

Citizens Advice East Hampshire

Annual Report



2021-2022

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Chair's Introduction

This year has been one of recovery and continuing to embrace the rapid change of working remotely as well as trying to provide face to face support to the most vulnerable when possible. The continuation of the Covid pandemic has meant that we have only really begun to embrace the changes needed to the longer term design of the future local advice service towards the end of this financial year 2021/22. The impact on demand due to cost of living rises on our service has meant we have had to work at speed this year to find ways to manage this into the future.

As Chair, I have been proud of the organisations resilience and adaptability in the face of one of the greatest challenges our society has faced, which may result in years of instability and deprivation for many. The cost of living crisis means that we have had no moment to pause, regroup and review. I would like to extend my thanks to our Chief Executive, Helen Drake, and the whole staff and volunteer team for continuing to adapt services to ensure that we can help as many people as we can through such difficult times. It is the extraordinary teamwork across staff, trustees and volunteers that has enabled us to keep going providing an exceptional service to clients under new and challenging circumstances.

Close work with our partners across East Hampshire and beyond has also supported us throughout 2021/22 to help as many people as possible. I would thank again East Hampshire District Council, Petersfield, Alton and Whitehill Town Councils and the parish councils across the district as well as Hampshire County Council, Citizens Advice, Energy Redress Scheme and Citizens Advice Hampshire, all of whom have significantly supported our work this year, particularly with the most vulnerable struggling to make ends meet and deal with their problems. With their help, we have been able to weather an ongoing reduction in donation income due to Covid as well put in place a plan to provide the maximum access to help that we can afford given our funding challenges.

We do, however, start the new financial year on a sad note with the sudden death of one of our former trustees, Les Bowden. Les was a long serving trustee with the organisation as well as our treasurer for some years, and while he retired as a trustee at our AGM in the autumn this year, he will be sorely missed for his diligent and wise leadership on the trustee board as well as in all other parts of his life.

Paul Susans

Chair

Our Year at a Glance

The people we helped



5848

people by phone, email, webchat or face to face to access the advice they needed for the problems they face in a way that worked for them.

How people contacted us



43%

Adviceline / Telephone



50%

Email / Letter / Webchat



7%

Face to Face

Our Value to Society



7610

issues handled



10,053,690

total public value of Citizens Advice East Hampshire services



What people came to us about (top 4 categories)



27%

Benefits



13%

Housing



11%

Debt



9%

Employment

Our resources



+58

volunteers providing approx. 20,000 hours of advice



3

advice offices



10

Trustees

Overview from our Chief Executive:

Over two years on from the start of the Covid pandemic, I had expected this year's report to tell a story of recovery and stabilisation for our clients with the easing of lockdown measures and the vaccination programme enabling us all to go about our daily lives more freely. However, this year has instead told a tale of clients really struggling once Covid concessions such as furlough and the Universal Credit uplift ended and the high cost of living begun to impact on their lives. These challenges begun for our clients way before the cost of living crisis was widely covered by the media, and before inflation rises and energy prices became unmanageable for most of our clients. We have consciously expanded the reach of our work this year to practically help those who were really struggling by providing direct support via energy payments plus extensive referrals to food banks and other food providers. Clients tell us that this is an essential lifeline when their wages or benefits do not cover their essential needs.

We have been able to provide a consistent, high quality advice service to our clients. As nearly 50% of our clients are now vulnerable and have long term health issues, we have, at times, opted to keep doors closed in offices when Covid levels have locally been high as well as maintain our Covid safe measures. Thankfully, our ability to operate remotely providing services by phone and email has enabled us to help as many clients as we did pre pandemic (nearly 6,000 individuals). However, demand is on the rise with telephone calls increasing by over 100 clients per month, email enquiries a constant stream and drop ins to our offices returning to 2019 rates. This demand rise in all channels has put significant pressure on resources at time that our volunteer numbers, like many other charities, are declining through burnout or a desire to spend leisure time doing the things denied during the Covid years. I am so grateful for the volunteers who have contributed this year as well as new joiners to our service. Our resilient, resourceful and committed local volunteers work so hard to help those in their community who are struggling and make a real difference to the overall wellbeing of East Hampshire's communities.

We plan to bolster the resources we have with an increase in paid advice staff to help give advice this winter as well as new recruitment programme for volunteer assessors. We have had to be creative and persistent in advertising for key posts due to the shortage of job seekers locally and surplus of vacancies. We were delighted to be joined in February by Claire Oughton, as our Head of Advice Service, who will lead on advice provision for the organisation and has certainly hit the ground running.

One positive development out of the multiple challenges for our clients, has been the coming together of agencies across our district to work jointly on understanding and challenging the root cause of local residents' financial struggles - more about this further down this report. While effective individual solutions to the cost of living crisis seem, as I write, not to be readily available, we are determined to take a multi-agency approach to mitigate the impact of this on local residents where possible.

Finally, I wish to thank staff and volunteers, whether newly arrived or who have been working with us for some years, for their unfailing teamwork in dealing with the relentless stream of enquiries, even while dealing with their own Covid illnesses and the impacts and challenges of working at home during this period. The paid and volunteer team undertake the work with the highest level of commitment and empathy.

Helen Drake : Chief Executive

August 2022

About Us



Citizens Advice East Hampshire is a local charity that helps people with the problems they face. Advice is delivered by trained volunteers, supported by a small team of paid staff.

In 2021/22 we delivered advice primarily by phone, email and webchat but opened our offices in Alton, Petersfield and Bordon when possible for face to face advice.

We are passionate about using the experiences of our clients as evidence to campaign for change.

What we do

- Help people overcome their problems through advice, education and support
- Campaign on the big issues when people's voices need to be heard

Our principles

- We provide free, confidential and independent advice
- We value diversity, challenge discrimination and champion equality

Why we're needed

Life is complicated. Sometimes people encounter challenges and problems that they don't know how to deal with, and they need help to overcome.

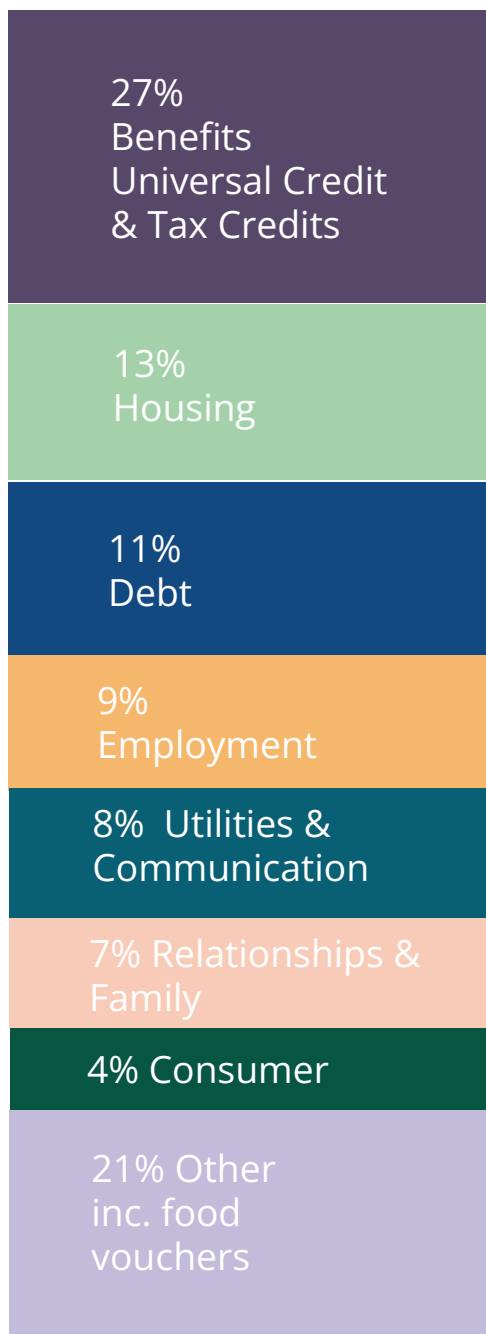
- 9 in 10 of our clients said their problem affected their lives, including causing anxiety and financial difficulty
- 4 in 5 experienced a shock or life event before their problem
- 2 in 3 say they had difficulty knowing who to contact or how systems work before advice

People need different types of support at various times in their life. We believe individuals should be able to get help in the way that works for them and meets their needs.

We are here to help everyone in society that needs us. The people we serve through our local network are often among the most disadvantaged in society with the greatest needs.

Advice and Support

7610 issues dealt with



We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem.



Top 5 benefit issues

Personal Independence Payment
Other benefit issues - including benefit checks
Council Tax Reduction
Employment Support Allowance
Benefit Entitlement



Top 5 housing issues

Private sector rented property
Environmental & neighbour issues
Housing association property
Access to and provision of accommodation
Local authority Housing



Top 5 debt issues

Other debt issues - including debt assessment
Council tax arrears
Fuel debts
Credit, store & charge card debts
Water supply and sewage debts



Top 5 employment issues

Pay & entitlements
Dismissal
Dispute resolution
Terms & conditions of employment
Other Employment issues including parental and carers rights



Top 5 utilities and communication issues

Fuel (gas, electricity, oil, etc)
Water and sewerage
TV including cable and satellite
Telephone landline
Other communications, including mobile phone

Our Clients

Gender



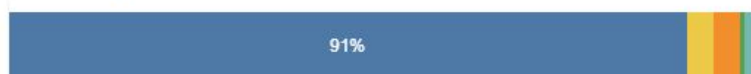
■ Female
■ Male
■ Prefer different t...

Disability / Long-term health



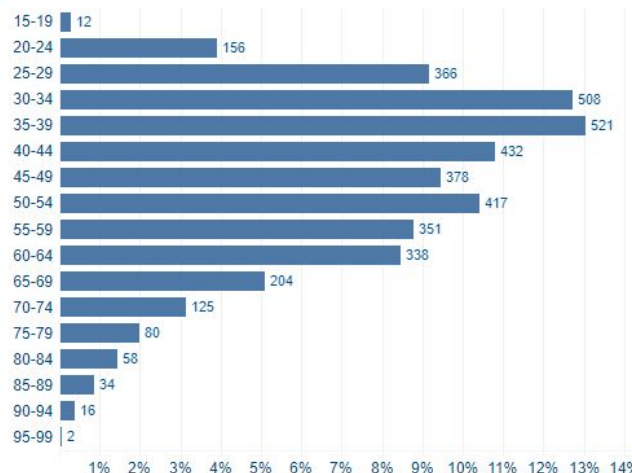
■ Disabled
■ Long-term health condition
■ Not disabled/no health problems

Ethnicity



■ White
■ Black
■ Asian
■ Other
■ Mixed

Age



Tackling the big issues

Because we help thousands of people a year, we have our finger on the pulse of what's happening in society. We use the evidence we collect to campaign for social improvements. In 2021/22, we identified and reported evidence on **55** Research and Campaign issues, including:



21 Benefit issues



3 Debt issues



11 Housing issues



6 Other issues including:



10 Employment issues

Health and community care
Financial services
Travel & transport
Utilities & communication



4 Consumer issues



We feed the evidence we collect locally into national Citizens Advice, who use it to campaign for social improvements. To read about some of the policy issues that Citizens Advice is challenging, see their website: www.citizensadvice.org.uk/about-us/policy/

Helping with everyday problems

With another challenging year and the Covid crisis impacting on our everyday lives, people continued to come to Citizens Advice. Below are examples of some of the issues, big and small, we have helped people with during the year.

John*, aged 87, had been paying off credit card debts to HSBC and Barclaycard for years with token offer payments. Our Debt Caseworker wrote to both, requesting a total write-off based on the client's age, his failing health and the years he had been paying token payments to them. John* received a letter from HSBC granting a total write-off and confirming that the debt is marked as 'satisfied' with credit reference agencies. A further letter received from Barclaycard stating that they have considered John's medical evidence and have written off his debt. Total write offs for HSBC £6791.84 and Barclaycard £3461.70 total £10253.54.

We received a letter from Judith* thanking our Adviser for all his endeavours with a TV License refund. The client had repeatedly been told that they could not find her double payment, even though she had provided printouts from her bank to show that TV Licensing had cashed her cheque. Judith* had fought this for 7 months before seeking help from CAEH. After many logged complaints, phone calls and emails the full refund of £157.50 was received plus £30 compensation. Our client says in her letter **"you have done so much for me and I want to thank you very much"**.

Alan* had 10 penalty charge notices totalling £1791 for unpaid Dartford Toll charges. The client told our Adviser that it was not him who had driven through the tunnel but in fact the person he had sold his car to and who had not registered the transfer of ownership. Alan* had contacted the authority on numerous occasions to explain this, and with the stress of constant enforcement action contributed to him being signed off sick from work. The deadline for sending an appeal had passed by several months, however our Adviser sent a letter including evidence. This representation was accepted and all charges and associated fees were cancelled.

CAEH supported our client Amina* with fuel vouchers. She sent us a thank-you email: **"thank you so much you have no idea what this means to us, my son is poorly and not having heating hasn't helped and now he can be lovely and snuggly thank-you again."**

CAEH Home Visiting Advisers support clients with many issues such as supporting a client with completing his attendance allowance claim form, meaning he received AA at the higher rate.

Assisting a client with applications for PIP (Personal Independence Payment) and a Blue Badge on a home visit - the client gave feedback: **"the adviser was marvellous, I could not have done it without him."**

A helping hand to support our clients to stay independent, safe and well

This year we have been able to help many people who are suffering from long term ill health or disability, maintain the support that their conditions require. Below is a snapshot of some of these.

Wendy*, who is 80 years old with restricted mobility, severe arthritis in her hands, and subject to repeated falls was originally turned down for Attendance Allowance. CAEH supported her through the Mandatory Reconsideration process helping Wendy gather and provide the medical evidence required. The DWP is now paying her the benefit she is clearly entitled to and needs to stay independent at the higher rate of £92.40/week and a backdated sum of £1,500.

One of our Advisers helped Mandy* and her daughter make a claim for PIP, in particular, advising how best to complete the claim form. Following a health assessment and telephone interview with her, she was awarded the standard level of personal care after she scored 11 points on the assessment. Amina sent a thank you card:

“We are delighted about this, and wanted to say thank you to your staff member who helped us with the form, in particular what to insert and how best to complete it.

Please could you pass our thanks and best wishes to her for the help provided. This is going to make an enormous difference to my daughter’s life.”

Brenda*, mother and appointee for her son who is severely autistic, contacted us for help. He received DLA as a child and also PIP at the enhanced rate for Daily Living for the past five years. It was stopped following a review by DWP, which included a telephone-based assessment. Our Advisers helped Brenda* draft the request for a Mandatory Reconsideration and wrote the grounds for the subsequent Appeal, challenging not just the scoring but also the appropriateness of a telephone assessment for her son. The DWP decided not to contest the appeal and restored the original award, worth £90 per week, backdated to the beginning of the year.

George* had applied for Pension Credit on behalf of his mother-in-law. The DWP claimed that they had not received all the information required without specifying what was missing. Our advisers sent letters asking for the information, made numerous phone calls, and lodged a formal complaint to the DWP. Despite escalation through the local Job Centre Plus, we received no response. Sadly, George's mother-in-law passed away but we requested a DWP reassessment of the claim and any award to be backdated from the date of application up to the time of her death. Finally, the DWP agreed to this without any further information required. Our advisers worked together as a team to support the client through this complex case over a long period of time showing the teamwork that makes our success possible.

Key Achievements in 2021/22

Providing a high quality advice service for the issues local people have

This year, we were able to return to the offices in a Covid safe way, but despite best efforts, forced to return again to remote advice for certain periods due to Covid rates rising locally and then provide face to face advice by appointment only. However, we managed to support an amazing 6,000 clients albeit only 7% being face to face support with the rest by email and phone. It is still a remarkable achievement given the shortage of volunteers, changeover in staff and Covid recovery having impacted on all we do. In recognition of our strong stable governance and leadership, our national organisational quality assessment rated us as excellent in 5 areas of management and leadership.

We have supported people with a wide range of enquiries around Benefits, particularly PIP and Universal Credit, Debt, Housing, Utilities but **Other** support (including food and fuel support) became the second biggest issue for local people this year with the greatest shift being the increase in the need for support to pay for essential items such as food and energy. We know this will continue to increase in the coming year as the cost of living increases.

Fuel and food poverty direct provision of support

We have taken a proactive approach to supporting clients struggling with cost of living and have again been able to distribute Household Support Funds on behalf of Hampshire County Council as well as Energy Redress vouchers to those in fuel poverty across Hampshire. High numbers of clients were referred to food banks and food larders. We helped Fareshare set up mobile larders in Headley Down and Clanfield - two areas of deprivation that are also isolated from the urban areas of the district and we try to attend each at least monthly to raise awareness of Citizens Advice and how people can get our help.

We continue to work with the foodbanks, Homestarts and other agencies to understand the drivers around poverty and were funded by EHDC to begin research with those with lived experience into this. We will be building on this in 2022 with the recruitment of a Campaigns Manager funded by the Trussell Trust to translate findings into action.

Supporting the most vulnerable

This year nearly **50%** of our clients have told us that they are disabled or have a long term health issue. This is reflected in the high number requests for help with either claiming or appealing decisions on disability benefits including Personal Independence Payments (PIP). We know that applications for PIP can take up to five months to assess at a time that disabled people are really struggling with cost of living rises and desperately need increased income to stay warm and well.

Over a quarter of those telling us that they have a health issue say they have mental health issues, although we estimate that the proportion of our clients suffering in this way is likely to be much higher with 100% of our clients with debt and financial worries coming to us suffering from the anxiety and stress that this situation causes.

In light of these statistics, we are planning to recruit a designated debt adviser, funded by East Hampshire District Council, who can provide advice and support to those with complex debts in East Hampshire with the ultimate aim of improving their mental health linked to poor financial wellbeing, a pattern so often linked when looking at overall wellbeing.

Looking ahead

This year was not just the second year of the Covid pandemic but was a year when other crises for our local residents began to emerge. Unfortunately, at the time of writing, we look forward to the year ahead with some dread for those residents who have already struggled financially through the last couple of years as well as the hundreds of other households who may well choose not to heat their homes with detriment to their wellbeing. We are somewhat at a loss to know how we can now help in any more than a marginal way with coping with the cost of living and indeed, without increased resources, how we will as an organisation may meet predicted demand for our help caused by this crisis.

However, we intend to continue to be innovative and creative, with a firm foot into reality, being there for people when they most need it. In order to do this we plan to do the following:

- **Work with other agencies to provide joint solutions to support people longer term**

We already work in a close partnership with EHDC who fund our core advice service and hope future recommissioned contracts will allow for increased demand to be met with appropriate resources. Our work with Hampshire County Council on administering the energy support element of the Household Support Fund will continue for at least a part of 2022/23. Our joint approach with foodbanks and other community organisations to understand the root causes for people with coping with cost of living and potential solutions to some of their challenges, will continue supported by a Trussell Trust funded Campaigns Manager for East Hampshire, managed by us.

- **Continuing being at the frontline of supporting local people with cost of living and other problems**

We will always be here to make sure that local people can maximise their income, reduce their costs and claim anything they are entitled to in order to help them pay for essentials such as food and energy. We will continue to make sure we are here in a crisis with energy and food vouchers and referrals. We will actively seek to increase our own resources as an organisation so we can meet demand for advice in whatever channels people prefer. We will try to fund specialist support such as local debt advice and budgeting help that can really make a difference to peoples financial position and a knock on difference on their mental health. Participation in research and campaign activities, both national and local, on the cost of living crisis will continue to be an important part of our work. We will not forget the particular issues rural communities face as well as the increased impact of issues on those with disabilities or ill health. We will ensure any of our activities supports access to advice and support from those specific groups.

- **Being sustainable into the future**

The coming year will see us working closely with East Hampshire District Council and town and parish councils to ensure continuation of our core funding that we rely on to deliver our essential support. We also look proactively to extend our funding base as well as use unrestricted funding in our reserves to help more vulnerable people with advice. We will be proactive this year in both of these areas to ensure our organisation remains available and sustainable at a time when it is most needed.

Our Organisation in 2021/22

Staff and volunteers

**58 volunteers supported by
12 paid staff (7.5 FTE) and
10 Trustees**



We can all face problems that seem complicated or intimidating and it can be difficult and stressful trying to work things out alone.

At Citizens Advice East Hampshire, we have highly trained volunteers who are invaluable to delivering our service and helping people find a way forward with the problems they face, and campaigning for changes to unfair policies and practices.

www.citizensadvice.org.uk/local/east-hampshire/volunteer/

Our Value to Society

In 2021/22 for every £1 invested in Citizens Advice East Hampshire we generated at least:

£4.42 in fiscal benefits - by helping stop problems occurring or escalating, we reduce pressure on public services like health, housing, or out of work benefits.

£27.47 in public value - solving problems improve lives and this means better wellbeing, participation and productivity for the people we help.

£10.28 in value to the people we help - as part of advice, we can increase people's income, through debts written-off, taking up benefits and solving consumer problems.

Our Organisation

Citizens Advice East Hampshire services are delivered by nearly 70 trained and highly-skilled volunteers in various roles, including Trustees. They freely donate more than 23,500 hours of their time each year. This is estimated to be worth the equivalent of more than £300,000 in paid staff time. Their work is supported, monitored and quality assured by a small team of paid staff.

Who we work with

We work with a range of other statutory and voluntary organisations, both locally and nationally, to provide people with the help they need.

We are a member of Citizens Advice (the operating name of the National Association of Citizens Advice Bureaux) as well as the local consortium, Citizens Advice Hampshire.

Citizens Advice provides us with a range of support, including fundraising, specialist information services, and research to use in our campaigning work. It also supports us behind the scenes in the smooth running of our business, including hosting our national customer relationship management system, Casebook, and telephone advice platform.

We work with East Hampshire District Council as well as Hampshire County Council, and local parish and town councils to ensure that advice needs of local residents are met.

East Hampshire District Council provide us with our core funding via a contract for delivery of advice services. A range of other funders support the core service as well as additional projects targeting the most vulnerable.

Our Governance and Management

Our Trustee Board sets our vision and strategic direction. It is currently made up of ten individuals who are trustees under charity law and directors of the charitable company.

The Trustee Board meets four times per year with other meetings and events to shape the organisation's strategic direction and raise our profile. We recruit trustees through an open process using local media and our own network to find individuals who have the skills and perspectives we need to provide good leadership and make sound decisions. Trustees serve for an initial 3 years then must step down and be re-elected in line with our governing document.

Our Chief Executive, working with our management team, is responsible for delivering the Trustee Board's vision as well as the day to day operation of the organisation.

Legal and administrative details

Citizens Advice East Hampshire Limited is a company limited by guarantee registered number **06694768**. We are also a charity registered with the Charity Commission, number **1129850** and authorised by the Financial Conduct Authority. Our registered office address is Forest Community Centre, Pinehill Road, Bordon GU35 0BS.

Our Organisation

Trustee Board

Each individual member of the trustee board brings skills and qualities to the board, adding to the collective knowledge and experience. The following people were trustees at the date of this report.

Trustees	Role	Date Appointed	Date last reappointed	Stand down date
Paul Susans	Chair (from July 20)	14.01.09	06.12.19	
Rob Hunt	Treasurer	02.07.19		
Les Bowden		14.01.09	06.12.19	16.11.21
Michael Croucher		16.12.09	06.12.19	
Tim Pinchen		18.06.12	16.11.21	
Louise Pixton		09.10.15	16.11.21	
Helen Davis		13.01.15	16.11.21	
Solveig Store		06.12.19		
James Gauld		10.06.20		
Raj Patel		05.09.18		13.07.21

Trustees are volunteers who use their skills, knowledge and experience to help guide and govern their local Citizens Advice. They work with the Chief Executive and other staff to shape strategy and give direction.

If you know anyone who would like to discuss playing the important role of a Trustee, then please do contact us at district@caeasthants.org.uk

Financial Review

General

The Trustees are pleased to present the annual accounts for the financial year 2021/2022.

These accounts show a surplus on unrestricted activity of £64,520 based on income of £293,775 and expenditure of £229,255. The surplus reflects the benefits of a number of restructuring actions which have allowed the Trustees to increase reserves to an appropriate level given the current levels of uncertainty. The Trustees plan to reduce reserves this year as the demand on services in the “post COVID” world become apparent along with the expenditure required to ensure premises are fit to meet future demand going forward.

The grant funding from East Hampshire District Council in the year was £186,000 (£186,000 20/21 as per our 2-year service contract). Core funding from town and parishes increased marginally this year to pre COVID levels £48,150 (£36,680 20/21). Other income from donations and other areas totalled £51,634 (£103,465 20/21) due to a number of Citizen Advice projects in 20/21 that will not be repeated in this year.

Restricted funds received totalled £534,296 which was predominantly funding for Help To Claim service along with funds received as part of our work administering Household Support Fund Payments on behalf of Hampshire County Council, the Energy Redress Scheme and other similar projects. It also includes various grants on completing smaller projects such as Advice at Home.

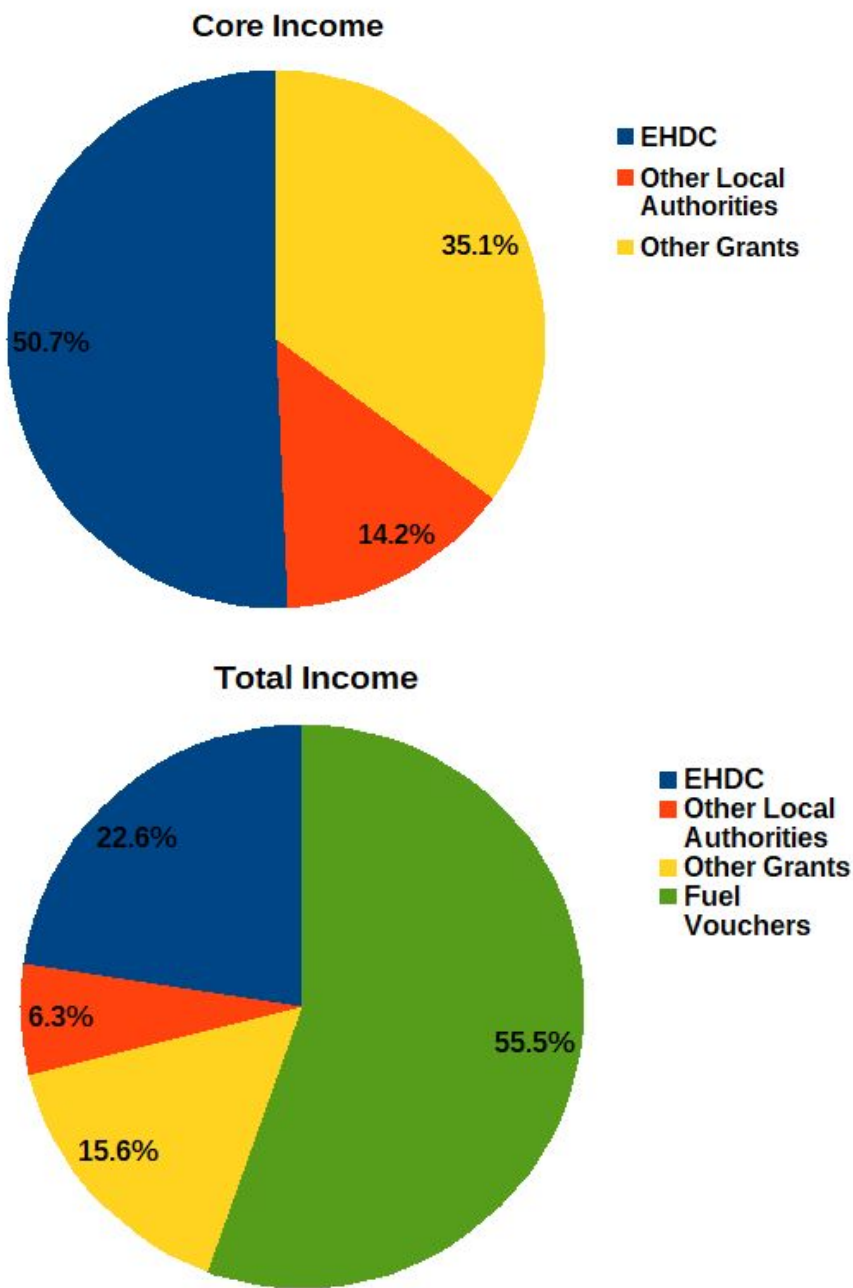
Expenditure increased in year from 2020/2021 (£395,040) to £734,304 (2021/2022) due primarily to the administration of the fuel allowances to clients from schemes as above. Expenditure on core activities returned to pre COVID levels at £229,255 (£194,687 20/21).

Total income for the year was therefore £828,071 with expenditure of £734,304 leading to the aforementioned surplus of £64,250 on unrestricted funds and £29,246 on restricted funds. The total level of reserves is now £409,553 and £46,529 respectively.

Financial Review

Sources of Income

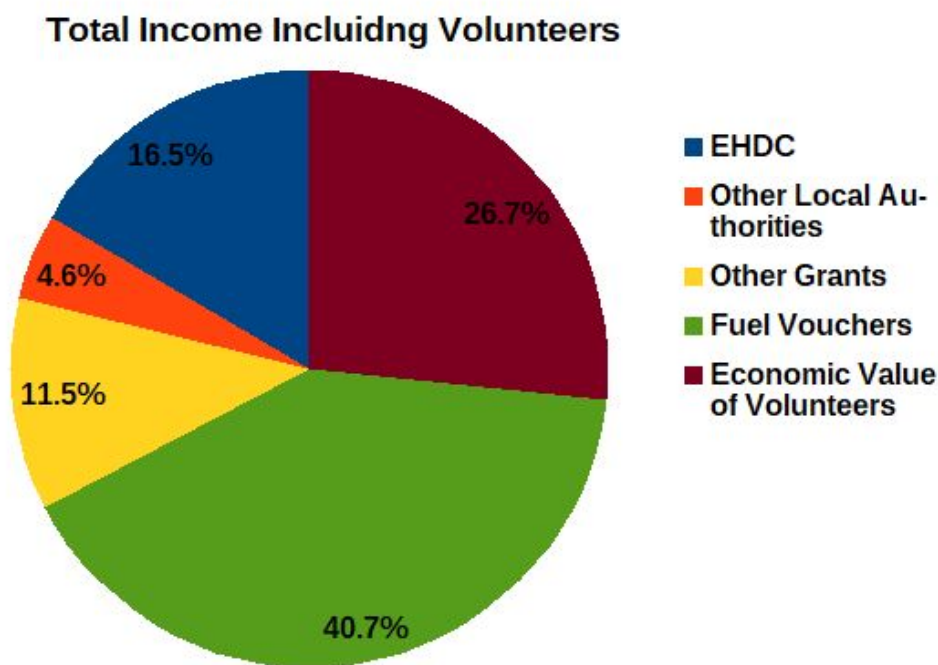
East Hampshire District Council was our major funder during the year, providing 51% of our core income and a total of 23% of our total income. The breakdown of our sources of Core and Total income is shown in the following charts:



Financial Review

Sources of Income

To put our core funding in true perspective, we have assessed the economic value of our volunteers and estimate their value to be worth more than £300,000 per annum. Hence the total income figure, including this assessment of the contribution from volunteers is £1,124,079. A breakdown of this is shown in the following chart, and emphasises their importance in delivering client services:



Financial Review

Reserves Policy

1 Unrestricted and Trustee Designated Reserves

The Trustee Board believe that CAEH should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially damaging circumstances arising, particularly uncertainties in the amount and timing of income. During the year the Board determined to increase the service reserve to the equivalent of 6 months of operating expense (from 5 months) given uncertainties in the funding environment. This reserve totals £193,553.

In addition, unrestricted funds have been designated for the following purposes:

1.1 Contractual Commitments Reserve

A reserve to ensure that CAEH is able to cover contracted and statutory payments to staff such as notice and redundancy and the costs of any disciplinary and/or grievance procedure which may arise. This reserve also includes items for which funding was provided in 21/22 but expenditure will be in 22/23. After reviewing the commitments required, this reserve remains at £45,000 for the year.

1.2 Premise Reserves

- **Petersfield**

The Trustees have decided to hold a premises reserve of £25,000 to provide for the cost of depreciating the leasehold improvements capitalised this year, any improvements required to the offices and for dilapidation costs associated.

- **Alton**

The Trustees have decided to hold a premises reserve of £11,000 to provide for any improvements required to the offices, and for dilapidation costs associated with the office leases.

- **Bordon**

The Trustees have decided to hold a premises reserve of £11,000 to provide for any improvements required to the office and for any dilapidation costs, as determined by our lease.

1.3 Equipment and IT Reserve

This reserve of £20,000 is to ensure that we are able to cover the costs of replacing and upgrading our IT office equipment (desktops, laptops etc).

1.4 Development Reserve

A reserve of £20,000 has been allocated to allow us to continue to develop any service redesign, newchannel development and service delivery developments.

1.5 Undesignated Reserves

Given current levels of uncertainty the Trustees will hold a £84,000 undesignated reserve.

At this stage, all the above reserves are considered sufficient and necessary.

Financial Review

Reserve Policy 31/3/2022 (unrestricted, designated reserves)

Service Maintenance Reserve (6 months of 22/23 expense)	£193,553
Contractual Commitments Reserve	£45,000
Premises Reserves	
Petersfield	£25,000
Alton	£11,000
Bordon	£11,000
Equipment and IT Reserve	£20,000
Service Development Reserve	£20,000
 Total Unrestricted designated reserves	 £325,553
Undesignated reserves	£84,000
 <u>Total Reserves</u>	 £409,553

Reserve Policy 31/3/2021 (unrestricted, designated reserves)

Service Maintenance Reserve (5 months of 21/22 expense)	£163,532
Contractual Commitments Reserve	£45,000
Premises Reserves	
Petersfield	£25,000
Alton	£11,000
Bordon	£11,000
Equipment and IT Reserve	£20,000
Service Development Reserve	£20,000
 Total Unrestricted designated reserves	 £295,532
Undesignated reserves	£50,000
 <u>Total Reserves</u>	 £345,032

Financial Review

Small Company Provisions

This report has been prepared in accordance with the special provisions for small companies under part 15 of the Companies act 2006.

The financial statements were approved by the board on 17 October 2022 and signed on its behalf by:



Paul Susans
Chair

Date: 17.10.22.

Statement of Financial Activities

Statement of Financial Activities (including income and expenditure) for the 12 month period to 31st March 2022.

	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Mar-22 £	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Mar-21 £
Income:						
Donations (including grants and contracts)	293,742	534,296	828,038	347,674	200,578	548,252
Investments	0		0	0		0
Other income	33		33	114		114
Total	293,775	534,296	828,071	259,008	200,578	548,366
Expenditure:						
Raising Funds			0			0
Charitable activities	229,255	505,050	734,304	194,687	200,353	395,040
Other			0			0
Total	229,255	505,050	734,304	194,687	200,353	395,040
Net gains/(losses) on investments	0	0	0	0	0	0
Net income/(expenditure)	64,250	29,246	93,766	153,101	225	153,326
Transfers between funds	0	0	0	-6,186	6,186	0
Other recognised gains/(losses)	0	0	0	0	0	0
Net movement in funds	64,520	29,246	93,766	146,915	6,412	153,326
Reconciliation of funds:						
Total funds brought forward	345,032	17,283	362,315	198,118	10,871	208,989
Total funds carried forward	409,553	46,529	456,082	345,032	17,238	362,315

The results for the year derive from continuing activities, and there are no other gains or losses other than those shown above.

Balance Sheet

Balance Sheet as at 31 March 2022

	Total Funds 31-Mar-22 £	Total Funds 31-Mar-21 £	Notes
Fixed assets:			
Tangible assets	0	0	
	0	0	9
Current assets:			
Debtors and prepayments	1,740	0	5
Cash at bank and in hand	630,231	401,128	6
	631,971	401,128	
Current liabilities:			
Sundry creditors and accruals	175,889	38,813	7
Charitable Client Support (3rd party)	0	0	
	175,889	38,813	
Net assets (Total assets less liabilities)	456,082	362,315	
The funds of the charity:			
Unrestricted funds	409,553	345,032	
Restricted funds	46,529	17,283	
	456,082	362,315	

Trustee statements required by the Companies Act 2006 for the year ended 31 March 2022

In approving these financial statements as trustees of the company we hereby confirm:

- (a) That for the year stated above the company was entitled to the exemption conferred by section 477 of the Companies Act 2006;
- (b) That no notice has been deposited at the registered office of the company pursuant to section 476 of the Companies Act 2006 requesting that an audit be conducted for the year ended 31 March 2022.
- (c) That we acknowledge our responsibilities for:
 - (i) ensuring that the company keeps proper accounting records which comply with section 386 of the Companies Act 2006, and
 - (ii) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss

for the year then ended in accordance with the requirements of sections 394 and 395, and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable the company.

These financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Financial Reporting Standard 102.

The financial statements were approved by the board on 17 October 2022 and signed on its behalf by:



Paul Susans
Chair

Date: 17.10.22

Statement of Cash Flows

Statement of Cash Flows for the 12 month period to 31st March 2022

	Total Funds 31-Mar-22 £	Total Funds 31-Mar-21 £	Notes
Cash flows from operating activities			
Net movement in funds for the year	93,766	140,826	
Adjustment to cash flows from non-cash items:			
Depreciation and amortisation	0	0	
(Gains)/losses on investments	0	0	
(Increase)/decrease in debtors	(1,740)	2,803	
Increase/(decrease) in creditors	137,077	27,157	
Net cash flows provided by (used in) operating activities	229,104	170,786	
Cash flows from investing activities			
Interest income	33	114	
Purchase of furniture, fittings and equipment	0	0	
Proceeds of sale of investments	0	0	
Purchase of investments	0	0	
Net cash flows provided by (used in) investing activities	33	114	
Net change in cash and cash equivalents	229,137	170,899	
Cash and cash equivalents at the beginning of the reporting period	401,127	230,342	
Cash and cash equivalents at the end of the reporting period	630,231	401,127	7

Income

Income for the Year Ended 31 March 2022

	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Mar-22 £	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Mar-21 £
Local authority and parish grants and contracts (core funding)						
East Hampshire District Council	186,000		186,000	203,163		203,163
Alton Foodbank	4,000		4,000	0		0
Petersfield Town Council	12,000		12,000	12,000		12,000
Bramshott and Liphook Parish Council	4,500		4,500	5,000		5,000
Whitehill & Bordon Headley Parish Council	10,468		10,468	10,450		10,450
Liss Parish Council	3,500		3,500	3,500		3,500
Other parish councils	14,682		14,682	2,850		2,850
	238,150	0	238,150	239,963	0	239,963
Other grants						
Client Funds		456,965	456,965		112,231	112,231
Citizens Advice Help to Claim		49,581	49,581		48,576	48,576
Citizens Advice Other	32,590	19,542	52,132	77,496	16,454	93,950
Other	19,044	8,208	27,252	25,969	23,318	49,287
	51,634	534,296	585,930	103,645	200,578	304,044
Other income						
Donations	3,958		3,958	4,246		4,246
Investment income	0		0	0		0
Other income	0		0	0		0
Other income (bank interest/debt relief orders)	33		33	114		114
	3,991	0	3,991	4,360	0	4,360
Total income	293,775	534,296	828,071	347,788	200,578	548,366

Where grants are received in advance, for a specified period, the funds are deferred and recognised in the period to which they relate. Where funds are due but have not yet been received, they are accrued in debtors and recognised in the period to which they relate.

Our 2.5 year advice service contract with East Hants District Council started on 1 October 2019 and will terminate on 31 March 2023. We have previously sought advice from HMRC regarding the VAT treatment for this contract and were advised that it will still be deemed to be treated as outside the scope of VAT treatment as a freely given grant.

Expenditure

Expenditure on charitable activities for the Year Ended 31 March 2022

	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Mar-22 £	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Mar-21 £
Direct charitable activities:						
Salaries and employer's NI and pension	108,733	61,361	170,093	95,604	68,032	163,635
Staff and volunteer expenses	7,846	981	8,466	3,453	665	4,118
Office Costs	19,965	4,189	24,114	30,663	4,858	35,521
Client Funds		428,315	428,315		114,183	114,183
Other	18,583	923	19,549	-7,012	1,094	-5,929
	154,721	498,726	650,448	122,707	188,831	311,538
Support activities:						
Salaries and employer's NI and pension	45,114	5,763	50,877	42,591	6,790	49,387
Staff and volunteer expenses						
Office costs	4,920	673	5,593	7,515	1,214	8,729
Premises	22,648	2,739	25,387	20,090	3,258	23,348
Governance	1,830	145	1,975	1,762	258	2,020
Other	22	3	25	15	3	18
	74,533	9,323	83,857	71,980	11,522	83,502
Total expenditure	229,254	505,050	734,304	194,687	200,353	395,040

Costs are charged to funds directly wherever possible. All other costs are apportioned based on direct resource costs.

Notes to the Financial Statements

Notes to the financial statement for the year ending 31 March 2022

1 Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding period.

1.1 Basis of accounting

The financial statements are prepared under the historic cost convention and in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities Financial Reporting Standard 102 and the Companies Act 2006.

1.2 Incoming Resources

All incoming resources are 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 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 service provided by volunteers has not been included, but noted.
- Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.
- Grants, including for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.

1.3 Resources expended

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.

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.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

1.4 Fixed Assets

Fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost over its expected useful life, as follows:

- Computer Equipment – 3 years (refurbished equipment is expensed in year)
- Fixtures, Fittings and Equipment – 3 years
- Leasehold Improvements – life of the lease or a shorter time if deemed more appropriate, for example, where there is an earlier break clause.

All depreciation is calculated on a straight line basis.

1.5 Defined contribution pension schemes

The pension costs charged in the financial statement represent the contribution payable by the charity during the year.

Notes to the Financial Statements

2. Net incoming/(outgoing) resources for the year	Year Ended 31-Mar-22 £	Year Ended 31-Mar-21 £
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Net incoming/(outgoing) resources is stated after charging:

Independent examiners' remuneration	1,920	1,920
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3. Employees	Year Ended 31-Mar-22 £	Year Ended 31-Mar-21 £
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Employment costs

Wages and salaries	201,439	194,255
Social security costs	9,119	8,871
Pension costs	10,414	9,895
Other costs	0	0
	220,971	213,022

Number of employees

The average number of employees (including the trustees) during the year, calculated on the basis of full time equivalents:

	8	7
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Trustee Expenses and Remuneration

Trustee remuneration	0	0
Trustee expenses	0	0
	0	0

4. Taxation

The charity's activities fall within the exemptions afforded by the provisions of the Income and Corporation Taxes Act 1988. Accordingly, there is no taxation charge in these accounts.

5. Debtors	Year Ended 31-Mar-22 £	Year Ended 31-Mar-21 £
Accrued Income	1,500	0
Other debtors and prepayments	240	0
	1,740	0

6. Analysis of cash and cash equivalents	Year Ended 31-Mar-22 £	Year Ended 31-Mar-21 £
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Cash at bank and in hand	629,717	400,614
Notice deposits (less than 3 months)	514	514
Total cash and cash equivalents	630,231	401,128

Notes to the Financial Statements

7. Creditors: amounts falling due within one year	Year Ended 31-Mar-22 £	Year Ended 31-Mar-21 £
Trade creditors	0	0
Other taxes and social security	3,931	5,813
Accruals and deferred income	171,958	33,000
	175,889	38,813

8. Analysis of net assets between funds	Unrestricted Funds £	Restricted Funds £	Total Funds £
Fund balances at 31 March 2022 as represented by:			
Tangible fixed assets	0		0
Current assets	585,442	46,529	631,971
Current liabilities	175,889		175,889
	409,553	46,529	456,082

9. Analysis of Movement of Fixed Assets	Computer Equipment £	Fixtures, Fittings and Equipment £	Leasehold Improvement £	Total Fixed Assets £
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Cost at the beginning of the year

At 31st March 2021	12,081	3,598	19,999	35,678
Additions	0	0	0	0
Disposals	0	0	0	0
At 31st March 2022	12,081	3,598	19,999	35,678

Depreciation and impairments

At 31st March 2021	12,081	3,598	19,999	35,678
Disposals	0	0	0	0
Depreciation	0	0	0	0
At 31st March 2022	12,081	3,598	19,999	35,678

Net Book Value

At 31st March 2021	0	0	0	0
At 31st March 2022	0	0	0	0

Notes to the Financial Statements

10. Outline Summary of Fund Movements

	Fund Balances 01-Apr-21 £	Incoming Resources £	Resources Expended £	Transfers in Period £	Gains and Losses £	Fund Balances 31-Mar-22 £
Restricted Funds						
Revenue Grants and Donations						
Local Charities (Client Support)	-952	456,965	428,315			27,968
Help to Claim	0	49,581	49,563			18
Advice at Home	4,828	4,500	4,814			4,514
Petersfield & Alton Soundproofing	10,750	0	0			10,750
Citizens Advice - Money Advice Project	2,657	19,542	18,730			3,470
Home and Well	0	3,707	3,628			79
	17,283	534,926	505,050			46,529
Unrestricted Funds						
Unrestricted Funds	345,032	293,755	229,255			409,553
Total Funds	362,315	828,071	734,304	0	0	456,082

Notes to the Financial Statements

Basic financial instruments

Financial instrument	Measurement on initial recognition
Cash	Cash held
Debtors	Prepayments are valued at the amount prepaid. Debtors relating to accrued income are recognised when unconditionally due and reasonable assurance can be gained when they will be received.
Creditors	Creditors are recognised where the charity has incurred a liability to a third party and where that liability is known or can estimated reliably.
Bank deposits	Bank deposits are call deposits and other short-term, highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change of value.
Investments	Income is recognised in the accounts when receivable

12. Custodian Trustee

No funds have been held as a custodian trustee on behalf of others during the period.

Independent Examiner's Report to the Trustees of Citizens Advice East Hampshire

I report on the accounts of the company for the year ended 31 March 2022 set out on pages 17 to 31

Respective responsibilities of Trustees and examiner

The trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145 (5) (b) of the 2011 Act); and
- state whether particular matters have come to my attention.

Basis of the independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is

limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1 which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with Sections 386 and 387 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities:

have not been met; or

2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



MF Kirby BSc FCA
Chartered Accountant
Premier UK Business LLP
Lyndum House
12 High Street
Petersfield
Hampshire
GU32 3JG

Date: 14. 10. 2022

Thank You to our Supporters

Parish Councils

Beech Parish Council
Bentley Parish Council
Binsted Parish Council
Bramshott and Liphook Parish Council
Clanfield Parish Council
Four Marks Parish Council
Froyle Parish Council
Grayshott Parish Council
Greatham Parish Council
Harting Parish Council
Hawkley Parish Council
Headley Parish Council
Horndean Parish Council
Liss Parish Council
Medstead Parish Council
Parochial Church Council of Froxfield with Privett
Rogate Parish Council
Ropley Parish Council
Rowlands Castle Parish Council
Selborne Parish Council
Shalden Parish Council
Sheet Parish Council
Steep Parish Council
Stroud Parish Council
Wield Parish Council

District and County Councils

East Hampshire District Council
Hampshire County Council

Town Councils

Alton Town Council
Whitehill Town Council
Petersfield Town Council

Other organisations

Citizens Advice
Healthwatch Hampshire
Citizens Advice Hampshire
Alton, Woolmer, and
Petersfield Lions
PASRIN
ALPS
Tantum Trust
John Goodyer Charity
Alton Foodbank
Trussell Trust
Fareshare
Energy Redress Scheme

Special Thanks

To the many individual and other donors, who gave generously this year. Without this financial support we would not continue to provide a full service to our community.

Thanks also to the many individuals, local businesses and others who have helped us in different ways this year by supporting and donating their time, advice and resources to Citizens Advice East Hampshire.

Citizens Advice East Hampshire Limited
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www.citizensadvice.org.uk/east-hampshire

Company number: 06694768
Charity number: 1129850