TADLEY AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales · Charity number 1118080

Details

Other names	TADLEY & DISTRICT CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	05900656
Registered	2007-02-22
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Tadley & District Franklin Avenue Tadley Hampshire RG26 4ET
Phone	01189817567
Email	admin@catadley.org
Website	www.catadley.org

Activities

Objects: The Charity's objects (the Objects) are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the Town of Tadley and parishes of Baughurst, Pamber Heath, Aldermaston, Kingsclere, Silchester, Wootton St. Lawrence, Brimpton, Wasing, Padworth, Mortimer, Burghfield, Mortimer West End and surrounding areas

Activities: Generalist advice bureau

Downloaded from opencharities.uk/ew/1118080

Classification

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

Geography

- **Area of benefit:** TADLEY - BAUGHURST, PAMBER HEATH, ALDERMASTON, KINGSCLERE, SILCHESTER, WOOTTON ST. LAWRENCE, BRIMPTON, WASING, PADWORTH, MORTIMER, BURGHFIELD, MORTIMER WEST END & SURROUNDINGS
- Hampshire
- West Berkshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£269,953	£258,902	-	-
2024-03-31	£242,473	£230,789	-	-
2023-03-31	£203,007	£220,154	-	-
2022-03-31	£230,127	£229,347	-	-
2021-03-31	£236,944	£179,943	-	-

Trustees

Name	Role	Appointed
Neil Michael Hughes	Chair	2022-11-02
Anna Mary Illingworth		2013-12-06
David Lister		2023-11-09
Edward Alexander Jones		2022-11-02
Ian Stuart Gribben		2022-11-02
Prof Thomas Antony Downes		2019-10-01
Thomas Cockshull		2025-10-23
Vanessa Coral May Richards		2020-09-01

Downloaded from opencharities.uk/ew/1118080

TADLEY AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1118080

Accounts

Citizens Advice Tadley & District Annual report 2024-25

citizens advice Tadley & District

Contents

3 Foreword from the Chair of Trustees

4 Chief Officer Review of the Year

6 Case studies and feedback

8 Our Impact

10 Partnerships, Projects and Outreach Work

11 Acknowledgements

12 Research and Campaigns

14 Finance

15 Fundraising

Citizens Advice Tadley & District
Franklin Avenue, Tadley, Hampshire, RG26 4ET

0118 981 7567
admin@catadley.org
www.catadley.org

Freephone Adviceline **0808 2 78 79 87**

Help to Claim **0800 144 8 444**

Consumer Helpline **0808 223 1133**

Relay UK - if you can't hear or speak on the phone, you can type what you want to say: **18001 then 0800 240 4420.** You can use Relay UK with an app or a textphone. There's no extra charge to use it. Find out how to use Relay UK on the Relay UK website.

If English is not your first language, we might be able to arrange translation.

Foreword from the Chair of Trustees

After 6 years this will be my last introduction to the Annual Report as Chair of Trustees. It has been another surprisingly successful year, and I should let the Chief Officer, Fraser, tell you our achievements and leave you to look at the now familiar statistics of the work our staff and volunteers do. I know I speak for all trustees when I say we are enormously grateful for what they do for the people of Tadley and District. And as always, I must express thanks to our many supporters, listed elsewhere, but especially Basingstoke & Deane Borough Council, Tadley Town Council and the Greenham Trust.

Looking back over 6 years it is easy to identify significant changes. We moved from having a shared Chief Officer with Basingstoke back to appointing our own Chief Officer, Rachel Campbell, which began an important upturn in our performance. We then weathered the Covid Pandemic storm, remaining open for telephone and online advice throughout. We revised our constitution, thanks to sterling work by one of the trustees, so that among other things we are more in tune with the digital world, and with the recommendations of the Charity Commission and Citizens Advice nationally. When Rachel left we appointed Fraser Gleave as Chief Officer, and he has built on the foundations laid by Rachel to make an even more effective operation.

What does not change very much year on year are the issues we deal with: poverty, debt, housing, and benefits still occupy much of the time of staff and volunteers. And despite the increased presence of digital access to Citizens Advice services, drop-in and face-to-face appointments remain a very important part of the access we offer to the people of Tadley, and they remain very much in demand.

My job as Chair of Trustees has been made very straightforward by the support of our excellent staff and loyal and supportive fellow trustees. We have lost one or two stalwarts recently, notably Kate Wright and Jo Slimin, but both remain keen supporters and Jo has been an enormous help to me throughout my time as Chair. I should also express my thanks to Treasurer, Kevin Rafferty, who has ensured our finances have always remained in good health. Kevin steps down this month, and we wish him well in the future.

Another period of change is upon us, both at Citizens Advice nationally, through the local government reorganisation currently being discussed, and with a changing of the guard at Citizens Advice Tadley. I am confident that my successor as Chair and the new Treasurer will ensure that we remain the strong, effective local resource the people of Tadley have come to expect and to rely upon.

Professor Tony Downes
Chair of Trustees

Chief Officer Review of the Year

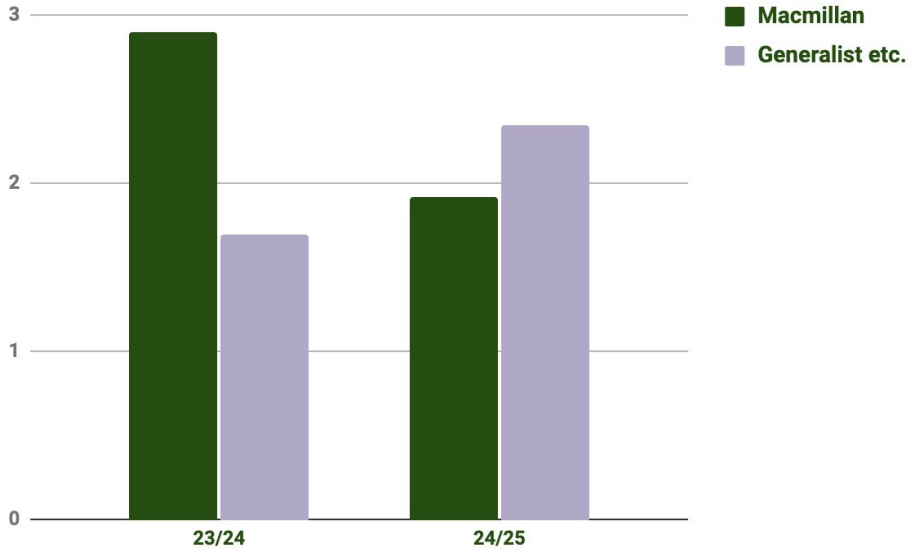
I want to start my review this year with thanks to everyone involved with Citizens Advice Tadley & District. Though I could hardly let a year pass without my thanks, it feels important to start with it given that we had another year of unrelenting change in the face of increasing adversity. Despite this, support for the charity in terms of volunteering hours reached its highest level since before the pandemic and this comes through in the what we're reporting this year.

Last year, I spoke of a need to create capacity in order to serve our community. Whilst, on the face of it, this sounds like a relatively simple issue of getting more people into the organisation - which we did - the reality, as it so often is, has been rather more complex. Our management team worked extremely hard to complete a considered, evidence-based review of how we were working and to come up with ways to improve. We identified small but important disparities in how we train people versus how we delivered our services. We admitted to ourselves the huge expectation that we place on people's shoulders and the pressure of meeting those standards in the interests of supporting our community. We considered how the way we did things affected how people could (or could not) seek help from us.

The outcome of this work was a complete overhaul of both our training pathway and service delivery model at the same time, rebuilt alongside each other. Many of the changes we implemented were small, incorporating good practice and elements of various different models previously used locally or currently in use by partners and similar services. The result was a service delivery model that was not wholly unfamiliar or a radical revolution, but a cherry-picking of the very best ways of working with a small number of innovative new ways of doing things.

Though not entirely without teething problems, implementation of our new scheme of work has been remarkably smooth - in no small part due to the hard work of our paid staff team and dedicated support of our volunteers. The feedback we've had on the changes has been overwhelmingly positive, and it's impact for our clients can be seen in the numbers.

Comparing the split of outcomes between our services in 23/24 and 24/25 ***(in millions of £)****:*



As the chart shows, though we've had a small year-on-year decrease in overall financial outcomes, this related to a reduction in our contribution to the Hampshire Macmillan Citizens Advice Service. The outcomes we delivered for clients through our core Generalist service and associated specialists actually increased by more than 30% - far outstripping our increase in volunteers.

Pulling out this particular statistic brings into sharp focus the importance of the work we've done. The financial difficulties that one of our principal funders, Macmillan, is currently facing were well publicised early in the year and it is a trend across the charitable sector. The availability of funding is not keeping pace with the extremely high levels of need, putting pressure on charities like ours from both sides.

Thanks to the excellent levels of support from many of our long-term funders, we've been extremely lucky to be able to maintain our services and do the work needed to improve how we deliver them. It means that at times when we have to reduce services (such as Macmillan last year) we can still offer as much support to as many people as possible.

But it's not all about money and systems. As I mentioned earlier, volunteer support grew through 2024/25 and we've, again, been incredibly fortunate to have so many committed, passionate and caring volunteers to join our service and stick with us through continuing adversity. This is the thing that I can't share any statistics about or show in a presentation, but is present within our office each day. It comes across to our clients when they have such positive experiences with everyone they meet when then come through our door and it's reflected in the feedback we receive as a management team.

With many upcoming changes ahead, not least being Local Government Reorganisation, the landscape of how we secure funding and who we work with in our community to deliver our services seems likely to be more different in the coming years than at any point in our 40-year history. However, with our current team, operational strengths and robust financial planning, I don't doubt that we'll find our way through it. Once again, I look forward to another year of finding exciting new ways to make sure we're here for our community.

Fraser Gleave
Chief Officer

AGM and Community Liaison Lunch, November 2024

Case studies and feedback

Here is a small sample of some of the work our advisers and specialist caseworkers have done for local clients this year.

Sam's emergency unlocked a new life

Sam initially visited the Foodbank without a voucher, after being signposted by their Health Visitor after their boiler had broken. They were unable to contact their Landlord for help and were left with few options. With small children, no hot water, and the weather worsening, the family used all their remaining savings to pay for it to be repaired. Although they were confident the landlord would reimburse them at some point, they had no idea when this could be, or how long they would be left with no emergency fund. To complicate matters, Sam had recently started a new job; although this would mean more income to the household, this was coupled with increased childcare costs. Due to the lack of upfront support, Sam had to pay out for their childcare but would not be paid their wages until the end of the month, meaning without the safety net of their savings, they had no spare money to live on.

With the help of the Basingstoke Foodbank, we were able issue Sam with a foodbank voucher, meaning they could access food whilst we helped improve their situation. We began to explore Sam's finances, and learnt the family were not claiming any form of means-tested benefit. Although Sam had claimed Universal Credit in the past, their claim had stopped over a year ago after a temporary job had put them over the earnings limit, and they had not explored reapplying once that job had finished. We completed a benefit check for Sam, and discovered they were entitled to £1042.64pm, an amount that would pay their entire rent for the month, and more! Although Sam was pleased to hear this, they had heard horror stories from friends about the expectations to look for full time work with a toddler when on Universal Credit, a myth we were able to dispel by explaining the actual rules around claimant commitments and work-related activity groups.

Confident they knew their next steps, Sam's situation was significantly improved and they left feeling confident.

Bill gets back on his feet

Bill contacted us facing homelessness as a single father of a disabled child, after receiving a Section 21 Notice from his landlord. After some exploration, it became apparent that he had built up almost just over £1,000 worth of rent arrears, with no means to pay these off imminently.

As a matter of urgency, our Caseworker worked in partnership with a Homelessness Prevention Officer from BDBC, to secure a payment from the BDBC Homelessness Prevention Pot and a Rent Bond Agreement, which was able to persuade the Landlord to revoke the Section 21 Notice. With further work, we also helped him out of a mis-sold IVA and with a much more suitable Debt Relief Order to clear £8k+ of other debts.

Priya's Pension Credit secured

Priya, a Sri Lankan citizen with EU Pre-Settled Status in the UK, moved to the UK with her adult son in June 2020, having previously lived together in an EU country. After exhausting her savings and being unable to work due to complications with her health/age, Priya attempted to make a claim for Pension Credit (PC) in December 2022. After a long wait for a decision, Priya's application was refused; she came to us and was referred to our specialist caseworker because of the complexity and her vulnerability.

As her son is a British citizen, Priya had been able to come to the UK through the 'Surinder Singh' route – a legal arrangement, named after a landmark case, which allowed British citizens who had lived and worked in an EEA country for a period of time to bring their non-EEA family members (including dependent relatives) back to the UK using EU law.

Initially, our caseworker supported Priya to challenge the DWP's decision by making a mandatory reconsideration request, highlighting their errors in this complex area. After another unreasonable delay, an official complaint and the intervention of Priya's MP at our request, the claim was wrongly refused again. We pursued the matter, liaising with Priya and her family to gather evidence and appeal the DWP decision to the tribunal. The matter was especially complex because the rules in this area have changed a lot in recent years and her rights derived from case law.

In February 2025, the DWP changed its decision, awarding Priya what she was entitled to. Not only does Priya now get regular weekly amounts of just over £225, she also received a backdated payment of over £24,000. Without our help, Priya would not have been able to do this and would have suffered as a result.

"I really didn't know what to expect. I was treated with compassion, understanding and efficiency, talking me through the next steps, paperwork needed, they kindly photocopied all the papers I needed to sort my problem."

"Thank you. This is ongoing at the moment and I feel confident that I can contact you again if and when I need to."

"I was impressed with the service. I was seen straight away and the advisor went out of her way to help me with an unusual problem."

"Pleasantly surprised at amount of help and relevant information in support of our requirements"

"The person we saw was very interested in our problem, helpful, polite, reassuring and told us to come straight back if we had any other queries"

"Exceptional support. Treated with full support"

"I was extremely pleased and grateful for all the help and advice I received."

Our Impact

1,806 clients

6,204 issues

9,474 activities

Top 3 Issues

1. Benefits and Universal Credit
2. Debt
3. Housing

50% of our clients are disabled or have a long-term health condition*

*24% reported no health condition; 26% prefer not to say

£4,261,968
financial gains for clients

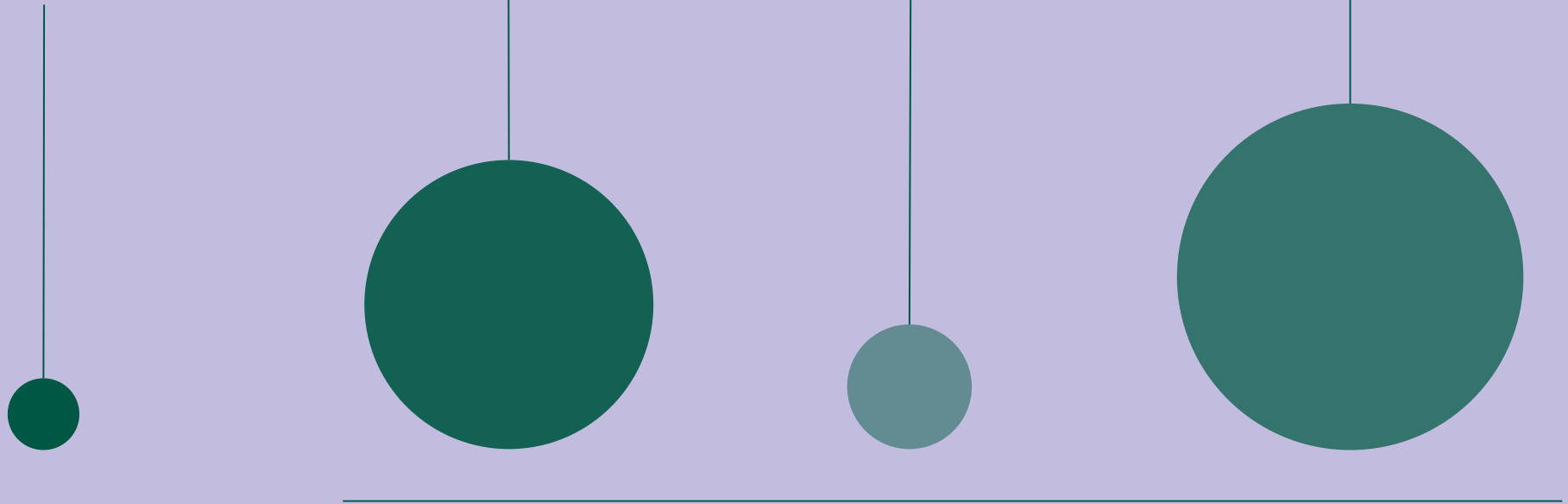
including:

£179,555
debts written off

£34,588
grants, fuel and food vouchers

Our Financial Impact

£10
invested in Citizens Advice Tadley generated



£162
in financial value to the people we've helped

£30
in savings for the NHS, local councils and government departments reducing demand on services and out of work benefits

£233
in public value in wider economic and social benefits, productivity of clients and volunteers

In total, Citizens Advice Tadley generated **£752,169** in savings for the local authority, NHS, DWP and criminal justice system by preventing homelessness, housing evictions, reducing the use of GP and mental health services and keeping people in work.

Our methodology has been developed by New Economy. The model is approved by financial value experts from HM Treasury and represents a minimum return on value. The full technical annexe is available on the Citizens Advice website.

Partnerships, Projects and Outreach Work

Hampshire Macmillan Citizens Advice Service	Specialist casework and financial support for cancer patients and their families
Basingstoke Foodbank	Advice services for people using the Tadley Foodbank
Debt and Benefits Casework	Specialist casework for vulnerable people to improve their financial wellbeing during this crisis
Household Support Fund (Foodbank Follow-up)	Providing advice and grants to people struggling to pay their energy bills as well as extended support for people who first approach us through the Basingstoke Foodbank
Good Neighbours Network	Providing advice to people coming in through referrals from GNN organisations
Household Support Fund (Digital Exclusion/Inclusion)	Practical support for people who are unable to access essential services because of a lack of access/capability to use digital tools and online services
Advice First Aid	Empowering staff and volunteers in other community organisations to support people towards our self-help advice and identifying when specialist help is needed from our office
Legal Advice	Employment and family law sessions provided by Rowberry Morris solicitors
Hate Crime	Providing support to people to report any incidents of hate crime to the police

Acknowledgements

Our thanks go to the following people who volunteered and worked at Citizens Advice Tadley during the period April 2024 - March 2025.

Our Volunteers

Hazel Baldock, Simon Brewin, Michael Chambers, Sandra Choules, Pam Clark, Gillian Dawes, Thomas Gardiner, Dorcas Green, David Harper, Lesley Hawker, Jane Hazell, Martin Heath, Graham Hewitt, Janette Hewitt, Hazel Holland, Mary Janssen, Tina Lillington, Maura Livingstone, Gill McMillan, Maureen Mosely, Barbara Payne, Martin Schimmer, Sandra Smith, David Stanley, David Wales, Anne Watson, Angela Wilkes, Susan Williams, Sarah Wooster

Our Trustees

Chair: Professor Tony Downes
Vice Chair: Neil Hughes
Treasurer: Kevin Rafferty
Secretary: Edward Jones
Ian Gribben
Stephen Hodgson
Anna Illingworth
David Lister
Vanessa Richards

Board Observers
Cllr David Conquest
Cllr Janette Hewitt
Cllr Derek Mellor
Cllr Jo Slimin

Our Staff

Chief Officer: Fraser Gleave
Advice Services Manager: Emma Blackburn
Advice Session Supervisors: Angela Adams, Sue Ambler, Emma Blackburn, Fraser Gleave, Di Lewis, Martin Schimmer
Caseworkers: Angela Adams, Jo Armstrong, Clare Bennett, Petra Fearnley, Mike Holt
Recruitment and Development Manager: Di Lewis
Office Manager: Lisa How
Office Administrator: Catherine Lock

A volunteer's perspective

To be very honest I didn't know what to expect working as a Citizens Advice volunteer. Having been lucky in my life not to need their help, it was an eye opener just how much other people did. However, as I had just recently retired, I knew I wanted to do something voluntary and since I liked people and enjoyed chatting, it seemed the ideal fit.

Training was very thorough and comprehensive, and certainly made me realise the huge scope of problems Citizens Advice are faced with. It did make me doubt that I could cope to help anyone, but with the support and help of the permanent staff, they made me confident that I could be of use. My first client burst into tears with relief when I told her she would receive housing benefit after she had been so worried she would lose her home. I was hooked!

I have made some new friends too who I see outside Citizens Advice. They are a super team to work with, and always have time to stop and help.

Jane Hazell
Volunteer

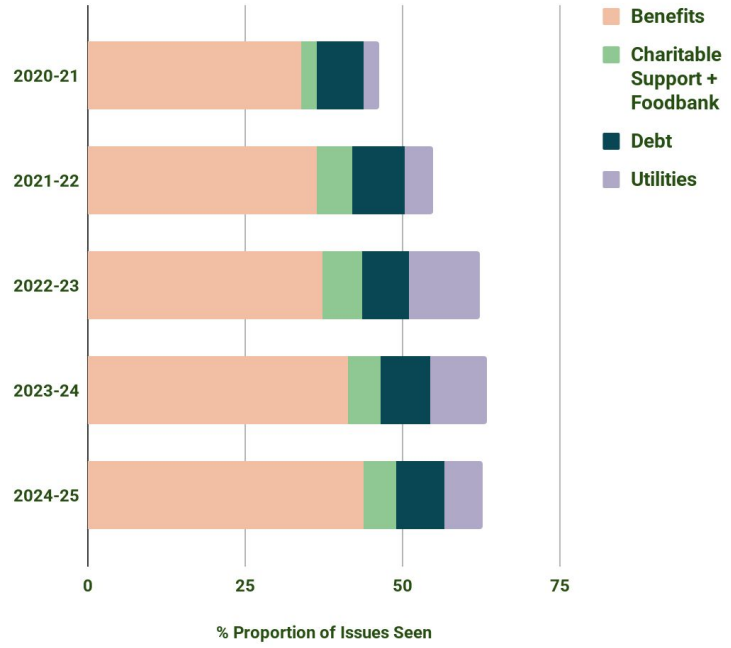
Research and Campaigns

The past year marked the start of a significant period of change for our research and campaigns work, driven partially by the UK's general election in July 2024. In the lead-up to the election, we provided a briefing to candidates on key issues impacting local people and engaged with some to discuss their priorities. Although our most local Member of Parliament was re-elected, the national political landscape shifted dramatically with a change in government. This transition brought with it a new set of national priorities and a different approach to policy, which will undoubtedly influence our work in the coming year.

We are beginning to see the impact that change has brought, but our evidence suggests the vast majority of the issues our community faces are still dominated by persistent cost-of-living challenges. Whilst small steps have been taken, these have not yet addressed the root causes of the crisis. As a result, the proportion of issues we are seeing continues to be overwhelmingly focused on the key cost of living issues. As illustrated by the data to the right, problems with benefits, debt, and utilities, have consistently remained the most significant concerns for local people, year on year, since the start of the crisis.

A positive change which we are begging to see directly impacting local residents however, is the recent reforms to Debt Relief Orders (DROs). The removal of the application fee and expansion of the eligibility criteria has made DROs more accessible to individuals with lower incomes who are struggling with unmanageable debt. An issue Citizens Advice has actively campaigned on for a number of years, we are pleased to see this change mean more local residents now have the opportunity to get a financial fresh start.

When looking more closely at the role we play in influencing policy, this past year we have begun a journey to develop our research and campaigns function. Currently we communicate regularly with our local MPs and our local Borough Councillors about issues that our community are facing, as well as contributing to National Citizens Advice initiatives. For the next year, we've identified a number of steps we can take to improve the function, including recruiting new specialist volunteers and producing new campaign material. This renewed focus will ensure we can continue to effectively advocate for our community and influence the policies that matter most to them.



Evidence Forms

Here are some examples of the 218 evidence forms we have produced this year. We submit evidence forms to National Citizens Advice to provide the vital examples they need to lobby for change - in this way, as well as helping Tadley residents, we can help reduce the risk of others in the future suffering in the same way.

Unable to Access Affordable Housing

Client is a single parent renting privately with a young family, two primary age children, and has had to move several times due to end of tenancies. Facing another move having only recently taken on a tenancy, her request to be added to the housing register has been refused unless she is facing eviction, and her access to affordable housing such as rent to buy has been restricted by not being on the housing register.

The constant risk of having to move her family again is stressful and disruptive to her children who have had to change schools multiple times. Her support network is in the local region along with her job, and it is essential she remains local but she is finding it increasingly difficult to find affordable housing options. The Client is likely to experience financial hardship due to high rents in the private market, and ultimately is at risk of being made homeless multiple times over.

Poor Administration from DWP for PIP Claim

Client has received notification that her Mandatory Reconsideration request had been declined but this was not sent in the correct format (ie. a Mandatory Reconsideration Notice) which meant the client could not appeal the decision. Client had made repeated calls to the PIP helpline over a period of several weeks to ask for the notice, but to date the DWP have failed to supply this.

DWP agents on the PIP helpline seemed to be unaware of the importance of this document - without which, our client cannot start an appeal. They have acknowledged that the client has received 'the wrong letter' but have so far failed to supply her with a correct notice.

This impacts the client in that for over a month she has been unable to submit an appeal against the DWP's decision. This increases the stress she is subject to and continues to delay the possibility of any PIP payments to support her additional needs.

Extreme Delays with Housing Ombudsman Investigations

We raised a complaint in February 2023, when our client had issues with a serious roof leak which caused damage to walls, carpets and curtains. After many delays we were told that the case had finally been passed to a caseworker in July 2024. However, in March 2025 the Housing Ombudsman stated the case was still awaiting allocation for investigation. Over two years later and the case has not progressed whatsoever, and sadly in the meantime the client died without getting any help with their complaint.

Finance

Detailed information on Citizens Advice Tadley & District's financial performance is available in our Statutory Accounts and Trustees Reports.

Principal Funder

The trustees and team at Citizens Advice Tadley extend their gratitude to Basingstoke and Deane Borough Council who continue to support the core operating costs of the charity.

Our Funders, Partners and Supporters

Aldermaston Parish Council
Allotments for the Labouring Poor
Arnold Clark Community Fund
Basingstoke and Deane Borough Council (including UK Shared Prosperity Fund - Levelling Up)
Basingstoke Foodbank
Basingstoke Voluntary Action
Bramley Parish Council
Brimpton Parish Council
Citizens Advice Basingstoke
Citizens Advice Hampshire (including Macmillan Cancer Support)
Citizens Advice East Hampshire
Greenham Trust
The Good Exchange
Hampshire County Council (DWP Household Support Fund)
The Henry Smith Charity
Home-Start Basingstoke
Kingsclere Parish Council
Loddon Valley Lions
Mortimer West End Parish Council
The National Lottery Community Fund
Pamber Parish Council
People's Postcode Lottery Community Trust
Rotary Club of Basingstoke Loddon
Tadley & District Community Association
Tadley Scarecrow Trail 2024
Tadley Town Council
Turbary Allotment Charity

Fundraising

As well as our regular stalls at the Tadley Treacle Fair and the Tadley Christmas Lights Switch On, we made a real push this year to improve our event attendance and promote our cause within the community.

We were delighted to be chosen as beneficiaries of the Tadley Scarecrow Trail as well as the collection at the Christmas Lights for 2024. We also hosted our first Jumble Sale and attended local school fayres for the first time.

Moving into 2025, we were delighted to have Barbara Payne join us as a volunteer, chairing our newly reinstated Fundraising & Marketing Committee, which will lead developing this work.

We continue to list live projects on The Good Exchange where you can see what we're currently raising funds for, including both ongoing projects and new initiatives we'd like to launch in the community. You can make a contribution towards these projects online at: **https://thegoodexchange.com/**

Look for the 'match funding' logo on projects that have match funding grant offers that will double or triple your donations.

How you can help us

Donate to Citizens Advice Tadley, your local independent advice charity.

We are not centrally funded and rely on grants or our own fundraising to keep our service open. Please get in touch if you would like to become one of our regular donors or if you are able to give a one-off donation.

You can also support us through your regular online shopping

Whenever you buy anything online - from your weekly shop to your annual holiday or insurance renewal - you can raise free donations for Citizens Advice Tadley all by shopping at your favourite retailers through the easyfundraising website.

Find out more online:

www.easyfundraising.org.uk/causes/tadleycitizensadvice/

easyfundraising

Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumer on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

citizens advice Tadley & District

Tadley and District Citizens Advice Bureau (t.a. Citizens Advice Tadley & District), Company Limited by Guarantee No. 5900656, Charity Registration No. 1118080, FRN: 617764, ICO Number: Z9752135

Published by Citizens Advice Tadley & District, October 2025.

REGISTERED COMPANY NUMBER: 5900656 (England and Wales)
REGISTERED CHARITY NUMBER: 1118080

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 March 2025

for

Tadley and District Citizens Advice Bureau

Brewers Chartered Accountants
Unit 3
Birtley Courtyard
Bramley
Surrey
GU5 0LA

Tadley and District Citizens Advice Bureau

Contents of the Financial Statements for the Year Ended 31 March 2025

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11 to 16

Tadley and District Citizens Advice Bureau

Reference and Administrative Details for the Year Ended 31 March 2025

REGISTERED OFFICE	Franklin Avenue Tadley Hampshire RG26 4ET
REGISTERED COMPANY NUMBER	5900656 (England and Wales)
REGISTERED CHARITY NUMBER	1118080
INDEPENDENT EXAMINER	Brewers Chartered Accountants Unit 3 Birtley Courtyard Bramley Surrey GU5 0LA

Tadley and District Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The Charity is a limited Company, limited by guarantee, and is governed by its Memorandum and Articles of Association. The Trustees confirm that they have had regard to the Charity Commission's public benefit guidance.

The following people were trustees during the year:

Prof Antony (Tony) Downes	Chair
Neil Michael Hughes	Vice Chair
Edward Alexander Jones	Company Secretary
Kevin Michael Rafferty	Treasurer
Anna Mary Illingworth	
Vanessa Coral May Richards	
Ian Stuart Gribben	
Stephen Wayne Hodgson	
David Jeremy Lister	

The following people also attended meetings during the year:

Ex Officio Members	**Role**
Fraser Gleave	Chief Officer
Martin Heath	Staff Representative
Cllr Janette Margaret Hewitt	Baughurst Parish Council Representative
Cllr Josephine Barbara Slimin	Tadley Town Council Representative
Cllr Derek Mellor	Hampshire County Council Representative
Cllr David Conquest	Basingstoke and Deane Borough Council Representative
Lisa How	Office Manager/Minute Secretary

OBJECTIVES AND ACTIVITIES

Objectives

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

Aims, Objectives, Strategies and Activities for the Year

CA Tadley seeks to provide the advice people need for the problems they face, and to improve the policies and practices that affect people's lives.

It provides free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

The principal activity of CA Tadley remains the provision of advice for members of the public. This is provided through telephone, email, and face to face drop in and pre-arranged interviews.

Tadley and District Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2025

OBJECTIVES AND ACTIVITIES

Opening Hours

Monday	10 am - 3.30 pm
Tuesday	10 am - 1.00 pm
Wednesday	10 am - 1.00 pm
Thursday	10 am - 3.30 pm
Friday	10 am - 1.00 pm

Specialist Advice is offered through:

- Relationship Advice: Rowberry Morris - alternate Wednesdays 10 am - 1 pm
- Employment Advice: Rowberry Morris - alternate Wednesdays 10 am - 1 pm

Projects

The aim of projects, which are supported by additional funding, is to build on the excellent work done by the core service. This enables CA Tadley to provide extra support and in-depth case work to the most vulnerable of our clients. To obtain the necessary funding to provide the additional services, applications were made to various local and national providers of community finance.

	Days	**Funded by**
Advice for people affected by cancer	Monday - Friday	Macmillan
Specialist benefits advice for vulnerable people	Tuesday - Thursday	Turbary Allotment Charity, Allotments for the Labouring Poor, Greenham Trust and Henry Smith Charity.
Tadley Foodbank Outreach Clinic	Tuesday	Basingstoke Foodbank
Advice First Aid: training members of our community to provide advice first aid	Various	Basingstoke & Deane Borough Council

We monitor the needs of the community by comparing our clients to the community profile to ensure that those who need help with problems can access our service.

Recruitment is ongoing for volunteer advisers and admin support. Induction, training, and support are provided to meet individual needs to ensure that the necessary knowledge and skills are in place.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance, in advising the public and administering the charity. Volunteer roles include trustee; adviser; IT support; fundraising; research & campaigns and admin support. Citizens Advice Tadley, based on our annual return, has the valued help of 29 volunteers in the current year.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Achievements

We offer 20 hours of advice per week supported by a paid Chief Officer, Advice Services Manager, Office Manager, Recruitment and Development Manager, Office Administrator and some paid and volunteer Advice Session Support and Advisers.

In the year we helped 1,806 clients with 6,204 issues. 9,474 interactions were made either with or on behalf of clients, face-to-face, by phone, email or letter. The main enquiry issues were, in order: Benefits and Tax Credits (including Universal Credit), Debt, Housing, Charitable Support and Foodbanks.

Financial outcomes, or money gained for clients, included benefits and pensions, back dated payments, and tribunal awards. This is a verified figure from clients who have kept us informed and the real total is likely to be much higher. We secured annualised gains of £4,261,968 on behalf of clients during the year (including Macmillan), including £179,555 debts written off and £34,586 in grants, food and fuel vouchers.

This year has seen 14 new volunteers, 9 of whom underwent our rigorous, fully overhauled training and development programme. Other training was completed, as appropriate, in particular sessions on energy advice. All members of trustees, staff and volunteers undertook training in Data Protection, the Senior Management Certification Regime and Equality, Diversity and Inclusion.

Liaison meetings have taken place with a variety of local partners including Local Authorities and other voluntary agencies on topics such as carers and energy advice. We are also active members of the Hampshire Consortium of Citizens Advice.

In 2024/25 we submitted 218 separate items of evidence to our national Research and Campaigns unit about the effect of poor policies and practices in the Tadley area.

Quarterly Board Meetings have been held, attended by Trustees and observers. Committee meetings have been held in Finance and Compliance, Strategy, Research and Campaigns and Staffing.

Public Benefit

The trustees have considered the guidance provided by the Charity Commission and its impact on the work of the charity.

Fundraising activities

Total fundraising income for the year was £153 (2024 £149). Fundraising expenditure incurred in fundraising activities during the year was £15 (2024 £0).

Factors Affecting the Achievement of Objectives

The charity is aware of the financial pressures experienced by its major funders and in view of this has taken active measures to seek additional sources of funding for its services.

FINANCIAL REVIEW

Principal funding sources

The Trustees extend their gratitude to Basingstoke and Deane Borough Council; Tadley Town Council; Greenham Trust; Peoples Postcode Lottery and local Parishes who have supported the core operating capacity of the charity. Additionally, project-specific funding was received from The Henry Smith Charity; Allotments for the Labouring Poor; Turbary Allotment Charity; Citizens Advice; Citizens Advice Hampshire; Macmillan and Basingstoke Foodbank.

FINANCIAL REVIEW

Financial Position

Incoming resources in the year were £269,953 (2024 £242,473) of this £70,451 (2024 £62,713) related to project restricted activities.

A surplus of £11,052 was made in the year (2024 surplus of £11,684). At March 31st, 2025, total funds were £160,899 (2024 £149,847) of which £0 represented restricted funds (2024 £0).

Reserves Policy

CA Tadley is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. CA Tadley will maintain a projection of income and expenditure for the current year plus one additional year and will seek to ensure that income continues to be derived from as wide a variety of sources as possible. The financial position of CA Tadley is entirely dependent on the continued support of grant making bodies, in particular Basingstoke and Deane Borough Council.

The trustees' policy is to maintain about 3 months costs which would total £60,412, a closure cost of £12,000 in respect of redundancy pay and £10,537 for the lease totalling £82,949. The Trustees have, therefore, determined to retain £83,000 in reserves.

FUTURE PLANS

CA Tadley aims to continually improve access to its service and intends to extend its service to an even wider number of the community. During 2024-25 we completed consolidation of projects, onboarding of a new team and the overhaul of training, whilst maintaining financials. For 2025-26, we aim to begin developing our projects against the agreed strategy, but with a lot of consideration for the external environment.

We aim to continue to offer advice, by telephone and email along with a face-to-face drop-in service and by pre-arranged interviews.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Tadley and District Citizens Advice Bureau is also known and referred to as CA Tadley. The maximum liability of each member is limited to £10. At March 31st, 2025, the company had 7 individual members and 6 organisations (2024 - 8 and 6) excluding trustees.

CA Tadley is governed by its Memorandum and Articles of Association. The Articles of Association were amended during the year and adopted at an Extraordinary General Meeting on February 6th, 2025, following approval of the changes, by the Charities Commission. The changes were made to align with updated model Articles prepared by National Citizens Advice.

Recruitment and appointment of new trustees

Trustees, who are also Directors of the Company, are elected from the local community. Appointment of new Trustees is undertaken by the Trustee Board as and when required and notified to Companies House by the Company Secretary.

Under the Memorandum and Articles of Association as adopted in February 2025, the number of Trustees shall be not less than 4 and no more than 15. Trustees may be appointed by an ordinary resolution of the members, for a three-year term, subject to rotation, or by a board resolution of the other trustees, subject to the appointment by the members at the next AGM. The Officers of the Charity (Chair; Vice-Chair; Secretary and Treasurer) are appointed by the fellow members of the Trustee Board. Any Chair; Vice-Chair or Treasurer may not serve more than six consecutive years.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

CA Tadley is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CA Tadley and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public. The Trustees ensure that the Board is operating effectively by annual review of its performance and that of its chair. National Citizens Advice requires and audits an annual Leadership Self-Assessment.

Induction and training of new trustees

Newly appointed Trustees are provided with a comprehensive induction to CA Tadley through the provision of training courses and mentoring by established trustees.

Related parties

CA Tadley is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of CA Tadley to fulfil its charitable objects and comply with the national membership requirements. CA Tadley is also a member of the Hampshire Consortium of Citizens Advice.

The charity also co-operates and liaises with several other advisory services, local charities, and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

TRUSTEES' RESPONSIBILITIES

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

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

a) select suitable accounting policies and apply them consistently.
b) observe the methods and principles in the Charities SORP.
c) make judgments and accounting estimates that are reasonable and prudent.
d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:
• there is no relevant independent examination information of which the charity's independent examiner is unaware; and
• the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant independent examination information and to establish that the independent examiner is aware of that information.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by order of the board of trustees on 23 October 2025 and signed on its behalf by:

Trustee

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

Independent examiner's report to the trustees of Tadley and District Citizens Advice Bureau ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

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

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

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

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

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

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

Mr. A.M. Skilton, ACA

Brewers Chartered Accountants
Unit 3
Birtley Courtyard
Bramley
Surrey
GU5 0LA

23 October 2025

Tadley and District Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	**2025 Total funds £**	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		**10,939**	**2,146**	**13,085**	4,762
Charitable activities					
Project specific funding		**88,410**	**57,905**	**146,315**	157,785
Grants		**93,826**	**10,400**	**104,226**	77,916
Other trading activities	2	**153**	**-**	**153**	149
Investment income	3	**6,174**	**-**	**6,174**	1,861
Total		**199,502**	**70,451**	**269,953**	242,473
EXPENDITURE ON					
Charitable activities					
Provision of advice		**139,193**	**106,981**	**246,174**	225,202
Governance		**12,728**	**-**	**12,728**	5,587
Total		**151,921**	**106,981**	**258,902**	230,789
NET INCOME/(EXPENDITURE)		**47,581**	**(36,529)**	**11,052**	11,684
Transfers between funds	11	**(36,529)**	**36,529**	**-**	-
Net movement in funds		**11,051**	**-**	**11,052**	11,684
RECONCILIATION OF FUNDS					
Total funds brought forward		**149,847**	**-**	**149,847**	138,163
TOTAL FUNDS CARRIED FORWARD		**160,898**	**-**	**160,899**	149,847

The notes form part of these financial statements

Tadley and District Citizens Advice Bureau

Balance Sheet
31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	**2025 Total funds £**	2024 Total funds £
CURRENT ASSETS					
Debtors	9	**7,446**	**-**	**7,446**	9,419
Cash at bank		**225,748**	**-**	**225,748**	178,449
		233,194	**-**	**233,194**	187,868
CREDITORS					
Amounts falling due within one year	10	**(72,295)**	**-**	**(72,295)**	(38,021)
NET CURRENT ASSETS		**160,899**	**-**	**160,899**	149,847
TOTAL ASSETS LESS CURRENT LIABILITIES		**160,899**	**-**	**160,899**	149,847
NET ASSETS		**160,899**	**-**	**160,899**	149,847
FUNDS	11				
Unrestricted funds				**160,899**	149,847
TOTAL FUNDS				**160,899**	149,847

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

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

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

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

The financial statements were approved by the Board of Trustees and authorised for issue on 23 October 2025 and were signed on its behalf by:

Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and Companies Act 2006.

CA Tadley meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless stated in the relevant accounting policy note.

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

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

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

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

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

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

Debtors
Debtors are recognised at the settlement amount due after any trade discount offered.

Creditors
Creditors are recognized where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognized at their settlement amount after allowing for any trade discount due.

Pension
A stakeholder pension scheme is available.

Leases
Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases. The charity has taken out a lease which terminates on December 31st, 2027. Currently, the majority of this rent is covered by an amount of grant received from the landlord.

Irrecoverable VAT
The charity is not VAT registered and therefore does not charge or reclaim any VAT.

continued...

1. ACCOUNTING POLICIES - continued

Description of expenditure
Expenditure previously categorised as expenditure on Raising funds has been classified in the prior year as expenditure on Charitable activities, to better reflect the nature of the expenditure.

2. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Fund raising events	153	149

3. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	6,174	1,861

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Other operating leases	18,277	16,563

5. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

A total of £184 (2024 £nil) was paid in relation to trustees' expenses for the year ended 31 March 2025.

CA Tadley paid £2,421 (2024 £2,053) in the year ended 31 March 2025 for various insurance services.

6. STAFF COSTS

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

	2025	2024
Charitable activities	10	10

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

The Key Management Personnel of CA Tadley comprise of the Trustees and the Chief Officer. Total amounts paid in respect of the Key Management Personnel comprise of £50,344 (2024: £31,269).

continued...

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	4,762	-	4,762
Charitable activities			
Project specific funding	106,137	51,648	157,785
Grants	66,850	11,066	77,916
Other trading activities	150	(1)	149
Investment income	1,861	-	1,861
Total	179,760	62,713	242,473
EXPENDITURE ON			
Charitable activities			
Provision of advice	144,488	80,714	225,202
Governance	4,768	819	5,587
Total	149,256	81,533	230,789
NET INCOME/(EXPENDITURE)	30,504	(18,820)	11,684
Transfers between funds	(18,820)	18,820	-
Net movement in funds	11,684	-	11,684
RECONCILIATION OF FUNDS			
Total funds brought forward	138,163	-	138,163
TOTAL FUNDS CARRIED FORWARD	149,847	-	149,847

8. PURPOSES OF RESTRICTED FUNDS

Macmillan
Funding provided by Citizens Advice Hampshire to provide advice for cancer sufferers and their carers offering hospital and hospice outreach appointments and home visits. This service is available to clients living or being treated in Hampshire.

Henry Smith (Debt and Benefits)
The aim of this project is to provide a specialist debt and benefits caseworker for local clients accessing this service. Funding was provided by the Henry Smith Charity.

Foodbank Outreach
A fund to provide support to people making use of the local foodbank.

Pride in Place
Funded by Basingstoke and Deane Borough Council, this project provides additional supervision capacity to enable CA Tadley to better support trainee volunteers.

continued...

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Prepayments and accrued income	**7,446**	9,419

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Social security and other taxes	**3,521**	4,157
Other creditors	**-**	1,187
Accruals and deferred income	**68,774**	32,677
	72,295	38,021

Deferred Income relates to Unrestricted Funds received in 2024/25 for Projects from 1st April 2025 (£56,667 Peoples Postcode Lottery, £8,018 Greenham Trust and £1,000 Core Costs).

11. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
Unrestricted funds				
General fund	**149,847**	**58,506**	**(47,454)**	**160,899**
CC	**-**	**(7,326)**	**7,326**	**-**
MENTAL HEALTH	**-**	**(3,598)**	**3,598**	**-**
	149,847	**47,582**	**(36,530)**	**160,899**
Restricted funds				
MM	**-**	**(18,703)**	**18,703**	**-**
F/BANK	**-**	**(5,798)**	**5,798**	**-**
Pride in Place	**-**	**(5,624)**	**5,624**	**-**
Henry Smith	**-**	**(6,405)**	**6,405**	**-**
	-	**(36,530)**	**36,530**	**-**
TOTAL FUNDS	**149,847**	**11,052**	**-**	**160,899**

continued...

11. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**181,042**	**(122,536)**	**58,506**
CC	**8,548**	**(15,874)**	**(7,326)**
MENTAL HEALTH	**9,912**	**(13,510)**	**(3,598)**
	199,502	**(151,920)**	**47,582**
Restricted funds			
MM	**29,905**	**(48,608)**	**(18,703)**
F/BANK	**2,147**	**(7,945)**	**(5,798)**
Pride in Place	**17,599**	**(23,223)**	**(5,624)**
Henry Smith	**20,801**	**(27,206)**	**(6,405)**
	70,452	**(106,982)**	**(36,530)**
TOTAL FUNDS	**269,954**	**(258,902)**	**11,052**

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	138,163	38,936	(27,252)	149,847
CC	-	(4,739)	4,739	-
MENTAL HEALTH	-	(3,319)	3,319	-
OUT OF HOURS	-	(374)	374	-
	138,163	30,504	(18,820)	149,847
Restricted funds				
MM	-	(10,857)	10,857	-
F/BANK	-	(5,127)	5,127	-
Debt & Benefits	-	(168)	168	-
Pride in Place	-	(1,965)	1,965	-
Cost of Living	-	(703)	703	-
	-	(18,820)	18,820	-
TOTAL FUNDS	138,163	11,684	-	149,847

continued...

11. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	159,493	(120,557)	38,936
CC	8,549	(13,288)	(4,739)
MENTAL HEALTH	9,957	(13,276)	(3,319)
OUT OF HOURS	1,761	(2,135)	(374)
	179,760	(149,256)	30,504
Restricted funds			
MM	35,533	(46,390)	(10,857)
F/BANK	2,146	(7,273)	(5,127)
Debt & Benefits	8,333	(8,501)	(168)
Pride in Place	-	(1,965)	(1,965)
Cost of Living	16,701	(17,404)	(703)
	62,713	(81,533)	(18,820)
TOTAL FUNDS	242,473	(230,789)	11,684

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025 or for the year ended 31 March 2024.

13. RESERVES POLICY

CA Tadley is required to ensure that free monies is available in each financial year to meet any reasonably foreseeable contingency.

As per the trustees report, CA Tadley has a reserve policy totalling £83,000. This leaves a total of £77,898 uncommitted reserves at the year-end.

TADLEY AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1118080

Accounts

Citizens Advice Tadley & District Annual report 2023-24

citizens advice Tadley & District

Contents

3 Foreword from the Chair of Trustees

4 Chief Officer Review of the Year

6 Case studies and feedback

8 Our Impact

10 Partnerships, Projects and Outreach Work

11 Acknowledgements

12 Research and Campaigns

14 Finance

15 Fundraising

Citizens Advice Tadley & District
Franklin Avenue, Tadley, Hampshire, RG26 4ET

0118 981 7567
admin@catadley.org
www.catadley.org

Freephone Adviceline **0808 2 78 79 87**

Help to Claim **0800 144 8 444**

Consumer Helpline **0808 223 1133**

Relay UK - if you can't hear or speak on the phone, you can type what you want to say: **18001 then 0800 240 4420.** You can use Relay UK with an app or a textphone. There's no extra charge to use it. Find out how to use Relay UK on the Relay UK website.

If English is not your first language, we might be able to arrange translation.

Foreword from the Chair of Trustees

It is a pleasure, as always, to report on another successful year at Citizens Advice Tadley & District, however we might choose to measure it.The Treasurer will report elsewhere on a year when again we outperformed our budget, and made a modest surplus rather than the forecast modest deficit. Mrs Micawber would approve!

The financial gains for clients are again outstanding. And on a rough calculation we assisted around 10% of the Tadley & District population. The trustees are immensely appreciative of the impact our staff and volunteers have on the lives of local people.

As I hinted would be the case at the end of my report last year, 2023-24 was a year of change. Rachel Campbell stood down as Chief Officer in the early summer, and we were fortunate to recruit an excellent replacement in Fraser Gleave. Fraser had worked at Citizens Advice Tadley previously before being seduced away to the Reading charity, so he brought local knowledge but also wider experience in a senior role at a larger Citizens Advice. I pay tribute to Rachel for leaving us on a very secure footing and with a happy group of staff and volunteers for Fraser to inherit. We were fortunate that for the short interim, Recruitment and Development Manager, Di Lewis, and recently promoted Advice Services Manager, Emma Blackburn, held the fort.

We also lost long-serving and hugely popular Officer Manager, Clare Hawkins, who was an important part of the service we provide and an inspiring fundraiser; and we have welcomed her replacement, Lisa How.

There have also been changes among trustees. After very long periods of service Janette Hewitt and Cllr Jo Slimin stood down as trustees. Janette continues to serve as an adviser. Almost everyone will know Jo Slimin as a local councillor and someone who has been a driving force for Citizens Advice in the town since its earliest days. Our debt to Jo is immeasurable. She continues to represent Tadley Town Council as an observer at our Board meetings. Former adviser and supervisor, David Lister, has joined the trustees, bringing long experience of work on the ‘shopfloor’ of Citizens Advice Tadley.

Finally, I would like to record the trustees’ immense gratitude to all our donors and other supporters, listed elsewhere in this report, without whom none of what we have achieved would be possible.

Professor Tony Downes
Chair of Trustees

Chief Officer Review of the Year

This has been a year of enormous change for Citizens Advice Tadley, with the start of the year (and the end of 2022/23) marking the end of an era; almost all of our long-standing staff moved on to new ventures, along with several of our highly-valued volunteers. However, as with many challenges, this presented a new opportunity for our organisation to take stock of the many successes of previous years and look for a new way towards our most exciting ambitions.

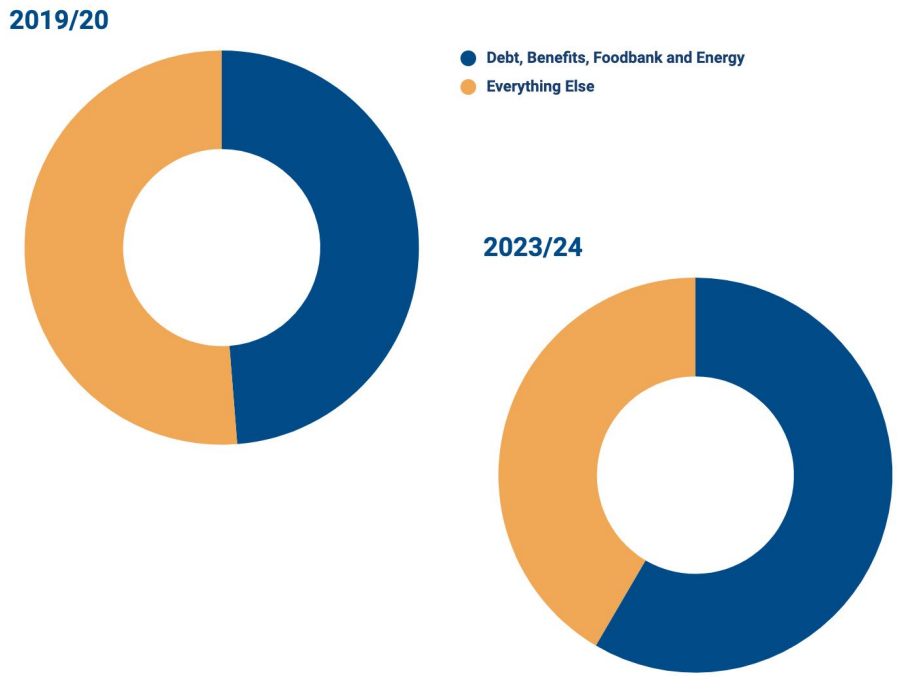
As ever, this is an ongoing process, but some of the initial changes are visible in this report and worth calling to attention:

We've changed the way we run our reporting on outputs. The total number of clients for the year is now reviewed across the 12-month period, rather than adding our quarterly stats together. Though this previous method of accounting for clients reflected the cumulative workload on a quarterly basis, it didn't show the true number of individuals helped each year. As such, we've seen an exaggerated drop in client numbers for 23/24 compared to last year's report (2406 vs 3419) but the reality was more modest (2406 vs 2574). All other metrics from previous years remain accurate as they're not 'double-counted' through quarters.

We're getting better at recording our true impact. For regular readers of the CAT Annual Report, you'll have seen this had already been improving over the last few years, but there is still room for improvement. Though it's not like-for-like, the difference between the number of clients who report that we've helped to solve all or some of their issues and the percentage of outcomes we've recorded against those issues have been worlds apart.

For 23/24, 81% of clients said their problem was either completely or mostly solved following our advice. This compares to us recording results for just under 35% of the issues we helped with - itself a significant improvement over 22% in 22/23, 16% in 21/22 and a historic average of around 9% prior to that. We know that our service has an incredible impact on the lives of thousands of people in our community, and although this has previously been undervalued, we're making a big effort to better show this to everyone.

Comparing the percentage of issues that we helped with in 23/24 against pre-Covid, 19/20, by 'cost of living' vs all other issues:



We need to create capacity in order to best serve our community. The cost of living crisis is continuing and is getting worse for many. In some ways, it's becoming a tired narrative, but that fatigue is part of daily life for a huge number of people in our area and who we help each year. As the graphs (left) show, cost of living issues are continuing to rise at the expense of the 7 other 'headline' issues that we help with, including housing, consumer and employment problems. However, there is no sign that these other issues are going away - only that we're not helping as many people with them.

As such, towards the end of 2023/24 and heading into 2024/25, our focus has turned towards ensuring our service is running effectively, that volunteers are well supported and, of course, building our volunteer team. This means that there hasn't been a lot to show in terms of new and exciting initiatives. Instead, the analogy of 'reinforcing the foundations' provides an apt summary.

We've made a lot of progress to figure out what our community needs and expects from us. We know that our regular, reliable, face-to-face service is hugely valued, but we also know that it needs to be backed-up by better access through remote channels - particularly our Adviceline telephone support. We're also seeing and hearing that there's an appetite for better access for vulnerable and disconnected people, through outreach services in key locations across our rural catchment, as well as improving our 'out of hours' provision. We want to do these things well, bringing the unrivalled care, quality and expertise we offer to all parts of any future services. This means making sure that we have the capacity to absorb the management of additional staff, volunteers and stakeholders that new services would bring, without taking away from what we already deliver.

We're excited by the path we're heading along. We're confident of the difference that our expanded presence in the community can make to the lives of so many people in Tadley and the surrounding areas. It isn't without its challenges, but we have a clear vision of what we want to do and believe that it is worth doing. I'm extremely grateful to everyone in our organisation for giving their time, patience and skill to helping us move forwards - together, we are capable of making a real difference and I can't wait to reflect on everything we've done by this time next year.

Fraser Gleave
Chief Officer

AGM and Community Liaison Lunch, November 2023

Case studies and feedback

Here is a small sample of some of the work our advisers and specialist caseworkers have done for local clients this year.

Sarah gets Maternity Pay from a rogue boss

Sarah came to us explaining that she was being threatened with redundancy from the cleaning company she worked for. Not only was she worried about how she would find new work or afford to live in the meantime, there was the complication that she was 27 weeks pregnant. Not only that, but her partner, Bill, also worked for the same company and was up for redundancy, meaning there was the chance the whole family would soon be without employment. Sarah's employer knew that she was pregnant and they had informed her that she would not be eligible for any Statutory Maternity Pay (SMP) as they classified her as an "Agency Worker".

Working with Sarah, we were able to determine that, in fact, Sarah was an employee, as her contract and payslips indicated. This meant that she had greater rights than a 'worker', which something her employer had attempted to persuade her otherwise of. Because she was an employee, we calculated her 'qualifying weeks' for SMP, which had already passed by the time she'd contacted us. This meant that Sarah would be eligible for SMP. From here, we provided Sarah with the links to the relevant legislation so that she could raise the matter with her employer.

But that was not all, we also completed a 'benefit check', which identified that, after they had their child, Sarah and Bill would be eligible for £1,210 of Universal Credit per month, on top of their earnings. Not confident with reading and writing, we agreed to book a follow-up appointment with them to complete a Universal Credit online application, which reassured them that they wouldn't have to do this alone.

Following our advice, Sarah's employer accepted they were required to pay SMP. After the birth of their son in November, the family was in receipt of both SMP and UC (totalling to £1957 per month), and ensuring their financial stability.

Arranging a fresh start for Maggie

Maggie initially came to us in crisis at our foodbank outreach, having fallen behind with essential costs after changing jobs. We helped her with a foodbank referral, but in the process discovered that her previous, insecure agency work had left her with various debts.

We supported Maggie through a few appointments with debt casework - negotiating with creditors on her behalf and placing her into a 'Breathing Space' to put a hold on creditor action. With this respite, Maggie was able to fully consider her options and decided a Debt Relief Order (DRO) would be the best her so she could make a fresh start with her budget in her new job.

Through the Citizens Advice DRO Unit we processed her application. As a result, Maggie had £10,887 of debt written off!

Billah's energy supplier problems solved

In June 2023, Billah had received a number of large electricity bills totalling £2,700. Since October 2020 he'd had a faulty meter. Although he'd contacted his supplier a number of times, due to poor communication and missed engineer visits, the meter remained faulty. Billah had been reassured by the supplier that the issue would be resolved and he would not be liable for any arrears from this period. Nonetheless, he continued to report the issue and wait for a response. In May 2023, the meter was finally fixed, triggering 'overdue' bills. As a single parent with a young child, and a number of complex health conditions, the stress of the situation had a detrimental impact on Billah, leaving him anxious and distressed about the potential of having to find the money to pay this large debt they were being chased for.

We raised the problems with the energy supplier and were immediately able to have £1558 written-off, according to Ofgem back-billing rules. However a balance of £1142 remained. We outlined the various options to Billah and he decided to pursue the issue with the Energy Ombudsman, although they did not feel confident to do this themself. We worked hard to pull together all the evidence and documentation involved in the case and submitted a complaint on his behalf.

After consideration by the Ombudsman, based on the evidence we provided of the supplier's various failings and promises not to charge Billah during that period, they found in Billah's favour. As a result, the remaining balance was written-off entirely and a goodwill gesture of £220 was provided to Billah in recognition of all the distress caused.

"Tadley CA were excellent."

"Excellent service, other organisations could learn a lot from CA."

"I've been getting so much help from Janette... lovely lady who has helped me so much I can't thank her enough literally has guided me through the process of family court at a very distressing time .. thank you Citizens Advice I'd be lost without you..."

"The situation is ongoing and hopefully will be resolved soon one way or another. I'm most grateful for the help that Clare has offered me."

"Just that the people treat you with the utmost respect, which in this day and age, is a wonderful experience."

"I have used the service a few times and as always this time was very helpful."

"The advice I received was documented well in an email and I was able to access the information when I needed it. The lady was very attentive and easy to talk to."

"The person was very calming and did not rush me explaining things in a way made things easier to undertake."

Our Impact

2,406 clients

8,446 issues

10,901 activities

Top 3 Issues

1. Benefits and Tax Credits
2. Utilities and communications
3. Debt

54% of our clients are disabled or have a long-term health condition*

*23% reported no health condition; 23% prefer not to say

£4,593,666
financial gains for clients

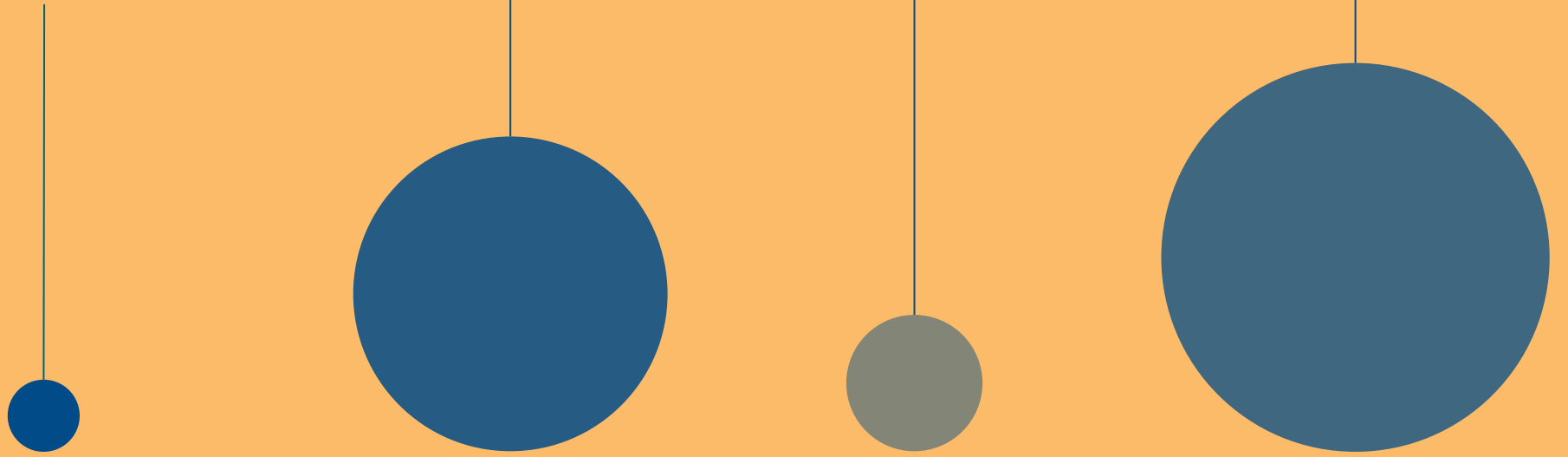
including:

£168,667
debts written off

£95,151
grants, fuel and food vouchers

Our Financial Impact

£10
invested in Citizens Advice Tadley generated



£191
in financial value to the people we've helped

£36
in savings for the NHS, local councils and government departments reducing demand on services and out of work benefits

£291
in public value in wider economic and social benefits, productivity of clients and volunteers

In total, Citizens Advice Tadley generated **£873,026** in savings for the local authority, NHS, DWP and criminal justice system by preventing homelessness, housing evictions, reducing the use of GP and mental health services and keeping people in work.

Our methodology has been developed by New Economy. The model is approved by financial value experts from HM Treasury and represents a minimum return on value.

Partnerships, Projects and Outreach Work

Hampshire Macmillan Citizens Advice Service	Specialist casework and financial support for cancer patients and their families
Basingstoke Foodbank	Advice services for people using the Tadley Foodbank
Community Care	Specialist casework for vulnerable people or those with caring responsibilities
Cost of Living Casework	Helping vulnerable people improve their financial wellbeing during this crisis
Energy Advice Programme	Support with energy efficiency measures and dealing with provider issues
Household Support Fund	Providing advice and grants to people struggling to pay their energy bills
Mental Health Support	Service to access benefits and other help for people with long-term mental health conditions
Legal Advice	Employment and family law sessions provided by Rowberry Morris solicitors
Out of Hours	Advice for people who cannot access our service during our normal opening hours
Advice First Aid	Empowering staff and volunteers in other community organisations to support people towards our self-help advice and identifying when specialist help is needed from our office
Tadley Community Pantry	Providing direct access to drop-in advice alongside community partners supporting people most affected by the cost of living
Hate Crime	Providing support to people to report any incidents of hate crime to the police
Remote Debt and Benefits Casework	Specialist casework for people struggling with key cost of living issues who need to or prefer to work over the telephone or by email
Office Refresh 2023	A full renovation of our offices in the Turbary Building, bringing our brand to the fore.

Acknowledgements

Our thanks go to the following people who volunteered and worked at Citizens Advice Tadley during the period April 2023 - March 2024.

Our Volunteers

Simon Brewin, Michael Chambers, Sandra Choules, Louise Clarke, Sue Davitt, Dorcas Green, Martin Heath, Lesley Hawker, Jane Hazell, Graham Hewitt, Janette Hewitt, Mark Holman-Linsey, Ann Lamacraft, David Lister, Maura Livingstone, Gill McMillan, Christine McGarvie, Ruth Porter, Martin Schimmer, Sandra Smith, Mike Sowden, David Stanley, David Telling, David Wales, Anne Watson, Angela Wilkes, Susan Williams

Our Trustees

Chair: Professor Tony Downes
Vice Chair: Neil Hughes
Treasurer: Kevin Rafferty
Secretary: Katherine Birkinshaw
Secretary: Edward Jones
Ian Gribben
Cllr Janette Hewitt
Stephen Hodgson
Anna Illingworth
David Lister
Vanessa Richards
Cllr Jo Slimin

Board Observers
Cllr Derek Mellor
Cllr Ken Rhatigan

Our Staff

Chief Officer: Rachel Campbell, Fraser Gleave
Advice Services Manager: Emma Blackburn
Advice Session Supervisors: Angela Adams, Emma Blackburn, Di Lewis
Caseworkers: Angela Adams, Clare Bennett, Petra Fearnley, Janet Mukundu, Mike Holt
Quality Assurance and Out of Hours Adviser: Fraser Gleave
Recruitment and Development Manager: Di Lewis
Office Manager: Clare Hawkins, Lisa How
Office Administrator: Shannon Montford, Catherine Lock

A volunteer's perspective

I've been a volunteer now for around 3 years.

What made me put myself forward? When I was in my twenties (I'm 66 now) my father-in-law was involved with CA as an adviser in his local town of Malton in North Yorkshire. He used to come home with some interesting and sometimes heartbreaking stories of people in need of assistance. At that time I thought to myself, I would like to be involved with that when I get older and have the time available. So here I am.

What do I get out of it? I enjoy helping people who find it difficult or cannot navigate their way through a situation or problem, will all need help at some point in our lives and it's very rewarding knowing that you have set someone's mind at ease over an issue or problem they are facing.

When you are involved with CA you give something back into your community and you learn more about local issues and problems people face on a day to day basis. You personally learn a great deal as an individual and interacting with staff and clients makes you think deeper and helps broaden your horizon and keeps your mind active. I hope to be involved for some time to come and would encourage anybody who has the time to get involved.

Dave Stanley
Volunteer

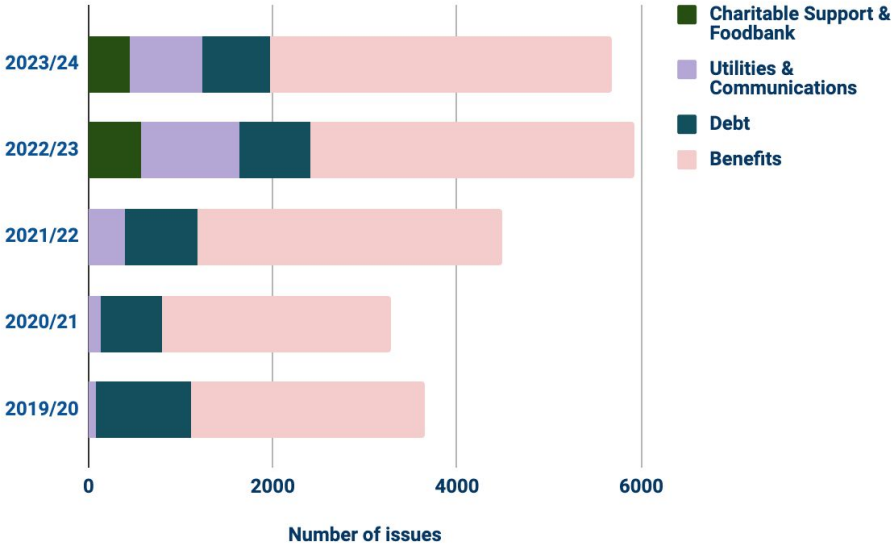
Research and Campaigns

As a service, we hold a huge amount of data about the problems the people in our community face.

Earlier in this report, we described and showed how the cost of living crisis continues, with the number of issues relating to living standards remaining extremely high for 2023/24.

A retrospective look over the last 5 years - to include an overview of our services 'pre-pandemic' - emphasises this striking trend and definitively dispels any perception that the cost of living crisis is in any way 'over'.

Comparing the number of issues we helped with during each year, broken down by key cost of living issues:



In addition to reporting our findings in this report and within the Citizens Advice network, this year we also increased our engagement with external stakeholders.

One of the key channels we've explored has been by approaching policy-makers directly. This included:

- Meeting with local MPs and providing evidence on the necessity of increasing benefits rates in 2024, which was then included in the Autumn Budget.
- Providing evidence to local councillors on the effects of local housing associations removing carpets and white goods as a matter of routine before letting to new tenants, which was heard at the HA scrutiny committee meeting.
- Provided evidence to Citizens Advice leading to the change to Debt Relief Orders in 2024, which was confirmed by ministers as an influencing factor in the decision.

We've also continued to promote awareness of key issues to the public, with our social media channels providing the most regular ongoing outlet of bite-size information. Additionally this year, we also supported this work with regular features on local radio to discuss some of these 'burning issues', give our perspective and sometimes offer basic information and advice about how to deal with these issues.

Although it can sometimes be difficult to evidence the impact of these activities, we're proud of the response we've had to both our promotion of issues and the resulting policy changes we've seen.

Evidence forms

Here are some examples of the 143 evidence forms we have produced this year.

What is the problem?
The client has taken out an IVA and the IVA company have included a joint Tax Credit debt. The client's partner is the person who the joint Tax Credit debt is with and they are now being pursued.

What is the impact of the problem?
The client was incorrectly advised by the IVA firm that their joint Tax Credit debt could be included in her IVA and that her partner would no longer be liable. This error is causing stress/anxiety to both the client/her partner.This constitutes poor practice by the IVA firm to allow this client to include the joint Tax Credit debt. Citizens Advice may need to help the client with correct advice.

What is the problem?
Threat of a s21 eviction notice. This may be because of ongoing dispute over overpayment of rent. However, the Landlord is stating that he wants to sell property. Our client gets Housing Benefit (HB) paid directly to landlord. HB which was suspended for 3 months. Client paid for rent directly to Landlord, but Landlord received back-rent from Council when HB re-instated. Landlord didn't give CI back the overpaid rent money. CI is considering making a claim in Small Claims Court but this won't resolve the housing issue.

What is the impact of the problem?
CI is concerned they will lose their home and may be made homeless.

What is the problem?
Despite informing the Universal Credit (UC) adviser in a 3-way call (in which client was supported by a Citizens Advice adviser) to the UC Helpline that she is disabled, cannot walk, cannot leave the house, and would require a home visit for any appointment, client has been asked via her Journal to attend a face to face appointment at her local Job Centre. The Department for Work and Pensions have been provided with evidence of client's disability and have granted her 'Limited Capability WRA but are failing to make reasonable adjustments in their arrangements for interview. Agreements made via the Helpline are subsequently ignored in communications via the client's Journal.

What is the impact of the problem?
Client is distressed and unsure how to proceed. She does not feel listened to by UC and she feels that UC are refusing to take her disability into account in the requirements they are imposing on her.In addition to her physical disabilities client suffers from anxiety. This is made worse by the way UC are dealing with her, ignoring her needs for reasonable adjustments to be made in their dealings with her.

Finance

Detailed information on Citizens Advice Tadley's financial performance is available in our Statutory Accounts and Trustees Reports.

Principal Funder

The trustees and team at Citizens Advice Tadley extend their gratitude to Basingstoke and Deane Borough Council who continue to support the core operating costs of the charity.

Our Funders, Partners and Supporters

Aldermaston Parish Council
Allotments for the Labouring Poor
Basingstoke Foodbank
Basingstoke Voluntary Action
Bramley Parish Council
Brimpton Parish Council
Citizens Advice Hampshire
Citizens Advice East Hampshire
Greenham Trust
The Good Exchange
Home-Start Basingstoke
Kingsclere Parish Council
Loddon Valley Lions
Mortimer West End Parish Council
The National Association of Citizens Advice Bureaux for the Energy Advice Programme
The National Lottery Community Fund
Rotary Club of Basingstoke Loddon
Tadley & District Community Association
Tadley Town Council
Turbary Allotment Charity

Fundraising

We had another good year attending various fundraising events across the area, including our regular stalls at the Tadley Treacle Fair and the Tadley Christmas Lights Switch On.

The highlight of this year was being chosen as one of the Basingstoke Mayor's charities of the year. We attended the three big events of the year where we were beneficiaries - the Basingstoke Variety Show, Mayor's Carol Concert and the Mayor's Spring Concert. We're extremely grateful to Mayor David Leeks for his support and for helping us promote our role in the local community.

We continue to list live projects on The Good Exchange where you can see what we're currently raising funds for, including both ongoing projects and new initiatives we'd like to launch in the community. You can make a contribution towards these projects online at: **https://thegoodexchange.com/**

Look for the 'match funding' logo on projects that have match funding grant offers that will double or triple your donations.

How you can help us

Donate to Citizens Advice Tadley, your local independent advice charity.

We are not centrally funded and rely on grants or our own fundraising to keep our service open. Please get in touch if you would like to become one of our regular donors or if you are able to give a one-off donation.

You can also support us through your regular online shopping

Whenever you buy anything online - from your weekly shop to your annual holiday or insurance renewal - you can raise free donations for Citizens Advice Tadley all by shopping at your favourite retailers through the easyfundraising website.

Find out more online:

www.easyfundraising.org.uk/causes/tadleycitizensadvice/

easyfundraising

Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumer on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

citizens advice Tadley & District

Tadley and District Citizens Advice Bureau (t.a. Citizens Advice Tadley & District), Company Limited by Guarantee No. 5900656, Charity Registration No. 1118080, FRN: 617764, ICO Number: Z9752135

Published by Citizens Advice Tadley & District, November 2024.

REGISTERED COMPANY NUMBER: 5900656 (England and Wales)
REGISTERED CHARITY NUMBER: 1118080

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 March 2024

for

Tadley and District Citizens Advice Bureau

Brewers Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey
GU5 9LY

Tadley and District Citizens Advice Bureau

Contents of the Financial Statements for the Year Ended 31 March 2024

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11 to 16

Tadley and District Citizens Advice Bureau

Reference and Administrative Details for the Year Ended 31 March 2024

REGISTERED OFFICE	Franklin Avenue Tadley Hampshire RG26 4ET
REGISTERED COMPANY NUMBER	5900656 (England and Wales)
REGISTERED CHARITY NUMBER	1118080
INDEPENDENT EXAMINER	Brewers Chartered Accountants Bourne House Queen Street Gomshall Surrey GU5 9LY

Report of the Trustees for the Year Ended 31 March 2024

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

The Charity is a limited Company, limited by guarantee, and is governed by its Memorandum and Articles of Association. The Trustees confirm that they have had regard to the Charity Commission's public benefit guidance.

The following people were trustees during the year:

Prof Antony (Tony) Downes	Chair	
Neil Michael Hughes	Vice Chair	
Edward Alexander Jones	Company Secretary	
Kevin Michael Rafferty	Treasurer	
Cllr Janette Margaret Hewitt	Baughurst Parish Council representative	
Cllr Josephine Barbara Slimin	Tadley Town Council representative	
Anna Mary Illingworth		
Vanessa Coral May Richards		
Ian Stuart Gribben		
Stephen Wayne Hodgson		
Katherine Jane Birkinshaw	Former Company Secretary	Resigned June 21st, 2023
David Jeremy Lister		App'ted November 9th, 2023

The following people also attended meetings during the year:

Ex Officio Members	**Role**
Rachel Campbell	Chief Officer to August 2023
Fraser Gleave	Chief Officer from 29 August 2023
Martin Heath	Staff Representative
Cllr Derek Mellor	Hampshire County Council Representative
Cllr Ken Rhatigan	Basingstoke and Deane Borough Council
Clare Hawkins	Office Manager/Minute Secretary

OBJECTIVES AND ACTIVITIES

Objectives

The charity's objectives are to promote any charitable purpose for the benefit of the community in Tadley and the surrounding area, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness, and distress

Aims, Objectives, Strategies and Activities for the Year

CA Tadley seeks to provide the advice people need for the problems they face, and to improve the policies and practices that affect people's lives.

It provides free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

The principal activity of CA Tadley remains the provision of advice for members of the public. This is provided through telephone, email, and face to face drop in and pre-arranged interviews

OBJECTIVES AND ACTIVITIES

Opening Hours

Monday	10 am - 3.30 pm
Tuesday	10 am - 3.30 pm
Wednesday	10 am - 3.30 pm
Thursday	10 am - 3.30 pm
Friday	10 am - 1.00 pm

Specialist Advice is offered through:

- Relationship Advice: Rowberry Morris - alternate Wednesdays 10 am - 1 pm
- Employment Advice: Rowberry Morris - alternate Wednesdays 10 am - 1 pm

Projects

The aim of projects, which are supported by additional funding, is to build on the excellent work done by the core service. This enables CA Tadley to provide extra support and in-depth case work to the most vulnerable of our clients. To obtain the necessary funding to provide the additional services, applications were made to various local and national providers of community finance.

	Days	Funded by
Advice for people affected by cancer	Monday - Friday	Macmillan
Benefits advice for vulnerable clients and their carers including home visits	Monday	Turbary Allotment Charity Greenham Trust and Parish CouncilsTadley Town Council
Out of Hours Advice	Thursday	The Miss Lawrence Trust, Peter Baker Foundation, Allotments for the Labouring Poor and Tadley Town Council
Benefits support and advice for clients with mental health issues	Thursday	Basingstoke Foodbank
Tadley Foodbank Outreach Clinic	Tuesday	Basingstoke & Deane Borough Council, Greenham Trust
Cost of Living Advice	Tuesday / Wednesday	The National Lottery Community Fund
Specialist debt and benefits advice	Tuesday / Wednesday	Basingstoke & Deane Borough Council
Advice First Aid: training members of our community to provide advice first aid	Various	National Association of Citizens Advice Bureaux
Energy Advice Programme	Monday / Tuesday	

We monitor the needs of the community by comparing our clients to the community profile to ensure that those who need help with problems can access our service.

Recruitment is ongoing for volunteer advisers and admin support. Induction, training, and support are provided to meet individual needs to ensure that the necessary knowledge and skills are in place.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance, in advising the public and administering the charity. Volunteer roles include trustee; adviser; IT support; fundraising; research & campaigns, bookkeeping and admin support. Citizens Advice Tadley, based on our annual return, has the valued help of 23 volunteers in the current year.

Report of the Trustees for the Year Ended 31 March 2024

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Achievements

We offer 25 hours of advice per week supported by a paid Chief Officer, Advice Services Manager, Office Manager, Training Officer, Administration Officer and some paid and volunteer Advice Session Support and Advisers.

In the year we helped 2,406 clients with 8,446 issues. 10,901 interactions were made either with or on behalf of clients, face-to-face, by phone, email or letter. The main enquiry issues were, in order: Benefits and Tax Credits (including Universal Credit), Utilities and Communications, Debt, Housing, Travel and Transport, Charitable Support and Foodbanks.

Financial outcomes, or money gained for clients, included benefits and pensions, back dated payments, and tribunal awards. This is a verified figure from clients who have kept us informed and the real total is likely to be much higher. We secured annualised gains of £4,593,666 on behalf of clients during the year (including Macmillan).

This year has seen 7 new volunteer assessors undergo the extensive Citizens Advice training programme. Other training was completed, as appropriate, in particular sessions on energy advice. All members of trustees, staff and volunteers undertook training in Data Protection, the Senior Management Certification Regime and Equality, Diversity and Inclusion.

Liaison meetings have taken place with a variety of local partners including Local Authorities and other voluntary agencies on topics such as carers and energy advice. We are also active members of the Hampshire Consortium of Citizens Advice.

In 2023/24 we submitted 143 separate items of evidence to our national Research and Campaigns unit about the effect of poor policies and practices in the Tadley area.

Quarterly Board Meetings have been held, attended by Trustees and observers. Committee meetings have been held in Compliance and Reporting, latterly Finance and Compliance, Strategy, Research and Campaigns and Staffing.

Public Benefit

The trustees have considered the guidance provided by the Charity Commission and its impact on the work of the charity.

Fundraising activities

Total fundraising income for the year was £151 (2023 £3,046). Fundraising expenditure incurred in fundraising activities during the year was £0 (2023 £0).

Factors Affecting the Achievement of Objectives

The charity is aware of the financial pressures experienced by its major funders and in view of this has taken active measures to seek additional sources of funding for its services.

FINANCIAL REVIEW

Principal funding sources

The Trustees extend their gratitude to Basingstoke and Deane Borough Council; Tadley Town Council; Greenham Trust and local Parishes who continued to support the core operating capacity of the charity. Additionally, project-specific funding was received from The National Lottery Community Fund; Allotments for the Labouring Poor; Turbary Allotment Charity; Citizens Advice; Citizens Advice Hampshire; Macmillan; Loddon Valley Lions and Basingstoke Foodbank.

FINANCIAL REVIEW

Financial Position

Incoming resources in the year were £242,476 (2023 £203,003) of this £62,715 (2023 £52,574) related to project restricted activities.

A surplus of £11,684 was made in the year (2023 deficit of £17,147). At 31 March 2024 total funds were £149,847 (2023 £138,163) of which £0 represented restricted funds (2023 £0).

Reserves Policy

CA Tadley is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. Tadley CA will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. The financial position of CA Tadley is entirely dependent on the continued support of grant making bodies, in particular Basingstoke and Deane Borough Council.

The trustees' policy is to maintain about 3 months costs which would total £53,557, a closure cost of £12,000 in respect of redundancy pay and £13,251 for the lease totalling £78,808.

FUTURE PLANS

CA Tadley aims to continually improve access to its service and intends to extend its service to an even wider number of the community. This will be achieved by consolidating our services following a significant turnover of staff and the loss of a number of volunteers. We aim to continue to offer advice, by telephone and email along with a face-to-face drop-in service and by pre-arranged interviews.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

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

Tadley and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. Tadley and District Citizens Advice Bureau is also known and referred to as CA Tadley. The maximum liability of each member is limited to £10. At 31 March 2024, the company had 8 individual members and 6 organisations (2023 - 8 and 6) excluding trustees.

CA Tadley is governed by its Memorandum and Articles of Association as adopted in 2017.

Recruitment and appointment of new trustees

Trustees, who are also Directors of the Company, are elected from the local community. Appointment of new Trustees is undertaken by the Trustee Board as and when required and notified to Companies House by the Company Secretary.

Under the Memorandum and Articles of Association as adopted in October 2017, the number of Trustees shall be a minimum of 3 and a maximum of 15. Trustees may be elected at the AGM and shall hold office from the conclusion of that meeting. Co-opted Trustees can be appointed at a meeting of the Trustee Board and may serve for a maximum of 3 years and then must be elected at the next AGM. The Officers of the Charity are elected by the fellow members of the Trustee Board.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

CA Tadley is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CA Tadley and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public. The Trustees ensure that the Board is operating effectively by annual review of its performance and that of its chair. National Citizens Advice requires and audits an annual Leadership Self-Assessment. The members of the Trustee Board consist of:

1. Elected Members
2. Representatives of member organisation who are appointed by the bodies they represent and who are not Trustee Directors.
3. Co-opted trustees who are appointed by the Trustee Board
4. In attendance: staff members or volunteers who are elected by their fellow volunteer advisers and the Chief Officer and the Office Manager.

Induction and training of new trustees

Newly appointed Trustees are provided with a comprehensive induction to CA Tadley through the provision of training courses and mentoring by established trustees.

Related parties

CA Tadley is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of CA Tadley to fulfil its charitable objects and comply with the national membership requirements. CA Tadley is also a member of the Hampshire Consortium of Citizens Advice.

The charity also co-operates and liaises with several other advisory services, local charities, and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Tadley and District Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2024

TRUSTEES' RESPONSIBILITIES

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

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

a) select suitable accounting policies and apply them consistently.
b) observe the methods and principles in the Charities SORP.
c) make judgments and accounting estimates that are reasonable and prudent.
d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:
- there is no relevant independent examination information of which the charity's independent examiner is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant independent examination information and to establish that the independent examiner is aware of that information.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by order of the board of trustees on 14th November 2024 and signed on its behalf by:

.....
Trustee

Prof Antony Downes

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

Independent examiner's report to the trustees of Tadley and District Citizens Advice Bureau ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

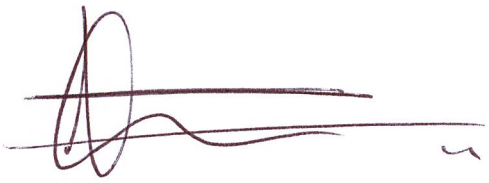
Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

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

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

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



Mr. A. Skilton, ACA

Brewers Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey
GU5 9LY

Date: 16 December 2024

Tadley and District Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	**31.3.24 Total funds £**	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		**4,762**	**-**	**4,762**	4,635
Charitable activities					
Project Specific Funding		**106,137**	**51,648**	**157,785**	-
Grants		**66,850**	**11,066**	**77,916**	195,001
Other trading activities	2	**150**	**(1)**	**149**	3,050
Investment income	3	**1,861**	**-**	**1,861**	321
Total		**179,760**	**62,713**	**242,473**	203,007
EXPENDITURE ON					
Charitable activities					
Support costs		**144,488**	**80,714**	**225,202**	214,783
Governance		**4,768**	**819**	**5,587**	5,371
Total		**149,256**	**81,533**	**230,789**	220,154
NET INCOME/(EXPENDITURE)		**30,504**	**(18,820)**	**11,684**	(17,147)
Transfers between funds	11	**(18,820)**	**18,820**	**-**	-
Net movement in funds		**11,684**	**-**	**11,684**	(17,147)
RECONCILIATION OF FUNDS					
Total funds brought forward		**138,163**	**-**	**138,163**	155,310
TOTAL FUNDS CARRIED FORWARD		**149,847**	**-**	**149,847**	138,163

The notes form part of these financial statements

Tadley and District Citizens Advice Bureau

Balance Sheet
31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	**31.3.24 Total funds £**	31.3.23 Total funds £
CURRENT ASSETS					
Debtors	9	**9,419**	-	**9,419**	9,043
Cash at bank		**178,449**	-	**178,449**	193,007
		187,868	-	**187,868**	202,050
CREDITORS					
Amounts falling due within one year	10	**(38,021)**	-	**(38,021)**	(63,887)
NET CURRENT ASSETS		**149,847**	-	**149,847**	138,163
TOTAL ASSETS LESS CURRENT LIABILITIES		**149,847**	-	**149,847**	138,163
NET ASSETS		**149,847**	-	**149,847**	138,163
FUNDS	11				
Unrestricted funds				**149,847**	138,163
TOTAL FUNDS				**149,847**	138,163

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

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

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

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

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

The financial statements were approved by the Board of Trustees and authorised for issue on 14th November 2024 and were signed on its behalf by:

T. Antony Downes

.....
Trustee

Prof Antony Downes

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and Companies Act 2006.

CA Tadley meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless stated in the relevant accounting policy note.

Income

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

Expenditure

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

Taxation

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

Fund accounting

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

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

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

Debtors

Debtors are recognised at the settlement amount due after any trade discount offered.

Creditors

Creditors are recognized where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognized at their settlement amount after allowing for any trade discount due.

Pension

A stakeholder pension scheme is available.

Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases. The charity has taken out a lease which terminates on December 31st, 2027. Currently, the majority of this rent is covered by an amount of grant received form the landlord.

Irrecoverable VAT

The charity is not VAT registered and therefore does not charge or reclaim any VAT.

continued...

1. ACCOUNTING POLICIES - continued

Description of expenditure
Expenditure previously categorised as expenditure on Raising funds has been classified in the current year as expenditure on Charitable activities, to better reflect the nature of the expenditure. Comparative figures have been adjusted accordingly.

2. OTHER TRADING ACTIVITIES

	31.3.24	31.3.23
	£	£
Fundraising events	149	3,050

3. INVESTMENT INCOME

	31.3.24	31.3.23
	£	£
Deposit account interest	1,861	321

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.24	31.3.23
	£	£
Other operating leases	16,563	15,256

5. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

	31.3.24	31.3.23
	£	£
Trustees' expenses	-	206

CA Tadley paid £2,053 (2023 £1,609) in the year ended 31 March 2024 for various insurance services.

There were no related party transactions in the period.

6. STAFF COSTS

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

	31.3.24	31.3.23
Charitable activities	10	10

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

The Key Management Personnel of CA Tadley comprise of the Trustees and the Chief Officer. Total amounts paid in respect of the Key Management Personnel comprise of £31,269 (2023: £38,419).

continued...

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	4,634	1	4,635
Charitable activities			
Grants	142,427	52,574	195,001
Other trading activities	3,051	(1)	3,050
Investment income	321	-	321
Total	150,433	52,574	203,007
EXPENDITURE ON			
Charitable activities			
Support costs	157,049	57,734	214,783
Governance	5,371	-	5,371
Total	162,420	57,734	220,154
NET INCOME/(EXPENDITURE)	(11,987)	(5,160)	(17,147)
Transfers between funds	(5,160)	5,160	-
Net movement in funds	(17,147)	-	(17,147)
RECONCILIATION OF FUNDS			
Total funds brought forward	155,310	-	155,310
TOTAL FUNDS CARRIED FORWARD	138,163	-	138,163

8. PURPOSES OF RESTRICTED FUNDS

Macmillan
Funding provided by Citizens Advice Hampshire to provide advice for cancer sufferers and their carers offering hospital and hospice outreach appointments and home visits. This service is available to clients living or being treated in Hampshire.

Debt and Benefits
The aim of this project is to provide a specialist debt and benefits caseworker for local clients accessing this service. Funding was provided by the National Lottery Fund.

Foodbank Outreach
A fund to provide support to people making use of the local foodbank.

Cost of Living
A fund from local government, to help people obtain relief from the cost-of-living crisis. Basingstoke and Deane Borough Council provided funding, with part of the grant match funded by the Greenham Trust.

Pride in Place
Funded by Basingstoke and Deane Borough Council, this project provides additional supervision capacity to enable CA Tadley to better support trainee volunteers.

continued...

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Prepayments and accrued income	9,419	9,043

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Social security and other taxes	4,157	2,897
Other creditors	1,187	(1)
Accruals and deferred income	32,677	60,991
	38,021	63,887

Deferred Income relates to Unrestricted Funds received in 2023/24 for Projects from 1st April 2024 (£8,548 Community Care, £9,912 Mental Health, £8,417 Pride in Place and £1,050 Core Costs).

11. MOVEMENT IN FUNDS

	At 1.4.23	Net movement in funds	Transfers between funds	At 31.3.24
	£	£	£	£
Unrestricted funds				
General fund	138,163	38,936	(27,252)	149,847
CC	-	(4,739)	4,739	-
MENTAL HEALTH	-	(3,319)	3,319	-
OUT OF HOURS	-	(374)	374	-
	138,163	30,504	(18,820)	149,847
Restricted funds				
MM	-	(10,857)	10,857	-
F/BANK	-	(5,127)	5,127	-
Debt & Benefits	-	(168)	168	-
Pride in Place	-	(1,965)	1,965	-
Cost of Living	-	(703)	703	-
	-	(18,820)	18,820	-
TOTAL FUNDS	138,163	11,684	-	149,847

continued...

11. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**159,493**	**(120,557)**	**38,936**
CC	**8,549**	**(13,288)**	**(4,739)**
MENTAL HEALTH	**9,957**	**(13,276)**	**(3,319)**
OUT OF HOURS	**1,761**	**(2,135)**	**(374)**
	179,760	**(149,256)**	**30,504**
Restricted funds			
MM	**35,533**	**(46,390)**	**(10,857)**
F/BANK	**2,146**	**(7,273)**	**(5,127)**
Debt & Benefits	**8,333**	**(8,501)**	**(168)**
Pride in Place	**-**	**(1,965)**	**(1,965)**
Cost of Living	**16,701**	**(17,404)**	**(703)**
	62,713	**(81,533)**	**(18,820)**
TOTAL FUNDS	**242,473**	**(230,789)**	**11,684**

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	155,310	(780)	(16,367)	138,163
CC	-	(4,053)	4,053	-
MENTAL HEALTH	-	(1,501)	1,501	-
OUT OF HOURS	-	(804)	804	-
Advice First Aid	-	(579)	579	-
Energy Advisor	-	(4,270)	4,270	-
	155,310	(11,987)	(5,160)	138,163
Restricted funds				
MM	-	(10,975)	10,975	-
F/BANK	-	(643)	643	-
MAPS	-	6,458	(6,458)	-
	-	(5,160)	5,160	-
TOTAL FUNDS	155,310	(17,147)	-	138,163

continued...

11. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	150,430	(151,210)	(780)
CC	-	(4,053)	(4,053)
MENTAL HEALTH	1	(1,502)	(1,501)
OUT OF HOURS	1	(805)	(804)
Advice First Aid	-	(579)	(579)
Energy Advisor	1	(4,271)	(4,270)
	150,433	(162,420)	(11,987)
Restricted funds			
Restricted Fund	1	(1)	-
MM	33,743	(44,718)	(10,975)
F/BANK	2,146	(2,789)	(643)
MAPS	16,684	(10,226)	6,458
	52,574	(57,734)	(5,160)
TOTAL FUNDS	203,007	(220,154)	(17,147)

12. RELATED PARTY DISCLOSURES

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

13. RESERVES POLICY

CA Tadley is required to ensure that free monies is available in each financial year to meet any reasonably foreseeable contingency.

As per the trustees report, CA Tadley has a reserve policy totalling £79,000. This leaves a total of £70,847 uncommitted reserves at the year-end.

TADLEY AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1118080

Accounts

REGISTERED COMPANY NUMBER: 5900656 (England and Wales)
REGISTERED CHARITY NUMBER: 1118080

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 March 2023

for

Tadley and District Citizens Advice Bureau

Brewers Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey
GU5 9LY

Tadley and District Citizens Advice Bureau

Contents of the Financial Statements for the Year Ended 31 March 2023

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11 to 18

Tadley and District Citizens Advice Bureau

Reference and Administrative Details for the Year Ended 31 March 2023

REGISTERED OFFICE	Franklin Avenue Tadley Hampshire RG26 4ET
REGISTERED COMPANY NUMBER	5900656 (England and Wales)
REGISTERED CHARITY NUMBER	1118080
INDEPENDENT EXAMINER	Brewers Chartered Accountants Bourne House Queen Street Gomshall Surrey GU5 9LY

Tadley and District Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in 2015, the Companies Act 2006 and applicable UK accounting standards in preparing the annual report and financial statements of the organisation.

The Charity is a limited Company, limited by guarantee, and is governed by its Memorandum and Articles of Association. The Trustees confirm that they have had regard to the Charity Commission's public benefit guidance.

The following people were trustees during the year:

Prof Antony (Tony) Downes	Chair	
Neil Michael Hughes	Vice Chair	Appointed on 02 November 2022
Stephen Wayne Hodgson	Vice Chair	Up to 02 November 2022
Katherine Jane Birkinshaw	Company Secretary	Resigned 21 June 2023
Kevin Michael Rafferty	Treasurer	
Cllr Janette Margaret Hewitt	Baughurst Parish Council representative	
Andrew Cobb		Resigned 02 November 2022
Kerri Carruthers	Basingstoke & Deane Borough Council representative	Resigned 13 March 2023
Cllr Josephine Barbara Slimin	Tadley Town Council representative	
Anna Mary Illingworth		
Vanessa Coral May Richards		
Nicholas Robert Edwards		Resigned 20 April 2022
Ian Stuart Gribben		Appointed 02 November 2022
Colin Clark Watson		Resigned 18 January 2023
Edward Alexander Jones		Appointed 02 November 2022
Neil Michael Hughes		Appointed 02 November 2022

In Principle, Citizens Advice Tadley aims to follow the Turnbull report recommendations on length of service of trustees or non executive directors. As a consequence, there will be review of two long servicing trustees when they are next due for re-election.

The following people also attended meetings during the year:

Ex Officio Members	**Role**
Rachel Campbell	Chief Officer
Martin Heath	Staff Representative
Cllr Derek Mellor	Hampshire County Council Representative
Clare Hawkins	Office Manager/Minute Secretary

OBJECTIVES AND ACTIVITIES

Objectives

The charity's objectives are to promote any charitable purpose for the benefit of the community in Tadley and the surrounding area, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness, and distress

Aims, Objectives, Strategies and Activities for the Year

CA Tadley seeks to provide the advice people need for the problems they face, and to improve the policies and practices that affect people's lives.

It provides free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

The principal activity of CA Tadley remains the provision of advice for members of the public. This is provided through telephone, webchat, email, and face to face drop in and pre-arranged interviews

Tadley and District Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2023

OBJECTIVES AND ACTIVITIES

Opening Hours

Mon 10 am - 3.30 pm
Tues 10 am - 1.00 pm
Weds 10 am - 1.00 pm
Thurs 10 am - 3.30 pm
Fri 10 am - 1.00 pm

Specialist Advice is offered through:

- Relationship Advice: Rowberry Morris - alternate Wednesdays 10 am - 1 pm
- Employment Advice: Rowberry Morris -alternate Wednesdays 10 am - 1 pm

Projects

The aim of projects, which are supported by additional funding, is to build on the excellent work done by the core service. This enables CA Tadley to provide extra support and in-depth case work to the most vulnerable of our clients. To obtain the necessary funding to provide the additional services, applications were made to various local and national providers of community finance.

	Days	Funded by
Advice for people affected by cancer	Monday - Friday	Macmillan
Debt advice	Monday - Friday	Money & Pensions Service via CitA
Benefits advice for vulnerable clients and their carers including home visits	Monday	Turbary Allotment Charity Greenham Trust and Parish CouncilsTadley Town Council, Greenham Trust, Sovereign Housing Association, The Miss Lawrence Trust, Peter Baker Foundation, Alootments for the Labouring Poor and Tadley Town Council
Out of Hours Advice	Thursday	
Benefits support and advice for clients with mental health issues	Thursday	
Tadley Foodbank Outreach Clinic	Tuesday	Basingstoke Foodbank
Cost of Living Advice	Tuesday / Wednesday	Basingstoke & Deane Borough Council, Greenham Trust
Specialist debt and benefits advice	Tuesday / Wednesday	The National Lottery Community Fund
Advice First Aid: training members of our community to provide advice first aid	Various	Councillors Grant and Tadley Town Council

We monitor the needs of the community by comparing our clients to the community profile to ensure that those who need help with problems can access our service.

Recruitment is ongoing for volunteer advisers and admin support. Induction, training, and support are provided to meet individual needs to ensure that the necessary knowledge and skills are in place.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance, in advising the public and administering the charity. Volunteer roles include trustee; adviser; IT support; fundraising; research & campaigns, bookkeeping and admin support. Citizens Advice, based on our annual return, has valued the help of 31 volunteers at £173,799 in the current year.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Achievements

We offer 25 hours of advice per week supported by a paid Chief Officer, Advice Services Manager, Office Manager, Recruitment & Development manager Administration Officer Advice Session Suprvisor and some paid and volunteer.

.

In the year we helped 3,419 clients with 9,414 issues. 15,743 interactions were made either with or on behalf of clients, face-to-face, by phone, email or letter. The main enquiry issues were, in order: Benefits and Tax Credits (including Universal Credit), Utilities and Communications, Housing, Debt, Charitable Support and Foodbanks.

Financial outcomes, or money gained for clients, included benefits and pensions, back dated payments, and tribunal awards. This is a verified figure from clients who have kept us informed and the real total is likely to be much higher. We secured annualised gains of £2,265,619 on behalf of clients during the year (including Macmillan).

This year has seen 3 new volunteer assessors undergo the extensive Citizens Advice training programme. Other training was completed, as appropriate, in particular sessions on energy advice. All members of trustees, staff and volunteers undertook training in Data Protection.

Liaison meetings have taken place with a variety of local partners including Local Authorities and other voluntary agencies on topics such as carers and energy advice. We are also active members of the Hampshire Consortium of Citizens Advice.

In 2022/23 we submitted 100 separate items of evidence to our national Research and Campaigns unit about the effect of poor policies and practices in the Tadley area.

Quarterly Board Meetings have been held, attended by Trustees and observers. Committee meetings have been held in Compliance and Reporting, latterly Finance and Compliance, Strategy, Research and Campaigns, Staffing and Fundraising..

Public Benefit

The trustees have considered the guidance provided by the Charity Commission and its impact on the work of the charity.

Fundraising activities

Total fundraising income for the year was £3,046 (2022 £680). Fundraising expenditure incurred in fundraising activities during the year was £0 (2022 £0).

Factors Affecting the Achievement of Objectives

The charity is aware of the financial pressures experienced by its major funders and in view of this has taken active measures to seek additional sources of funding for its services.

FINANCIAL REVIEW

Principal funding sources

The Trustees extend their gratitude to Basingstoke and Deane Borough Council; Tadley Town Council; Greenham Trust and local Parishes who continued to support the core operating capacity of the charity. Additionally, project-specific funding was received from The National Lottery Community Fund; Allotments for the Labouring Poor; Turbary Allotment Charity; Citizens Advice; Citizens Advice Hampshire; Macmillan; Loddon Valley Lions and Basingstoke Foodbank.

FINANCIAL REVIEW

Financial Position

Incoming resources in the year were £203,002 (2022 £230,127) of this £52,574 (2022 £93,500) related to project restricted activities.

A deficit of £17,147 was made in the year (2022 surplus of £780). At 31 March 2023 total funds were £138,163 (2022 £155,310) of which £0 represented restricted funds (2022 £0).

Reserves Policy

CA Tadley is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. CA Tadley will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. The financial position of CA Tadley is entirely dependent on the continued support of grant making bodies, in particular Basingstoke and Deane Borough Council.

The trustees' policy is to maintain about 3 months costs which would total £51,224, a closure cost of £12,000 in respect of redundancy pay and £16,393 for the lease totalling £79,617.

FUTURE PLANS

CA Tadley aims to continually improve access to its service and intends to extend its service to an even wider number of the community. This will be achieved by recruiting Cost of Living Outreach volunteers and extending opening hours. We aim to continue to offer telephone advice along with a face to face and email service.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Tadley and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. Tadley and District Citizens Advice Bureau is also known and referred to as CA Tadley. The maximum liability of each member is limited to £10. At 31 March 2023, the company had 8 individual members and 6 organisations (2022 - 8 and 6).

CA Tadley is governed by its Memorandum and Articles of Association as adopted in 2017.

Recruitment and appointment of new trustees

Trustees, who are also Directors of the Company, are elected from the local community. Appointment of new Trustees is undertaken by the Trustee Board as and when required and notified to Companies House by the Company Secretary.

Under the Memorandum and Articles of Association as adopted in October 2017, the number of Trustees shall be a minimum of 3 and a maximum of 15. Trustees may be elected at the AGM and shall hold office from the conclusion of that meeting. Co-opted Trustees can be appointed at a meeting of the Trustee Board and may serve for a maximum of 3 years and then must be elected at the next AGM. The Officers of the Charity are elected by the fellow members of the Trustee Board.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

CA Tadley is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CA Tadley and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public. The members of the Trustee Board consist of:

1. Elected Members
2. Representatives of member organisation who are appointed by the bodies they represent and who decide to beome trustees/Directors.
3. Co-opted trustees who are appointed by the Trustee Board

Also in attendance are: staff members who are elected by their fellow volunteer advisers and the Chief Officer, the Joint Liaison Officer (by invitation when appropriate), and the Office Manager.

Induction and training of new trustees

Newly appointed Trustees are provided with a comprehensive induction to CA Tadley through the provision of training courses and mentoring by established trustees.

Related parties

CA Tadley is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of CA Tadley to fulfil its charitable objects and comply with the national membership requirements. CA Tadley is also a member of the Hampshire Consortium of Citizens Advice.

The charity also co-operates and liaises with several other advisory services, local charities, and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Report of the Trustees for the Year Ended 31 March 2023

TRUSTEES' RESPONSIBILITIES

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

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

a) select suitable accounting policies and apply them consistently.
b) observe the methods and principles in the Charities SORP.
c) make judgments and accounting estimates that are reasonable and prudent.
d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:
- there is no relevant audit information of which the charity's independent examiner is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant independent examination information and to establish that the independent examiner is aware of that information.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by order of the board of trustees on 9 Nov 2023 and signed on its behalf by:

.....
Trustee

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

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

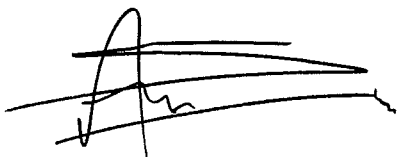
Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

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

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

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



Mr. A. Skilton, ACA

Brewers Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey
GU5 9LY

Date: 9th November 2023

Tadley and District Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		**4,639**	**-**	**4,639**	1,458
Charitable activities					
Grants		**142,427**	**52,574**	**195,001**	227,973
Other trading activities	2	**3,046**	**-**	**3,046**	680
Investment income	3	**321**	**-**	**321**	16
Total		**150,433**	**52,574**	**203,007**	230,127
EXPENDITURE ON					
Charitable activities					
Support costs		**157,049**	**57,734**	**214,783**	223,468
Governance		**5,371**	**-**	**5,371**	5,879
Total		**162,420**	**57,734**	**220,154**	229,347
NET INCOME/(EXPENDITURE)		**(11,987)**	**(5,160)**	**(17,147)**	780
Transfers between funds	11	**(5,160)**	**5,160**	**-**	-
Net movement in funds		**(17,147)**	**-**	**(17,147)**	780
RECONCILIATION OF FUNDS					
Total funds brought forward		**155,310**	**-**	**155,310**	154,530
TOTAL FUNDS CARRIED FORWARD		**138,163**	**-**	**138,163**	155,310

The notes form part of these financial statements

Tadley and District Citizens Advice Bureau

Balance Sheet
31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	**31.3.23 Total funds £**	31.3.22 Total funds £
CURRENT ASSETS					
Debtors	9	**9,043**	-	**9,043**	8,314
Cash at bank		**193,007**	-	**193,007**	174,259
		202,050	-	**202,050**	182,573
CREDITORS					
Amounts falling due within one year	10	**(63,887)**	-	**(63,887)**	(27,263)
NET CURRENT ASSETS		**138,163**	-	**138,163**	155,310
TOTAL ASSETS LESS CURRENT LIABILITIES		**138,163**	-	**138,163**	155,310
NET ASSETS		**138,163**	-	**138,163**	155,310
FUNDS	11				
Unrestricted funds				**138,163**	155,310
TOTAL FUNDS				**138,163**	155,310

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

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

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

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

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

The financial statements were approved by the Board of Trustees and authorised for issue on 9 Nov 2023 and were signed on its behalf by:

Trustee

The notes form part of these financial statements

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

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and Companies Act 2006.

CA Tadley meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless stated in the relevant accounting policy note.

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

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

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

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

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

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

Debtors
Debtors are recognised at the settlement amount due after any trade discount offered.

Creditors
Creditors are recognized where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognized at their settlement amount after allowing for any trade discount due.

Restricted funds
Income received for the restricted purposes is included in separate restricted funds against which appropriate expenditure is allocated.

Pension
A stakeholder pension scheme is available.

Leases

continued...

1. ACCOUNTING POLICIES - continued

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases. The charity has taken out a lease which terminates on December 31st, 2027. Currently, the majority of this rent is covered by an amount of grant received form the landlord.

Irrecoverable VAT
The charity is not VAT registered and therefore does not charge or reclaim any VAT.

Description of expenditure
Expenditure previously categorised as expenditure on Raising funds has been classified in the current year as expenditure on Charitable activities, to better reflect the nature of the expenditure. Comparative figures have been adjusted accordingly.

2. OTHER TRADING ACTIVITIES

	31.3.23	31.3.22
	£	£
Fundraising events	3,046	680

3. INVESTMENT INCOME

	31.3.23	31.3.22
	£	£
Deposit account interest	321	16

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.23	31.3.22
	£	£
Other operating leases	15,256	14,558

5. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

	31.3.23	31.3.22
	£	£
Trustees' expenses	206	-

CA Tadley paid £1,609 (2022 £1,426) in the year ended 31 March 2023 for various insurance services.

There were no related party transactions in the period.

continued...

6. STAFF COSTS

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

	31.3.23	31.3.22
Charitable activities	10	11

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

The Key Management Personnel of CA Tadley comprise of the Trustees, the Chief Officer, and the Senior management team. Total amounts paid in respect of the Key Management Personnel comprise of £38,419 (2022: £32,616).

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	1,457	1	1,458
Charitable activities			
Grants	134,473	93,500	227,973
Other trading activities	680	-	680
Investment income	16	-	16
Total	136,626	93,501	230,127
EXPENDITURE ON			
Charitable activities			
Support costs	125,129	98,339	223,468
Governance	5,879	-	5,879
Total	131,008	98,339	229,347
NET INCOME/(EXPENDITURE)	5,618	(4,838)	780
Transfers between funds	(101)	101	-
Net movement in funds	5,517	(4,737)	780
RECONCILIATION OF FUNDS			
Total funds brought forward	149,791	4,739	154,530
TOTAL FUNDS CARRIED FORWARD	155,308	2	155,310

continued...

8. PURPOSES OF RESTRICTED FUNDS

Macmillan
Funding provided by Citizens Advice Hampshire to provide advice for cancer sufferers and their carers offering hospital and hospice outreach appointments and home visits. This service is available to clients living or being treated in Hampshire.

Out of Hours Service
The aim of this project is to increase access for people, particularly those who work full-time and/or have caring responsibilities. This project has been funded by multiple donors including Stratfield Mortimer Parish Council, Greenham Trust and other local parish councils.

Foodbank Outreach
A fund to provide support to people making use of the local foodbank.

Help to Claim
A fund from central government, through CitA to help people assess their eligibility for Universal Credit and to support them in making their first claim.

MaPS Debt Advice
Funded by the Money & Pensions Service, this project employs a full-time debt adviser to work with clients experiencing debt problems.

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23	31.3.22
	£	£
Prepayments and accrued income	9,043	8,314

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23	31.3.22
	£	£
Social security and other taxes	2,897	3,417
Other creditors	(1)	(1)
Accruals and deferred income	60,991	23,847
	63,887	27,263

Deferred Income relates to Unrestricted Funds received in 2022/23 for Projects from 1st April 2023 (£9,957 Mental Health Project, £1,761 Out of Hours Project, £8,333 Benefit and Debt Caseworker Project, £8,548 Community CareProject project, £15.936 Cost of living, £13,750 Extended Opening Hours Project).

continued...

11. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	155,310	(780)	(16,367)	138,163
CC	-	(4,053)	4,053	-
MENTAL HEALTH	-	(1,501)	1,501	-
OUT OF HOURS	-	(804)	804	-
Advice First Aid	-	(579)	579	-
Energy Advisor	-	(4,270)	4,270	-
	155,310	(11,987)	(5,160)	138,163
Restricted funds				
MM	-	(10,975)	10,975	-
F/BANK	-	(643)	643	-
MAPS	-	6,458	(6,458)	-
	-	(5,160)	5,160	-
TOTAL FUNDS	155,310	(17,147)	-	138,163

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	150,430	(151,210)	(780)
CC	-	(4,053)	(4,053)
MENTAL HEALTH	1	(1,502)	(1,501)
OUT OF HOURS	1	(805)	(804)
Advice First Aid	-	(579)	(579)
Energy Advisor	1	(4,271)	(4,270)
	150,433	(162,420)	(11,987)
Restricted funds			
Restricted Fund	1	(1)	-
MM	33,743	(44,718)	(10,975)
F/BANK	2,146	(2,789)	(643)
MAPS	16,684	(10,226)	6,458
	52,574	(57,734)	(5,160)
TOTAL FUNDS	203,007	(220,154)	(17,147)

continued...

11. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	149,791	11,585	(8,970)	152,406
CC	-	(917)	917	-
MENTAL HEALTH	-	(1,869)	4,421	2,552
OUT OF HOURS	-	(3,179)	3,531	352
	149,791	5,620	(101)	155,310
Restricted funds				
MM	2,668	(5,095)	2,427	-
HTC	-	4,430	(4,430)	-
F/BANK	-	(588)	588	-
MAPS	2,071	(3,587)	1,516	-
	4,739	(4,840)	101	-
TOTAL FUNDS	154,530	780	-	155,310

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	122,628	(111,043)	11,585
CC	7,998	(8,915)	(917)
MENTAL HEALTH	4,241	(6,110)	(1,869)
OUT OF HOURS	1,760	(4,939)	(3,179)
	136,627	(131,007)	5,620
Restricted funds			
MM	30,932	(36,027)	(5,095)
HTC	25,613	(21,183)	4,430
F/BANK	1,610	(2,198)	(588)
MAPS	35,345	(38,932)	(3,587)
	93,500	(98,340)	(4,840)
TOTAL FUNDS	230,127	(229,347)	780

continued...

11. MOVEMENT IN FUNDS - continued

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

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	149,791	10,805	(25,337)	135,259
CC	-	(4,970)	4,970	-
MENTAL HEALTH	-	(3,370)	5,922	2,552
OUT OF HOURS	-	(3,983)	4,335	352
Advice First Aid	-	(579)	579	-
Energy Advisor	-	(4,270)	4,270	-
	149,791	(6,367)	(5,261)	138,163
Restricted funds				
MM	2,668	(16,070)	13,402	-
HTC	-	4,430	(4,430)	-
F/BANK	-	(1,231)	1,231	-
MAPS	2,071	2,871	(4,942)	-
	4,739	(10,000)	5,261	-
TOTAL FUNDS	154,530	(16,367)	-	138,163

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	273,058	(262,253)	10,805
CC	7,998	(12,968)	(4,970)
MENTAL HEALTH	4,242	(7,612)	(3,370)
OUT OF HOURS	1,761	(5,744)	(3,983)
Advice First Aid	-	(579)	(579)
Energy Advisor	1	(4,271)	(4,270)
	287,060	(293,427)	(6,367)
Restricted funds			
Restricted Fund	1	(1)	-
MM	64,675	(80,745)	(16,070)
HTC	25,613	(21,183)	4,430
F/BANK	3,756	(4,987)	(1,231)
MAPS	52,029	(49,158)	2,871
	146,074	(156,074)	(10,000)
TOTAL FUNDS	433,134	(449,501)	(16,367)

continued...

12. RELATED PARTY DISCLOSURES

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

13. RESERVES POLICY

CA Tadley is required to ensure that free monies is available in each financial year to meet any reasonably foreseeable contingency.

As per the trustees report, CA Tadley has a reserve policy totalling £79,617. This leaves a total of £58.546 uncommitted reserves at the year-end.

TADLEY AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1118080

Accounts

REGISTERED COMPANY NUMBER: 5900656 (England and Wales)
REGISTERED CHARITY NUMBER: 1118080

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 March 2022

for

Tadley & District Citizens Advice Bureau

Brewers Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey
GU5 9LY

Tadley & District Citizens Advice Bureau

Contents of the Financial Statements
for the Year Ended 31 March 2022

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10 to 16

Tadley & District Citizens Advice Bureau

Reference and Administrative Details
for the Year Ended 31 March 2022

REGISTERED OFFICE	Franklin Avenue Tadley Hampshire RG26 4ET
REGISTERED COMPANY NUMBER	5900656 (England and Wales)
REGISTERED CHARITY NUMBER	1118080
INDEPENDENT EXAMINER	Brewers Chartered Accountants Bourne House Queen Street Gomshall Surrey GU5 9LY

Tadley & District Citizens Advice Bureau

Report of the Trustees
for the Year Ended 31 March 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in 2015, the Companies Act 2006 and applicable UK accounting standards in preparing the annual report and financial statements of the organisation.

The Charity is a limited Company, limited by guarantee, and is governed by its Memorandum and Articles of Association. The Trustees confirm that they have had regard to the Charity Commission's public benefit guidance.

The following people were trustees during the year:

Prof Antony (Tony) Downes	Chair	
Stephen Wayne Hodgson	Vice Chair	
Katherine Jane Birkinshaw	Company Secretary	
Kevin Michael Rafferty	Treasurer	
Cllr Janette Margaret Hewitt	Baughurst Parish Council representative	
Cllr Michael John Bound	Basingstoke & Deane Borough Council representative	Resigned May 2021
Cllr Kerri Carruthers	Basingstoke & Deane Borough Council representative	Appointed 10 November 2021
Cllr Josephine Barbara Slimin	Tadley Town Council representative	
Katherine Bridget Hebden (Wright)		Resigned 10 November 2021
Andrew Cobb		
Anna Mary Illingworth		
Vanessa Coral May Richards		
Nicholas Robert Edwards		Resigned 20 April 2022
Colin Clark Watson		Appointed 19 January 2022

The following people also attended meetings during the year:

Ex Officio Members	**Role**
Rachel Campbell	Chief Officer
Martin Heath	Staff Representative
Cllr Derek Mellor	Hampshire County Council Representative
Clare Hawkins	Office Manager/Minute Secretary

OBJECTIVES AND ACTIVITIES
Objectives
The charity's objectives are to promote any charitable purpose for the benefit of the community in Tadley and the surrounding area, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness, and distress.

Aims, Objectives, Strategies and Activities for the Year
CA Tadley seeks to provide the advice people need for the problems they face, and to improve the policies and practices that affect people's lives.

It provides free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

The principal activity of CA Tadley remains the provision of advice for members of the public. This is provided through telephone, webchat, email, and face to face drop in and pre-arranged interviews.

Report of the Trustees
for the Year Ended 31 March 2022

OBJECTIVES AND ACTIVITIES

Opening Hours

Mon 10 am - 3.30 pm
Tues 10 am - 1 pm
Weds 10 am - 1 pm
Thurs 10 am - 3.30 pm
Fri 10 am - 1 pm

Specialist Advice is offered through:

- Relationship Advice: Rowberry Morris - alternate Wednesdays 10 am - 1 pm
- Employment Advice: Rowberry Morris -alternate Wednesdays 10 am - 1 pm

Projects

The aim of specialist projects, which are supported by additional funding, is to build on the excellent work done by the core service. This enables CA Tadley to provide extra support and in-depth case work to the most vulnerable of our clients. To obtain the necessary funding to provide the additional services, applications were made to various local and national providers of community finance.

	Days	Funded by
Advice for people affected by cancer	Monday - Friday	Macmillan
Debt advice	Monday - Friday	Money & Pensions Service via CitA
Benefits advice for vulnerable clients and their carers including home visits	Monday	Turbary Allotment Charity
Out of Hours Advice	Thursday	Greenham Trust and Parish Councils
Benefits support and advice for clients with mental health issues	Thursday	Tadley Town Council, Greenham Trust, Sovereign Housing Association, The Miss Lawrence Trust, Peter Baker Foundation
Tadley Foodbank Outreach Clinic	Tuesday	Basingstoke Foodbank
Help to Claim: Support in making first claim for Universal Credit	Monday - Friday	DWP via CitA
Advice First Aid: training members of our community to provide advice first aid	Various	Hampshire County Council Councillors Grant and Tadley Town Council

We monitor the needs of the community by comparing our clients to the community profile to ensure that those who need help with problems can access our service.

Recruitment is ongoing for volunteer advisers and admin support. Induction, training, and support are provided to meet individual needs to ensure that the necessary knowledge and skills are in place.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance, in advising the public and administering the charity. Volunteer roles include trustee; adviser; IT support; fundraising; research & campaigns, bookkeeping and admin support. Citizens Advice, based on our annual return, has valued the help of 31 volunteers at £174,254 in the current year.

Report of the Trustees
for the Year Ended 31 March 2022

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Achievements

We offer 25 hours of advice per week supported by a paid Chief Officer, Advice Services Manager, Office Manager, Training Officer, Administration Officer and some paid and volunteer Advice Session Support and Advisers.
In the year we helped 3,677 clients with 9,334 issues. 12,489 interactions were made either with or on behalf of clients, face-to-face, by phone, email, webchat, or letter. The main enquiry issues were, in order: Benefits and Tax Credits, Debt, Relationships and Family, Employment, Housing.

Financial outcomes, or money gained for clients, included benefits and pensions, back dated payments, and tribunal awards. This is a verified figure from clients who have kept us informed and the real total is likely to be much higher. We secured annualised gains of £2,180,453 on behalf of clients during the year (including Macmillan).

This year has seen 5 new volunteer assessors undergo the extensive Citizens Advice training programme. Other training was completed, as appropriate, in particular sessions on energy advice and Breathing Space (Debt Respite Scheme). All members of trustees, staff and volunteers undertook training in Data Protection and the FCA Senior Managers & Certification Regime (SMCR).

Liaison meetings have taken place with a variety of local partners including Local Authorities and other voluntary agencies on topics such as carers and energy advice. We are also active members of the Hampshire Consortium of Citizens Advice.

In 2021/22 we submitted 66 separate items of evidence to our national Research and Campaigns unit about the effect of poor policies and practices in the Tadley area.

Quarterly Board Meetings have been held, attended by Trustees and observers. Committee meetings have been held in Compliance and Reporting, Strategy and Finance, Research and Campaigns and Staffing.

Public Benefit

The trustees have considered the guidance provided by the Charity Commission and its impact on the work of the charity.

Fundraising activities

Fundraising activities were adversely affected by the Covid restrictions.
Total fundraising income for the year was £680 (2021 £317). Fundraising expenditure incurred in fundraising activities during the year was £0 (2021 £0).

Factors Affecting the Achievement of Objectives

The charity is aware of the financial pressures experienced by its major funders and in view of this has taken active measures to seek additional sources of funding for its services.

FINANCIAL REVIEW

Principal funding sources

The Trustees extend their gratitude to Basingstoke and Deane Borough Council; Tadley Town Council; Greenham Trust; Hampshire and Isle of Wight Community Foundation; Loddon Valley Lions and local Parishes and Four Lanes Trust who continued to support the core operating capacity of the charity. Additionally, project-specific funding was received from Turbary Allotment Charity; Citizens Advice; Citizens Advice Hampshire; Macmillan; Basingstoke Foodbank; Miss Lawrence Trust and Peter Baker Foundation.

FINANCIAL REVIEW

Financial Position

Incoming resources in the year were £230,127 (2021 £236,944) of this £93,500 (2021 £59,857) related to project restricted activities.

A surplus of £780 was made in the year (2021 surplus of £57,001). At 31 March 2022 total funds were £155,310 (2021 £154,530) of which £0 represented restricted funds (2021 £4,739).

Reserves Policy

CA Tadley is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. CA Tadley will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. The financial position of CA Tadley is entirely dependent on the continued support of grant making bodies, in particular Basingstoke and Deane Borough Council.

The trustees' policy is to maintain about 3 months costs which would total £53,585, a closure cost of £10,000 in respect of redundancy pay and £18,420 for the lease totalling £82,005.

FUTURE PLANS

CA Tadley aims to continually improve access to its service and intends to extend its service to an even wider number of the community. This will be achieved by a recruitment strategy to increase volunteer numbers. We aim to continue to offer telephone advice along with a face to face and email service. In addition to our core activities, CA Tadley will recruit a Debt and Benefits Caseworker and an Energy Advice Caseworker.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Tadley and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. Tadley and District Citizens Advice Bureau is also known and referred to as CA Tadley. The maximum liability of each member is limited to £10. At 31 March 2022, the company had 8 individual members and 6 organisations (2021 - 8 and 6).
CA Tadley is governed by its Memorandum and Articles of Association as adopted in 2017.

Recruitment and appointment of new trustees

Trustees, who are also Directors of the Company, are elected from the local community. Appointment of new Trustees is undertaken by the Trustee Board as and when required and notified to Companies House by the Company Secretary.

Under the Memorandum and Articles of Association as adopted in October 2017, the number of Trustees shall be a minimum of 3 and a maximum of 15. Trustees may be elected at the AGM and shall hold office from the conclusion of that meeting. Co-opted Trustees can be appointed at a meeting of the Trustee Board and may serve for a maximum of 3 years and then must be elected at the next AGM. The Officers of the Charity are elected by the fellow members of the Trustee Board.

Organisational structure

CA Tadley is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CA Tadley and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public. The members of the Trustee Board consist of:

1. Elected Members
2. Representatives of member organisation who are appointed by the bodies they represent and who decide to become trustees/Directors.
3. Co-opted trustees who are appointed by the Trustee Board
4. In attendance: staff members who are elected by their fellow volunteer advisers and the Chief Officer, the Joint Liaison Officer (by invitation when appropriate), and the Office Manager.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Induction and training of new trustees

Newly appointed Trustees are provided with a comprehensive induction to CA Tadley through the provision of training courses and mentoring by established trustees.

Related parties

CA Tadley is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of CA Tadley to fulfil its charitable objects and comply with the national membership requirements. CA Tadley is also a member of the Hampshire Consortium of Citizens Advice.

The charity also co-operates and liaises with several other advisory services, local charities, and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

TRUSTEES' RESPONSIBILITIES

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

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

a) select suitable accounting policies and apply them consistently.
b) observe the methods and principles in the Charities SORP.
c) make judgments and accounting estimates that are reasonable and prudent.
d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

1) there is no relevant audit information of which the charity's independent examiner is unaware; and
2) the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant independent examination information and to establish that the independent examiner is aware of that information.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by order of the board of trustees on 18 October 2022 and signed on its behalf by:

.....
Prof. A. Downes

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

Independent examiner's report to the trustees of Tadley & District Citizens Advice Bureau ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

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

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

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

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

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

.....

Mr. A. Skilton
ACA
Brewers Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey
GU5 9LY

Date: 27 October 2022

Tadley & District Citizens Advice Bureau

Statement of Financial Activities
for the Year Ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	**31.3.22 Total funds £**	31.3.21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		**1,458**	**-**	**1,458**	5,291
Charitable activities					
Grants		**134,473**	**93,500**	**227,973**	231,283
Other trading activities	2	**680**	**-**	**680**	317
Investment income	3	**16**	**-**	**16**	53
Total		**136,627**	**93,500**	**230,127**	236,944
EXPENDITURE ON					
Raising funds		**96,311**	**90,483**	**186,794**	129,975
Charitable activities					
Support costs		**28,817**	**7,857**	**36,674**	47,152
Governance		**5,879**	**-**	**5,879**	2,816
Total		**131,007**	**98,340**	**229,347**	179,943
NET INCOME/(EXPENDITURE)		**5,620**	**(4,840)**	**780**	57,001
Transfers between funds	11	**(101)**	**101**	**-**	-
Net movement in funds		**5,519**	**(4,739)**	**780**	57,001
RECONCILIATION OF FUNDS					
Total funds brought forward		**149,791**	**4,739**	**154,530**	97,529
TOTAL FUNDS CARRIED FORWARD		**155,310**	**-**	**155,310**	154,530

The notes form part of these financial statements

Balance Sheet
31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
CURRENT ASSETS					
Debtors	9	**8,314**	-	**8,314**	3,445
Cash at bank		**174,259**	-	**174,259**	178,345
		182,573	-	**182,573**	181,790
CREDITORS					
Amounts falling due within one year	10	**(27,263)**	-	**(27,263)**	(27,260)
NET CURRENT ASSETS		**155,310**	-	**155,310**	154,530
TOTAL ASSETS LESS CURRENT LIABILITIES		**155,310**	-	**155,310**	154,530
NET ASSETS		**155,310**	-	**155,310**	154,530
FUNDS	11				
Unrestricted funds				**155,310**	149,791
Restricted funds				**-**	4,739
TOTAL FUNDS				**155,310**	154,530

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

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

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

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

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

The financial statements were approved by the Board of Trustees and authorised for issue on 18 October 2022 and were signed on its behalf by:

.....
K. Rafferty

The notes form part of these financial statements

1. ACCOUNTING POLICIES

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

CA Tadley meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless stated in the relevant accounting policy note.

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

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

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

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

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

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

Debtors
Debtors are recognised at the settlement amount due after any trade discount offered.

Creditors
Creditors are recognized where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognized at their settlement amount after allowing for any trade discount due.

Restricted funds
Income received for the restricted purposes is included in separate restricted funds against which appropriate expenditure is allocated.

Pension
A stakeholder pension scheme is available.

continued...

1. ACCOUNTING POLICIES - continued

Leases
Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases. The charity has taken out a lease which terminates on December 31st, 2027. Currently, the majority of this rent is covered by an amount of grant received form the landlord.

Irrecoverable VAT
The charity is not VAT registered and therefore does not charge or reclaim any VAT.

2. OTHER TRADING ACTIVITIES

	31.3.22	31.3.21
	£	£
Fundraising events	680	317

3. INVESTMENT INCOME

	31.3.22	31.3.21
	£	£
Deposit account interest	16	53

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.22	31.3.21
	£	£
Other operating leases	14,558	17,991

5. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

CA Tadley paid £1,426 (2021 £1,845) in the year ended 31 March 2022 for various insurance services, including professional indemnity cover of £151 (2021: £151).

There were no related party transactions in the period.

6. STAFF COSTS

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

	31.3.22	31.3.21
Charitable activities	11	10

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

The Key Management Personnel of CA Tadley comprise of the Trustees, the Chief Executive, and the senior management team. Total amounts paid in respect of the Key Management Personnel comprise of £32,616 (2021: £30,924).

No employee earned over £60,000.

continued...

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	5,291	-	5,291
Charitable activities			
Grants	171,425	59,858	231,283
Other trading activities	317	-	317
Investment income	53	-	53
Total	177,086	59,858	236,944
EXPENDITURE ON			
Raising funds	71,287	58,688	129,975
Charitable activities			
Support costs	32,960	14,192	47,152
Governance	2,816	-	2,816
Total	107,063	72,880	179,943
NET INCOME/(EXPENDITURE)	70,023	(13,022)	57,001
Transfers between funds	(11,342)	11,342	-
Net movement in funds	58,681	(1,680)	57,001
RECONCILIATION OF FUNDS			
Total funds brought forward	91,110	6,419	97,529
TOTAL FUNDS CARRIED FORWARD	149,791	4,739	154,530

8. PURPOSES OF RESTRICTED FUNDS

Macmillan
Funding provided by Citizens Advice Hampshire to provide advice for cancer sufferers and their carers offering hospital and hospice outreach appointments and home visits. This service is available to clients living or being treated in Hampshire.

Out of Hours Service
The aim of this project is to increase access for people, particularly those who work full-time and/or have caring responsibilities. This project has been funded by multiple donors including Stratfield Mortimer Parish Council, Greenham Trust and other local parish councils.

Foodbank Outreach
A fund to provide support to people making use of the local foodbank.

Help to Claim
A fund from central government, through CitA to help people assess their eligibility for Universal Credit and to support them in making their first claim.

MaPS Debt Advice
Funded by the Money & Pensions Service, this project employs a full-time debt adviser to work with clients experiencing debt problems.

continued...

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Trade debtors	-	3,295
Prepayments and accrued income	8,314	150
	8,314	3,445

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Social security and other taxes	3,416	-
Other creditors	-	-
Accruals and deferred income	23,847	27,260
	27,263	27,260

Deferred Income relates to Unrestricted Funds received in 2021/22 for Projects from 1st April 2022 (£3,000 Advice First Aid received from Hampshire County Council Councillors Grant and Tadley Town Council; £8,548 Community Care Project received from Turbary Allotment Charity; £3,887 Mental Health Project received via The Good Exchange and £5,283 Out of Hours Project received via The Good Exchange).

11. MOVEMENT IN FUNDS

	At 1.4.21	Net movement in funds	Transfers between funds	At 31.3.22
	£	£	£	£
Unrestricted funds				
General fund	149,791	11,585	(8,970)	152,406
CC	-	(917)	917	-
MENTAL HEALTH	-	(1,869)	4,421	2,552
OUT OF HOURS	-	(3,179)	3,531	352
	149,791	5,620	(101)	155,310
Restricted funds				
MM	2,668	(5,095)	2,427	-
HTC	-	4,430	(4,430)	-
F/BANK	-	(588)	588	-
MAPS	2,071	(3,587)	1,516	-
	4,739	(4,840)	101	-
TOTAL FUNDS	154,530	780	-	155,310

continued...

11. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**122,627**	**(111,042)**	**11,585**
CC	**8,000**	**(8,917)**	**(917)**
MENTAL HEALTH	**4,241**	**(6,110)**	**(1,869)**
OUT OF HOURS	**1,760**	**(4,939)**	**(3,179)**
	136,628	**(131,008)**	**5,620**
Restricted funds			
MM	**30,933**	**(36,028)**	**(5,095)**
HTC	**25,612**	**(21,182)**	**4,430**
F/BANK	**1,610**	**(2,198)**	**(588)**
MAPS	**35,344**	**(38,931)**	**(3,587)**
	93,499	**(98,339)**	**(4,840)**
TOTAL FUNDS	**230,127**	**(229,347)**	**780**

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	91,110	70,023	(11,342)	149,791
Restricted funds				
MM	2,778	(9,848)	9,738	2,668
HTC	891	(1,035)	144	-
F/BANK	543	(1,293)	750	-
MAPS	-	2,071	-	2,071
EVENING	2,207	(2,917)	710	-
	6,419	(13,022)	11,342	4,739
TOTAL FUNDS	97,529	57,001	-	154,530

continued...

11. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	177,086	(107,063)	70,023
Restricted funds			
MM	14,843	(24,691)	(9,848)
HTC	25,313	(26,348)	(1,035)
F/BANK	1,623	(2,916)	(1,293)
MAPS	16,079	(14,008)	2,071
EVENING	2,000	(4,917)	(2,917)
	59,858	(72,880)	(13,022)
TOTAL FUNDS	236,944	(179,943)	57,001

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

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	91,110	81,608	(20,312)	152,406
CC	-	(917)	917	-
MENTAL HEALTH	-	(1,869)	4,421	2,552
OUT OF HOURS	-	(3,179)	3,531	352
	91,110	75,643	(11,443)	155,310
Restricted funds				
MM	2,778	(14,943)	12,165	-
HTC	891	3,395	(4,286)	-
F/BANK	543	(1,881)	1,338	-
MAPS	-	(1,516)	1,516	-
EVENING	2,207	(2,917)	710	-
	6,419	(17,862)	11,443	-
TOTAL FUNDS	97,529	57,781	-	155,310

continued...

11. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	299,713	(218,105)	81,608
CC	8,000	(8,917)	(917)
MENTAL HEALTH	4,241	(6,110)	(1,869)
OUT OF HOURS	1,760	(4,939)	(3,179)
	313,714	(238,071)	75,643
Restricted funds			
MM	45,776	(60,719)	(14,943)
HTC	50,925	(47,530)	3,395
F/BANK	3,233	(5,114)	(1,881)
MAPS	51,423	(52,939)	(1,516)
EVENING	2,000	(4,917)	(2,917)
	153,357	(171,219)	(17,862)
TOTAL FUNDS	467,071	(409,290)	57,781

12. RELATED PARTY DISCLOSURES

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

13. RESERVES POLICY

CA Tadley is required to ensure that free monies is available in each financial year to meet any reasonably foreseeable contingency.

As per the trustees report, CA Tadley has a reserve policy totalling £82,005. This leaves a total of £73,305 uncommitted reserves at the year-end.

TADLEY AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1118080

Accounts

REGISTERED COMPANY NUMBER: 5900656 (England and Wales)
REGISTERED CHARITY NUMBER: 1118080

Report of the Trustees and Unaudited Financial Statements for the Year Ended 31 March 2021 for Tadley & District Citizens Advice Bureau

Brewers Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey
GU5 9LY

Tadley & District Citizens Advice Bureau

Contents of the Financial Statements
for the Year Ended 31 March 2021

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10 to 15

Tadley & District Citizens Advice Bureau

Reference and Administrative Details
for the Year Ended 31 March 2021

REGISTERED OFFICE	Franklin Avenue Tadley Hampshire RG26 4ET
REGISTERED COMPANY NUMBER	5900656 (England and Wales)
REGISTERED CHARITY NUMBER	1118080
BANKS	Barclays Bank 8 Market Place Basingstoke RG21 7QA

Report of the Trustees for the Year Ended 31 March 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in 2015, the Companies Act 2006 and applicable UK accounting standards in preparing the annual report and financial statements of the organisation.

The Charity is a limited Company, limited by guarantee, and is governed by its Memorandum and Articles of Association. The Trustees confirm that they have had regard to the Charity Commission's public benefit guidance.

The following people were trustees during the year:

Prof Tony Downes	Chair	
Stephen Wayne Hodgson	Vice Chair	
Katherine Jane Birkinshaw	Company Secretary	
Kevin Michael Rafferty	Treasurer	
Cllr Janette Margaret Hewitt	Baughurst Parish Council representative	
Cllr Michael John Bound	Basingstoke & Deane Borough Council representative	
Cllr Josephine Barbara Simin	Tadley Town Council representative	
Katherine Bridget Hebden (Wright)		
Alistair Cheyne		Deceased 08 May 2020
Andrew Cobb		
Anna Mary Illingworth		

New Appointments and Resignations

Simone Freire	Resigned 09 January 2020
Eddie McGrath	Resigned 15 May 2020
Lorraine Bissell	Resigned 15 May 2020
Nicholas Robert Edwards	Appointed 01 September 2020
Vanessa Coral May Richards	Appointed 01 September 2020

The following people also attended meetings during the year:

Ex Officio Members	Role
Rachel Campbell	Chief Officer (Appointed April 2020)
Graham Hatcher	Joint Liaison Officer
Mike Davis	Staff Representative (Resigned November 2020)
Martin Heath	Staff Representative (Appointed November 2020)
Cllr Derek Mellor	Hampshire County Council Representative
Clare Hawkins	Office Manager/Minute Secretary

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Tadley and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. Tadley and District Citizens Advice Bureau is also known and referred to as CA Tadley. The maximum liability of each member is limited to £10. At 31 March 2021, the company had 8 individual members and 6 organisations (2020 - 8 and 6). CA Tadley is governed by its Memorandum and Articles of Association as adopted in 2017.

Report of the Trustees
for the Year Ended 31 March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

Trustees, who are also Directors of the Company, are elected from the local community. Appointment of new Trustees is undertaken by the Trustee Board as and when required and notified to Companies House by the Company Secretary.

Under the Memorandum and Articles of Association as adopted in October 2017, the number of Trustees shall be a minimum of 3 and a maximum of 15. Trustees may be elected at the AGM and shall hold office from the conclusion of that meeting. Co-opted Trustees can be appointed at a meeting of the Trustee Board and may serve for a maximum of 3 years and then must be elected at the next AGM. The Officers of the Charity are elected by the fellow members of the Trustee Board.

Induction and training of new trustees

Newly appointed Trustees are provided with a comprehensive induction to CA Tadley through the provision of training courses and mentoring by established trustees.

Organisational structure

CA Tadley is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CA Tadley and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public. The members of the Trustee Board consist of:

1. Elected Members
2. Representatives of member organisation who are appointed by the bodies they represent and who decide to become trustees/Directors.
3. Co-opted trustees who are appointed by the Trustee Board
4. In attendance: staff members who are elected by their fellow volunteer advisers and the Chief Officer, the Joint Liaison Officer (by invitation when appropriate), and the Office Manager.

Related parties

CA Tadley is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of CA Tadley to fulfil its charitable objects and comply with the national membership requirements. CA Tadley is also a member of the Hampshire Consortium of Citizens Advice.

The charity also co-operates and liaises with several other advisory services, local charities, and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Risk management

CA Tadley has worked on a Corporate Risk Management exercise. A risk management strategy is agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end CA Tadley is continually monitoring and managing its risk and its action plans.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

OBJECTIVES AND ACTIVITIES

Objectives

The charity's objectives are to promote any charitable purpose for the benefit of the community in Tadley and the surrounding area, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness, and distress.

Tadley & District Citizens Advice Bureau

Report of the Trustees
for the Year Ended 31 March 2021

OBJECTIVES AND ACTIVITIES
Aims, Objectives, Strategies and Activities for the Year
CA Tadley seeks to provide the advice people need for the problems they face, and to improve the policies and practices that affect people's lives.

It provides free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

The principal activity of CA Tadley remains the provision of advice for members of the public. This is provided through telephone, webchat, email, and face to face drop in and pre-arranged interviews.

Opening Hours
Mon 10 am - 3.30 pm
Tues 10 am - 1 pm
Weds 10 am - 1 pm
Thurs 10 am - 3.30 pm
Thurs 6 pm by appointment only
Fri 10 am - 1 pm

Specialist Advice is offered through:

- Relationship Advice: Rowberry Morris - alternate Wednesdays 10 am - 1 pm
- Employment Advice: Rowberry Morris -alternate Wednesdays 10 am - 1 pm
- Specialist Welfare Benefit and Debt provision by appointment.
- Debt Relief intermediary by appointment.
- A Pensionwise agent is available by referral

Funded Projects
The aim of specialist projects, which are supported by additional funding, is to build on the excellent work done by the core service. This enables CA Tadley to provide extra support and in-depth case work to the most vulnerable of our clients. To obtain the necessary funding to provide the additional services, applications were made to various local and national providers of community finance.

	Days	**Funded by**
Macmillan: Advice for people affected by cancer	Monday - Friday	Macmillan
Help to Claim: Support in making first claim for Universal Credit	Monday - Friday	DWP via CitA
Debt advice	Monday - Friday	Money & Pensions Service via CitA
Community care: Benefits advice including support for applications and appeals	Monday	Turbary Allotment Charity
Evening Advice	Thursday	Tadley Town Council
Mental Health Support: Support to clients with mental health issues	Thursday	Tadley Town Council
Tadley Foodbank Outreach	Tuesday	Basingstoke Foodbank

We monitor the needs of the community by comparing our clients to the community profile to ensure that those who need help with problems can access our service.

Recruitment is ongoing for volunteer advisers and admin support. Induction, training, and support are provided to meet individual needs to ensure that the necessary knowledge and skills are in place.

Contribution of Volunteers
The charity receives help and support in the form of voluntary assistance. in advising the public and administering the charity. Volunteer roles include trustee; adviser; IT support; fundraising; research & campaigns, bookkeeper and admin support. Citizens Advice, based on our annual return, has valued the help of 31 volunteers at £174,254 in the current year.

Report of the Trustees
for the Year Ended 31 March 2021

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Achievements

We offer 25 hours of advice per week supported by a paid Chief Officer, Advice Services Manager, Office Manager, Training Officer, Administration Officer and some paid and volunteer Advice Session Supervisors and Advisers.
In the year we helped 2,961 clients with 8,720 issues. 10,081 interactions were made either with or on behalf of clients, face-to-face, by phone, email, webchat, or letter. The main enquiry issues were: Benefits and Tax Credits, Debt, Relationships and Family, Employment, Housing.

Financial outcomes, or money gained for clients, included benefits and pensions, back dated payments, and tribunal awards. This is a verified figure from clients who have kept us informed and the real total is likely to be much higher. We secured annualised gains of £1,546,975 on behalf of clients during the year (including Macmillan).

This year has seen 5 new volunteer assessors undergo the extensive Citizens Advice training programme. Other training was completed, as appropriate, in particular sessions on giving advice remotely. All members of trustees, staff and volunteers undertook the revised training in GDPR and the FCA Senior Managers & Certification Regime (SMCR).

Liaison meetings have taken place with a variety of local partners including Local Authorities and other voluntary agencies on topics such as vulnerable people and disability groups. We are also active members of the Hampshire Consortium of Citizens Advice.

In 2020/21 we submitted 43 separate items of evidence to our national Research and Campaigns unit about the effect of poor policies and practices in the Tadley area.

Quarterly Board Meetings have been held (via Zoom), attended by Trustees and observers. Sub-Committee meetings have been held in Compliance and Reporting, Strategy and Finance, Research and Campaigns and Staffing.

Public Benefit

The trustees have considered the guidance provided by the Charity Commission and its impact on the work of the charity.

Fundraising activities

Fundraising activities were adversely affected by the Covid restrictions.
Total fundraising income for the year was £317 (2020 £5,583). Fundraising expenditure incurred in fundraising activities during the year was £0 (2020 £0).

Factors Affecting the Achievement of Objectives

The charity is aware of the financial pressures experienced by its major funders and in view of this has taken active measures to seek additional sources of funding for its services

FINANCIAL REVIEW

Financial Position

Incoming resources in the year were £236,944 (2020 £166,952), of this £59,857 (2020 £63,776) related to project restricted activities.

A surplus of £57,001 was made in the year (2020 deficit of £3,015). At 31 March 2021 total funds were £154,530 (2020 £97,529) of which £4,739 represented restricted funds (2020 £6,419).

Reserves Policy

CA Tadley is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. CA Tadley will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. The financial position of CA Tadley is entirely dependent on the continued support of grant making bodies, in particular Basingstoke and Deane Borough Council.

The trustees' policy is to maintain about 3 months costs which would total £40,326, a closure cost of £10,000 in respect of redundancy pay and £20,285 for the lease totalling £70,611.

Report of the Trustees
for the Year Ended 31 March 2021

FINANCIAL REVIEW
Principal funding sources
The Trustees extend their gratitude to Basingstoke and Deane Borough Council; Tadley Town Council; Greenham Trust; Hampshire and Isle of Wight Community Foundation and local Parishes who continued to support the core operating capacity of the charity. Additionally, project-specific funding was received from Turbary Allotment Charity; Citizens Advice; Citizens Advice Hampshire; Macmillan; Tesco; Sovereign Housing; AWE; Basingstoke Voluntary Action and The National Lottery Community Fund.

FUTURE PLANS
CA Tadley aims to continually improve access to its service and intends to extend its service to an even wider number of the community. This will be achieved by a recruitment strategy to increase volunteer numbers. We aim to continue to offer telephone advice along with a webchat and email service. We will also deliver the DWP Help to Claim Service, in addition to our core activities. CA Tadley has recruited a full-time debt adviser under the MAPS (Money & Pensions Service) project. CA Tadley will recruit two further telephone assessors, under the government funded Kickstart scheme.

TRUSTEES' RESPONSIBILITIES
The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

a) select suitable accounting policies and apply them consistently.
b) observe the methods and principles in the Charities SORP.
c) make judgments and accounting estimates that are reasonable and prudent.
d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:
¢ there is no relevant audit information of which the charity's auditor is unaware; and
¢ the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by order of the board of trustees on 04/11/21 and signed on its behalf by:

.....
Kevin Michael Rafferty (Trustee & Director)

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

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Tadley & District Citizens Advice Bureau ('the charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of charitable company you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

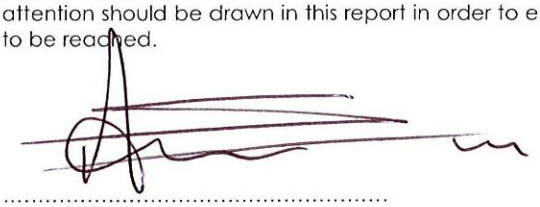
An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

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

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

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



.....

Mr. A. Skilton
ACA
Brewers Chartered Accountants
Bourne House,
Queen Street,
Gomshall,
Surrey
GU5 9LY

Date: 11 November 2021

Tadley & District Citizens Advice Bureau

Statement of Financial Activities
for the Year Ended 31 March 2021

	Note	Unrestricted fund £	Restricted fund £	31.3.21 Total funds £	31.3.20 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		5,291	-	5,291	10,730
Activities for generating funds	2	317	-	317	5,583
Investment income	3	53	-	53	178
Incoming resources from charitable activities					
Grants		171,425	59,857	231,283	150,461
Total incoming resources		177,087	59,857	236,944	166,952
RESOURCES EXPENDED					
Costs of generating funds					
Costs of generating voluntary income		71,289	58,687	129,976	126,548
Charitable activities					
Support costs		32,959	14,192	47,151	40,115
Governance costs		2,816	-	2,816	3,304
Total resources expended		107,064	72,879	179,943	169,967
NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS		70,023	(13,022)	57,001	(3,015)
Gross transfers between funds	11	(11,342)	11,342	-	-
Net incoming/(outgoing) resources		58,681	(1,680)	57,001	(3,015)
RECONCILIATION OF FUNDS					
Total funds brought forward		91,110	6,419	97,529	100,544
TOTAL FUNDS CARRIED FORWARD		149,791	4,739	154,530	97,529

The notes form part of these financial statements

Tadley & District Citizens Advice Bureau

Balance Sheet
At 31 March 2021

	Note	Unrestricted fund £	Restricted fund £	31.3.21 Total funds £	31.3.20 Total funds £
CURRENT ASSETS					
Debtors	8	3,445	-	3,445	11,663
Cash at bank		173,606	4,739	178,345	96,319
		177,051	4,739	181,790	107,982
CREDITORS					
Amounts falling due within one year	9	(27,260)	-	(27,260)	(10,453)
NET CURRENT ASSETS		149,791	4,739	154,530	97,529
TOTAL ASSETS LESS CURRENT LIABILITIES		149,791	4,739	154,530	97,529
NET ASSETS		149,791	4,739	154,530	97,529
FUNDS	11				
Unrestricted funds				149,791	91,110
Restricted funds				4,739	6,419
TOTAL FUNDS				154,530	97,529

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

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

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

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

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to charitable small companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the Board of Trustees on 04/11/21 and were signed on its behalf by:

.....
Kevin Michael Rafferty (Treasurer)

The notes form part of these financial statements

Notes to the Financial Statements
for the Year Ended 31 March 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and Companies Act 2006.

CA Tadley meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless stated in the relevant accounting policy note.

Accounting convention
The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources
i) **Grants receivable**
Grants made to finance the activities of CA Tadley are credited to the income and expenditure account in the period to which they relate.

ii) **Bank interest**
Bank interest is included in the income and expenditure account when receivable.

iii) **Other income**
Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included when due.

iv) **Gifts and Intangible income**
In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support are not included in the financial statements. However, its value to the Charity has been estimated and disclosed in the directors' report.

Resources expended
All expenditure is accounted for on an accrual's basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Where such costs relate to more than one functional cost category they have been allocated to activities and funds on a basis consistent with the use of the resource.

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

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

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

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

1. ACCOUNTING POLICIES - continued

Debtors
Debtors are recognised at the settlement amount due after any trade discount offered.

Creditors
Creditors are recognized where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognized at their settlement amount after allowing for any trade discount due.

Restricted funds
Income received for the restricted purposes is included in separate restricted funds against which appropriate expenditure is allocated.

Pension
A stakeholder pension scheme is available.

Leases
Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases. The charity has taken out a lease which terminates on December 31st, 2027. Currently, the majority of this rent is covered by an amount of grant received form the landlord.

Irrecoverable VAT
The charity is not VAT registered and therefore does not charge or reclaim any VAT.

2. ACTIVITIES FOR GENERATING FUNDS

	31.3.21	31.3.20
	£	£
Fundraising events	317	5,583

3. INVESTMENT INCOME

	31.3.21	31.3.20
	£	£
Deposit account interest	53	178

4. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	31.3.21	31.3.20
	£	£
Other operating leases	17,991	14,198

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustee indemnity insurance was purchased at a cost of £151 (2020 £151).

Trustees' expenses
There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

CA Tadley paid £1,845 in the year ended 31 March 2021 for various insurance services, including professional indemnity cover (2020 £1,843).

There were no related party transactions in the period.

6. STAFF COSTS

	31.3.21	31.3.20
	£	£
Wages and salaries	125,831	122,328

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

	31.3.21	31.3.20
Charitable activities	10	10

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

The Key Management Personnel of CA Tadley comprise of the Trustees, the Chief Executive, and the senior management team. Total amounts paid in respect of the Key Management Personnel comprise of £30,924 (2020: £23,519).

No employee earned over £60,000.

7. PURPOSES OF RESTRICTED FUNDS

Macmillan
A restricted fund provided by Citizens Advice Hampshire to provide advice for cancer sufferers and their carers offering hospital outreach appointments and home visits.

Evening
A project funded in previous years by the Big Lottery and Hampshire County Council, but currently fully funded by Tadley Town Council. The aim is to increase channels of access for people, encouraging consistency of advice delivery.

In September 2020, this fund was closed and a new unrestricted fund called After Hours was setup providing the same aims, Tadley Town Council remained the donors.

Foodbank Outreach
A fund to provide support to people making use of the local foodbank.

Universal Credit Help to Claim
A fund from central government, through CitA to help people assess their eligibility for Universal Credit and to support them in making their first claim.

Money and Pension Service (MaPs) Project
Funded by the Money & Pensions Service, this project employs a full time debt adviser to work with clients experiencing debt problems.

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Trade debtors	3,295	8,068
Other debtors	150	3,595
	3,445	11,663

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Other creditors	27,260	10,453

Deferred Income relates to Unrestricted Funds received in 2020/21 for Projects from 1st April 2021 (£10,000 Single Queue; £8,000 Community Care Project received from Tubary Charity and £3,333 received from Hampshire and Isle of Wight Community Foundation).

10. OPERATING LEASE COMMITMENTS

The following operating lease payments are committed to be paid within one year:

	31.3.21	31.3.20
	£	£
Expiring:		
Within one year	14,558	14,396
Between one and five years	59,532	-
	74,090	14,396

11. MOVEMENT IN FUNDS

	At 1.4.20	Net movement in funds	Transfers between funds	At 31.3.21
	£	£	£	£
Unrestricted funds				
General fund	91,110	70,023	(11,342)	149,791
Restricted funds				
Restricted Fund	6,419	(13,022)	11,342	4,739
TOTAL FUNDS	97,529	57,001	-	154,530

11. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	177,087	(107,064)	70,023
Restricted funds			
Restricted Fund	59,857	(72,879)	(13,022)
TOTAL FUNDS	236,944	(179,943)	57,001

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted Funds			
General fund	77,125	13,985	91,110
Restricted Funds			
Restricted Fund	23,419	(17,000)	6,419
TOTAL FUNDS	100,544	(3,015)	97,529

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	103,176	(89,191)	13,985
Restricted funds			
Restricted Fund	63,776	(80,776)	(17,000)
TOTAL FUNDS	166,952	(169,967)	(3,015)

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

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	77,125	84,008	(11,342)	149,791
Restricted funds				
Restricted Fund	23,419	(30,022)	11,342	4,739
TOTAL FUNDS	100,544	53,986	-	154,530

11. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	280,263	(196,255)	84,008
Restricted funds			
Restricted Fund	123,633	(153,655)	(30,022)
TOTAL FUNDS	403,896	(349,910)	53,986