

**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](http://www.citizensadvicegosport.org.uk)  
E-mail : [Admin@gosportcab.org.uk](mailto:Admin@gosportcab.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.

  
.....  
J Cochrane BSc FCA

Date: 11/12/2025

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

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

**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		
		Unrestric- ted funds £	Restrict- ed funds £	Total funds £	Unrestric- ted funds £	Restrict- ed funds £	Total funds £
<b>INCOME FROM:</b>							
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
<b>Total income</b>		<b>325,111</b>	<b>318,161</b>	<b>643,272</b>	<b>211,276</b>	<b>132,875</b>	<b>344,151</b>
<b>EXPENDITURE ON:</b>							
Charitable activities	13	245,777	291,911	537,688	197,946	157,875	355,821
<b>Total expenditure</b>		<b>245,777</b>	<b>291,911</b>	<b>537,688</b>	<b>197,946</b>	<b>157,875</b>	<b>355,821</b>
<b>NET INCOME/(EXPENDITURE) BEFORE TAXATION</b>		<b>79,334</b>	<b>26,250</b>	<b>105,584</b>	<b>13,330</b>	<b>(25,000)</b>	<b>(11,670)</b>
<b>NET INCOME/(EXPENDITURE) AFTER TAXATION</b>		<b>79,334</b>	<b>26,250</b>	<b>105,584</b>	<b>13,330</b>	<b>(25,000)</b>	<b>(11,670)</b>
<b>TRANSFERS BETWEEN FUNDS</b>							
	10			-			-
<b>NET MOVEMENT IN FUNDS</b>		<b>79,334</b>	<b>26,250</b>	<b>105,584</b>	<b>13,330</b>	<b>(25,000)</b>	<b>(11,670)</b>
<b>FUND BALANCES</b>							
Total funds brought forward	10	223,097	-	223,097	209,767	25,000	234,767
<b>TOTAL FUNDS CARRIED FORWARD</b>	10	<b>£302,431</b>	<b>£ 26,250</b>	<b>328,681</b>	<b>£223,097</b>	<b>£ -</b>	<b>£223,097</b>

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 £
<b>Cash flow from operating activities</b>	<b>24</b>	<b>73,926</b>	<b>(30,866)</b>
Interest paid		-	-
<b>Net cash flow from operating activities</b>		<b>73,926</b>	<b>(30,866)</b>
 <b>Cash flow from investing activities</b>			
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		-	-
<b>Net cash flow from investing activities</b>		<b>-</b>	<b>-</b>
 <b>Cash flow from financing activities</b>			
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		-	-
<b>Net cash flow from financing activities</b>		<b>-</b>	<b>-</b>
 <b>Net increase / (decrease) in cash and cash equivalents</b>		<b>73,926</b>	<b>(30,866)</b>
 <b>Cash and cash equivalents at 31 March 2024</b>		<b>200,733</b>	<b>231,599</b>
 <b>Cash and cash equivalents at 30 June 2025</b>		<b>274,659</b>	<b>200,733</b>
 <b>Cash and cash equivalents consists of:</b>			
Cash at bank and in hand		274,659	274,659
Short term deposits			
 <b>Cash and cash equivalents at 30 June 2025</b>		<b>274,659</b>	<b>274,659</b>

**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 to 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 imp- rovements £	Electronic equipment £	Total £	Leasehold premises and imp- rovements £	Electronic equipment £	Total £
<b>Cost or valuation</b>						
Balance at beginning and end of year	169,496	6,428	175,924	169,496	6,428	175,924
<b>Depreciation and impairments</b>						
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
<b>Net book value</b>						
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
	<u>£63,847</u>	<u>£21,055</u>

**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
	<u>£274,659</u>	<u>£200,733</u>

**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
	<u>£15,531</u>	<u>£13,911</u>

**NOTE 9 - PROVISION FOR LIABILITIES**

	2025 £	2024 £
Provisions	-	-

**NOTE 10 - TOTAL FUNDS**

**Movement in period ended 30 June 2025**

	<b>Balances brought forward</b>	<b>Incoming resources</b>	<b>Direct resources expended</b>	<b>Allocated support costs</b>	<b>Transfers</b>	<b>Balances carried forward</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted</b>						
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
<b>Restricted</b>						
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 Pathways	-	23,854	(19,837)	(4,017)		-
No wrong door	-	10,085	(6,606)	(3,479)		-
Home and well	-	8,000	(6,565)	(1,435)		-
Lottery funded Outreach	-	33,960	(28,183)	(5,777)		-
Digital inclusion	10,000	-	(9,433)	(567)		-
	-	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		
	Unrestric- ted funds £	Restrict- ed funds £	Total funds £	Unrestric- ted funds £	Restrict- ed funds £	Total funds £
<u>Monetary</u>						
Gosport Borough Council:						
Core funding	198,695		198,695	23,500		123,500
Miscellaneous donations	2,133		2,133	493		493
<u>Intangible</u>						
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		
	Unrestric-	Restrict-	Total	Unrestric-	Restrict-	Total
	ted funds	ed funds	funds	ted funds	ed funds	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			
	<u>£76,094</u>	<u>£317,911</u>	<u>£394,005</u>	<u>£70,932</u>	<u>£132,875</u>	<u>£203,807</u>

# **NOTE 13 - EXPENDITURE ON CHARITABLE ACTIVITIES**

	Period ended 30 June 2025			Year ended 31 March 2024		
	Unrestric-	Restrict-	Total	Unrestric-	Restrict-	Total
	ted funds	ed funds	funds	ted funds	ed funds	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
	<u>346,350</u>	<u>191,338</u>	<u>537,688</u>	<u>226,335</u>	<u>129,486</u>	<u>355,821</u>
Reallocation of support costs	(100,573)	100,573	-	(28,389)	28,389	-
	<u>£245,777</u>	<u>£291,911</u>	<u>£537,688</u>	<u>£197,946</u>	<u>£157,875</u>	<u>£355,821</u>

# **NOTE 14 - PAYROLL AND RELATED COSTS**

	Period ended 30 June 2025			Year ended 31 March 2024		
	Unrestric-	Restrict-	Total	Unrestric-	Restrict-	Total
	ted funds	ed funds	funds	ted funds	ed funds	funds
	£	£	£	£	£	£
<u>Gross pay</u>						
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
	<u>176,897</u>	<u>162,440</u>	<u>339,337</u>	<u>144,318</u>	<u>118,748</u>	<u>263,066</u>
<u>Other payroll cost</u>						
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
	<u>£200,807</u>	<u>£177,606</u>	<u>£378,413</u>	<u>£154,227</u>	<u>£128,138</u>	<u>£282,365</u>

# **NOTE 15 - OCCUPANCY EXPENSES**

	Period ended 30 June 2025			Year ended 31 March 2024		
	Unrestric-	Restrict-	Total	Unrestric-	Restrict-	Total
	ted funds	ed funds	funds	ted funds	ed funds	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
	<u>£19,752</u>	<u>£ 419</u>	<u>£20,171</u>	<u>£19,127</u>	<u>£ -</u>	<u>£19,127</u>

# **NOTE 16 - PERSONNEL EXPENSES**

	Period ended 30 June 2025			Year ended 31 March 2024		
	Unrestric-	Restrict-	Total	Unrestric-	Restrict-	Total
	ted funds	ed funds	funds	ted funds	ed funds	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
	<u>£10,508</u>	<u>£954</u>	<u>£11,462</u>	<u>£5,124</u>	<u>£405</u>	<u>£5,529</u>

# **NOTE 17 - OFFICE AND GENERAL EXPENSES**

	Period ended 30 June 2025			Year ended 31 March 2024		
	Unrestric-	Restrict-	Total	Unrestric-	Restrict-	Total
	ted funds	ed funds	funds	ted funds	ed funds	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			
	<u>£115,283</u>	<u>£12,359</u>	<u>£127,642</u>	<u>£47,857</u>	<u>£943</u>	<u>£48,800</u>

**NOTE 18 - OTHER PERSONNEL INFORMATION**

	<u>Period ended 30 June 2025</u>			<u>Year ended 31 March 2024</u>		
	<u>Managerial and admin</u>	<u>Advice &amp; training</u>	<u>Total</u>	<u>Managerial and admin</u>	<u>Advice &amp; training</u>	<u>Total</u>
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 £
<b>Unrestricted</b>						
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
	<u>5,706</u>	<u>296,725</u>	<u>302,431</u>	<u>15,220</u>	<u>207,877</u>	<u>223,097</u>
<b>Restricted</b>						
MAM		26,250	26,250			
<b>TOTAL FUNDS AT 30 JUNE,</b>	<u><u>£5,706</u></u>	<u><u>£322,975</u></u>	<u><u>£328,681</u></u>	<u><u>£15,220</u></u>	<u><u>£207,877</u></u>	<u><u>£223,097</u></u>

**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 £
<b>Net income / (expenditure) for period/ year</b>	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	<u>1,620</u>	<u>(3,604)</u>
<b>Net cash flow from operating activities</b>	<u><u>73,926</u></u>	<u><u>(30,866)</u></u>