20,500	20,500		20,500	20,500
- Business continuity		23,500	23,500		23,500	23,500
	41,147	197,013	238,160	48,085	157,626	205,711
Restricted						
Benefits advocacy		8,332	8,332		5,697	5,697
MoneyWatch		9,820	9,820		2,178	2,178
Settled Status		5,173	5,173		4,640	4,640
Defibrillator		520	520		520	520
Phone & Digital Support		15,000	15,000			-
Pathways		9,763	9,763			-
Money Advice Service		819	819			-
	-	49,427	49,427	-	13,035	13,035
TOTAL FUNDS AT 31 MARCH 2021	£41,147	£246,440	£287,587	£48,085	£170,661	£218,746

NOTE 22 - GOING CONCERN

The Charity is dependent upon receiving core funding each year representing just under 30% of its income from all sources from Gosport Borough Council. The funding is expected to be received in future years but the amount is not guaranteed and, therefore, the Trustees consider that the designated Business Continuity Fund referred to in note 3(d) continues to be required. The Trustees are aware that the economic consequences of the Covid-19 pandemic may create conditions where funding for a range of services is difficult to secure. However, based on the information currently available and the monetary assets and human resources at the Charity's disposal, the Trustees believe that the Charity is a going concern and will remain so for a period of at least one year from the date that these financial accounts are approved for issue by the Trustees.

NOTE 23 - RECLASSIFICATIONS

Certain corresponding figures for the previous financial year have been reclassified to conform to current year presentation.