

**Company No. 06068486 (England & Wales)**

**BASSETLAW CITIZENS ADVICE BUREAU  
(A company limited by guarantee)**

**REPORT & FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

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**Charity No. 1118563**

Prepared by

**Williams Knowles & Co.**

Chartered Accountants

**BASSETLAW CITIZENS ADVICE BUREAU**  
**ANNUAL REPORT OF THE TRUSTEES (BOARD OF DIRECTORS) FOR THE YEAR ENDED 31 MARCH 2024**

The Trustees are pleased to present their annual directors' report together with the financial statements of the charity for the year ended 31 March 2024 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and 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 (FRS102).

### **Objectives and activities for the public benefit**

The charity has passed a resolution on 19 March 2024 to change its operating name from **Bassetlaw Citizens Advice to Citizens Advice North Nottinghamshire**. This is to reflect the fact that the area now covered by the organisation has extended to include Mansfield and other surrounding districts.

### **Objectives**

The charity's objects are specifically 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, predominantly but not exclusively in the districts of Bassetlaw and Mansfield, other Nottinghamshire districts and districts in nearby counties.

In particular the company operates as a Citizens Advice Local Office under the membership scheme of Citizens Advice.

We provide free, confidential, impartial and independent advice on many topics including debt, welfare benefits, energy issues, housing, employment, consumer and family matters.

During the year we had a service delivery agreement with key funders:

- Consumer Advice and Law Service (CALS) for the provision of debt advice in the Bassetlaw area, as part of the East Midlands Money Advice (EMMA) service. This work is funded by the Money Advice and Pensions Service (MAPS).
- Macmillan Cancer Support for the provision of welfare benefits advice and support to those affected by cancer within the Bassetlaw area.
- Energy Redress for the provision of advice and support to those affected by fuel poverty and to reduce inequalities/issues with energy usage. Funded through the Energy Industry Voluntary Redress Scheme. [www.energyredress.org.uk](http://www.energyredress.org.uk)
- Integrated Care Board (ICB) through the Bassetlaw Place Based Partnership (BPBP) - Income maximisation & debt recovery project. The aim of the project is to ensure that effective debt support advice and income maximisation support is offered to individuals experiencing mental ill health, to improve quality of life, increase and improve engagement with services, increase whole health and self-management in order to promote recovery and wellbeing.
- Bassetlaw District Council - to support local people with enquiries for welfare benefits and the Cost of Living crisis.
- Notts County Council - to deliver advice, training and supervision to directly help local vulnerable people within our District. This also included being a referral partner for the Household Support Fund.
- The National Lottery (TNL) - to provide caseworker support to ensure that local vulnerable people with multi-complex issues consolidate and organise an advice package.

Citizens Advice North Nottinghamshire relies heavily on the work of its volunteers to maintain the service which it provides. The costs of our volunteers (other than expenses) are not included within these accounts. The Trustee Board offers its thanks to our fantastic volunteers for the amazing work they do, without which the company could not deliver our advice service to the extent and reach that we do. The dedication and hard work of your volunteers and trustees make a significant impact. Their combined efforts, valued at over £470,000 per year, highlight the immense value of their contributions to our service delivery.

**BASSETLAW CITIZENS ADVICE BUREAU**  
**ANNUAL REPORT OF THE TRUSTEES (BOARD OF DIRECTORS) FOR THE YEAR ENDED 31 MARCH 2024**

**Public benefit**

The Citizens Advice North Nottinghamshire service aims to:

- Provide the advice people need for the problems they face.
- Improve the policies and practices that affect people's lives.
- Promote the values of equity, diversity, inclusivity and challenge discrimination.

We strive to be the people's champion.

We are a charity working for the whole of society - whoever you are, whatever your problem.

We are supported by volunteers who are at the heart of the communities they serve.

We are campaigning on the issues that affect every single one of us.

We are here for you with practical advice you can really trust, when you really need it.

We are helping to build a fairer society for everyone.

Our frontline work gives us a unique insight - we see the human impact of broken policies and practices and importantly what needs to be done to fix them.

**Activities**

**We maintained or developed the following activities:**

- An increased digital and face-to-face service reaching urban and rural locations, with regular general advice services from our Retford & Worksop offices together with additional outreach venues within Bassetlaw.
- Welfare benefits, money management/debt, support for those living with cancer, housing, mental health, energy specialist advice services.
- Information is promoted via the internet and through our social media channels of Facebook, Twitter and our website: [www.canns.org.uk](http://www.canns.org.uk).
- Strong relationships with key stakeholders and funders which allows us to collaboratively react to support the needs of our community.
- We have developed our knowledge of the health and wellbeing needs of the community through our work with the Bassetlaw Integrated Care Partnership.

**A review of our achievements and performance**

**In total we have successfully:**

- Demonstrated consistent achievement of the Key Performance Indicators for our Quality of Advice and targets as set by our key funders listed above.  
We have been awarded the nationally recognised AQS (Advice Quality Standard) certificate for a further three years based on the standard of our casework advice when taking action on behalf of the client in our specialist in-house services of Debt, Welfare Benefits and Housing - valid until July 2027.
- Found solutions for the many challenges presented by the cost of living crisis, affecting many of our Bassetlaw residents.
- Gained the highest ranking for all areas following the external scrutiny of our Year 3 Leadership Self-Assessment Award.
- Met the requirements for debt advice and casework delivered as part of the East Midlands Money Advice Service and stringent rules and regulations of the Financial Conduct Authority (FCA). Funding from this source is based on continuation to March 2025.

**BASSETLAW CITIZENS ADVICE BUREAU**  
**ANNUAL REPORT OF THE TRUSTEES (BOARD OF DIRECTORS) FOR THE YEAR ENDED 31 MARCH 2024**

**In total we have reported:**

- Our highest number of activities delivered (30,221), demonstrating high quality in-depth advice to 5,272 people (new and repeat) who received advice from our general and specialist services resulting in over 6,000 cases.
- Our clients enquiries included over 20,000 specific issues, of which the top five enquiry issues were; over 6,000 for welfare benefits, 5,263 for energy/consumer support, 4,268 regarding personal debt & financial capability, 982 relating to housing and 932 for crisis support such as food banks/other charitable support.
- Our debt team alone supported people with over £3.4 million of personal debt.
- Gained £4,225,526 of additional welfare benefits and grant income for our clients.
- Recruited and trained 15 new volunteers to join our volunteer team of 36 (plus our Trustees) - to help deliver, maintain and develop our service delivery.
- Expanded our workforce (volunteers and paid staff) team to incorporate new projects throughout the year.

For a further breakdown of the statistical information for the work of our general and specialist services please see our Annual Report Presentation.

**Financial review**

Income for the year was £871,037, this figure was composed of existing and some new funding streams, which meant that we were able to maintain current and develop some new advice activity. Additionally an amount of this income includes some grants paid in advance for the 2024-2025 financial year. Expenditure was £776,778. We have continued to make savings where possible by keeping tight control on expenditure.

The income figure of £871,037 shows the additional income sources when compared to the original budgeted income figure of £618,828 i.e. an increase of £252,209.

The actual income figure includes some funding received during the year ended 31 March 2024 which has been adjusted to show certain restricted funding streams as a 'carry forward' instead of a 'deferred income' figure to be recorded within this period due to the SORP regulations (The Charities Statement of Recommended Practice) which relates to income to be spent from 1 April 2024.

**Principal funding sources**

We are extremely grateful to our funders who supported our service during this financial year:

- Bassetlaw District Council (Grant Aid) for their continued and exceptional support for contributions towards our premises, our open door drop-in, Cost of Living telephone advice service and our Welfare benefits casework team. Following our final part of the relocation in May 2022, we are now well established in our key High Street location and registered office (Bridge Street, Worksop).
- Notts County Council (Grant Aid) for our open door drop-in, telephone advice service and as a referral provider for the Household Support Fund.
- Energy Industry Voluntary Redress Scheme to maintain and develop our support to people inadvertently affected by fuel poverty and issues with energy usage.
- Citizens Advice for delivery of our Energy Advice Project (EAP), Energy Outreach Project (EOP) and Regional Energy Lead (REL). Additionally for our Innovation Project reaching local vulnerable people living with ill health.
- Community Advice & Law Services (Money & Pensions Service) for our Money Advice Service debt advice services.
- Macmillan Cancer Support for our welfare rights specialist advice services for people and their families living with cancer.
- Integrated Care Board (ICB) to support Bassetlaw residents to provide effective money advice and income maximisation support to individuals experiencing mental ill health, aiming to; improve quality of life, increase and improve engagement with services, increase whole health and self-management in order to promote recovery and wellbeing.
- Trust Funds- to support our generalist advice service and specific support.

**BASSETLAW CITIZENS ADVICE BUREAU**  
**ANNUAL REPORT OF THE TRUSTEES (BOARD OF DIRECTORS) FOR THE YEAR ENDED 31 MARCH 2024**

**Our main expenditure for the year was for:**

- Salary costs associated with the services we delivered.
- Administration, IT and support costs associated with the services we delivered

The trustees and management of the Local Citizens Advice continue to exercise firm financial control of the organisation. The trustees and management will look to implement any changes to our practices and procedures and adhere to the recommended guidelines as set by the Charity Commission and Financial Conduct Authority. We identify where we can further improve our procedures and rectify any weakness identified by our accountants.

**Risk management**

The trustees have considered the major risks to which the charity is exposed and have reviewed those risks and established systems and procedures through an annually updated Risk Assessment and Business Contingency Plan to manage those risks. The trustees consider that the low levels of reserves, held to cover running costs for a period of time plus other unplanned expenditure, to be a major risk. Additionally any potential reductions in grant aid is a further major risk. The input from the sub-committees (Income Generation and Finance) has further developed our services and continues to identify sustainable funding streams together with a planned programme to build up an amount of reserve funding for identified needs.

**Reserves policy**

The following reserves policy has been approved by the Trustee Board. The trustees believe that the LCA should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of people in the event of unforeseen and potentially damaging circumstances arising. It has taken into account the reliability and continuance of future funding, timing of cash flows and working capital requirements, cover for unplanned emergencies and potential liabilities relating to staff should there be a closure of a particular activity.

The Trustees have determined to retain 6 months of operating costs in reserves to meet unexpected events (such as a significant loss of funding). The amount of running costs is calculated from the annual budget and amounts to £328,000. The actual amount of reserves held as at 31 March 2024 is £364,701.

The calculation of reserves is after designating funds for the following:

**i Core service fund**

The core service is operating at a deficit due to insufficient core funding but maintaining this service is vital, not only for clients of the generalist service but also for referrals to our existing projects. We are also using this designated fund to look at ways in which the core service could be made more efficient. We have designated £37,712 for this fund.

**ii Development and investment (internal)**

This is essential expenditure needed to maintain the operating capacity of our local office. We have aggregated amounts needed to spend on our infrastructure (IT and premises) and this comes to £12,497.

**iii Development and Investment ( external)**

This fund is for existing and planned spend on new partnerships and opportunities - and includes the following: unfunded pilot projects, buying-in help with grant applications and fundraising, costs of attending conferences and networking meetings, our own research on clients needs to pitch to new partners and investment and training in new digital campaigns to reach more people. We have designated £40,000 for this fund.

**The total designated funds would therefore amount to £90,209**

**Plans for the future**

Our three year business plan, reviewed annually, was rewritten (from the 2021 version) during early 2024, and altered to become a two-year business plan (2024 - 2026) to take into account the changing financial environment, the complexity of client issues and the need to be more sustainable in the future.

**BASSETLAW CITIZENS ADVICE BUREAU**  
ANNUAL REPORT OF THE TRUSTEES (BOARD OF DIRECTORS) FOR THE YEAR ENDED 31 MARCH 2024

**Our Three Key Missions**

- ***Provide more people with advice fit for the future***, by being there when people need us and in ways that help make the biggest impact.
- ***Close the gap***, by striving to end the disparities in access and experience for marginalised people.
- ***Take early action*** to prevent more people reaching crisis by addressing problems earlier.

**Our vision**

Our vision is for Citizens Advice North Nottinghamshire to be the key provider of information, advice and casework services for the people of North Nottinghamshire. **Our strategic aims are to:**

- Work in collaboration with our local community organisations and the public sector
- Be more influential
- Be more sustainable and effective
- Make it more accessible to get advice and support
- Be a stronger equality champion

**Reference and administrative details**

Company number: 06068486  
Charity number: 1118563

**Registered Office:** Bassetlaw Citizens Advice Bureau  
100-102 Bridge Street  
Worksop  
Nottinghamshire  
S80 1HZ

**Accountants:** Williams Knowles & Co  
Chartered Accountants  
Lloyd Chambers  
139 Carlton Road  
Worksop  
Nottinghamshire  
S81 7AD

**Bankers:** NatWest  
69 Bridge Street  
Worksop  
Nottinghamshire  
S80 1DR

**Board Members:**

**Directors:**

<b>Chair:</b>	Arthur Deakin	Appointed 05.02.2019	Due to be reappointed 2025
<b>Vice Chair:</b>	Mark Hooper	Appointed 26.05.2022	Due to be reappointed 2025
<b>Treasurer:</b>	Mark Hooper	Appointed 26.05.2022	Due to be reappointed 2025

**Trustees:**

Barbara Harrison	Appointed 11.12.2018	Due to be reappointed 2024
Glen Roberts	Appointed 27.09.2016	Due to be reappointed 2025
Sue Wigley	Appointed 24.09.2019	Due to be reappointed 2025
Dawn Hickman	Appointed 10.03.2020	Due to be reappointed 2026
David Pressley	Appointed 05.02.2019	Due to be reappointed 2025
Nicola Sissons	Appointed 18.10.2007	Resigned June 2024
Jim Quek	Appointed 24.09.2019	Due to be reappointed 2025
Karen Bestwick	Appointed 01.12.2022	Due to be reappointed 2025

## **BASSETLAW CITIZENS ADVICE BUREAU**

### **ANNUAL REPORT OF THE TRUSTEES (BOARD OF DIRECTORS) FOR THE YEAR ENDED 31 MARCH 2024**

#### **BDC Representatives**

Alan Rhodes

Elected Annually

Appointed 20.06.2023

#### **Secretary:**

Karen Whitlam

Appointed 01.05.2018

#### **Chief Executive Officer**

Karen Whitlam

Appointed 01.05.2018

### **Structure, Governance & Management**

#### **Constitution**

Bassetlaw Citizens Advice Bureau is a company limited by guarantee and a registered charity governed by its Memorandum and Articles of Association, a revised version was updated and approved in December 2021, with a further amendment updated and approved in April 2024.

#### **Appointment of Trustees**

Trustees are recruited through a Board of Directors Skills Audit and an interview against the audit findings. Trustees are then appointed in accordance with the rules set out in the Articles of Association of the Bureau, revised version adopted in April 2024. Trustees serve for a 3 year period and can be re-elected for further periods of 3 years.

#### **Organisational structure**

The Board of directors meet on a regular basis usually six times a year. An executive board meets in between the main board meetings. Day to day decision making is delegated to the senior management team (SMT), while overall policy making and strategic decisions are made by the Board.

Additionally:

- The Finance Sub-Committee meets on a bi-monthly basis.
- The Income Generation team meets on a bi-monthly basis.
- The Pay Review team meets every 6 months, unless there is a need in between.

#### **Pay policy for senior staff**

The directors consider the board of directors, who are the Trust's trustees, and the Chief Executive Officer to be the key management personnel of the charity in charge of directing and controlling, running and operating the Trust on a day-to-day basis. All Trustees give their time voluntarily and receive no remuneration or other benefits with the exception of out of pocket expenses incurred in the undertaking of their duties as Trustees and as agreed with the Board.

The pay of the Chief Executive Officer and Deputy Chief Officer is reviewed annually by the trustees and is set by reference to 'Pay scales and Allowances' published by the National Joint Council for Local Government Services.

#### **Going concern**

The directors have considered the many strategic and operational factors when reviewing the affairs of the organisation and have concluded, that the continued activity and reserves of the charitable company, are sufficient for the foreseeable future and in any case at least 12 months from the date of agreeing the financial statements, and therefore it is appropriate for them to be prepared on the going concern basis.

**BASSETLAW CITIZENS ADVICE BUREAU**  
**ANNUAL REPORT OF THE TRUSTEES (BOARD OF DIRECTORS) FOR THE YEAR ENDED 31 MARCH 2024**

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

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

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

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

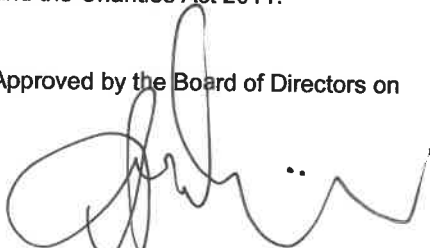
The Board of Directors are responsible for maintaining proper accounting records which disclose with reasonable accuracy, at any time, the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. The Board of Directors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

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

**Approval**

This report has 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), the Companies Act 2006 and the Charities Act 2011.

Approved by the Board of Directors on 29 October 2024 and signed on its behalf by:

  
A M Deakin                      Chair



**BASSETLAW CITIZENS ADVICE BUREAU**  
**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BASSETLAW CITIZENS ADVICE BUREAU**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows and Notes.

**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 the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I 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.

N M Knowles ACA  
Williams Knowles & Co  
Chartered Accountants  
Lloyd Chambers  
139 Carlton Road  
Worksop  
S81 7AD



Dated:

6 December 2024

**BASSETLAW CITIZENS ADVICE BUREAU**  
**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME & EXPENDITURE ACCOUNT)**  
**FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Unrestricted Funds £	Restricted Funds £	Total 2023 £
<b>INCOME</b>							
Donations	4a	3,550	-	3,550	6,839	-	6,839
Income from charitable activities	4b	77,423	766,018	843,441	44,004	569,221	613,225
Income from other activities	4c	-	10,003	10,003	818	7,736	8,554
Investment income	4d	14,043	-	14,043	3,886	-	3,886
<b>Total income</b>		<b>95,016</b>	<b>776,021</b>	<b>871,037</b>	<b>55,547</b>	<b>576,957</b>	<b>632,504</b>
<b>EXPENDITURE</b>							
Charitable activities	5	9,563	767,215	776,778	82,939	590,955	673,894
<b>Total expenditure</b>		<b>9,563</b>	<b>767,215</b>	<b>776,778</b>	<b>82,939</b>	<b>590,955</b>	<b>673,894</b>
<b>Net income / (defecit) for the year</b>	6	<b>85,453</b>	<b>8,806</b>	<b>94,259</b>	<b>(27,392)</b>	<b>(13,998)</b>	<b>(41,390)</b>
<b>Statement of comprehensive income</b>							
<b>Net income / (defecit) for the year</b>		<b>85,453</b>	<b>8,806</b>	<b>94,259</b>	<b>(27,392)</b>	<b>(13,998)</b>	<b>(41,390)</b>
<b>Other comprehensive income</b>							
Actuarial (deficit)/gain on defined benefit pension scheme	16	-	-	-	301,000	-	301,000
<b>Total comprehensive income for the year</b>		<b>85,453</b>	<b>8,806</b>	<b>94,259</b>	<b>273,608</b>	<b>(13,998)</b>	<b>259,610</b>
Total funds brought forward		345,343	211,838	557,181	44,454	253,117	297,571
Transfers between funds	14	24,114	(24,114)	-	27,281	(27,281)	-
<b>Total funds carried forward</b>		<b>454,910</b>	<b>196,530</b>	<b>651,440</b>	<b>345,343</b>	<b>211,838</b>	<b>557,181</b>

The statement of financial activities includes all gains and losses in the year. All income and expenses derive from continuing activities.

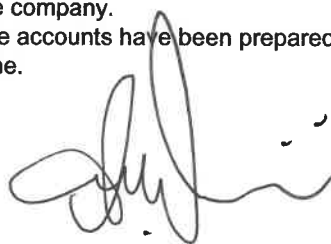
The annexed notes form part of these financial statements.

**BASSETLAW CITIZENS ADVICE BUREAU**  
BALANCE SHEET  
AS AT 31 MARCH 2024

	Notes	£	2024 £	£	2023 £
<b>Fixed Assets</b>					
Tangible assets	10		-		760
<b>Current Assets</b>					
Debtors	11	46,371		111,438	
Cash at bank and in hand		624,560		458,819	
		<u>670,931</u>		<u>570,257</u>	
<b>Creditors:</b> Amounts falling due within one year	12	(19,491)		(13,836)	
			<u>651,440</u>		<u>556,421</u>
<b>Net Current Assets</b>					
			651,440		557,181
<b>Total Assets less Current Liabilities</b>					
			<u>651,440</u>		<u>557,181</u>
<b>Net Assets</b>					
			<u>651,440</u>		<u>557,181</u>
<b>Unrestricted Funds</b>					
Core Fund	14		364,701		255,134
Designated Reserve	14		90,209		90,209
<b>Restricted Funds</b>	14		196,530		211,838
			<u>651,440</u>		<u>557,181</u>
<b>Total Funds</b>					
			<u>651,440</u>		<u>557,181</u>

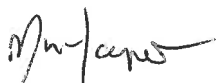
The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of Section 477 of the Companies Act 2006. Members have not required the company, under Section 476 of the Companies Act 2006, to obtain an audit for the year ended 31 March 2024. The Executive Committee acknowledges its responsibilities for ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006, and for preparing accounts which give a true and fair view of the state of affairs of the company as at 31 March 2024 and of its excess of income over expenditure for the year then ended in accordance with the requirements of Section 396, and which otherwise comply with the requirements of the Act relating to the accounts so far as applicable to the company.

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



A M Deakin

Chair



M Hooper

Treasurer

Dated: 29 October 2024

2024

The annexed notes form part of these financial statements.

**BASSETLAW CITIZENS ADVICE BUREAU**  
**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

	2024 £	2023 £
<b>Cash flows from operating activities:</b>		
Net income / (deficit)	94,259	(41,390)
Adjustments for:		
Depreciation of tangible fixed assets	760	2,500
Interest from investments	(14,043)	(3,886)
Pension deficit payment	-	(91,000)
Changes in:		
Trade and other debtors	65,067	(17,763)
Trade and other creditors	5,655	(4,594)
	<hr/>	<hr/>
Cash equivalents from/(used) in operations	151,698	(156,133)
	<hr/>	<hr/>
Net cash from operating activities	151,698	(156,133)
	<hr/>	<hr/>
<b>Cash flows from investing activities:</b>		
Interest from investments	14,043	3,886
Purchase of tangible fixed assets	-	-
	<hr/>	<hr/>
Net cash from/(used) in investing activities	14,043	3,886
	<hr/>	<hr/>
<b>Net increase/(decrease) in cash and cash equivalents</b>	165,741	(152,247)
<b>Cash and cash equivalents at the beginning of the year</b>	458,819	611,066
	<hr/>	<hr/>
<b>Cash and cash equivalents at the end of the year</b>	624,560	458,819
	<hr/>	<hr/>

**BASSETLAW CITIZENS ADVICE BUREAU**  
**NOTES FORMING PART OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**1. GENERAL INFORMATION**

The charity is a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Bassetlaw Citizens Advice Bureau, 100 - 102 Bridge Street, Worksop, Nottinghamshire, S80 1HZ.

**2. STATEMENT OF COMPLIANCE**

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 (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

**3. ACCOUNTING POLICIES**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the financial statements are as follows:

**a. Basis of preparation**

Bassetlaw Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102.

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

The financial statements are prepared in sterling, which is the functional currency of the charity and are rounded to the nearest pound.

**b. Going concern**

The trustees have concluded that the ongoing levels of income and expenditure, together with the reserves held, provide sufficient resources for the charitable company to continue, for at least 12 months from the date of agreeing these financial statements and therefore the going concern basis of preparation, continues to be appropriate.

**c. Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of estimation means that the outcomes could differ from those estimates.

The significant area of estimation uncertainty for the charity has previously included the calculation of the pension liability, information is included in the accounting policy pension note below and also note 16 in respect of the comparative figures.

The only other area of estimation uncertainty relates to the useful lives of fixed assets and depreciation.

**d. Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Board of Trustees for particular purposes.

Restricted funds are subject to restrictions on their expenditure imposed by the donor.

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**e. Income**

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Donated services and facilities are included at the value to the charity where this can be quantified.
- The value of services provided by volunteers has not been included in these accounts.
- Investment income is included when receivable.
- Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

**f. Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

- Costs of generating funds comprise the costs associated with attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the accountancy fees and costs linked to the strategic management of the charity.
- All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. floor areas, per capita or estimated usage.

**g. Tangible fixed assets**

Tangible fixed assets are stated at cost less depreciation. Items are capitalised if they have an economic life in excess of one year and cost at least £1,000.

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Fixtures and fittings	20% straight line
Office equipment	20% straight line
Computer equipment	25% straight line

**h. Leasing**

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are included in expenditure as incurred.

**i. Pensions**

**Defined benefit scheme**

The charity previously participated in a multi employer defined benefit scheme, operated by Nottinghamshire County Council. The cost of the defined benefit pension plan and the present value of the pension obligation are determined using actuarial valuations. An actuarial valuation involves making various assumptions that may differ from actual outcomes. These include the determination of the discount rate, future salary increases, mortality rates and future pension increases. Due to the complexities involved in the valuation and its long term nature, a defined benefit obligation is highly sensitive to changes in these assumptions.

**BASSETLAW CITIZENS ADVICE BUREAU**  
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The defined benefit scheme is funded, with the assets of the scheme held separately from those of the charity. Pension scheme assets are measured at fair value and liabilities are measured on the actuarial basis as described above. The resulting defined benefit asset or liability is presented separately after other net assets on the face of the balance sheet.

For the year ended 31 March 2024 the employers contributions to the scheme amounted to £nil (2023 £1,779), and contributions towards the deficit of £nil (2023 - £3,670).

In February 2023, all ongoing contributions to the scheme ceased and the charity agreed a settlement figure with the scheme for the funding of its share of the deficit amounting to £91,000.

**Defined contribution scheme**

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

The charity has opted to use NEST for its auto enrolment pension scheme.

The employers contributions in the year amounted to £12,092 (2023 - £11,751).

**j. Financial instruments**

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument. Basic financial instruments are initially recognised at the transaction price, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Cash and cash equivalents, cash is represented by cash in hand held with financial institutions.

Debtors, short term debtors are measured at the transaction price less any impairment.

Creditors, short term creditors are measured at the transaction price.

**BASSETLAW CITIZENS ADVICE BUREAU**  
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**4. INCOME**

	Unrestricted £	Restricted £	Total 2024 £	Total 2023 £
<b>a. Donations</b>				
Trust fund donation	-	-	-	2,000
Heart of England Foundation	2,000	-	2,000	2,291
Joint initiatives fund	-	-	-	2,427
Other donations	1,550	-	1,550	121
	<b>3,550</b>	<b>-</b>	<b>3,550</b>	<b>6,839</b>
<b>b. Income from charitable activities</b>				
Nottinghamshire County Council	26,667	-	26,667	28,460
Bassetlaw District Council	-	-	-	29,149
Bassetlaw District Council - New projects	20,000	-	20,000	-
Bassetlaw District Council - Core	30,000	-	30,000	-
Bassetlaw District Council - BCVS - Communities fund	-	5,091	5,091	-
Bassetlaw District Council - Cost of Living	-	-	-	6,898
Bassetlaw District Council - Welfare rights	-	95,640	95,640	-
Boots	-	-	-	9,950
Broxtowe Citizens Advice - Early Intervention Project	-	18,953	18,953	18,401
Citizens Advice - Early adoption	-	-	-	500
Citizens Advice - Energy Redress	-	-	-	133,651
Citizens Advice -Help to Claim	-	-	-	372
Citizens Advice -Energy CitA	-	-	-	38,480
Citizens Advice - Cost of Living	-	-	-	15,000
Citizens Advice - Pot 1	-	40,934	40,934	-
Citizens Advice - EAP / EOP	-	34,971	34,971	15,000
Citizens Advice - Other	-	-	-	-
DWP	756	-	756	-
Kickstart	-	-	-	18,665
Nottinghamshire County Council - Broxtowe EIW	-	2,317	2,317	-
Money Advice & Pensions Service	-	151,229	151,229	159,074
Macmillan Cancer Support	-	107,171	107,171	107,186
NHS Nottingham and Nottinghamshire- ICB	-	73,125	73,125	-
Nottinghamshire County Council - Household Support	-	25,134	25,134	10,267
Energy Saving Trust	-	181,007	181,007	-
National Lottery Community Fund	-	30,446	30,446	-
The Access to Justice Foundation	-	-	-	14,672
Western Power	-	-	-	2,500
Thomas Farr Trust Fund	-	-	-	5,000
	<b>77,423</b>	<b>766,018</b>	<b>843,441</b>	<b>613,225</b>
<b>c. Income from other activities</b>				
Funding for clients	-	8,309	8,309	7,606
Kickstart	-	-	-	-
Other income	-	1,694	1,694	948
	<b>-</b>	<b>10,003</b>	<b>10,003</b>	<b>8,554</b>



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	Unrestricted £	Restricted £	Total 2024 £	Total 2023 £
<b>d. Investment income</b>				
Bank interest receivable	14,043	-	14,043	3,886

		<i>Unrestricted</i>			<i>Restricted</i>				
	Allocation basis	Core	Designated Funds	Debt Advice	Welfare Rights	Energy Advice	Other Restricted Activities	Total	Total
		£	£	£	£	£	£	£	£
<b>Charitable Activities</b>									
Client Payments	actual	-	-	680	-	-	7,139	7,819	4,144
Project partner payments	actual	-	-	-	-	-	-	-	3,761
Telephone	actual	8,851	-	1,373	1,072	1,686	540	13,522	19,020
Print post & copy	actual	919	-	436	149	680	10	2,194	2,164
Other office costs	actual	589	-	324	324	199	1,908	3,344	2,442
<b>Information, Publications &amp;</b>									
Computer costs	actual	17,719	-	1,177	1,468	3,081	5,224	28,669	25,694
Insurance	actual	3,669	-	-	-	-	-	3,669	1,810
Staff costs	actual	102,991	-	138,254	126,142	179,065	146,722	693,174	581,944
Training	actual	22	-	280	1,691	-	-	1,993	1,680
Premises costs	actual	4,111	-	-	-	-	2,589	6,700	3,196
Volunteer expenses	actual	3,751	-	-	7	198	6	3,962	3,895
Depreciation	actual	760	-	-	-	-	-	760	2,500
Legal & Professional	actual	1,522	-	-	136	-	48	1,706	1,926
Other expenses	actual	-	-	-	-	-	-	-	6,068
Support charges	Staff time	(140,804)	-	29,962	27,308	34,891	48,643	-	-
		4,100	-	172,486	158,297	219,800	212,829	767,512	660,244
<b>Governance</b>									
Accountancy	actual	7,868	-	-	-	-	-	7,868	7,173
Independent examination	actual	850	-	-	-	-	-	850	750
Pension advice	actual	-	-	-	-	-	-	-	5,324
<b>Bank charges &amp;</b>									
interest	actual	355	-	-	2	-	-	357	322
Other	actual	143	-	-	48	-	-	191	81
Support charges	Staff time	(3,753)	-	842	897	951	1,063	-	-
		5,463	-	842	947	951	1,063	9,266	13,650
<b>Total expenditure</b>									
		9,563	-	173,328	159,244	220,751	213,892	776,778	673,894
<b>Support charges</b>									
<b>Charitable activities</b>									
Salaries		(99,246)	-	20,293	18,137	23,897	36,919	-	-
Staff & volunteer exp		(1,960)	-	456	442	508	554	-	-
Office expenses		(35,281)	-	8,184	7,830	9,359	9,908	-	-
Premises costs		(3,724)	-	893	762	975	1,094	-	-
Other costs		(593)	-	136	137	152	168	-	-
		(140,804)	-	29,962	27,308	34,891	48,643	-	-

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**6. Net Incoming Resources for the year**

	2024 £	2023 £
This is stated after charging:		
Depreciation of fixed assets - for use by the charity	760	2,500
Independent examiners fee	850	750
Accountancy fees paid to independent examiner	1,415	1,354
Payroll processing fees paid to independent examiner	1,593	1,486
Other consultants accountancy fees	4,860	4,333

**7. Staff costs and numbers**

Included in staff costs were the following:

Salaries and pensions	646,436	548,695
Social security costs	44,225	35,117
Employment Allowance	(5,000)	(5,000)
Other staff costs	13,468	8,707
	<u>699,129</u>	<u>587,519</u>

No employee received emoluments of more than £60,000.

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

	Number	Number
Activities in the furtherance of the charity's objects	37	34

**8. Trustee Remuneration & Related Party Transactions**

No members of the Board of Trustees received any remuneration during the year.

Trustee expenses were as follows:

Number of trustees who were paid expenses	-	-
Amounts paid		
Travel	-	-
Also paid on behalf of all trustees was an indemnity insurance:		
Indemnity Insurance	369	280

The Board of Trustees has a representative from Bassetlaw District Council who is a non-voting member.  
The Charity receives grants from Bassetlaw District Council as listed in note 4.

There were no disclosable related party transactions during the year (2023 - none)

**9. Taxation**

Bassetlaw Citizens Advice Bureau is a registered charity and as such is a charity within the meaning of schedule 6 of the Finance Act 2010. Accordingly, it is potentially entitled to tax exemption under part 11 of the Corporation Tax Act 2010 or section 256 of the Taxation of Chargeable Gains Act 1992 in respect of income and gains arising.

**BASSETLAW CITIZENS ADVICE BUREAU**  
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**10. Tangible Fixed Assets**

	Fixtures & Fittings £	Computers and Office Equipment £	Total £
<b>COST</b>			
At 1 April 2023	5,597	48,871	54,468
Additions	-	-	-
Disposals	-	-	-
At 31 March 2024	5,597	48,871	54,468
<b>ACCUMULATED DEPRECIATION</b>			
At 1 April 2023	4,838	48,870	53,708
Charge for the year	759	1	760
Eliminated on disposal	-	-	-
At 31 March 2024	5,597	48,871	54,468
<b>NET BOOK VALUE</b>			
At 31 March 2024	-	-	-
At 31 March 2023	759	1	760

**11. Debtors**  
Prepayments  
Debtors

2024 £	2023 £
2,357	2,838
44,014	108,600

46,371	111,438
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**12. Creditors:** Amounts falling due within one year

	2024 £	2023 £
Accruals & deferred income	16,893	11,729
Other creditors	2,598	2,107
	19,491	13,836

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**13. Analysis of Net Assets Between Funds**

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Current assets	463,783	207,148	670,931
Current liabilities	(8,873)	(10,618)	(19,491)
Net assets at 31 March 2024	454,910	196,530	651,440

**14. Movement in Funds**

	At 1 April 2023 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 March 2024 £
<b>Restricted Funds:</b>					
Money Advice & Pensions Service	14,992	152,923	173,328	5,413	-
Welfare Rights Bassetlaw - Macmillan	41,533	107,171	113,532	-	35,172
Bassetlaw District Council - Welfare Rights	27,749	95,640	45,576	-	77,813
Energy Redress	34,977	181,007	190,211	-	25,773
Energy Citizens Advice	18,787	34,971	30,540	(18,787)	4,431
Notts County Council - PSRF	23,087	-	-	(23,087)	-
Boots	9,950	-	12,944	2,994	-
Client disbursements	13	8,309	7,139	-	1,183
Cost of Living Crisis	12,928	-	17,519	4,591	-
Trust Funds	5,000	-	589	-	4,411
Citizens Advice - Pot 1	-	40,934	28,839	-	12,095
Better Care	8,750	-	5,087	-	3,663
Broxtowe EIW	9,752	21,270	20,659	299	10,662
NHS Nottingham and Nottinghamshire ICB	4,320	73,125	61,209	-	16,236
BCVS - Communities fund	-	5,091	-	-	5,091
The National Lottery - Cost of Living	-	30,446	34,572	4,126	-
Household Support Fund	-	25,134	25,139	5	-
TT (M)	-	-	322	322	-
Warsop PC	-	-	10	10	-
	211,838	776,021	767,215	(24,114)	196,530
<b>Unrestricted Funds:</b>					
Core Fund	255,134	95,016	9,563	24,114	364,701
Designated Reserve Fund	90,209	-	-	-	90,209
<b>Total funds</b>	<b>557,181</b>	<b>871,037</b>	<b>776,778</b>	<b>-</b>	<b>651,440</b>

**Purposes of Restricted Funds**

**Money Advice & Pensions Service**

Grant received for the provision of debt advice services, regulated through the Financial Conduct Authority (FCA) throughout Bassetlaw and other areas as defined.

**Welfare Rights Bassetlaw - Macmillan**

Grant to deliver welfare rights advice to people affected by cancer and their families and/or for those receiving palliative care.

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**Energy Redress**

This financial year incorporates our replacement energy project (Energy Advice on Prescription) funded from 1 September 2022 to 31 August 2024 to provide expert, tailored energy advice and support to assist vulnerable consumers in Bassetlaw to make better decisions and improve their current energy situation/crisis.

**Bassetlaw Community Voluntary Service (BCVS) - Communities Fund (UKSPF - UK Shared Prosperity Fund)**

Community Advice & Support - 'Thriving Together' project to 31/12/24 focussed on reaching hard to reach', vulnerable people and removing barriers in accessing advice services. To address inequalities, motivate change, improve life chances, increase economically active lives, by providing direct support and volunteer opportunities in the targeted high deprivation areas.

**Boots Foundation**

Our Help with Hardship project will reach and support more Bassetlaw residents negatively affected by the financial impact of the cost of living crisis. We will do this by helping/empowering individuals to find the root cause of the problem and explore solutions to maximise income/reduce expenditure.

**Citizens Advice Central Notts (Lead for National Lottery) - Early Intervention Worker**

Funding provided via a consortium of Nottinghamshire Local Citizens Advice. Funding is to ensure that vulnerable people with multi-complex issues have an Early Intervention Worker to act as a guide, to consolidate and organise an advice package across different services and organisations.

**Change, Grow, Live (CGL) - Early Intervention Worker (Led by Citizens Advice Central Notts)**

Funding provided via a consortium of Nottinghamshire Local Citizens Advice. Funding is to ensure that vulnerable people with multi complex issues - linked with drug and alcohol addictions have an Early Intervention Worker to act as a guide, to consolidate and organise an advice package across different services and organisations

**Citizens Advice (national) Pot 1 - Innovation**

To fund creative initiatives in service delivery that support clients through the cost of living crisis, via any channel or mix of channels (remote and/or face-to-face).

**Client Disbursements**

Following a detailed assessment of an individual to establish the level of hardship-funding to provide specific goods to individuals (purchased by BCA and ordered for delivery to the client).

**Household Support Fund (Bassetlaw District Council/Notts County Council)**

BCA as a referral partner to support individuals and organisations to the Household Support Fund, to provide advice and support on identifying the root cause of the issue causing hardship to the individual - a government fund to support low income eligible people through the cost of living crisis.

**Citizens Advice Energy Projects**

Supported by a variety of funders to deliver energy advice specific projects including Energy Advice Project (EAP), Energy Outreach Project (EOP), Regional Energy Lead (REL) for East Midlands district - to provide elements of energy advice savings and efficiencies to empower individuals to take control of their energy bills, via appointments and presentations to front-line workers and consumers.

**The National Lottery Community Organisations Cost of Living Fund**

To enable expansion of our service, so that more people can be supported and our waiting lists reduced. Additionally, the recruitment and training of 13 new volunteers.

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**Bassetlaw District Council - Cost of Living Support - Money/Benefits caseworker**

BCA to receive referrals from the benefits service, on a pre-approved form in respect of clients who have requested or have been proactively identified as eligible for vouchers for food and/or fuel under the scheme.

**Cost of Living Response Grant (Bassetlaw District Council)**

To assess/triage people affected by the Cost of Living crisis by a mixture of channels.

**Integrated Care Board (ICB)**

Grant received to ensure that effective debt support advice and income maximisation support is offered to individuals experiencing mental ill health to improve quality of life, increase and improve engagement with services, increase whole health and self-management in order to promote recovery and wellbeing.

**Trust Funds**

The Trust Funds we received cover separate elements which include provision for; advice, support and training for people affected by mental health issues, hardship, volunteer recruitment/training/supervision.

**Transfers from/to restricted funds**

Transfers have been made from restricted funds to the general fund where projects have been completed in the year and funders have agreed that amounts will not be clawed back. An element of these underspends relate to management time and provision of assets to undertake the projects.

Transfers have been made to the restricted funds from the general fund to cover some of the overspend on projects.

**15. Finance leases and hire purchase contracts**

The charity had total future minimum lease payments under finance leases and hire purchase contracts are as follows:

	2024 £	2023 £
<b>Equipment</b>		
Within one year	792	3,168
Two to five years	-	-