

FAREHAM CITIZENS ADVICE BUREAU

England & Wales · Charity number 1142745

Details

Status	Registered
Legal form	Charitable company
Company number	07653014
Registered	2011-07-06
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Fareham County Library Building Osborn Road Fareham PO16 7EN
Phone	01329237121
Email	admin@citafareham.org
Website	www.citafareham.org

Activities

Objects: THE CHARITY'S OBJECTS ARE TO PROMOTE ANY CHARITABLE PURPOSES FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN FAREHAM AND SURROUNDING AREAS.

Activities: Providing free, independent, impartial and confidential advice.

Classification

- **How:** Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£256,662	£210,304	-	-
2024-03-31	£299,051	£263,633	-	-
2023-03-31	£276,090	£282,212	-	-
2022-03-31	£314,572	£340,993	-	-
2021-03-31	£254,036	£208,010	-	-

Trustees

Name	Role	Appointed
Chris Mason		2025-12-02
Chun-kit Tang		2025-12-02
Claudia Rodriguez		2025-12-02
Heather Moore		2026-02-16
Jane Blacklock		2026-02-16
Karen Velasco		2025-09-18
Lee Scott		2025-12-02
Liam Winzar		2025-12-02
Oliver Phillips		2024-10-16

Accounts



**Fareham Citizens Advice Bureau
Directors' and Trustees' Report & Financial Statements
For the year ended 31st March 2025**

Registered Charity Number:
Company Registration Number:

1142745
07653014 (England & Wales)

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Financial Statements for the year ended 31st March 2025

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to filed at Companies House:

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**Fareham Citizens Advice Bureau
(A company limited by guarantee)
Company and Bureau Information**

Charity Name and Number

Fareham Citizens Advice Bureau: registered charity number 1142745
company number: 07653014 (England and Wales)

Correspondence Address

1st Floor, County Library Building, Osborn Road, Fareham, Hants, PO16 7EN

Trustees/Directors

Mr N Carter (resigned 30th September 2024)
Mr J Keating
Mrs L Rigby (resigned 30th May 2024)
Mr D Bridger - Treasurer
Mr K Buchanan (resigned 16th October 2024)
Mr P Ellison (resigned 4th June 2024)
Mr J G J Neale (appointed 22nd May 2024, resigned 3rd February 2025)
Mrs A Harrison (appointed 9th September 2024, resigned 12th May 2025)
Mr O Phillips (appointed 16th October 2024)
Ms B Poppe (appointed 16th October 2024, resigned 31st May 2025)
Mr D R Lawrence (appointed 16th October 2024, resigned 3rd February 2025,
re-appointed 14th July 2025, resigned 9th October 2025)
Mr C McKay (appointed 17th October 2024, resigned 28th May 2025)
Ms S Lane (appointed 17th October 2024, resigned 30th September 2025)
Mr J P C Lloyd (appointed 17th October 2024, resigned 30th June 2025)
Ms K Velasco - Chairperson (appointed 16th September 2025)

Fareham Borough Council Representatives on Trustee Board

Cllr L Clubleby
Cllr J Needham

Chief Officer and Company Secretary

Ms B Mayo

Bankers

Barclays Bank, 66- 69 West Street, Fareham, Hants, PO16 0AP

Independent Examiner:

Mrs G Graham, Palmer Riley & Co, Chartered Accountants,
1st Floor, Unit E2, Fareham Heights, Standard Way, Fareham, Hants, PO16 8XT

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2025

The trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their report and financial statements for the year ended 31st March 2025. 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 for Smaller Entities.

History, objectives and activities of the Charity

Citizens Advice Fareham (CAF) has been in operation since 1942. It was originally run as part of the WVS and was situated in a small building behind Westbury Manor, formerly the old Council Offices. In 1978 the Bureau relocated to 5 Osborn Road South and again moved in 1985, this time to the second floor of Fareham Library. Our latest move in October 2013 was to the 1st floor of the library. The company acquired the charitable activities of Fareham Citizens Advice Bureau, registered charity number 265158, on 1st October 2011.

The Fareham office is managed by a volunteer Trustee Board, with strategic business delegated to the Chief Officer. Day-to-day management of the operational aspects of the charity have been delegated to the Chief Officer. There are usually around 50 volunteers and 7 full time equivalent paid staff.

CAF is a member of the National Association of Citizens Advice (CitA) and as such is committed to the twin aims of the Citizens Advice service, which are:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

The service provides free, confidential and impartial advice to everyone regardless of ability, age, gender, gender identity, race, religion or belief, sexual orientation and social or economic status.

It recognises the positive value of diversity, promotes equality, and challenges discrimination. The Office helps to resolve money, legal and other problems by providing advice and information, and by influencing policymakers in Fareham and surrounding areas and across Hampshire, as well as contributing to policy debates at a national level via our parent organisation CitA.

Our vision for CAF is to:

- be seen and known as a centre of excellence in the provision of Citizens Advice services to the citizens of Fareham and the surrounding area, working closely with Fareham Borough Council (FBC) and other key local partner organisations; and
- contribute to the CitA drive to enrich society through becoming a powerful influence on social policy, both locally and nationally.

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2025

Management and governance arrangements

The Constitution document, the Articles of Association, provides for no fewer than three Trustees and for no more than fifteen. The current trustees come from a broad variety of backgrounds, giving the Office the benefit of a wide range of skills and experience.

Induction training for new Trustees is provided by CitA and includes awareness of a Trustee's responsibilities, and information about the CitA organisation such as the history and philosophical approach of the charity.

Specific information about CAF is provided by the Chief Officer, including access to the governing document, information on administrative procedures and copies of the previous year's annual report and accounts.

New Trustees are also encouraged to access the National CitA intranet www.citizensadvice.org.uk which contains useful information for trustees, including 'bite size' online training modules.

The Trustees annually review the risks that the charity faces. The main risks currently identified relate to the risks being faced due to the reduction in funding and difficulties in recruiting volunteers and keeping paid staff for advice roles such as webchat and email advice.

Action is in hand to mitigate as far as possible each of these issues.

Achievements and performance of the Charity

We offer full advice via telephone, email and face to face at Citizens Advice Fareham and at outreach locations and through home visiting appointments. Throughout the whole of last year we have:

- Helped over 2,132 individual clients access advice
- Given advice on over 7,664 issues
- Registered 819 new clients to our service
- Saw over 602 people at outreach locations (72% of these were new clients or existing clients with new issues)
- Carried out 67 home visits
- Recorded an income gain for clients totalling over £608,830.
- Helped write off bad debts totalling £141,622
- The total financial outcome for year 24-25 is £786,009.

We continue our Triage Process over the phone. The needs of each client are briefly assessed during a short interview with an experienced Adviser. Following the assessment, the client is informed as to the best course of action. Options include the provision of information that will help the client to resolve their issue independently, further advice that day or the booking of an appointment

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2025

(telephone or face to face or a home visit) with an Adviser for another day, or referral to our projects for specific matters or for clients who need more help to navigate through the process.

We saw the continuation of our core funding by FBC for which we are very grateful.

Due to funding from the National Lottery, Community Fund, outreach services have continued this year where we have seen over 600 clients at hourly outreach sessions per week each in the following locations: Portchester Library, Fareham North West, Stubbington Library and at Waypoint Church Hub & pantry, Titchfield Common. New clients or clients with new issues made up 72% of all clients seen at Outreach, showing the importance of Outreach to enable increased access to advice for the outlying areas of the Fareham Borough. An impressive 47% of those seen at Outreach had their issues resolved with advice given. This is testimony to the quality and training of the adviser(s) at Outreach.

We were delighted to become part of the Hampshire Home and Well project again this year. This is for the provision of a wraparound service that helps vulnerable patients primarily in hospitals and Primary Care, with energy poverty needs and advice or signposting for related social needs. In turn, the project aims to equip the person with the necessary support to live safely and independently, two advisers 20hrs pw. This two-year grant is from Citizens Advice Hampshire in partnership with SSEN, SGN, Portsmouth Water, Southern Water, South East Water and Hampshire & Isle of Wight ICB.

Our generalist advisers maintain a high level of competence and are supported by an up-to-date and comprehensive information system. We are subject to rigorous and regular CitA membership audits that cover both the quality of our advice (QAA) and the robustness of our management systems. We continue to assess 30 cases of advice for audit per quarter and the trustees reviewed Governance and management of the charity through Leadership Assessment. Trustees carried out a Year 1 audit in July 2024 to ensure we remain on track.

Financial review, investment policy and reserves

Our sources of funding are in the form of service agreements and contracts. It has been considered necessary to make provision for contingencies against a sudden loss of income since some agreements are for fixed periods (a year or less). It is hoped, but understood that it may not be the case, that the Trustee Board would receive at least three months' notice of funding withdrawal.

It has been agreed to allow for a controlled wind down if specific grants are not renewed and provide resources to enable alternative funding to be sourced for a limited period. This would provide capacity for an orderly closure of the Office or enable a reduced service.

In accordance with Charity Commission guidelines, the Reserves will always be sufficient to cover:

- staff notice payments and redundancy payments;

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Directors' and Trustees' Report
For the year ended 31st March 2025

- rent due under the lease;
- commitments for equipment or contracts unpaid;
- closure and dilapidation costs;
- a short-term operating contingency.

The adequacy of the reserves policy is reviewed by the Board annually. The Board decided to increase the operating contingency fund due to the challenging fundraising environment and the lack of confirmed funding to be received by the Charity at the year end, for the next financial year. If additional funds are received, amounts will be released to general funds throughout the year. At the end of March 2025, three months' operating costs and salaries were valued at £58,172 and the full value of designated reserves to include closure and dilapidation service reserve were agreed by the Trustee Board in May 2025 to be £77,892.

Statement of internal control

The trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that are processed. As a local Citizens Advice, we have adopted the national Citizens Advice recommended Information Assurance policy on how we manage risk. We hold joint responsibility for client data that is held in our case management system with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Signed on behalf of the charity's trustees/directors



Ms K Velasco
Chair of Trustee Board

2nd December 2025

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Statement of Financial Activities for the year ended 31st March 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Incoming resources	1b				
Income from:					
Donations and legacies	2a	12,237	-	12,237	14,115
<i>Income from charitable activities:</i>					
Operation of Citizens Advice Bureau	3	143,081	100,628	243,709	284,361
Investment income	2b	716	-	716	575
Total incoming resources		156,034	100,628	256,662	299,051
Resources expended					
Expenditure on:					
Raising funds	4	-	-	-	13
<i>Expenditure on charitable activities:</i>					
Operation of Citizens Advice Bureau	5	105,047	105,257	210,304	263,620
Total resources expended		105,047	105,257	210,304	263,633
Net income/(expenditure) for the year		50,987	(4,629)	46,358	35,418
Transfers between funds		(4,629)	4,629	-	-
Net movement in funds for the year		46,358	-	46,358	35,418
Reconciliation of funds					
Total funds brought forward		121,732	-	121,732	86,314
Total funds carried forward		168,090	-	168,090	121,732

There are no recognised gains or losses in the year other than those included in the Statement of Financial Activities.

All income and expenditure derive from continuing activities.

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Balance Sheet

		As at 31st March 2025		As at 31st March 2024	
	Note	£	£	£	£
Fixed assets					
Tangible assets	8		-		-
Current assets					
Debtors and prepayments	9	27,800		10,322	
Cash at bank and in hand	10	164,384		129,166	
Total current assets		<u>192,184</u>		<u>139,488</u>	
Liabilities					
Creditors: Amounts falling due within one year	11	<u>24,094</u>		<u>17,756</u>	
Net current assets			168,090		121,732
Total assets less current liabilities			<u>168,090</u>		<u>121,732</u>
Creditors: Amounts falling due after more than one year	12		-		-
Net assets			<u>168,090</u>		<u>121,732</u>
The funds of the charity	14				
Unrestricted funds					
General funds			-		-
Designated funds			168,090		121,732
Restricted funds			-		-
Total charity funds			<u>168,090</u>		<u>121,732</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Balance Sheet (continued)
As at 31st March 2024

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibility for:

(i) ensuring that the company keeps adequate accounting records which comply with section 386 of the Act, 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 surplus or deficit for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

These financial statements were approved and signed by The Board of Directors and authorised for issue on 2nd December 2025.

Chairperson/Director



Ms K Velasco

Treasurer/Director



Mr D Bridger

Company Registration Number:

07653014 (England & Wales)

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2025

1 *Statement of accounting policies*

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

a) Basis of accounting

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated on the relevant note(s) to these financial statements.

The financial statements have been prepared in accordance with:

- the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) issued on 2nd October 2019.
- the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102); and with
- the Charities Act 2011.

b) Income recognition policies

Grants receivable to finance the bureau's activities are credited to the Statement of Financial Activities in the year to which they relate. Revenue grants received in advance are held as deferred income within creditors in the Balance Sheet and released to the Statement of Financial Activities in the relevant year. Capital grants towards the cost of fixed assets are credited in full in the period of receipt and shown in the Balance Sheet as designated equipment reserves, released to general funds over the life of the assets.

Bank interest and donations are credited as income on receipt.

c) Expenditure

All expenditure is accounted for on accruals basis. Direct staff costs relating to each area of service provision are attributed to the relevant activity. Other costs including general management, finance and administration, together with overhead cost, have been apportioned to the core activities on the basis of their actual or estimated share of resource utilisation, as appropriate.

d) Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS102 SORP or FRS102.

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2025

1 Statement of accounting policies ... continued

e) Tangible fixed assets and depreciation

Fixed assets are stated at cost less accumulated depreciation. Depreciation is charged on a straight line basis on the cost of the assets over their estimated useful lives at the following rates:

Furniture and fittings	4 years	25% per annum
Office equipment	4 years	25% per annum

f) Restricted funds

Income received for restricted purposes is included in a restricted fund against which appropriate expenditure is allocated.

g) Designated funds

Designated funds are allocated from unrestricted funds, by the trustees, for specific purposes. The use of these funds is at the discretion of the trustees.

h) Pensions

The bureau offers defined contributions into a pension fund and these are charged to expenditure in the period to which they relate.

i) Operating leases

Payments under operating leases are charged over the life of the lease in the period to which they relate.

j) Cash flow statement

The board of trustees has taken advantage of the exemption in section 1A of FRS102 from the requirement to produce a cash flow statement on the grounds that it is a small company.

k) Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

l) Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

m) Going concern

The financial statements have been prepared on a going concern basis.

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2025

2 Income from donations and investments

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025 Total</u>	<u>2024 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
a) Voluntary income: General donations	<u>12,237</u>	<u>-</u>	<u>12,237</u>	<u>14,115</u>
b) Investment income: Bank interest	<u>716</u>	<u>-</u>	<u>716</u>	<u>575</u>

3 Income from charitable activities

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025 Total</u>	<u>2024 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Fareham Borough Council:				
General	135,000	-	135,000	135,000
Hampshire County Council	-	-	-	-
Citizens Advice Hampshire:				
Healthwatch	-	-	-	2,733
Outreach	3,408	-	3,408	7,789
Grant - Local Solutions	-	-	-	19,772
Grant - CA MAPs Money Advice	-	-	-	-
Grant - Other Fundraising	146	-	146	582
Grant - The National Lottery	-	8,724	8,724	53,939
Grant - Communities Against Cancer	-	-	-	-
Grant - COL payment - Remote worker	-	17,083	17,083	23,917
Grant - COL payment - Debt advisor	-	-	-	15,000
Grant - Household Support Fund	-	16,417	16,417	13,903
Grant - Energy Assistance Programme	-	12,075	12,075	6,510
Grant - Clothworkers Fund	-	7,200	7,200	-
Grant - Connect4Communities	-	5,000	5,000	-
Grant - Digital Inclusion	-	7,908	7,908	-
Give as you live funding	562	-	562	320
Home and Well Project	-	26,221	26,221	2,435
Other income	3,965	-	3,965	2,461
Total income from charitable activities	<u>143,081</u>	<u>100,628</u>	<u>243,709</u>	<u>284,361</u>

All income in the prior year was unrestricted except for the following grants:

	<u>2024 Total</u>
	<u>£</u>
Grant - Local Solutions	19,772
Grant - National Lottery	53,939
Grant - COL payment - Remote worker	23,917
Grant - COL payment - Debt advisor	15,000
Grant - Energy Assistance Programme	6,510
Home and Well Project	2,435
	<u>121,573</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2025

4 Expenditure on raising funds

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025 Total</u>	<u>2024 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Incurred seeking grants	-	-	-	13

5 Expenditure on charitable activities

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025 Total</u>	<u>2024 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Salaries & national insurance (note 7)	66,307	96,875	163,182	218,507
Travelling expenses	3,064	-	3,064	954
Recruitment costs	-	-	-	-
Training	810	-	810	325
AHA South Hants access strategy costs	-	-	-	-
Rent	11,000	-	11,000	11,000
Repairs and renewals	676	-	676	237
Postage and stationery	3,382	-	3,382	2,564
Telephone	5,595	153	5,748	6,839
Insurance	947	-	947	956
Annual general meeting costs	25	-	25	211
General expenses	3,801	1,012	4,813	6,567
Bank charges	115	-	115	113
Photocopying	781	-	781	911
Computer consumables & licence fees	1,630	-	1,630	1,137
IT and office equipment	169	7,217	7,386	1,038
NACAB Information System	2,028	-	2,028	3,039
Accountancy and book-keeping fees	3,838	-	3,838	7,816
Legal and professional fees	-	-	-	420
Access to support costs	879	-	879	986
Total expenditure on charitable activities	<u>105,047</u>	<u>105,257</u>	<u>210,304</u>	<u>263,620</u>

6 Fees paid for examination of the Financial Statements

	<u>2025 Total</u>	<u>2024 Total</u>
	<u>£</u>	<u>£</u>
Independent examiner's fees	1,350	1,804
Tax compliance fees	150	130
	<u>1,500</u>	<u>1,934</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2025

7 Directors and employee information

The trustee directors of Fareham Citizens Advice Bureau are all volunteers and no trustee received, or is due to receive, any remuneration for the year to 31st March 2025.

The average number of employees, analysed by function, was:

	<u>2025 Total</u>	<u>2024 Total</u>
	<u>No.</u>	<u>No.</u>
Direct charitable activities	6	6
Management and administration	1	2
	<u>7</u>	<u>8</u>

Analysis of staff costs

	<u>2025 Total</u>	<u>2024 Total</u>
	<u>£</u>	<u>£</u>
Wages and salaries	153,780	205,553
Social security costs	6,734	9,735
Contributions into employees' defined contribution pensions	2,668	3,219
	<u>163,182</u>	<u>218,507</u>

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

8 Tangible fixed assets

	<u>Furniture and fittings</u>	<u>Office equipment</u>	<u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>
<u>Cost</u>			
As at 1st April 2024	1,350	2,111	3,461
Disposals at cost	(1,350)	(2,111)	(3,461)
As at 31st March 2025	<u>-</u>	<u>-</u>	<u>-</u>
<u>Depreciation</u>			
As at 1st April 2024	1,350	2,111	3,461
Written out on disposals	(1,350)	(2,111)	(3,461)
As at 31st March 2025	<u>-</u>	<u>-</u>	<u>-</u>
<u>Net book value</u>			
As at 31st March 2025	<u>-</u>	<u>-</u>	<u>-</u>
As at 1st April 2024	<u>-</u>	<u>-</u>	<u>-</u>

9 Debtors

	<u>2025 Total</u>	<u>2024 Total</u>
	<u>£</u>	<u>£</u>
Grant debtor	12,108	4,868
Other debtors	11,330	3,854
Prepayments and accrued income	4,362	1,600
	<u>27,800</u>	<u>10,322</u>

All debtors are recoverable within one year.

Fareham Citizens Advice Bureau
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Notes to the Financial Statements for the year ended 31st March 2025

10 Cash at bank and in hand

	<u>2025 Total</u>	<u>2024 Total</u>
	<u>£</u>	<u>£</u>
Bank current account	115,462	80,979
Bank deposit account	48,866	48,152
Cash in hand	56	35
	<u>164,384</u>	<u>129,166</u>

11 Creditors - amounts falling due within one year

	<u>2025 Total</u>	<u>2024 Total</u>
	<u>£</u>	<u>£</u>
Taxation and social security	6,082	4,348
Pension costs	548	784
Other creditors	4,166	932
Accruals and deferred income	13,298	11,692
	<u>24,094</u>	<u>17,756</u>

12 Creditors - amounts falling due after more than one year

The bureau had no creditors falling due after more than one year.

13 Analysis of net assets between funds

	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>
	<u>funds</u>	<u>funds</u>	<u>funds</u>	<u>funds</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Tangible fixed assets	-	-	-	-
Current assets	24,094	168,090	-	192,184
Current liabilities	(24,094)	-	-	(24,094)
Net assets	<u>-</u>	<u>168,090</u>	<u>-</u>	<u>168,090</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2025

14 Analysis of charitable funds

Analysis of movements in restricted funds

	<u>As at 1st</u> <u>April 2024</u>	<u>Incoming</u> <u>resources</u>	<u>Outgoing</u> <u>resources</u>	<u>Transfer</u> <u>between funds</u>	<u>As at 31st</u> <u>March 2025</u>
	£	£	£	£	£
Restricted funds					
Grant - The National Lottery	-	8,724	9,118	394	-
Grant - COL payment - Remote worker	-	17,083	17,705	622	-
Grant - Household Support Fund	-	16,417	17,013	596	-
Grant - Energy Assistance Programme	-	12,075	12,725	650	-
Grant - Clothworkers Fund	-	7,200	7,217	17	-
Grant - Connect4Communities	-	5,000	5,361	361	-
Grant - Digital Inclusion	-	7,908	8,556	648	-
Home and Well Project	-	26,221	27,562	1,341	-
Total restricted funds	-	100,628	105,257	4,629	-

Analysis of movements in unrestricted funds

Unrestricted funds					
General funds	-	109,676	105,047	(4,629)	-
Designated employee termination fund	55,149	11,096	-	-	66,245
Designated rent fund	2,750	-	-	-	2,750
Designated dilapidations and closure cost fund	5,222	3,675	-	-	8,897
Designated operating contingency fund	58,611	31,587	-	-	90,198
Total unrestricted funds	121,732	156,034	105,047	(4,629)	168,090
Total funds	121,732	256,662	210,304	-	168,090

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2025

14 Analysis of charitable funds ... continued

Name of fund	Description, nature and purpose of the fund
General fund:	These are the 'free reserves' after allowing for all designated funds.
Designated funds	
Employee termination fund:	These reserves have been designated to meet the costs of redundancy in the event of the bureau's closure.
Rent fund:	Funds have been set aside to cover three months' rent on the premises in anticipation of the landlord being able to find a new tenant within this period after the bureau has closed.
Leases:	This is to cover the termination costs for the leases relating to the telephone system and photocopier.
Dilapidations and closure fund:	In the event of the bureau's closure these funds will be used to meet the costs arising from closure.
Operating contingency:	These funds have been designated to cover the cost of any unforeseen expenses and accrued holiday pay for a period of six months.

15 Financial commitments

a) Capital commitments

No capital commitments existed as at 31st March 2025.

b) Operating lease commitments

As at 31st March 2025 the company had annual commitments under non-cancellable operating leases as follows:

	<u>Land and</u> <u>Buildings</u> <u>2025 Total</u> <u>£</u>	<u>Other</u> <u>Assets</u> <u>2025 Total</u> <u>£</u>	<u>Land and</u> <u>Buildings</u> <u>2024 Total</u> <u>£</u>	<u>Other</u> <u>Assets</u> <u>2024 Total</u> <u>£</u>
Expiring in less than one year	-	211	-	103
Expiring within one to two years	-	53	-	-
Expiring within five years	-	-	-	-
Expiring within five to ten years	-	-	-	-

16 Corporation Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

The following does not form part of the statutory financial statements to be filed at Companies House.

Independent examiner's report

Report to the trustees of the Fareham Citizens Advice Bureau (charity no. 1142745) on the Financial Statements for the year ended 31st March 2025 set out on pages 6 to 16

I report to the trustees on my examination of the financial statements of the above charity ("the Company") for the year ended 31st March 2024 .

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Company's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England & Wales.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the financial statements did not accord with the accounting records; or
- the financial statements did not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.



Mrs G Graham ACA
Palmer Riley & Co., Chartered Accountants
Unit E2, Fareham Heights
Standard Way
Fareham
Hampshire
PO16 8XT

Date: 3rd December 2025

Accounts



Fareham Citizens Advice Bureau
Directors' and Trustees' Report & Financial Statements
For the year ended 31st March 2024

Registered Charity Number:
Company Registration Number:

1142745
07653014 (England & Wales)

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Financial Statements for the year ended 31st March 2024

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Balance Sheet	Pages	8 to 9
Notes to the Financial Statements	Pages	10 to 17

The following does not form part of the statutory Financial Statements
to filed at Companies House:

Report of the Independent Accountant	Page	18
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Charity Name and Number

Fareham Citizens Advice Bureau: registered charity number 1142745
company number: 07653014 (England and Wales)

Correspondence Address

1st Floor, County Library Building, Osborn Road, Fareham, Hants, PO16 7EN

Trustees/Directors

Mr N Carter (Chair)
Mr R D Knight (Vice Chair) (resigned 14th March 2024)
Mr R G Applegate (Vice chair) (resigned 6th September 2023)
Mrs D J Stringfellow (resigned 6th December 2023)
Mr I H Currie (Secretary and Treasurer) (resigned 15th November 2023)
Mr J Keating
Mr J E Tompkinson (resigned 12th July 2023)
Mr L P Hallman (resigned 6th September 2023)
Mrs C Sykes (resigned 26th April 2023)
Mrs L Rigby (appointed 28th June 2023 resigned 30th May 2024)
Mr D Bridger (Treasurer) (appointed 6th December 2023)
Mr K Buchanan (appointed 6th December 2023)
Mr P Ellison (appointed 15th February 2024 resigned 4th June 2024)
Mr J G J Neale (appointed 22nd May 2024)

Fareham Borough Council Representatives on Trustee Board

Cllr L Clubley
Cllr J Needham

Chief Officer and Company Secretary

Ms B Mayo

Bankers

Barclays Bank, 66- 69 West Street, Fareham, Hants, PO16 0AP

Independent Examiner:

J Metherell FCA, Palmer Riley & Co, Chartered Accountants,
1st Floor, Unit E2, Fareham Heights, Standard Way, Fareham, Hants, PO16 8XT

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2024

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their report and financial statements for the year ended 31st March 2024. 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 for Smaller Entities.

History, objectives and activities of the Charity

Citizens Advice Fareham (CAF) has been in operation since 1942. It was originally run as part of the WVS and was situated in a small building behind Westbury Manor, formerly the old Council Offices. In 1978 the Bureau relocated to 5 Osborn Road South and again moved in 1985, this time to the second floor of Fareham Library. Our latest move in October 2013 was to the 1st floor of the library. The company acquired the charitable activities of Fareham Citizens Advice Bureau, registered charity number 265158, on 1st October 2011.

The Fareham office is managed by a volunteer Trustee Board, with strategic business delegated to the Chief Officer. Day-to-day management of the operational aspects of the charity have been delegated to the Chief Officer. There are usually around 50 volunteers and 8 full time equivalent paid staff.

CAF is a member of the National Association of Citizens advice (CitA) and as such is committed to the twin aims of the Citizens Advice service, which are:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

The service provides free, confidential and impartial advice to everyone regardless of ability, age, gender, gender identity, race, religion or belief, sexual orientation and social or economic status.

It recognises the positive value of diversity, promotes equality, and challenges discrimination. The Office helps to resolve money, legal and other problems by providing advice and information, and by influencing policymakers in Fareham and surrounding areas and across Hampshire, as well as contributing to policy debates at a national level via our parent organisation CitA.

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2024

Our vision for CAF is to:

- be seen and known as a centre of excellence in the provision of Citizens Advice services to the citizens of Fareham and the surrounding area, working closely with Fareham Borough Council (FBC) and other key local partner organisations; and
- contribute to the CitA drive to enrich society through becoming a powerful influence on social policy, both locally and nationally.

Management and governance arrangements

The Constitution document, the Articles of Association, provides for no fewer than three Trustees and for no more than fifteen. The current trustees come from a broad variety of backgrounds, giving the Office the benefit of a wide range of skills and experience.

Induction training for new Trustees is provided by CitA and includes awareness of a Trustee's responsibilities, and information about the CitA organisation such as the history and philosophical approach of the charity.

Specific information about CAF is provided by the Chief Officer, including access to the governing document, information on administrative procedures and copies of the previous year's annual report and accounts.

New Trustees are also encouraged to access the National CitA intranet www.citizensadvice.org.uk which contains useful information for trustees, including 'bite size' online training modules.

The Trustees annually review the risks that the charity faces. The main risks currently identified relate to the risks being faced due to the reduction in funding and difficulties in recruiting volunteers and keeping paid staff for advice roles such as webchat and email advice.

Action is in hand to mitigate as far as possible each of these issues.

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2024

Achievements and performance of the Charity

We offer full advice via telephone, email and face to face at Citizens Advice Fareham and at outreach locations and through home visiting appointments.

Throughout the whole of last year we have:

- Helped over 2,437 individual clients access advice
- Given advice on over 8,740 issues
- Registered 1,007 new clients to our service
- Seen over 800 people at outreach locations (72% of these were new clients or existing clients with new issues)
- Carried out 67 home visits
- Recorded an income gain for clients totalling over £386,644
- Helped write off debts of over £284,240
- Achieved a total financial outcome for 23-24 of £852,182.

We continue our Triage Process over the phone. The needs of each client are briefly assessed during a short interview with an experienced Adviser. Following the assessment, the client is informed as to the best course of action. Options include the provision of information that will help the client to resolve their issue independently, further advice that day or the booking of an appointment (telephone or face to face) with an Adviser for another day, or referral to our in-house caseworkers for complex matters or for clients who need more help to navigate through the process.

We saw the continuation of our core funding by FBC for which we are very grateful.

Due to funding from the National Lottery, Community Fund, outreach services have continued this year where we have seen over 800 clients at hourly outreach sessions per week each in the following locations: Portchester (Woodsey's Foodbank and Portchester Library), Fareham North West (Hampshire Food Revolution and St Columba Church), Stubbington Library and Titchfield Common (Waypoint Church Hub & pantry). New clients or clients with new issues made up 72% of all clients seen at outreach, showing the importance of outreach to enable increased access to advice for the outlying areas of the Fareham Borough. An impressive 40% of those seen at outreach had their issues resolved with advice given. This is testimony to the quality and training of the adviser(s) at Outreach.

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2024

Due to funding from The National Lottery, Community Fund and Hampshire County Council's Local Solutions Funding, the projects have worked with around 300 clients, with over 1,500 issues, completing complex casework or assisting vulnerable clients and carried out 67 home visits over the year to clients who were unable to get into the office due to disability, childcare or caring responsibilities. None of this work would be possible without these additional funds.

We were delighted to become part of the Hampshire Home and Well project in February 2024. This is for the provision of a wraparound service that helps vulnerable patients primarily in hospitals and Primary Care, with energy poverty needs and advice or signposting for related social needs. In turn, the project aims to equip the person with the necessary support to live safely and independently, one adviser 15hrs pw rising to 20hrs pw from 1st April. This two year grant is from Citizens Advice Hampshire in partnership with SSEN, SGN, Portsmouth Water, Southern Water, South East Water and Hampshire & Isle of Wight ICB.

Funding from Citizens Advice National - Cost of Living Fund also enabled us to keep our MAPs debt caseworker 19hrs pw for 6 months during the year helping 45 clients write off over £128k of debt and increase income by almost £10k.

The Remote Service Deliver project, 36.25 hrs pw adviser funding from Citizens Advice Pot 2 - AVIVA funding which began in September 2023 enabled us to increase our telephone (60%), email and webchat capability. This project runs over until July 31st 2024.

Our generalist advisers maintain a high level of competence and are supported by an up-to-date and comprehensive information system. We are subject to rigorous and regular CitA membership audits that cover both the quality of our advice (QAA) and the robustness of our management systems. We continue to assess 30 cases of advice for audit per quarter and the trustees reviewed Governance and management of the charity through Leadership Assessment.

We had another successful independent Year 3 audit in July 2023.

Financial review, investment policy and reserves

Our sources of funding are in the form of service agreements and contracts. It has been considered necessary to make provision for contingencies against a sudden loss of income since some agreements are for fixed periods (a year or less). It is hoped, but understood that it may not be the case, that the Trustee Board would receive at least three months' notice of funding withdrawal.

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2024

It has been agreed to allow for a controlled wind down if specific grants are not renewed and provide resources to enable alternative funding to be sourced for a limited period. This would provide capacity for an orderly closure of the Office or enable a reduced service.

In accordance with Charity Commission guidelines, the Reserves will always be sufficient to cover:

- staff notice payments and redundancy payments;
- rent due under the lease;
- commitments for equipment or contracts unpaid;
- closure and dilapidation costs;
- a short term operating contingency.

The adequacy of the reserves policy is reviewed by the Board annually. At the end of March 2023, three months' operating costs were valued at £39,118.

The full value of designated reserves to include closure and dilapidation were agreed by the Trustee Board in May 2024 to be £66,942.

Statement of internal control

The trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that are processed. As a local Citizens Advice, we have adopted the national Citizens Advice recommended Information Assurance policy on how we manage risk. We hold joint responsibility for client data that is held in our case management system with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Signed on behalf of the charity's trustees/directors



Mr Noah Carter
Chair of Trustee Board

9th September 2024

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Statement of Financial Activities for the year ended 31st March 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Incoming resources	1b				
Income from:					
Donations and legacies	2a	14,115	-	14,115	5,480
Income from charitable activities:					
Operation of Citizens Advice Bureau	3	162,788	121,573	284,361	270,538
Investment income	2b	575	-	575	72
Total incoming resources		<u>177,478</u>	<u>121,573</u>	<u>299,051</u>	<u>276,090</u>
Resources expended					
Expenditure on:					
Raising funds	4	13	-	13	-
Expenditure on charitable activities:					
Operation of Citizens Advice Bureau	5	137,016	126,604	263,620	282,212
Total resources expended		<u>137,029</u>	<u>126,604</u>	<u>263,633</u>	<u>282,212</u>
Net income/ (expenditure) for the year		40,449	(5,031)	35,418	(6,122)
Transfers between funds		(5,031)	5,031	-	-
Net movement in funds for the year		<u>35,418</u>	<u>-</u>	<u>35,418</u>	<u>(6,122)</u>
Reconciliation of funds					
Total funds brought forward		86,314	-	86,314	92,436
Total funds carried forward		<u>121,732</u>	<u>-</u>	<u>121,732</u>	<u>86,314</u>

There are no recognised gains or losses in the year other than those included in the Statement of Financial Activities.

All income and expenditure derive from continuing activities.

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Balance Sheet

		As at 31st March 2024		As at 31st March 2023	
	Note	£	£	£	£
Fixed assets					
Tangible assets	8		-		-
Current assets					
Debtors and prepayments	9	10,322		5,279	
Cash at bank and in hand	10	129,166		123,038	
Total current assets		<u>139,488</u>		<u>128,317</u>	
Liabilities					
Creditors: Amounts falling due within one year	11	<u>17,756</u>		<u>42,003</u>	
Net current assets			121,732		86,314
Total assets less current liabilities			<u>121,732</u>		<u>86,314</u>
Creditors: Amounts falling due after more than one year	12		-		-
Net assets			<u>121,732</u>		<u>86,314</u>
The funds of the charity	14				
Unrestricted funds					
General funds			-		-
Designated funds			121,732		86,314
Restricted funds			-		-
Total charity funds			<u>121,732</u>		<u>86,314</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Balance Sheet (continued)
As at 31st March 2024

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibility for:

(i) ensuring that the company keeps adequate accounting records which comply with section 386 of the Act, 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 surplus or deficit for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

These financial statements were approved and signed by The Board of Directors and authorised for issue on 9th September 2024.

Chairperson/Director



Mr N Carter

Treasurer/Director



Mr D Bridger

Company Registration Number:

07653014 (England & Wales)

1 Statement of accounting policies

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

a) Basis of accounting

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated on the relevant note(s) to these financial statements.

The financial statements have been prepared in accordance with:

- the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) issued on 2nd October 2019.
- the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102); and with
- the Charities Act 2011.

b) Income recognition policies

Grants receivable to finance the bureau's activities are credited to the Statement of Financial Activities in the year to which they relate. Revenue grants received in advance are held as deferred income within creditors in the Balance Sheet and released to the Statement of Financial Activities in the relevant year. Capital grants towards the cost of fixed assets are credited in full in the period of receipt and shown in the Balance Sheet as designated equipment reserves, released to general funds over the life of the assets.

Bank interest and donations are credited as income on receipt.

c) Expenditure

All expenditure is accounted for on accruals basis. Direct staff costs relating to each area of service provision are attributed to the relevant activity. Other costs including general management, finance and administration, together with overhead cost, have been apportioned to the core activities on the basis of their actual or estimated share of resource utilisation, as appropriate.

d) Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS102 SORP or FRS102.

1 Statement of accounting policies ... continued

e) Tangible fixed assets and depreciation

Fixed assets are stated at cost less accumulated depreciation. Depreciation is charged on a straight line basis on the cost of the assets over their estimated useful lives at the following rates:

Furniture and fittings	4 years	25% per annum
Office equipment	4 years	25% per annum

f) Restricted funds

Income received for restricted purposes is included in a restricted fund against which appropriate expenditure is allocated.

g) Designated funds

Designated funds are allocated from unrestricted funds, by the trustees, for specific purposes. The use of these funds is at the discretion of the trustees.

h) Pensions

The bureau offers defined contributions into a pension fund and these are charged to expenditure in the period to which they relate.

i) Operating leases

Payments under operating leases are charged over the life of the lease in the period to which they relate.

j) Cash flow statement

The board of trustees has taken advantage of the exemption in section 1A of FRS102 from the requirement to produce a cash flow statement on the grounds that it is a small company.

k) Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

l) Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

m) Going concern

The financial statements have been prepared on a going concern basis.

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2024

2 Income from donations and investments

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2024 Total</u>	<u>2023 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
a) Voluntary income: General donations	<u>14,115</u>	<u>-</u>	<u>14,115</u>	<u>5,480</u>
b) Investment income: Bank interest	<u>575</u>	<u>-</u>	<u>575</u>	<u>72</u>

3 Income from charitable activities

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2024 Total</u>	<u>2023 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Fareham Borough Council:				
General	135,000	-	135,000	120,000
Hampshire County Council	-	-	-	8,054
Citizens Advice Hampshire:				
Healthwatch	2,733	-	2,733	-
Outreach	7,789	-	7,789	9,970
Grant - Local Solutions	-	19,772	19,772	18,540
Grant - CA MAPs Money Advice	-	-	-	37,892
Grant - Other Fundraising	582	-	582	363
Grant - The National Lottery	-	53,939	53,939	52,409
Grant - Communities Against Cancer	-	-	-	5,000
Grant - COL payment - Remote worker	-	23,917	23,917	-
Grant - COL payment - Debt advisor	-	15,000	15,000	-
Grant - Household Support Fund	13,903	-	13,903	-
Grant - Energy Assistance Programme	-	6,510	6,510	-
Give as you live funding	320	-	320	-
Home and Well Project	-	2,435	2,435	-
Other income	2,461	-	2,461	18,310
Total income from charitable activities	<u>162,788</u>	<u>121,573</u>	<u>284,361</u>	<u>270,538</u>

All income in the prior year was unrestricted except for the following grants:

	<u>2023 Total</u>
	<u>£</u>
Outreach	9,970
Grant - Local Solutions	18,540
Grant - Communities Against Cancer	5,000
Grant - CA MAPs Money Advice	37,892
Grant - The National Lottery	52,409
	<u>123,811</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2024

4 Expenditure on raising funds

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2024 Total</u>	<u>2023 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Incurring seeking grants	13	-	13	-

5 Expenditure on charitable activities

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2024 Total</u>	<u>2023 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Salaries & national insurance (note 7)	96,114	122,393	218,507	233,151
Travelling expenses	647	307	954	2,407
Training	325	-	325	360
Rent	11,000	-	11,000	11,000
Repairs and renewals	1,275	-	1,275	1,337
Postage and stationery	2,558	6	2,564	1,935
Telephone	6,814	25	6,839	6,496
Insurance	956	-	956	506
Annual general meeting costs	211	-	211	65
General expenses	3,831	2,736	6,567	6,244
Bank charges	113	-	113	108
Photocopying	911	-	911	881
Computer consumables & licence fees	-	1,137	1,137	2,365
NACAB Information System	3,039	-	3,039	3,969
Accountancy and book-keeping fees	7,816	-	7,816	10,562
Legal and professional fees	420	-	420	-
Access to support costs	986	-	986	826
Total expenditure on charitable activities	<u>137,016</u>	<u>126,604</u>	<u>263,620</u>	<u>282,212</u>

6 Fees paid for examination of the Financial Statements

	<u>2024 Total</u>	<u>2023 Total</u>
	<u>£</u>	<u>£</u>
Independent examiner's fees	1,804	1,098
Tax compliance fees	130	102
	<u>1,934</u>	<u>1,200</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2024

7 Directors and employee information

The trustee directors of Fareham Citizens Advice Bureau are all volunteers and no trustee received, or is due to receive, any remuneration for the year to 31st March 2024.

The average number of employees, analysed by function, was:

	<u>2024 Total</u>	<u>2023 Total</u>
	<u>No.</u>	<u>No.</u>
Direct charitable activities	6	8
Management and administration	2	3
	<u>8</u>	<u>11</u>

Analysis of staff costs

	<u>2024 Total</u>	<u>2023 Total</u>
	<u>£</u>	<u>£</u>
Wages and salaries	205,553	218,997
Social security costs	9,735	11,930
Contributions into employees' defined contribution pensions	3,219	2,224
	<u>218,507</u>	<u>233,151</u>

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

8 Tangible fixed assets

	<u>Furniture and fittings</u>	<u>Office equipment</u>	<u>Total</u>
<u>Cost</u>	<u>£</u>	<u>£</u>	<u>£</u>
As at 1st April 2023 and 31st March 2024	<u>1,350</u>	<u>2,111</u>	<u>3,461</u>
<u>Depreciation</u>			
As at 1st April 2023 and 31st March 2024	<u>1,350</u>	<u>2,111</u>	<u>3,461</u>
<u>Net book value</u>			
As at 1st April 2023 and 31st March 2024	<u>-</u>	<u>-</u>	<u>-</u>

9 Debtors

	<u>2024 Total</u>	<u>2023 Total</u>
	<u>£</u>	<u>£</u>
Grant debtor	4,868	1,500
Other debtors	3,854	-
Prepayments and accrued income	1,600	3,779
	<u>10,322</u>	<u>5,279</u>

All debtors are recoverable within one year.

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2024

10 Cash at bank and in hand

	<u>2024 Total</u>	<u>2023 Total</u>
	<u>£</u>	<u>£</u>
Bank current account	80,979	75,411
Bank deposit account	48,152	47,579
Cash in hand	35	48
	<u>129,166</u>	<u>123,038</u>

11 Creditors - amounts falling due within one year

	<u>2024 Total</u>	<u>2023 Total</u>
	<u>£</u>	<u>£</u>
Taxation and social security	4,348	4,756
Pension costs	784	724
Other creditors	932	4,594
Accruals and deferred income	11,692	31,929
	<u>17,756</u>	<u>42,003</u>

12 Creditors - amounts falling due after more than one year

The bureau had no creditors falling due after more than one year.

13 Analysis of net assets between funds

	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>
	<u>funds</u>	<u>funds</u>	<u>funds</u>	<u>funds</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Tangible fixed assets	-	-	-	-
Current assets	17,756	121,732	-	139,488
Current liabilities	(17,756)	-	-	(17,756)
Net assets	<u>-</u>	<u>121,732</u>	<u>-</u>	<u>121,732</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2024

14 Analysis of charitable funds

Analysis of movements in restricted funds

	<u>As at 1st</u> <u>April 2023</u>	<u>Incoming</u> <u>resources</u>	<u>Outgoing</u> <u>resources</u>	<u>Transfer</u> <u>between funds</u>	<u>As at 31st</u> <u>March 2024</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Restricted funds					
Grant - The National Lottery	-	53,939	55,370	1,431	-
Grant - Local Solutions	-	19,772	20,417	645	-
Grant - COL payment - Remote worker	-	23,917	24,580	663	-
Grant - COL payment - Debt advisor	-	15,000	15,989	989	-
Grant - Energy Assistance Programme	-	6,510	7,589	1,079	-
Home and Well Project	-	2,435	2,659	224	-
Total restricted funds	<u>-</u>	<u>121,573</u>	<u>126,604</u>	<u>5,031</u>	<u>-</u>

Analysis of movements in unrestricted funds

Unrestricted funds					
General funds	-	141,584	136,553	(5,031)	-
Designated employee termination fund	41,974	13,175	-	-	55,149
Designated rent fund	2,750	-	-	-	2,750
Leases	476	-	476	-	-
Designated dilapidations and closure cost fund	5,222	-	-	-	5,222
Designated operating contingency fund	35,892	22,719	-	-	58,611
Total unrestricted funds	<u>86,314</u>	<u>177,478</u>	<u>137,029</u>	<u>(5,031)</u>	<u>121,732</u>
Total funds	<u>86,314</u>	<u>299,051</u>	<u>263,633</u>	<u>-</u>	<u>121,732</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2024

14 Analysis of charitable funds .. continued

Name of fund	Description, nature and purpose of the fund
General fund:	These are the 'free reserves' after allowing for all designated funds.
Designated funds	
Employee termination fund:	These reserves have been designated to meet the costs of redundancy in the event of the bureau's closure.
Rent fund:	Funds have been set aside to cover three months' rent on the premises in anticipation of the landlord being able to find a new tenant within this period after the bureau has closed.
Leases:	This is to cover the termination costs for the leases relating to the telephone system and photocopier.
Dilapidations and closure fund:	In the event of the bureau's closure these funds will be used to meet the costs arising from closure.
Operating contingency:	These funds have been designated to cover the cost of any unforeseen expenses and accrued holiday pay for a period of three months.

15 Financial commitments

a) Capital commitments

No capital commitments existed as at 31st March 2024.

b) Operating lease commitments

As at 31st March 2024 the company had annual commitments under non-cancellable operating leases as follows:

	<u>Land and</u> <u>Buildings</u> <u>2024 Total</u> <u>£</u>	<u>Other</u> <u>Assets</u> <u>2024 Total</u> <u>£</u>	<u>Land and</u> <u>Buildings</u> <u>2023 Total</u> <u>£</u>	<u>Other</u> <u>Assets</u> <u>2023 Total</u> <u>£</u>
Expiring in less than one year		103	11,000	-
Expiring within one to two years	-	-	-	103
Expiring within five years	-	-	-	-
Expiring within five to ten years	-	-	-	-

16 Corporation Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

The following does not form part of the statutory financial statements to be filed at Companies House.

Independent examiner's report

Report to the trustees of the Fareham Citizens Advice Bureau (charity no. 1142745) on the Financial Statements for the year ended 31st March 2024 set out on pages 7 to 17

I report to the trustees on my examination of the financial statements of the above charity ("the Company") for the year ended 31st March 2024 .

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Company's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England & Wales.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the financial statements did not accord with the accounting records; or
- the financial statements did not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.



J. Metherell FCA
Palmer Riley & Co., Chartered Accountants
Unit E2, Fareham Heights
Standard Way
Fareham
Hampshire
PO16 8XT

Date: 11th September 2024

Accounts



**Fareham Citizens Advice Bureau
Directors' and Trustees' Report & Financial Statements
For the year ended 31st March 2023**

Registered Charity Number:
Company Registration Number:

1142745
07653014 (England & Wales)

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Financial Statements for the year ended 31st March 2023

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Report of the Directors' and Trustees'	Pages	2 to 6
Statement of Financial Activities	Page	7
Balance Sheet	Pages	8 to 9
Notes to the Financial Statements	Pages	10 to 17

The following does not form part of the statutory Financial Statements to filed at Companies House:

Report of the Independent Accountant	Page	18
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**Fareham Citizens Advice Bureau
(A company limited by guarantee)
Company and Bureau Information**

Charity Name and Number

Fareham Citizens Advice Bureau: registered charity number 1142745
company number: 07653014 (England and Wales)

Correspondence Address

1st Floor, County Library Building, Osborn Road, Fareham, Hants, PO16 7EN

Trustees/Directors

Mr N Carter (Chair) (appointed 1st November 2022)
Mr R D Knight (Vice Chair) (appointed 28th September 2022)
Mr R G Applegate (Vice chair) (resigned 6th September 2023)
Mrs D J Stringfellow
Mr I H Currie (Secretary and Treasurer)
Mr J Keating
Mr J E Tompkinson (resigned 12th July 2023)
Mrs A Head (resigned 8th July 2022)
Mr L P Hallman (resigned 6th September 2023)
Mrs C Sykes (resigned 26th April 2023)
Mr P L Rutt (appointed 15th September 2021, resigned 28th June 2022)
Mrs L Rigby (appointed 28th June 2023)

Fareham Borough Council Representatives on Trustee Board

Cllr L Clubley
Cllr J Needham

Chief Officer

Ms B Mayo

Bankers

Barclays Bank, 66- 69 West Street, Fareham, Hants, PO16 0AP

Independent Examiner:

J Metherell FCA, Palmer Riley & Co, Chartered Accountants,
1st Floor, Unit E2, Fareham Heights, Standard Way, Fareham, Hants, PO16 8XT

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2023

The trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their report and financial statements for the year ended 31st March 2023. 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 for Smaller Entities.

History, objectives and activities of the Charity

Citizens Advice Fareham (CAF) has been in operation since 1942. It was originally run as part of the WVS and was situated in a small building behind Westbury Manor, formerly the old Council Offices. In 1978 the Bureau relocated to 5 Osborn Road South and again moved in 1985, this time to the second floor of Fareham Library. Our latest move in October 2013 was to the 1st floor of the library. The company acquired the charitable activities of Fareham Citizens Advice Bureau, registered charity number 265158, on 1st October 2011.

The Fareham office is managed by a volunteer Trustee Board, with strategic business delegated to the Chief Officer. Day-to-day management of the operational aspects of the charity have been delegated to the Chief Officer. There are usually around 50 volunteers and 7 full time equivalent paid staff.

CAF is a member of the National Association of Citizens Advice (CitA) and as such is committed to the twin aims of the Citizens Advice service, which are:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

The service provides free, confidential and impartial advice to everyone regardless of ability, age, gender, gender identity, race, religion or belief, sexual orientation and social or economic status.

It recognises the positive value of diversity, promotes equality, and challenges discrimination. The Office helps to resolve money, legal and other problems by providing advice and information, and by influencing policymakers in Fareham and surrounding areas and across Hampshire, as well as contributing to policy debates at a national level via our parent organisation CitA.

Our vision for CAF is to:

- be seen and known as a centre of excellence in the provision of Citizens Advice services to the citizens of Fareham and the surrounding area, working closely with Fareham Borough Council (FBC) and other key local partner organisations; and
- contribute to the CitA drive to enrich society through becoming a powerful influence on social policy, both locally and nationally.

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2023

Management and governance arrangements

The Constitution document, the Articles of Association, provides for no fewer than three Trustees and for no more than fifteen. The current trustees come from a broad variety of backgrounds, giving the Office the benefit of a wide range of skills and experience.

Induction training for new Trustees is provided by CitA and includes awareness of a Trustee's responsibilities, and information about the CitA organisation such as the history and philosophical approach of the charity.

Specific information about CAF is provided by the Chief Officer, including access to the governing document, information on administrative procedures and copies of the previous year's annual report and accounts.

New Trustees are also encouraged to access the National CitA intranet www.citizensadvice.org.uk which contains useful information for trustees, including 'bite size' online training modules.

The Trustees annually review the risks that the charity faces. The main risks currently identified relate to possible reduction in funding and difficulties in recruiting volunteers to new advice roles such as webchat and email advice. Action is in hand to mitigate as far as possible each of these issues.

Achievements and performance of the Charity

We offer full advice via telephone, email and face to face at Citizens Advice Fareham and at outreach locations and through home visiting appointments.

Throughout the whole of last year we have:

- Helped over 1,936 individual clients access advice
- Given advice on over 8,302 issues
- Registered 919 new clients to our service
- Saw over 800 people at outreach locations (72% of these were new clients)
- Carried out 80 home visits
- Recorded an income gain for clients totalling over £386,644.
- Helped write off debts of over £284,240

We continue our Triage Process over the phone. The needs of each client are briefly assessed during a short interview with an experienced Adviser. Following the assessment, the client is informed as to the best course of action. Options

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2023

include the provision of information that will help the client to resolve their issue independently, further advice that day or the booking of an appointment (telephone or face to face) with an Adviser for another day, or referral to our in-house caseworkers for complex matters or for clients who need more help to navigate through the process.

We saw the continuation of our core funding by FBC for which we are very grateful.

Due to funding from the National Lottery, Community Fund, outreach services have continued this year where we have seen over 800 clients at hourly outreach sessions per week each in the following locations: Portchester (Woodsey's Foodbank) and Portchester Library, Fareham North West (Hampshire Food Revolution)/St Columba Church, Stubbington Library and at Waypoint Church Hub & pantry, Titchfield Common. New clients made up 72% of all clients seen at outreach, showing the importance of outreach to enable increased access to advice for the outlying areas of the Fareham Borough. An impressive 40% of those seen at outreach had their issues resolved with advice given. This is testimony to the quality and training of the adviser(s) at outreach.

Due to funding from The National Lottery, Community Fund and Hampshire County Council's Local Solutions Funding, the projects have worked with around 300 clients, with over 1,500 issues, completing complex casework or assisting vulnerable clients and carried out 80 home visits over the year to clients who were unable to get into the office due to disability, childcare or caring responsibilities. None of this work would be possible without these additional funds.

Our generalist advisers maintain a high level of competence and are supported by an up-to-date and comprehensive information system. We are subject to rigorous and regular CitA membership audits that cover both the quality of our advice (QAA) and the robustness of our management systems. We continue to assess 30 cases of advice for audit per quarter and the trustees reviewed Governance and management of the charity through Leadership Assessment. We had another successful independent Year 3 audit in July 2023.

Financial review, investment policy and reserves

Our sources of funding are in the form of service agreements and contracts.

It has been considered necessary to make provision for contingencies against a sudden loss of income since some agreements are for fixed periods (a year

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2023

or less). It is hoped, but understood that it may not be the case, that the Trustee Board would receive at least three months' notice of funding withdrawal.

It has been agreed to allow for a controlled wind down if specific grants are not renewed and provide resources to enable alternative funding to be sourced for a limited period. This would provide capacity for an orderly closure of the Office or enable a reduced service.

In accordance with Charity Commission guidelines, the Reserves will always be sufficient to cover:

- staff notice payments and redundancy payments;
- rent due under the lease;
- commitments for equipment or contracts unpaid;
- closure and dilapidation costs;
- a short term operating contingency.

The adequacy of the reserves policy is reviewed by the Board annually.

At the end of March 2023, three months' operating costs were valued at £39,118.

The full value of designated reserves to include closure and dilapidation were agreed by the Trustee Board in September 2023 to be £86,314.

Statement of internal control

The trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. As a local Citizens Advice, we have adopted the national Citizens Advice recommended Information Assurance policy on how we manage risk. We hold joint responsibility for client data that is held in our case management system with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Fareham Citizens Advice Bureau (A company limited by guarantee)

Directors' and Trustees' Report

For the year ended 31st March 2023

Covid-19

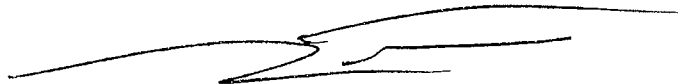
We have developed a hybrid working model since the pandemic. All staff and volunteers remain working both from home and in the office as the service requires.

Our volunteers have been invaluable as they have risen to the challenges and sought new ways of working and adapting to the new working procedures allowing us to meet the demand and continue our service over telephone and online.

Some of our staff and volunteers continue working from home. We remain flexible and manage space by carefully scheduling staff between workplace and home working. Our reception has been really busy, seeing a footfall of 1,840 over the year, 22% of these (404) had a face to face appointment, 75% were helped by the receptionist.

We continue our recruitment campaign and fundraising activities to ensure we do have enough staff to meet the increased demands of the service so that everyone in the borough can have the help they need through the most appropriate channel and support for them.

Signed on behalf of the charity's trustees/directors



Mr Noah Carter
Chair of Trustee Board

3rd November 2023

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Statement of Financial Activities for the year ended 31st March 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Incoming resources	1b				
Income from:					
Donations and legacies	2a	5,480	-	5,480	297
<i>Income from charitable activities:</i>					
Operation of Citizens Advice Bureau	3	146,727	123,811	270,538	314,270
Investment income	2b	72	-	72	5
Total incoming resources		152,279	123,811	276,090	314,572
Resources expended					
Expenditure on:					
Raising funds	4	-	-	-	250
<i>Expenditure on charitable activities:</i>					
Operation of Citizens Advice Bureau	5	153,626	128,586	282,212	340,743
Total resources expended		153,626	128,586	282,212	340,993
Net income/(expenditure) for the year		(1,347)	(4,775)	(6,122)	(26,421)
Transfers between funds		(4,775)	4,775	-	-
Net movement in funds for the year		(6,122)	-	(6,122)	(26,421)
Reconciliation of funds					
Total funds brought forward		92,436	-	92,436	118,857
Total funds carried forward		86,314	-	86,314	92,436

There are no recognised gains or losses in the year other than those included in the Statement of Financial Activities.

All income and expenditure derive from continuing activities.

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Balance Sheet

		As at 31st March 2023		As at 31st March 2022	
	Note	£	£	£	£
Fixed assets					
Tangible assets	8		-		-
Current assets					
Debtors and prepayments	9	5,279		9,084	
Cash at bank and in hand	10	123,038		111,907	
Total current assets		<u>128,317</u>		<u>120,991</u>	
Liabilities					
Creditors: Amounts falling due within one year	11	<u>42,003</u>		<u>28,555</u>	
Net current assets			86,314		92,436
Total assets less current liabilities			<u>86,314</u>		<u>92,436</u>
Creditors: Amounts falling due after more than one year	12		-		-
Net assets			<u>86,314</u>		<u>92,436</u>
The funds of the charity	14				
Unrestricted funds					
General funds			-		-
Designated funds			86,314		92,436
Restricted funds			-		-
Total charity funds			<u>86,314</u>		<u>92,436</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Balance Sheet (continued)
As at 31st March 2023

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibility for:

(i) ensuring that the company keeps adequate accounting records which comply with section 386 of the Act, 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 surplus or deficit for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

These financial statements were approved and signed by The Board of Directors and authorised for issue on 3rd November 2023.

Chairperson/Director



Mr N Carter

Treasurer/Director



Mr I Currie

Company Registration Number: 07653014 (England & Wales)

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2023

1 *Statement of accounting policies*

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

a) Basis of accounting

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated on the relevant note(s) to these financial statements.

The financial statements have been prepared in accordance with:

- the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) issued on 2nd October 2019.
- the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102); and with
- the Charities Act 2011.

b) Income recognition policies

Grants receivable to finance the bureau's activities are credited to the Statement of Financial Activities in the year to which they relate. Revenue grants received in advance are held as deferred income within creditors in the Balance Sheet and released to the Statement of Financial Activities in the relevant year. Capital grants towards the cost of fixed assets are credited in full in the period of receipt and shown in the Balance Sheet as designated equipment reserves, released to general funds over the life of the assets.

Bank interest and donations are credited as income on receipt.

c) Expenditure

All expenditure is accounted for on accruals basis. Direct staff costs relating to each area of service provision are attributed to the relevant activity. Other costs including general management, finance and administration, together with overhead cost, have been apportioned to the core activities on the basis of their actual or estimated share of resource utilisation, as appropriate.

d) Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS102 SORP or FRS102.

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2023

1 Statement of accounting policies ... continued

e) Tangible fixed assets and depreciation

Fixed assets are stated at cost less accumulated depreciation. Depreciation is charged on a straight line basis on the cost of the assets over their estimated useful lives at the following rates:

Furniture and fittings	4 years	25% per annum
Office equipment	4 years	25% per annum

f) Restricted funds

Income received for restricted purposes is included in a restricted fund against which appropriate expenditure is allocated.

g) Designated funds

Designated funds are allocated from unrestricted funds, by the trustees, for specific purposes. The use of these funds is at the discretion of the trustees.

h) Pensions

The bureau offers defined contributions into a pension fund and these are charged to expenditure in the period to which they relate.

i) Operating leases

Payments under operating leases are charged over the life of the lease in the period to which they relate.

j) Cash flow statement

The board of trustees has taken advantage of the exemption in section 1A of FRS102 from the requirement to produce a cash flow statement on the grounds that it is a small company.

k) Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

l) Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

m) Going concern

The financial statements have been prepared on a going concern basis.

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2023

2 Income from donations and investments

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2023 Total</u>	<u>2022 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
a) Voluntary income: General donations	<u>5,480</u>	<u>-</u>	<u>5,480</u>	<u>297</u>
b) Investment income: Bank interest	<u>72</u>	<u>-</u>	<u>72</u>	<u>5</u>

3 Income from charitable activities

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2023 Total</u>	<u>2022 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Fareham Borough Council:				
General	120,000	-	120,000	120,000
Hampshire County Council	8,054	-	8,054	50,924
Citizens Advice Hampshire:				
Healthwatch	-	-	-	2,500
Gambling Support	-	-	-	908
Kickstart	-	-	-	11,087
Hampshire and Isle of Wight				
Community Fund	-	-	-	5,150
Grant - Universal Credit	-	-	-	35,018
Outreach	-	9,970	9,970	-
Grant - Tesco/Groundwork Covid Fund	-	-	-	1,000
Grant - Local Solutions	-	18,540	18,540	17,500
Grant - BEIS Adviceline	-	-	-	8,800
Grant - CA MAPs Money Advice	-	37,892	37,892	51,794
Grant - Other Fundraising	363	-	363	232
Grant - Windrush Compensation Scheme	-	-	-	390
Grant - The National Lottery	-	52,409	52,409	1,524
Grant - Communities Against Cancer	-	5,000	5,000	-
Give as you live funding	-	-	-	250
Home and Well Project	-	-	-	1,020
Other income	18,310	-	18,310	6,173
Total income from charitable activities	<u>146,727</u>	<u>123,811</u>	<u>270,538</u>	<u>314,270</u>

All income in the prior year was unrestricted except for the following grants:

	<u>2022 Total</u>
	<u>£</u>
Hampshire County Council	50,924
Grant - Universal Credit	35,018
Grant - Local Solutions	17,500
Grant - BEIS Adviceline	8,800
Grant - CA MAPs Money Advice	51,794
Other income	5,150
	<u>169,186</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2023

4 Expenditure on raising funds

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2023 Total</u>	<u>2022 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Incurring seeking grants	-	-	-	250

5 Expenditure on charitable activities

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2023 Total</u>	<u>2022 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Salaries & national insurance (note 7)	112,797	120,354	233,151	282,294
Travelling expenses	1,018	1,389	2,407	908
Recruitment costs	-	-	-	519
Training	360	-	360	988
Rent	11,000	-	11,000	11,021
Repairs and renewals	1,337	-	1,337	8,902
Postage and stationery	1,805	130	1,935	2,380
Telephone	3,244	3,252	6,496	7,654
Insurance	362	144	506	1,207
Annual general meeting costs	65	-	65	44
General expenses	4,097	2,147	6,244	8,382
Bank charges	108	-	108	96
Photocopying	881	-	881	978
Computer consumables & licence fees	1,195	1,170	2,365	4,105
NACAB Information System	3,969	-	3,969	3,181
Accountancy and book-keeping fees	10,562	-	10,562	7,980
Access to support costs	826	-	826	104
Total expenditure on charitable activities	153,626	128,586	282,212	340,743

6 Fees paid for examination of the Financial Statements

	<u>2023 Total</u>	<u>2022 Total</u>
	<u>£</u>	<u>£</u>
Independent examiner's fees	1,098	1,098
Tax compliance fees	102	102
	<u>1,200</u>	<u>1,200</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2023

7 Directors and employee information

The trustee directors of Fareham Citizens Advice Bureau are all volunteers and no trustee received, or is due to receive, any remuneration for the year to 31st March 2023.

The average number of employees, analysed by function, was:

	<u>2023 Total</u>	<u>2022 Total</u>
	<u>No.</u>	<u>No.</u>
Direct charitable activities	8	13
Management and administration	3	3
	<u>11</u>	<u>16</u>

Analysis of staff costs

	<u>2023 Total</u>	<u>2022 Total</u>
	<u>£</u>	<u>£</u>
Wages and salaries	218,997	265,003
Social security costs	11,930	12,706
Contributions into employees' defined contribution pensions	2,224	4,585
	<u>233,151</u>	<u>282,294</u>

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

8 Tangible fixed assets

	<u>Furniture and fittings</u>	<u>Office equipment</u>	<u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>
<u>Cost</u>			
As at 1st April 2022 and 31st March 2023	<u>1,350</u>	<u>2,111</u>	<u>3,461</u>
<u>Depreciation</u>			
As at 1st April 2022 and 31st March 2023	<u>1,350</u>	<u>2,111</u>	<u>3,461</u>
<u>Net book value</u>			
As at 1st April 2022 and 31st March 2023	<u>-</u>	<u>-</u>	<u>-</u>

9 Debtors

	<u>2023 Total</u>	<u>2022 Total</u>
	<u>£</u>	<u>£</u>
Grant debtor	1,500	500
Other debtors	-	5,347
Prepayments and accrued income	3,779	3,237
	<u>5,279</u>	<u>9,084</u>

All debtors are recoverable within one year.

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2023

10 Cash at bank and in hand

	<u>2023 Total</u>	<u>2022 Total</u>
	<u>£</u>	<u>£</u>
Bank current account	75,411	64,333
Bank deposit account	47,579	47,508
Cash in hand	48	66
	<u>123,038</u>	<u>111,907</u>

11 Creditors - amounts falling due within one year

	<u>2023 Total</u>	<u>2022 Total</u>
	<u>£</u>	<u>£</u>
Taxation and social security	4,756	5,285
Pension costs	724	1,538
Other creditors	4,594	1,862
Accruals and deferred income	31,929	19,870
	<u>42,003</u>	<u>28,555</u>

12 Creditors - amounts falling due after more than one year

The bureau had no creditors falling due after more than one year.

13 Analysis of net assets between funds

	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>
	<u>funds</u>	<u>funds</u>	<u>funds</u>	<u>funds</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Tangible fixed assets	-	-	-	-
Current assets	42,003	86,314	-	128,317
Current liabilities	(42,003)	-	-	(42,003)
Net assets	<u>-</u>	<u>86,314</u>	<u>-</u>	<u>86,314</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2023

14 Analysis of charitable funds

Analysis of movements in restricted funds

	<u>As at 1st</u> <u>April 2022</u>	<u>Incoming</u> <u>resources</u>	<u>Outgoing</u> <u>resources</u>	<u>Transfer</u> <u>between funds</u>	<u>As at 31st</u> <u>March 2023</u>
	£	£	£	£	£
Restricted funds					
Hampshire County Council	-	-			-
Grant - The National Lottery	-	52,409	55,654	3,245	-
Grant - Communities Against Cancer	-	5,000	4,960	(40)	-
Grant - Local Solutions	-	18,540	16,189	(2,351)	-
Grant - BEIS Adviceline	-	-			-
Grant - CA MAPs Money Advice	-	37,892	41,793	3,901	-
Grant - Outreach	-	9,970	9,990	20	-
Total restricted funds	<u>-</u>	<u>123,811</u>	<u>128,586</u>	<u>4,775</u>	<u>-</u>

Analysis of movements in unrestricted funds

Unrestricted funds					
General funds	-	147,255	142,480	(4,775)	-
Designated employee termination fund	36,950	5,024	-	-	41,974
Designated rent fund	3,667	-	917	-	2,750
Leases	1,721	-	1,245	-	476
Designated dilapidations and closure cost fund	6,000	-	778	-	5,222
Designated operating contingency fund	38,511	-	2,619	-	35,892
Designated fund for seeking alternative premises	5,587	-	5,587		-
Total unrestricted funds	<u>92,436</u>	<u>152,279</u>	<u>153,626</u>	<u>(4,775)</u>	<u>86,314</u>
Total funds	<u>92,436</u>	<u>276,090</u>	<u>282,212</u>	<u>-</u>	<u>86,314</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2023

14 Analysis of charitable funds ... continued

Name of fund	Description, nature and purpose of the fund
General fund:	These are the 'free reserves' after allowing for all designated funds.
Designated funds	
Employee termination fund:	These reserves have been designated to meet the costs of redundancy in the event of the bureau's closure.
Rent fund:	Funds have been set aside to cover three months' rent on the premises in anticipation of the landlord being able to find a new tenant within this period after the bureau has closed.
Leases:	This is to cover the termination costs for the leases relating to the telephone system and photocopier.
Dilapidations and closure fund:	In the event of the bureau's closure these funds will be used to meet the costs arising from closure.
Operating contingency:	These funds have been designated to cover the cost of any unforeseen expenses and accrued holiday pay for a period of three months.
Seeking alternative premises:	These funds have been set aside to enable the bureau to seek alternative premises and include moving costs and the fitting out of the new premises.

15 Financial commitments

a) Capital commitments

No capital commitments existed as at 31st March 2023.

b) Operating lease commitments

As at 31st March 2023 the company had annual commitments under non-cancellable operating leases as follows:

	<u>Land and</u> <u>Buildings</u> <u>2023 Total</u> <u>£</u>	<u>Other</u> <u>Assets</u> <u>2023 Total</u> <u>£</u>	<u>Land and</u> <u>Buildings</u> <u>2022 Total</u> <u>£</u>	<u>Other</u> <u>Assets</u> <u>2022 Total</u> <u>£</u>
Expiring in less than one year	11,000	-	-	189
Expiring within one to two years	-	413	11,000	-
Expiring within five years	-	-	-	413
Expiring within five to ten years	-	-	-	-

16 Corporation Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

The following does not form part of the statutory financial statements to be filed at Companies House.

Independent examiner's report

**Report to the trustees of the Fareham Citizens Advice Bureau (charity no. 1142745)
on the Financial Statements for the year ended 31st March 2023
set out on pages 7 to 17**

I report to the trustees on my examination of the financial statements of the above charity ("the Company") for the year ended 31st March 2023 .

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Company's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

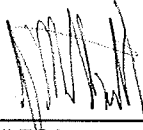
Independent examiner's statement

I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England & Wales.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the financial statements did not accord with the accounting records; or
- the financial statements did not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.



J. Metherell FCA
Palmer Riley & Co., Chartered Accountants
Unit E2, Fareham Heights
Standard Way
Fareham
Hampshire
PO16 8XT

Date: 21st November 2023

Accounts

the charity for
your community



**Fareham Citizens Advice Bureau
Directors' and Trustees' Report & Financial Statements
For the year ended 31st March 2022**

Registered Charity Number:
Company Registration Number:

1142745
07653014 (England & Wales)

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Financial Statements for the year ended 31st March 2022

Contents

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Report of the Directors' and Trustees'	Pages	2 to 6
Statement of Financial Activities	Page	7
Balance Sheet	Pages	8 to 9
Notes to the Financial Statements	Pages	10 to 16

The following does not form part of the statutory Financial Statements
to filed at Companies House:

Report of the Independent Accountant	Page	17
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**Fareham Citizens Advice Bureau
(A company limited by guarantee)
Company and Bureau Information**

Charity Name and Number

Fareham Citizens Advice Bureau: registered charity number 1142745
company number: 07653014 (England and Wales)

Correspondence Address

1st Floor, County Library Building, Osborn Road, Fareham, Hants, PO16 7EN

Trustees/Directors

Mrs D J Stringfellow (Chair)
Mr R G Applegate (Vice chair)
Mr I H Currie (Secretary and Treasurer)
Mr J Keating
Mr J E Tompkinson
Mrs A Head (resigned 8th July 2022)
Mr L P Hallman
Mrs C Sykes
Ms D Whitelock (resigned 22nd June 2021)
Mr P L Rutt (appointed 15th September 2021, resigned 28th June 2022)

Fareham Borough Council Representatives on Trustee Board

Cllr L Clubley
Cllr S Pankhurst

Operations Manager

Ms B Mayo

Bankers

Barclays Bank, 66- 69 West Street, Fareham, Hants, PO16 0AP

Independent Examiner:

J Metherell FCA, Palmer Riley & Co, Chartered Accountants,
1st Floor, Unit E2, Fareham Heights, Standard Way, Fareham, Hants, PO16 8XT

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2022

Citizens Advice Fareham (A company limited by guarantee) Directors' and Trustees' Report For the year ended 31st March 2022

The trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their report and financial statements for the year ended 31st March 2022. 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 for Smaller Entities.

History, objectives and activities of the Charity

Citizens Advice Fareham (CAF) has been in operation since 1942. It was originally run as part of the WVS and was situated in a small building behind Westbury Manor, formerly the old Council Offices. In 1978 the Bureau relocated to 5 Osborn Road South and again moved in 1985, this time to the second floor of Fareham Library. Our latest move in October 2013 was to the 1st floor of the library. The company acquired the charitable activities of Fareham Citizens Advice Bureau, registered charity number 265158, on 1st October 2011.

The Fareham office is managed by a volunteer Trustee Board, with strategic business delegated to the Chief Officer. Day-to-day management of the operational aspects of the charity have been delegated to the Chief Officer. There are usually around 50 volunteers and 7 full time equivalent paid staff.

CAF is a member of the National Association of Citizens Advice (CitA) and as such is committed to the twin aims of the Citizens Advice service, which are:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

The service provides free, confidential and impartial advice to everyone regardless of ability, age, gender, gender identity, race, religion or belief, sexual orientation and social or economic status.

It recognises the positive value of diversity, promotes equality, and challenges discrimination. The Office helps to resolve money, legal and other problems by providing advice and information, and by influencing policymakers in Fareham and surrounding areas and across Hampshire, as well as contributing to policy debates at a national level via our parent organisation CitA.

Our vision for CAF is to:

- be seen and known as a centre of excellence in the provision of Citizens Advice services to the citizens of Fareham and the surrounding area, working closely with Fareham Borough Council (FBC) and other key local partner organisations; and

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2022

- contribute to the CitA drive to enrich society through becoming a powerful influence on social policy, both locally and nationally.

Management and governance arrangements

The Constitution document, the Articles of Association, provides for no fewer than three Trustees and for no more than fifteen. The current trustees come from a broad variety of backgrounds, giving the Office the benefit of a wide range of skills and experience.

Induction training for new Trustees is provided by CitA and includes awareness of a Trustee's responsibilities, and information about the CitA organisation such as the history and philosophical approach of the charity.

Specific information about CAF is provided by the Chief Officer, including access to the governing document, information on administrative procedures and copies of the previous year's annual report and accounts.

New Trustees are also encouraged to access the National CitA intranet www.citizensadvice.org.uk which contains useful information for trustees, including 'bite size' online training modules.

The Trustees annually review the risks that the charity faces. The main risks currently identified relate to possible reduction in funding and difficulties in recruiting volunteers to new advice roles such as webchat and email advice. Action is in hand to mitigate as far as possible each of these issues.

Achievements and performance of the Charity

We have continued to offer full advice throughout the pandemic, telephone triage, telephone and face to face appointments.

Throughout the whole of last year we have:

- Helped over 1,846 individual clients access advice
- Given advice on over 6,961 issues.
- Registered over 700 new clients to our service.
- Recorded an income gain for clients totalling over £531,254.
- Helped write off debts of over £178,396

We continue our Triage Process over the phone. The needs of each client are briefly assessed during a short interview with an experienced Adviser. Following the assessment, the client is informed as to the best course of action. Options include the provision of information that will help the client to resolve their issue independently, further advice that day or the booking of an appointment (telephone or face to face) with an Adviser for another day, or referral to our in-house caseworkers for complex matters or for clients who need more help to navigate through the process.

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2022

We saw the continuation of our core funding by FBC for which we are very grateful.

Outreach services have continued this year where we have seen over 545 clients at 2 hourly outreach sessions per week each in the following locations: Portchester (Woodsey's Foodbank), Fareham North West (Hampshire Food Revolution), Stubbington Library and at Waypoint Church pantry, Titchfield Common. The projects have also carried out 57 home visits over the year.

Our generalist advisers maintain a high level of competence and are supported by an up-to-date and comprehensive information system. We are subject to rigorous and regular CitA membership audits that cover both the quality of our advice (QAA) and the robustness of our management systems. We continue to assess 30 cases of advice for audit per quarter and the trustees reviewed Governance and management of the charity through Leadership Assessment. We had another successful independent audit in July 2022.

Financial review, investment policy and reserves

Our sources of funding are in the form of service agreements and contracts.

It has been considered necessary to make provision for contingencies against a sudden loss of income since some agreements are for fixed periods (a year or less). It is hoped, but understood that it may not be the case, that the Trustee Board would receive at least three months' notice of funding withdrawal.

It has been agreed to allow for a controlled wind down if specific grants are not renewed and provide resources to enable alternative funding to be sourced for a limited period. This would provide capacity for an orderly closure of the Office or enable a reduced service.

The Reserves will always be sufficient to cover:

- staff notice payments and fully cover redundancy payments; and
- any rent due under the lease; and
- any commitments for equipment or contracts unpaid; and
- closure and dilapidation costs; and
- a short operating contingency.

At the end of the financial year reserves were £92,436 compared to £118,857 the previous year. £92,436 of this money is ring fenced as required by Charity Law, to cover the possible closure of the Office and to cover unfunded operating commitments.

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2022

The adequacy of the reserves policy is reviewed by the Board annually.

Our pension scheme is a defined contribution scheme and no associated costs as with final salary pension schemes.

Statement of internal control

The trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. As a local Citizens Advice, we have adopted the national Citizens Advice recommended Information Assurance policy on how we manage risk. We hold joint responsibility for client data that is held in our case management system with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Covid-19

We have developed a hybrid working model since the pandemic. All staff and volunteers remain working both from home and in the office as the service requires.

We restarted our home visiting in June 2021 and outreach services in July 2021.

Our volunteers have been invaluable as they have risen to the challenges and sought new ways of working and adapting to the new working procedures allowing us to meet the demand and continue our service over telephone and online.

Many of our staff and volunteers continue working from home. We remain flexible and manage space by carefully scheduling staff between workplace and home working. We have been prioritising face to face appointments for clients who couldn't be dealt with over the phone.

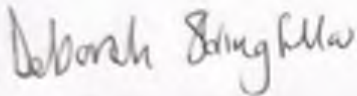
We continue our recruitment campaign and fundraising activities to ensure we do have enough staff to meet the increased demands of the service so that everyone in the borough can have the help they need through the most appropriate channel and support for them.

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2022

As food and energy costs rise at an alarming rate, families are struggling to make ends meet and we're experiencing record-breaking demand for our services which we are struggling to meet on a 4 day week. We will need to increase our efforts to secure funding for an additional day next year in order to meet the demand for our services.

We continue to be indebted to our volunteers and staff who are working flat out to help as many people as possible at this difficult time. We could not run our service without our volunteers and we would like to extend our thanks to all our volunteers for their hard work at such a difficult time for everyone. Thank you volunteers for your exceptional continued support.

Signed on behalf of the charity's trustees/directors



Mrs Deborah Jane Stringfellow
Chair of Trustee Board

28th September 2022

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Statement of Financial Activities for the year ended 31st March 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Incoming resources	1b				
Income from:					
Donations and legacies	2a	297	-	297	167
<i>Income from charitable activities:</i>					
Operation of Citizens Advice Bureau	3	145,084	169,186	314,270	253,809
Investment income	2b	5	-	5	60
Total incoming resources		145,386	169,186	314,572	254,036
Resources expended					
Expenditure on:					
Raising funds	4	250	-	250	-
<i>Expenditure on charitable activities:</i>					
Operation of Citizens Advice Bureau	5	150,810	189,933	340,743	208,010
Total resources expended		151,060	189,933	340,993	208,010
Net income/(expenditure) for the year		(5,674)	(20,747)	(26,421)	46,026
Transfers between funds		(20,747)	20,747	-	-
Net movement in funds for the year		(26,421)	-	(26,421)	46,026
Reconciliation of funds					
Total funds brought forward		118,857	-	118,857	72,831
Total funds carried forward		92,436	-	92,436	118,857

There are no recognised gains or losses in the year other than those included in the Statement of Financial Activities.

All income and expenditure derives from continuing activities.

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Balance Sheet

		As at 31st March 2022	As at 31st March 2021
	Note	£	£
Fixed assets			
Tangible assets	8	-	-
Current assets			
Debtors and prepayments	9	9,084	4,776
Cash at bank and in hand	10	<u>111,907</u>	<u>224,249</u>
Total current assets		<u>120,991</u>	<u>229,025</u>
Liabilities			
Creditors: Amounts falling due within one year	11	<u>28,555</u>	<u>110,168</u>
Net current assets		92,436	118,857
Total assets less current liabilities		<u>92,436</u>	<u>118,857</u>
Creditors: Amounts falling due after more than one year	12	-	-
Net assets		<u>92,436</u>	<u>118,857</u>
The funds of the charity	14		
Unrestricted funds			
General funds		-	-
Designated funds		92,436	118,857
Restricted funds		-	-
Total charity funds		<u>92,436</u>	<u>118,857</u>

Foreham Citizens Advice Bureau
(A company limited by guarantee)
Balance Sheet (continued)
As at 31st March 2022

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibility for:

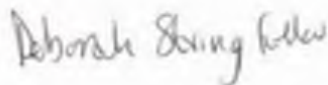
(i) ensuring that the company keeps adequate accounting records which comply with section 386 of the Act, and

(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 surplus or deficit for the financial year in accordance with the requirements of section 383, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

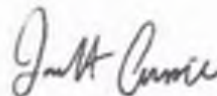
These financial statements were approved and signed by The Board of Directors and authorised for issue on 28th September 2022.

Chairperson/Director



Mrs. D.J. Stringfellow

Treasurer/Director



Mr. I. Currie

Company Registration Number:

07653014 (England & Wales)

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2022

1 Statement of accounting policies

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

a) Basis of accounting

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated on the relevant note(s) to these financial statements.

The financial statements have been prepared in accordance with:

Ø the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) issued on 2nd October 2019.

Ø the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102); and with

Ø the Charities Act 2011.

b) Income recognition policies

Grants receivable to finance the bureau's activities are credited to the Statement of Financial Activities in the year to which they relate. Revenue grants received in advance are held as deferred income within creditors in the Balance Sheet and released to the Statement of Financial Activities in the relevant year. Capital grants towards the cost of fixed assets are credited in full in the period of receipt and shown in the Balance Sheet as designated equipment reserves, released to general funds over the life of the assets.

Bank interest and donations are credited as income on receipt.

The bureau also benefits enormously from voluntary assistance in carrying out its activities. This voluntary contribution is not included in the financial statements but its value to the bureau has been estimated and is disclosed in the directors' report.

c) Expenditure

All expenditure is accounted for on accruals basis. Direct staff costs relating to each area of service provision are attributed to the relevant activity. Other costs including general management, finance and administration, together with overhead cost, have been apportioned to the core activities on the basis of their actual or estimated share of resource utilisation, as appropriate.

d) Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS102 SORP or FRS102.

e) Tangible fixed assets and depreciation

Fixed assets are stated at cost less accumulated depreciation. Depreciation is charged on a straight line basis on the cost of the assets over their estimated useful lives at the following rates:

Furniture and fittings	4 years	25% per annum
Office equipment	4 years	25% per annum

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2022

1 Statement of accounting policies ... continued

f) Restricted funds

Income received for restricted purposes is included in a restricted fund against which appropriate expenditure is allocated.

g) Designated funds

Designated funds are allocated from unrestricted funds, by the trustees, for specific purposes. The use of these funds is at the discretion of the trustees.

h) Pensions

The bureau offers defined contributions into a pension fund and these are charged to expenditure in the period to which they relate.

i) Operating leases

Payments under operating leases are charged over the life of the lease in the period to which they relate.

j) Cash flow statement

The board of trustees has taken advantage of the exemption in section 1A of FRS102 from the requirement to produce a cash flow statement on the grounds that it is a small company.

k) Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

l) Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

2 Income from donations and investments

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2022 Total</u>	<u>2021 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
a) Voluntary income: General donations	<u>297</u>	<u>-</u>	<u>297</u>	<u>167</u>
b) Investment income: Bank interest	<u>5</u>	<u>-</u>	<u>5</u>	<u>60</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2022

3 Income from charitable activities

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2022 Total</u>	<u>2021 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Fareham Borough Council:				
General	120,000	-	120,000	120,000
Hampshire County Council	-	50,924	50,924	37,544
Citizens Advice Hampshire:				
Healthwatch	2,500	-	2,500	3,750
Gambling Support	908	-	908	-
Kickstart	11,087	-	11,087	-
Hampshire and Isle of Wight				
Community Fund	5,150	-	5,150	3,000
The National Lottery Community Fund	1,524	-	1,524	-
Grant - Universal Credit	-	35,018	35,018	37,041
Grant - Tesco/Groundwork Covid Fund	1,000	-	1,000	500
Grant - Mental Health & Substance Misuse	-	-	-	10,232
Grant - Local Solutions	-	17,500	17,500	8,750
Grant - BEIS Adviceline	-	8,800	8,800	8,500
Grant - CA MAPs Money Advice	-	51,794	51,794	20,830
Grant - Other Fundraising	232	-	232	3,282
Grant - Windrush Compensation Scheme	390	-	390	-
Give as you live funding	250	-	250	300
Home and Well Project	1,020	-	1,020	20
Other income	1,023	5,150	6,173	60
Total income from charitable activities	<u>145,084</u>	<u>169,186</u>	<u>314,270</u>	<u>253,809</u>

All income in the prior year was unrestricted except for the following grants:

	<u>2021 Total</u>
	<u>£</u>
Hampshire County Council	37,544
Grant - Universal Credit	37,041
Grant - Mental Health & Substance Misuse	10,232
Grant - Local Solutions	8,750
Grant - BEIS Adviceline	8,500
Grant - CA MAPs Money Advice	20,830
	<u>122,897</u>

4 Expenditure on raising funds

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2022 Total</u>	<u>2021 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Incurred seeking grants	<u>250</u>	<u>-</u>	<u>250</u>	<u>-</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2022

5 Expenditure on charitable activities

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2022 Total</u>	<u>2021 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Salaries & national insurance (note 7)	102,710	179,584	282,294	158,746
Travelling expenses	463	445	908	990
Recruitment costs	214	305	519	-
Training	387	601	988	252
Rent	8,321	2,700	11,021	11,000
Repairs and renewals	8,902		8,902	10,159
Postage and stationery	1,793	587	2,380	2,117
Telephone	3,739	3,915	7,654	6,710
Insurance	1,207		1,207	765
Annual general meeting costs	44		44	-
General expenses	8,382		8,382	6,301
Bank charges	96		96	65
Photocopying	636	342	978	565
Computer consumables & licence fees	2,902	1,203	4,105	1,769
NACAB Information System	2,930	251	3,181	3,181
Accountancy and book-keeping fees	7,980		7,980	3,949
Legal and professional fees	-		-	35
Access to support costs	104		104	1,406
Total expenditure on charitable	<u>150,810</u>	<u>189,933</u>	<u>340,743</u>	<u>208,010</u>

6 Fees paid for examination of the Financial Statements

	<u>2022 Total</u>	<u>2021 Total</u>
	<u>£</u>	<u>£</u>
Independent examiner's fees	1,098	1,098
Tax compliance fees	102	102
	<u>1,200</u>	<u>1,200</u>

7 Directors and employee information

The trustee directors of Fareham Citizens Advice Bureau are all volunteers and no trustee received, or is due to receive, any remuneration for the year to 31st March 2022.

The average number of employees, analysed by function, was:

	<u>2022 Total</u>	<u>2021 Total</u>
	<u>No.</u>	<u>No.</u>
Direct charitable activities	13	9
Management and administration	3	3
	<u>16</u>	<u>12</u>

Analysis of staff costs

	<u>2022 Total</u>	<u>2021 Total</u>
	<u>£</u>	<u>£</u>
Wages and salaries	265,003	152,159
Social security costs	12,706	4,463
Contributions into employees' defined contribution pensions	4,585	2,124
	<u>282,294</u>	<u>158,746</u>

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

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2022

8 Tangible fixed assets

	<u>Furniture and fittings</u> £	<u>Office equipment</u> £	<u>Total</u> £
<u>Cost</u>			
As at 1st April 2021	1,350	2,111	3,461
Additions	-	-	-
Disposals	-	(2,111)	(2,111)
As at 31st March 2022	<u>1,350</u>	<u>-</u>	<u>1,350</u>
<u>Depreciation</u>			
As at 1st April 2021	1,350	2,111	3,461
Charge for the year	-	-	-
Written out on disposals	-	(2,111)	(2,111)
As at 31st March 2022	<u>1,350</u>	<u>-</u>	<u>1,350</u>
<u>Net book value</u>			
As at 31st March 2022	<u>-</u>	<u>-</u>	<u>-</u>
As at 1st April 2021	<u>-</u>	<u>-</u>	<u>-</u>

9 Debtors

	<u>2022 Total</u> £	<u>2021 Total</u> £
Grant debtor	500	3,953
Other debtors	5,347	-
Prepayments and accrued income	3,237	823
	<u>9,084</u>	<u>4,776</u>

All debtors are recoverable within one year.

10 Cash at bank and in hand

	<u>2022 Total</u> £	<u>2021 Total</u> £
Bank current account	64,333	176,711
Bank deposit account	47,508	47,504
Cash in hand	66	34
	<u>111,907</u>	<u>224,249</u>

11 Creditors - amounts falling due within one year

	<u>2022 Total</u> £	<u>2021 Total</u> £
Taxation and social security	5,285	3,815
Pension costs	1,538	1,224
Other creditors	1,862	-
Accruals and deferred income	19,870	105,129
	<u>28,555</u>	<u>110,168</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2022

12 Creditors - amounts falling due after more than one year

The bureau had no creditors falling due after more than one year.

13 Analysis of net assets between funds

	<u>General</u> <u>funds</u>	<u>Designated</u> <u>funds</u>	<u>Restricted</u> <u>funds</u>	<u>Total</u> <u>funds</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Tangible fixed assets	-	-	-	-
Current assets	28,555	92,436	-	120,991
Current liabilities	(28,555)	-	-	(28,555)

14 Analysis of charitable funds

Analysis of movements in restricted funds

	<u>As at 1st</u> <u>April 2021</u>	<u>Incoming</u> <u>resources</u>	<u>Outgoing</u> <u>resources</u>	<u>Transfer</u> <u>between funds</u>	<u>As at 31st</u> <u>March 2022</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Restricted funds					
Hampshire County Council	-	50,924	52,560	1,636	-
Grant - Universal Credit	-	35,018	35,018	-	-
Grant - Local Solutions	-	17,500	24,441	6,941	-
Grant - BEIS Adviceline	-	8,800	12,910	4,110	-
Grant - CA MAPs Money Advice	-	51,794	54,054	2,260	-
Grant - Outreach	-	5,150	10,950	5,800	-
Total restricted funds	-	169,186	189,933	20,747	-

Analysis of movements in unrestricted funds

Unrestricted funds					
General funds	-	127,573	106,826	(20,747)	-
Designated employee termination fund	24,724	12,226	-	-	36,950
Designated rent fund	3,667	-	-	-	3,667
Leases	1,721	-	-	-	1,721
Designated dilapidations and closure cost fund	6,000	-	-	-	6,000
Designated operating contingency fund	39,644	-	1,133	-	38,511
Designated fund for seeking alternative funding	43,101	-	43,101	-	-
Designated fund for seeking alternative premises	-	5,587	-	-	5,587
Total unrestricted funds	118,857	145,386	151,060	(20,747)	92,436
Total funds	118,857	314,572	340,993	-	92,436

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2022

14 Analysis of charitable funds ... continued

Name of fund	Description, nature and purpose of the fund
General fund:	These are the 'free reserves' after allowing for all designated funds.
Designated funds	
Employee termination fund:	These reserves have been designated to meet the costs of redundancy in the event of the bureau's closure.
Rent fund:	Funds have been set aside to cover four months rent on the premises in anticipation of the landlord being able to find a new tenant within this period after the bureau has closed.
Leases:	This is to cover the termination costs for the leases relating to the telephone system and photocopier.
Dilapidations and closure fund:	In the event of the bureau's closure these funds will be used to meet the costs arising from closure.
Operating contingency:	These funds have been designated to cover the cost of any unforeseen expenses and accrued holiday pay for a period of four months.
Seeking alternative premises	These funds have been set aside to enable the bureau to seek alternative premises and include moving costs and the fitting out of the new premises.

15 Financial commitments

a) Capital commitments

No capital commitments existed as at 31st March 2022.

b) Operating lease commitments

As at 31st March 2022 the company had annual commitments under non-cancellable operating leases as follows:

	<u>Land and</u> <u>Buildings</u> <u>2022 Total</u>	<u>Other</u> <u>Assets</u> <u>2022 Total</u>	<u>Land and</u> <u>Buildings</u> <u>2021 Total</u>	<u>Other</u> <u>Assets</u> <u>2021 Total</u>
	£	£	£	£
Expiring in less than one year	-	189	-	-
Expiring within one to two years	-	-	-	-
Expiring within five years	11,000	413	11,000	602
Expiring within five to ten years	-	-	-	-

16 Corporation Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

The following does not form part of the statutory financial statements to be filed at Companies House.

Independent examiner's report

Report to the trustees of the Fareham Citizens Advice Bureau (charity no. 1142745) on the Financial Statements for the year ended 31st March 2022 set out on pages 7 to 16

I report to the trustees on my examination of the financial statements of the above charity ("the Company") for the year ended 31st March 2022.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Company's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England & Wales.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the financial statements did not accord with the accounting records; or
- the financial statements did not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

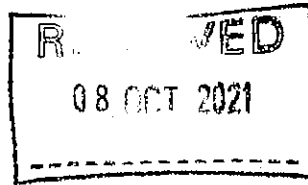
I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Date: 30th September 2022

J. Metherell FCA
Palmer Riley & Co., Chartered Accountants
Unit E2, Fareham Heights
Standard Way
Fareham
Hampshire
PO16 8XT

Accounts



the charity for
your community



**Fareham Citizens Advice Bureau
Directors' and Trustees' Report & Financial Statements
For the year ended 31st March 2021**

Registered Charity Number:
Company Registration Number:

1142745
07653014 (England & Wales)

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Financial Statements for the year ended 31st March 2021

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The following does not form part of the statutory Financial Statements
to filed at Companies House:

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Fareham Citizens Advice Bureau
(A company limited by guarantee)
Company and Bureau Information

Charity Name and Number

Fareham Citizens Advice Bureau: registered charity number 1142745
company number: 07653014 (England and Wales)

Correspondence Address

1st Floor, County Library Building, Osborn Road, Fareham, Hants, PO16 7EN

Trustees/Directors

Mrs D J Stringfellow (Chair)
Mr R G Applegate (Vice chair)
Mr I H Currie (Secretary and Treasurer)
Mr J Keating
Mr J E Tompkinson
Mrs A Head
Mr L P Hallman
Mrs C Sykes
Ms D Whitelock (appointed 19th May 2020, resigned 22nd June 2021)

Fareham Borough Council Representatives on Trustee Board

Cllr L Clubley
Cllr S Pankhurst

Operations Manager

Ms B Mayo

Bankers

Barclays Bank, 66- 69 West Street, Fareham, Hants, PO16 0AP

Independent Examiner:

J Metherell FCA, Palmer Riley & Co, Chartered Accountants,
1st Floor, Unit E2, Fareham Heights, Standard Way, Fareham, Hants, PO16 8XT

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2021

The trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their report and financial statements for the year ended 31st March 2021. 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 for Smaller Entities.

History, objectives and activities of the Charity

Citizens Advice Fareham (CAF) has been in operation since 1942. It was originally run as part of the WVS and was situated in a small building behind Westbury Manor, formerly the old Council Offices. In 1978 the Bureau relocated to 5 Osborn Road South and again moved in 1985, this time to the second floor of Fareham Library. Our latest move in October 2013 was to the 1st floor of the library. The company acquired the charitable activities of Fareham Citizens Advice Bureau, registered charity number 265158 on 1st October 2011.

The Fareham office is managed by a volunteer Trustee Board, with strategic business delegated to the Chief Officer. Day-to-day management of the operational aspects of the charity have been delegated to the Chief Officer. There are usually around 50 volunteers and 7 part time paid staff.

CAF is a member of the National Association of Citizens Advice (CitA) and as such is committed to the twin aims of the Citizens Advice service, which are:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

The service provides free, confidential and impartial advice to everyone regardless of race, gender, disability, sexual orientation, age, religion, faith, or nationality.

It recognises the positive value of diversity, promotes equality, and challenges discrimination. The Office helps to resolve money, legal and other problems by providing advice and information, and by influencing policymakers in Fareham and surrounding areas and across Hampshire, as well as contributing to policy debates at a national level via our parent organisation CitA.

Our vision for CAF is to:

- be seen and known as a centre of excellence in the provision of Citizens Advice services to the citizens of Fareham and the surrounding area, working closely with Fareham Borough Council (FBC) and other key local partner organisations; and
- contribute to the CitA drive to enrich society through becoming a powerful influence on social policy, both locally and nationally.

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2021

Management and governance arrangements

The Constitution document, the Articles of Association, provides for no fewer than three Trustees and for no more than fifteen. The current trustees come from a broad variety of backgrounds, giving the Office the benefit of a wide range of skills and experience.

Induction training for new Trustees is provided by CitA and includes awareness of a Trustee's responsibilities, and information about the CitA organisation such as the history and philosophical approach of the charity.

Specific information about CAF is provided by the Chief Officer, including access to the governing document, information on administrative procedures and copies of the previous year's annual report and accounts.

New Trustees are also encouraged to access the CitA website at www.citizensadvice.org.uk which contains useful information for trustees, including 'bite size' online training modules.

The Trustees annually review the risks that the charity faces. The main risks currently identified relate to possible reduction in funding and difficulties in recruiting volunteers to new advice roles such as webchat and email advice. Action is in hand to mitigate as far as possible each of these issues.

Achievements and performance of the Charity

CAF moved immediately to a telephone service having heeded the advice of the Government on 16th March 2020, we were ready to move everyone to homeworking on Monday 23rd March without disruption to service. We published a local advice telephone number (01329 223117) to ensure our clients could get through to us as we were unsure of what our Hampshire partners would do to staff the Hampshire Adviceline.

We have continued to offer full advice throughout the pandemic, telephone triage and appointments. We have been resourceful and managed more than we even thought was possible, found ways to work around not being able to see clients face to face which has included completion of PIP claim forms, something that normally takes an adviser a long time, even face to face.

Throughout the whole of last year we have:

- Made 8,440 contacts with clients (or their representatives).
- Helped over 1,761 individual clients access advice
- Given advice on over 5,384 issues.
- Registered over 1,000 new clients to our service.
- Recorded an income gain for clients totalling over £205,766. This figure is massively under reported due to the lack of resources needed to capture every income gain.

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2021

We continue our Initial Check Process over the phone. The needs of each client are briefly assessed during a short interview with an experienced Adviser. Following the assessment, the client is informed as to the best course of action. Options include the provision of information that will help the client to resolve their issue independently, further advice that day or the booking of an appointment with an Adviser for another day, or referral to our in-house caseworkers for complex matters or for clients who need more help or hand holding through the process.

We saw the continuation of our core funding by FBC for which we are very grateful.

Outreach services and home visiting ceased last year due to the pandemic.

Our generalist advisers maintain a high level of competence and are supported by an up-to-date and comprehensive information system. We are subject to rigorous and regular CitA membership audits that cover both the quality of our advice (QAA) and the robustness of our management systems. We continue to assess 30 cases of advice for audit per quarter and the trustees reviewed Governance and management of the charity through Leadership Assessment. We had another successful independent audit in July 2020.

Financial review, investment policy and reserves

The Office sources of funding are in the form of service agreements and contracts.

It has been considered necessary to make provision for contingencies against a sudden loss of income since some agreements are for fixed periods (a year or less). It is hoped, but understood that it may not be the case, that the Trustee Board would receive at least three months' notice of funding withdrawal.

It has been agreed to allow for a controlled wind down if specific grants are not renewed and provide resources to enable alternative funding to be sourced for a limited period. This would provide capacity for an orderly closure of the office or enable a reduced service.

The Reserves will always be sufficient to cover:

- staff notice payments and fully cover redundancy payments; and
- any rent due under the lease; and
- any commitments for equipment or contracts unpaid; and
- closure and dilapidation costs; and
- a short operating contingency.

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2021

At the end of the financial year reserves were £118,857 compared to £72,831 the previous year. £118,857 of this money is ring fenced as required by Charity Law, to cover the possible closure of the Office and to cover unfunded operating commitments.

The adequacy of the reserves policy is reviewed by the Board annually.

Our pension scheme is a defined contribution scheme and no associated costs as with final salary pension schemes.

Statement of internal control

The trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. As a local Citizens Advice, we have adopted the national Citizens Advice recommended Information Assurance policy on how we manage risk. We hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018

Covid-19

We were able to enact our Business Continuity Plan on Monday 16th March 2020 which led to the moving all staff and volunteers to home working and closing the office from the 23rd March 2020. We moved to a telephone and online advice service only with 24 volunteers and 10 paid staff working from home.

We brought a skeleton staff back into the office at the end of lockdown 1 to attend to post and administration. Advisers who had been unable to work from home were also invited to come into the office with social distancing measures in place.

Our Core funding grant was agreed and received for this year but we had to put on hold other projects due to start on 1st April 2020 which involved home visiting and outreach services. Individual funders allowed us to carry out these projects later in the year or defer until the next financial year and extend the projects end date into the next financial year.

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2021

Volunteers have been invaluable as they have risen to the challenges and sought new ways of working and adapting to the new working procedures allowing us to meet the demand and continue our service over telephone and online.

We have had staff affected by the outbreak, personally affected by the illness or death of relatives. Some advisers have said how they have found their stint on advising over the phone invaluable, some who were against telephone advice in the past, now having a positive affect on their mental health, some saying they don't know what they would do if they didn't have this to look forward to it as a distraction to the normal every day of the week.

Due to the high percentage of the workforce being over the age of 70 and/or with underlying health conditions, we have developed a roadmap with staff regarding return to face to face advice ensuring the workforce is satisfied it is safe to do so. The use of PPE, Screens and social distancing measures were all adopted.

Many of our staff and volunteers continue working from home. We remain flexible and manage space by carefully scheduling staff between workplace and home working. We returned our face to face advice service in April 2021 following the easing of restrictions. We have been prioritising face to face appointments for clients who couldn't be dealt with over the phone. We have changed our model from a drop in and wait service to a telephone triage service which then thoroughly and holistically evaluates the clients issue and then the Supervisor decides the most appropriate next steps for the client. This may be a telephone appointment, a face to face appointment, or it may be felt that a home visit is necessary. The supervisor also decides whether the client stays under the core service, or is referred to a caseworker who is able to provide a bit more support and continuity for those complex cases or vulnerable clients who are unable to take sufficient steps to move themselves forward.

Fareham Citizens Advice Bureau (A company limited by guarantee)
Directors' and Trustees' Report
For the year ended 31st March 2021

We continue our recruitment campaign and fundraising activities to ensure we do have enough staff when the financial government support measures are completely removed, so that everyone in the borough can have the help they need through the most appropriate channel and support for them.

Signed on behalf of the charity's trustees/directors



Mrs Deborah Jane Stringfellow
Chair of Trustee Board

15th September 2021

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Statement of Financial Activities for the year ended 31st March 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Incoming resources	1b				
Income from:					
Donations and legacies	2a	167	-	167	1,128
<i>Income from charitable activities:</i>					
Operation of Citizens Advice Bureau	3	130,912	122,897	253,809	178,458
Room hire		-	-	-	4,705
Investment income	2b	60	-	60	176
Total incoming resources		131,139	122,897	254,036	184,467
Resources expended					
Expenditure on:					
Raising funds	4	-	-	-	6,000
<i>Expenditure on charitable activities:</i>					
Operation of Citizens Advice Bureau	5	85,113	122,897	208,010	184,432
Total resources expended		85,113	122,897	208,010	190,432
Net income/(expenditure) for the year		46,026	-	46,026	(5,965)
Transfers between funds		-	-	-	-
Net movement in funds for the year		46,026	-	46,026	(5,965)
Reconciliation of funds					
Total funds brought forward		72,831	-	72,831	78,796
Total funds carried forward		118,857	-	118,857	72,831

There are no recognised gains or losses in the year other than those included in the Statement of Financial Activities.

All income and expenditure derives from continuing activities.

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Balance Sheet

		As at		As at	
		31st March 2021		31st March 2020	
	Note	£	£	£	£
Fixed assets					
Tangible assets	8	-	-	-	-
Current assets					
Debtors and prepayments	9	4,776		3,271	
Cash at bank and in hand	10	224,249		89,142	
Total current assets		<u>229,025</u>		<u>92,413</u>	
Liabilities					
Creditors: Amounts falling due within one year	11	<u>110,168</u>		<u>19,582</u>	
Net current assets		118,857		72,831	
Total assets less current liabilities		<u>118,857</u>		<u>72,831</u>	
Creditors: Amounts falling due after more than one year	12	-		-	
Net assets		<u>118,857</u>		<u>72,831</u>	
The funds of the charity	14				
Unrestricted funds					
General funds		-		-	
Designated funds		118,857		72,831	
Restricted funds		-		-	
Total charity funds		<u>118,857</u>		<u>72,831</u>	

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Balance Sheet (continued)
As at 31st March 2021

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibility for:

- (i) ensuring that the company keeps adequate accounting records which comply with section 386 of the Act, 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 surplus or deficit for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

These financial statements were approved and signed by The Board of Directors and authorised for issue on 15th September 2021.

Chairperson/Director



Mrs. D.J. Stringfellow

Treasurer/Director



Mr. I. Currie

Company Registration Number:

07653014 (England & Wales)

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2021

1 Statement of accounting policies ... continued

f) Restricted funds

Income received for restricted purposes is included in a restricted fund against which appropriate expenditure is allocated.

g) Designated funds

Designated funds are allocated from unrestricted funds, by the trustees, for specific purposes. The use of these funds is at the discretion of the trustees.

h) Pensions

The bureau offers defined contributions into a pension fund and these are charged to expenditure in the period to which they relate.

i) Operating leases

Payments under operating leases are charged over the life of the lease in the period to which they relate.

j) Cash flow statement

The board of trustees has taken advantage of the exemption in section 1A of FRS102 from the requirement to produce a cash flow statement on the grounds that it is a small company.

k) Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

l) Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

2 Income from donations and investments

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2021 Total</u>	<u>2020 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
a) Voluntary income: General donations	<u>167</u>	<u>-</u>	<u>167</u>	<u>1,128</u>
b) Investment income: Bank interest	<u>60</u>	<u>-</u>	<u>60</u>	<u>176</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2021

3 Income from charitable activities

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2021 Total</u>	<u>2020 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Fareham Borough Council:				
General	120,000	-	120,000	122,227
Hampshire County Council	-	37,544	37,544	-
Citizens Advice Hampshire:				
Healthwatch	3,750	-	3,750	2,500
Hampshire and Isle of Wight				
Community Fund	3,000	-	3,000	6,169
Pension Wise	-	-	-	3,550
Grant - Universal Credit	-	37,041	37,041	35,037
Grant - Tesco/Groundwork Covid Fund	500	-	500	-
Grant - Mental Health & Substance Misuse	-	10,232	10,232	8,875
Grant - Local Solutions	-	8,750	8,750	-
Grant - BEIS Adviceline	-	8,500	8,500	-
Grant - CA MAPs Money Advice	-	20,830	20,830	-
Grant - Other Fundraising	3,282	-	3,282	-
Give as you live funding	300	-	300	-
Home and Well Project	20	-	20	-
Other income	60	-	60	100
Total income from charitable activities	130,912	122,897	253,809	178,458

All income in the prior year was unrestricted except for the grants of £35,037 for Universal Credit recruitment and training costs and £8,875 for Mental Health and Substance Misuse.

4 Expenditure on raising funds

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2021 Total</u>	<u>2020 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Incurred seeking grants	-	-	-	6,000

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2021

5 Expenditure on charitable activities

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2021 Total</u>	<u>2020 Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Salaries & national insurance (note 7)	54,021	104,725	158,746	141,708
Travelling expenses	350	640	990	4,265
Recruitment costs	-	-	-	124
Training	252	-	252	711
AHA South Hants access strategy costs	-	-	-	-
Rent	10,100	900	11,000	11,206
Repairs and renewals	713	9,446	10,159	4,101
Postage and stationery	2,087	30	2,117	3,916
Telephone	1,545	5,165	6,710	5,222
Insurance	693	72	765	899
Annual general meeting costs	-	-	-	179
General expenses	6,247	54	6,301	1,513
Bank charges	65	-	65	95
Photocopying	405	160	565	1,893
Computer consumables & licence fees	1,064	705	1,769	1,030
NACAB Information System	2,181	1,000	3,181	3,181
Accountancy and book-keeping fees	3,949	-	3,949	3,162
Legal and professional fees	35	-	35	35
Access to support costs	1,406	-	1,406	1,192
Loss on disposal of fixed assets	-	-	-	-
Depreciation	-	-	-	-
Total expenditure on charitable	85,113	122,897	208,010	184,432

6 Fees paid for examination of the Financial Statements

	<u>2021 Total</u>	<u>2020 Total</u>
	<u>£</u>	<u>£</u>
Independent examiner's fees	1,098	1,004
Tax compliance fees	102	96
	<u>1,200</u>	<u>1,100</u>

7 Directors and employee Information

The trustee directors of Fareham Citizens Advice Bureau are all volunteers and no trustee received, or is due to receive, any remuneration for the year to 31st March 2021.

The average number of employees, analysed by function, was:

	<u>2021 Total</u>	<u>2020 Total</u>
	<u>No.</u>	<u>No.</u>
Direct charitable activities	9	8
Management and administration	3	4
	<u>12</u>	<u>12</u>

Analysis of staff costs

	<u>2021 Total</u>	<u>2020 Total</u>
	<u>£</u>	<u>£</u>
Wages and salaries	152,159	136,040
Social security costs	4,463	3,765
Contributions into employees' defined contribution pensions	2,124	1,903
	<u>158,746</u>	<u>141,708</u>

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

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2021

8 Tangible fixed assets

	<u>Furniture and fittings</u>	<u>Office equipment</u>	<u>Total</u>
	£	£	£
<u>Cost</u>			
As at 1st April 2020	1,350	1,534	2,884
Additions	-	-	-
Disposals	-	-	-
As at 31st March 2021	<u>1,350</u>	<u>1,534</u>	<u>2,884</u>
<u>Depreciation</u>			
As at 1st April 2020	1,350	1,534	2,884
Charge for the year	-	-	-
Written out on disposals	-	-	-
As at 31st March 2021	<u>1,350</u>	<u>1,534</u>	<u>2,884</u>
<u>Net book value</u>			
As at 31st March 2021	<u>-</u>	<u>-</u>	<u>-</u>
As at 1st April 2020	<u>-</u>	<u>-</u>	<u>-</u>

9 Debtors

	<u>2021 Total</u>	<u>2020 Total</u>
	£	£
Grant debtor	3,953	2,683
Prepayments and accrued income	823	588
	<u>4,776</u>	<u>3,271</u>

All debtors are recoverable within one year.

10 Cash at bank and in hand

	<u>2021 Total</u>	<u>2020 Total</u>
	£	£
Bank current account	176,711	42,142
Bank deposit account	47,504	46,848
Cash in hand	34	152
	<u>224,249</u>	<u>89,142</u>

11 Creditors - amounts falling due within one year

	<u>2021 Total</u>	<u>2020 Total</u>
	£	£
Taxation and social security	3,815	1,887
Pension costs	1,224	851
Other creditors	-	473
Accruals and deferred income	105,129	16,371
	<u>110,168</u>	<u>19,582</u>

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2021

12 Creditors - amounts falling due after more than one year

The bureau had no creditors falling due after more than one year.

13 Analysis of net assets between funds

	<u>General funds</u>	<u>Designated funds</u>	<u>Restricted funds</u>	<u>Total funds</u>
	£	£	£	£
Tangible fixed assets	-	-	-	-
Current assets	110,168	118,857	-	229,025
Current liabilities	(110,168)	-	-	(110,168)

14 Analysis of charitable funds

Analysis of movements in restricted funds

	<u>As at 1st April 2020</u>	<u>Incoming resources</u>	<u>Outgoing resources</u>	<u>Transfer between funds</u>	<u>As at 31st March 2021</u>
	£	£	£	£	£
Restricted funds					
Hampshire County Council	-	37,544	37,544	-	-
Grant - Universal Credit	-	37,041	37,041	-	-
Grant - Mental Health & Substance Misuse	-	10,232	10,232	-	-
Grant - Local Solutions	-	8,750	8,750	-	-
Grant - BEIS Adviceline	-	8,500	8,500	-	-
Grant - CA MAPs Money Advice	-	20,830	20,830	-	-
Total restricted funds	-	122,897	122,897	-	-

Analysis of movements in unrestricted funds

Unrestricted funds					
General funds	-	84,511	84,511	-	-
Designated employee termination fund	19,429	5,295	-	-	24,724
Designated rent fund	3,667	-	-	-	3,667
Leases	2,323	-	602	-	1,721
Designated dilapidations and closure cost fund	6,000	-	-	-	6,000
Designated operating contingency fund	38,922	722	-	-	39,644
Designated fund for seeking alternative funding	2,490	40,611	-	-	43,101
Total unrestricted funds	72,831	131,139	85,113	-	118,857
Total funds	72,831	254,036	208,010	-	118,857

Fareham Citizens Advice Bureau
(A company limited by guarantee)
Notes to the Financial Statements for the year ended 31st March 2021

14 Analysis of charitable funds ... continued

Name of unrestricted fund	Description, nature and purpose of the fund
General fund:	These are the 'free reserves' after allowing for all designated funds.
Designated funds	
Employee termination fund:	These reserves have been designated to meet the costs of redundancy in the event of the bureau's closure.
Rent fund:	Funds have been set aside to cover four months rent on the premises in anticipation of the landlord being able to find a new tenant within this period after the bureau has closed.
Leases:	This is to cover the termination costs for the leases relating to the telephone system and photocopier.
Dilapidations and closure fund:	In the event of the bureau's closure these funds will be used to meet the costs arising from closure.
Operating contingency:	These funds have been designated to cover the cost of any unforeseen expenses and accrued holiday pay for a period of four months.
Seeking alternative funding	These are funds set aside to enable the bureau to seek alternative funding for its future development.

15 Financial commitments

a) Capital commitments

No capital commitments existed as at 31st March 2021.

b) Operating lease commitments

As at 31st March 2021 the company had annual commitments under non-cancellable operating leases as follows:

	<u>Land and Buildings</u>	<u>Other Assets</u>	<u>Land and Buildings</u>	<u>Other Assets</u>
	<u>2021 Total</u>	<u>2021 Total</u>	<u>2020 Total</u>	<u>2020 Total</u>
	£	£	£	£
Expiring in less than one year	-	-	-	-
Expiring within one to two years	-	189	-	-
Expiring within five years	11,000	413	11,000	602
Expiring within five to ten years	-	-	-	-

16 Corporation Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

The following does not form part of the statutory financial statements to be filed at Companies House.

Independent examiner's report

Report to the trustees of the Fareham Citizens Advice Bureau (charity no. 1142745) on the Financial Statements for the year ended 31st March 2021 set out on pages 7 to 17

I report to the trustees on my examination of the financial statements of the above charity ("the Company") for the year ended 31st March 2021.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Company's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England & Wales.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the financial statements did not accord with the accounting records; or
- the financial statements did not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.



J. Metherell FCA
Palmer Riley & Co., Chartered Accountants
Unit E2, Fareham Heights
Standard Way
Fareham
Hampshire
PO16 8XT

Date: 30th September 2021