Company registration number: 2785039

Charity registration number: 1017649

Torbay Citizens Advice Bureaux

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2026

Thompson Jenner LLP
Chartered Accountants
1 Colleton Crescent
Exeter
Devon
EX2 4DG

Torbay Citizens Advice Bureaux

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Torbay Citizens Advice Bureaux

Reference and Administrative Details

Trustees	J Lowes J Kellet G Buck C Jewell F E Barker
Charity Registration Number	1017649
Company Registration Number	2785039
	The charity is incorporated in England & Wales.
Registered Office	29 Palace Avenue Paignton Devon TQ3 3EQ
Independent Examiner	Thompson Jenner LLP Chartered Accountants 1 Colleton Crescent Exeter Devon EX2 4DG

Torbay Citizens Advice Bureaux

Chair's Report for the Year Ended 31 March 2026

The year under review has been one of continued consolidation and measured progress for Torbay Citizens Advice. Against a backdrop of rising demand and increasing complexity in the issues faced by residents, the organisation has maintained high standards of service delivery and strengthened its role as a vital point of support for the community.

Strong leadership has been central to this stability. Our Chief Executive, Sue Julyan, along with Assistant Chief Executive, Lyndsay Jarman, and our Advice Services Manager, Jackie Ekers, has guided the organisation with professionalism and dedication throughout the year. Their efforts, supported by our experienced staff team and an exceptionally committed cohort of volunteers, have ensured that Torbay Citizens Advice remains a reliable and effective service for all who seek our assistance.

In line with previous years, the Trustees approved a deficit budget for 2025/26 in order to retain our skilled workforce and safeguard the quality of our service. This strategic decision, supported by careful management of reserves, enabled us to meet sustained levels of demand. The Trustees are grateful for the continued significant support from Torbay Council and for additional project-specific funding secured during the year, which together helped to reduce the projected deficit.

Key service indicators demonstrate both the scale and the impact of our work. In total, 3,201 clients were supported during the year, including those recorded as quick clients. The service dealt with 11,622 issues, representing a 7.7% increase on the previous year. Financial outcomes for clients were substantial, with income gains exceeding £2.06 million and over £42,000 in debts written off. The Treasury-approved model confirms that for every £1 invested in our service, £3.75 is saved across government and public services.

Demand continues to be driven by complex and interrelated problems, with benefits, housing and debt remaining the predominant areas of enquiry. Personal Independence Payment and council tax arrears were again the leading individual issues. The breadth of enquiries — often spanning several areas within a single case — underscores the essential nature of our work and the skill required of our advisers.

The organisation continues to maintain constructive and regular engagement with local stakeholders, including our Members of Parliament, Torbay Council, the Torbay Community Helpline and multiple partner agencies. Our involvement in a wide range of externally funded projects, such as Macmillan, Housing Advocacy, FAIR, YBS and Independent Age, reflects the continued confidence of partners in our ability to deliver high-quality and impactful services.

A notable development this year has been the refurbishment of our office facilities. This work was achieved through the generous contributions of local charities, businesses and supporters, whose assistance enabled significant improvements to our working environment. These enhancements have provided our staff, volunteers and clients with more suitable and welcoming premises from which to operate. We extend formal thanks to all organisations and individuals who supported this endeavour.

Volunteers remain central to our success. At year-end, our volunteer team stood at 33 individuals, including Trustees and our employee/volunteer representative, with further recruitment and training scheduled for later in 2026. The dedication, professionalism and resilience displayed by our volunteers continue to be among our greatest organisational strengths. Their contribution — across client-facing, administrative and governance roles — is deeply appreciated by the Trustees.

Our clients present with often difficult circumstances from housing insecurity and energy arrears to benefit entitlement, debt issues and family matters. These examples offer a clear reminder of the very real challenges affecting residents across Torbay and of the crucial role played by our staff and volunteers in helping people find stability, clarity and hope.

Torbay Citizens Advice Bureaux

Chair's Report for the Year Ended 31 March 2026

As we look ahead, it is evident that the pressures experienced by local people are unlikely to diminish in the short term. Torbay Citizens Advice remains fully committed to meeting these challenges and to delivering a high-quality, accessible and responsive service. With the continued support of our funders, partners, volunteers and the wider community, we will maintain our focus on ensuring that every individual who seeks our help is treated with dignity, respect and expertise.

We remain confident in both our purpose and our impact.

Chair

Torbay Citizens Advice Bureaux

Trustees' Report

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	J Lowes
	J Kellet
	G Buck
	C Jewell
	F E Barker (appointed 20 November 2025)
	P Gibson (resigned 11 November 2025)

The Trustees who are directors for company law purposes, present their annual report together with the unaudited annual accounts for the period ending 31 March 2026 which comply with current statutory requirements, the charity's governing documents and prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity was incorporated on 29 January 1993 and is a company limited by guarantee, having no share capital.

Objectives

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

Torbay Citizens Advice Bureaux

Trustees' Report

Purposes and aims

Vision Statement

- All members of the community can solve the problems they face and, as a result, live happier and more productive lives.

Mission Statement

- To provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities valuing diversity, promoting equality and challenging discrimination.

Strategic Outcomes

A. Reduced social and financial deprivation
B. Improved mental health and wellbeing for the community
C. More equitable and cohesive society
D. Stronger and more resilient communities

Strategic Aims

A. Be accessible for anyone in the community regardless of any barrier
B. Develop our knowledge and understanding of the complex needs of our clients
C. Design our services so that they are more reflective of and relevant to the communities we serve
D. Campaign for change at a local and national level

We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

How our activities deliver public benefit

The Trustee Board remains confident that the charity's work and the services it provides are vital in ensuring that those most in need are supported to access their rights. Without the charity's provision, many clients would have limited alternatives and no access to the help required to resolve their problems. As with other resort economies, Torbay continues to experience significant levels of deprivation, currently ranked as the 48th most deprived local authority in England.

Torbay Citizens Advice Bureaux

Trustees' Report

All of the charity's activities are focused on delivering free, independent advice to the public across a wide range of issues, including welfare benefits and tax credits, debt and money, housing, employment, family matters, and consumer advice. These activities are undertaken in furtherance of our charitable objectives for public benefit, with the majority of those supported being individuals experiencing financial hardship or other forms of vulnerability.

In 2025 -26 we helped **3,302** people deal with **11,622 issues**

For every £1 invested in our service in 2025/26 we generated:

£ 4.19 in savings to government and public services (fiscal benefits) Total: £1,815,915

£28.67 in wider economic and social benefits (public value) Total: £12,420,350

£9.85 in financial value to the people we help (specific outcomes to individuals) Total: £4,265,787

For every £1 invested in our service in 2023/24, we generated:

£3.05
in savings to government and public services (fiscal benefits)
Total: £754,692

£19.84
in wider economic and social benefits (public value)
Total: £4,912,978

£12.76
in financial value to the people we help (specific outcomes to individuals)
Total: £3,159,728

It's impossible to put a financial value on everything we do – but where we can, we have. We've used a Treasury-approved model to do this.

From our robust management information, we've also separately considered the financial benefits to the people we help.

Client satisfaction

We carefully monitor our clients' satisfaction with our service; the feedback we receive is vital to our planning process.

- Citizens Advice Torbay is a client-focused organisation
- A client will be given as much time as he or she needs, but it is recognised that this may not be as much time as he or she wants
- Services will be targeted at those who are most in need
- The quality of services offered to clients must remain demonstrably high
- The financial and structural viability of the organisation shall be considered when introducing any new services
- It is recognised that new services and initiatives should be directed primarily at strengthening the core of the service, either structurally or financially

Overall we helped **3,302** people and dealt with **11,622** different issues.



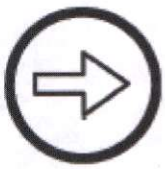
70%

said their problem was **solved** following advice



86%

said we **helped** them find a way forward



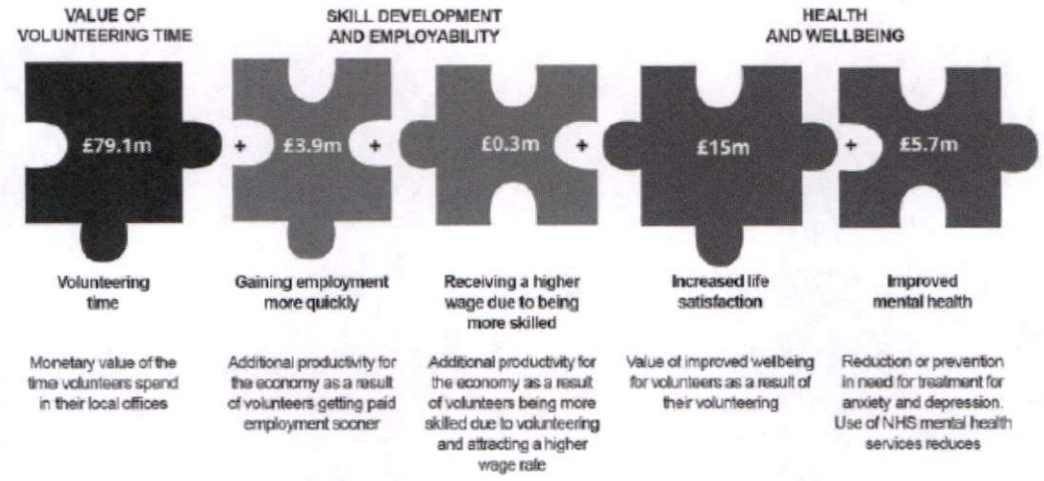
85%

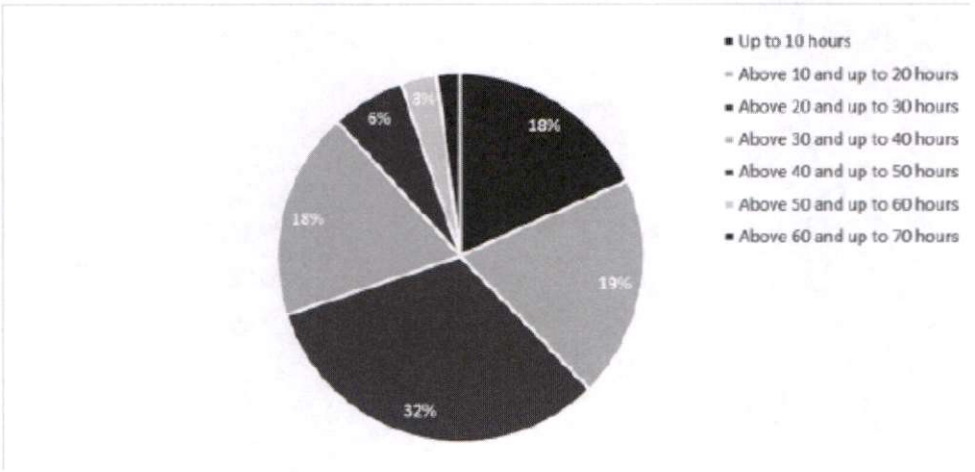
would **recommend** the service

" The advice I received was delivered in the most professional but empathetic way. The kindness of the staff volunteering blew me away and at a really difficult time for me lifted how I felt and restored my faith in human kindness .I am forever grateful for the service offered by Citizens Advice, what amazing people! "

Citizens Advice Torbay client

Why we work with volunteers - across the national Citizens Advice network





" I wanted to do something that would be stimulating and meet people and do something that also benefits other people."(Volunteer)

**The above pie chart refers to number of hours per week worked.*

Governance

The charity is managed by its Trustee Board. The members are charity trustees who have legal responsibility for the general control and management of the charity, including financial management and control. All trustees give their time voluntarily and receive no benefits from the charity.

The Trustee Board is responsible for ensuring that the charity complies with the Citizens Advice Membership Scheme, charity legislation, and relevant company law.

New trustees are assigned a mentor, and are provided with an induction pack, an initial induction programme, and on-going training and support as required. This includes the opportunity to observe the work of the charity and briefings at Board meetings on areas of the charity's work. Furthermore, national Citizens Advice provides a programme of trustee training for new and existing trustees.

Management

Under a partnership with Citizens Advice Exeter, we share a leadership team. Therefore, the day-to-day running of the charity during the year was delegated to the leadership team, consisting:

Suzanne Julyan - Chief Executive Officer (shared with Exeter)

Lyndsay Jarman – Assistant Chief Executive Officer (shared with Exeter)

Jackie Ekers – Advice Services Manager

Administration

Administrative functions within the charity are supported by a part-time paid employee alongside a dedicated team of administrative volunteers, who contribute to a range of essential tasks including processing post, filing, data input, and general office support. The Trustees wish to place on record their sincere appreciation for the continued commitment and invaluable contribution of these volunteers, whose support remains vital to the effective running of the organisation.

Who used and benefited from our services?

The charity continues to offer telephone and digital advice and information services. Some clients are seen on a face-to-face basis by appointment. During the last year, we continued to work with national Citizens Advice to deliver a freephone Adviceline service.

Without the contribution of volunteers, our generalist advice and information service would not run. The total value of the time that our over 30 volunteers donated was over £10,000. The Board wish to thank the many volunteers who ensured the continued operation of the charity by donating their time and experience during these challenging times.

Client profile

The charity's client demographic in 2025–26 continues to reflect those most affected by financial and social challenges. The majority of clients are of working age, with the highest representation in the 60–64, 55–59 and 40–44 age groups, alongside a significant proportion in later life, demonstrating continued demand from older residents. Just over half of clients are women (52%), and a substantial proportion (64%) report a disability or long-term health condition, highlighting the vulnerability of those accessing the service. The client base remains predominantly White (93%), broadly reflecting the local population, while reinforcing the importance of ensuring services remain inclusive and accessible to all.

Advice Needs

During the year, the charity assisted 3,201 clients directly with their advice needs, involving 11,622 individual issues.

The demand on our advice services, by issue, was as follows:

Client Issues	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	Grand Total
Benefits & tax credits	1892	2068	2355	3915	3576	3401	17207
Benefits Universal Credit	1991	1431	575	772	843	1073	6685
Charitable Support & Food Banks			180	244	204	163	791
Consumer goods & services	383	346	390	562	252	261	2194
Debt	1720	1079	1175	1260	1283	1444	7961
Education	19	19	14	23	24	36	135
Employment	732	370	245	381	400	478	2606
Financial services & capability	179	384	120	198	196	230	1307
GVA & Hate Crime	42	16	23	26	47	56	210
Health & community care	160	118	102	146	241	272	1039
Housing	816	1005	932	1125	1376	1731	6985
Immigration & asylum	69	83	72	108	152	146	630
Legal	281	163	197	306	419	547	1913
Other	145	457	59	52	71	92	876
Relationships & family	409	300	279	465	609	678	2740
Tax	70	32	65	99	115	177	558
Travel & transport	72	66	56	147	245	275	861
Utilities & communications	950	1870	2029	1849	742	560	8000
Grand Total	9930	9807	8868	11678	***10795***	11620	62698

As can be seen from the figures above, demand for advice has remained high, with a total of 11,620 client issues recorded in 2025–26 (62,698 over the six-year period). Welfare benefits (including Universal Credit), debt, and housing continue to account for a significant proportion of demand, reflecting ongoing financial pressures for local residents, although there has been some shift away from utilities-related enquiries following previous peaks. The sustained volume and range of issues highlight the continued impact of the cost-of-living crisis on household stability, with many clients presenting with multiple or complex needs. As in previous years, the charity has prioritised support for the most vulnerable, meaning that those retained within the service often require more intensive and resource-heavy casework.

The outcomes achieved this year demonstrate the significant financial impact of the charity's work for local residents, with total gains exceeding £2.1 million. This includes £2,057,590 in increased income, alongside £42,189 of debt written off and additional support through reimbursements, rescheduling of repayments, and other financial interventions, helping to improve clients' financial stability and resilience during a continued period of economic pressure.

We pay tribute to our volunteers for their continued support and expertise during the ongoing current cost of living crisis.

Digital

During the year, the charity has expanded its reach by supporting additional clients through its website. Following the recent launch of a new website, we are now able to monitor usage, with 4,400 visitors recorded within the first few months. Our social media presence continues to support engagement, with Facebook generating 4,900 page views and total followers increasing to 209, while Instagram recorded 573 views and 97 followers year to date.

The charity has also been involved in piloting a new Citizens Advice AI tool, "Caddy", which supports advisers in delivering accurate and efficient advice to clients.

Research and Campaigns

Our work extends beyond the provision of advice and information services. We actively contribute to research and campaigns activity, using evidence from our clients' experiences to advocate for changes in policies and practices that affect our local community.

During the year, we were pleased to welcome a new team of volunteers who have supported this work, raising awareness of key issues including challenges with energy costs and access to Personal Independence Payment (PIP).

We also continue to deliver preventative activities, including energy and housing workshops, designed to build people's skills, confidence, and resilience. These accessible and informal sessions, delivered by trained staff and volunteers, help individuals to better understand their options, manage their finances, and avoid problems escalating.

We would like to place on record our appreciation for the contribution of our research and campaigns volunteers, whose support and expertise have been invaluable over the past year.

Strategy

Cost of Living

We continue to respond to the ongoing impact of the cost-of-living crisis by working with our clients, local partners, and national Citizens Advice to ensure our services remain responsive to emerging challenges and uncertainties. We also use evidence from our frontline delivery to inform and influence Government policy in support of those most affected.

Through close partnership working, we are preparing for sustained high demand and increasing complexity of client needs, including taking referrals from the Torbay Community Helpline supported by National Lottery Reaching Communities funding. While the immediate health impacts of the Covid-19 pandemic have reduced, its longer-term financial and employment consequences continue to drive demand for advice services.

This cross-cutting theme is embedded across the following strategic objectives:

Strategic Priorities 2026-27

Advice *To ensure that everyone using our service leaves with the knowledge and confidence they need to find a way forward, whilst offering quality experience to everyone who comes to us for help.* We will: -achieve at least an 80% client experience satisfaction score from those completing our client survey -demonstrate improved follow through on advice through supported referral pathways	Expand outreach delivery including schools, pop-up advice surgeries and community events Pilot a partnership handover model with a VCSE organisation to provide post-advice mentoring/coaching Maintain capacity for face to face advice for the most vulnerable Introduce and embed AI tools to increase capacity
Health and Wellbeing *To support the health and well-being of those in financial hardship and those at risk of homelessness* We will: -Achieve income gains for our 'core' clients totalling a minimum of £500,000 per annum -Evidence improved financial resilience for clients supported beyond crisis	Work with the Health and Wellbeing and Advice and Information Networks to meet the needs of the Torbay community by exploiting partnership working opportunities. Expand our outreach offer in the community to ensure that the most vulnerable can access the service. Build a new team with a focus on helping those 'heading for homelessness' to give holistic support to keep them in their home.
Advocacy *To use evidence we gather as a result of our clients' experiences to campaign for change in policies and services* We will: -Produce at least 100 evidence forms -Deliver at least one local and one national campaign -Introduce new methods for measuring long term impact	Develop new approaches to measuring impact over time, including follow up- and case studies Raise the profile of Campaigning & Research work within the Charity for new and existing staff in initial and ongoing training Embed research and campaigning into communications activity Use client evidence to highlight systemic failure Maintain engagement with regional and national Citizens Advice networks
Collaboration *To strengthen the advice and information system in Torbay through partnership, leadership and collaboration* We will: -Operate effective partnership models that reduce duplication and improve outcomes -Be recognised as a strategic leader within the local VCSE and statutory landscape -Have become more sustainable thanks to closer partnership working with other LCAs	Conduct a review of service, locations and any unmet need Continue to co-ordinate the advice and information network Play an active leadership role across strategic partnerships Work with VCSE partners to develop supported referral pathways Contribute to Citizens Advice Devon collaboration
Sustainability *To secure the long-term sustainability of the organisation through funding, partnerships, governance and profile.* We will: -Maintain a sustainable funding mix -Demonstrate strong local profile and credibility -Ensure the organisation is well governed and resilient	Continue to pursue sustainable and diversified funding Demonstrate impact to retain and grow funding Raise awareness of our local, independent charitable status Recruit and retain trustees and volunteers in line with EDI principles Work with an external partner to bring IT systems and processes up to standard and gain Cyber Essentials See action point 5 under Objective 4 - Collaboration

This strategy and the supporting business development plan will be used along with a strategy day in spring 2027, to guide the charity's development over the coming years.

Financial review

The Charity has been able to operate within its planned budgets. However, the future financial climate will mean that the Charity will face a more difficult and challenging operating environment going forward.

The charity has benefited from grants and funding from Torbay Council, and others, which has enabled the continuation of generalist advice and information services by volunteers, managed and supported by paid staff.

In addition, the charity has again successfully delivered the following projects and services in addition to the generalist advice and information service:

Torbay Council Household Support Fund: Funding to provide energy and debt advice and an advice service in schools

Gibbons Trust: Funding to support the delivery of pop-up advice in the community at outreach locations

Norman Trust: Funding to help to maintain current service levels

Yorkshire Building Society Project: Funding through a national Citizens Advice project to provide face to face generalist advice in the branch to those approaching the Yorkshire Building Society

Macmillan Cancer Support Devon-wide Project: Funding for a holistic welfare benefits, employment, housing, debt and general advice service for people affected by cancer

Seetec Pluss Project: Funding for a generalist adviser to be based at Seetec Pluss providing face to face advice for those working with an employment coach

Heading for Homelessness? Here's Help to Find a Way Forward Project: Funding from the Nationwide Community Fund to support those at risk of homelessness by giving advice and information

Torbay Council Community Fund: Advice trolley and some towards staffing costs to enable pop-up advice in the community

Reserves policy

The charity is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The charity maintains a projection of income for at least three years ahead and aims to ensure that this continues to be derived from as wide a variety of sources as possible. The Trustees will take all necessary steps and use their best endeavours to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise, should a significant reduction in income be incurred and given the prevailing economic climate within Torbay, the Trustees have determined that "free" reserves should be maintained equal to at least six months' normal operating expenditure.

In addition, the charity will continue to designate funds to ensure that our IT systems are maintained at a sufficient level to ensure the continued delivery of a quality advice service.

Trustees will consider the designation of further reserves where these support the long-term strategy of the charity, including use for fundraising activities or volunteer recruitment and training.

Risk management

The Trustee Board is responsible for the effective management of risk and for making sure that internal controls are in place and operating as designed. As part of our on-going risk assessment process, our risk management strategy and policies are reviewed and agreed by the Board each quarter. We operate a robust system of internal financial controls which is fully compliant with Charity Commission guidance and good practice.

UK General Data Protection Regulations

As part of its responsibilities, the Trustee Board continues to ensure that the charity complies with the UK General Data Protection Regulations and that the confidentiality, integrity and availability of all our data assets is maintained to a level which is consistent with the requirements of the UK General Data Protection Regulations.

Future plans

The trustee board is convinced that the work that the charity does, and the services it provides, are crucial elements in ensuring that those most in need are supported in accessing their rights. Without the charity, many clients would have nowhere to go and no-one to help them with their problems.

Collaboration: We will continue to collaborate more widely with other local Citizens Advice offices in Devon through Citizens Advice Devon, and through our partnership with Citizens Advice Exeter and with other local advice agencies to benefit from contracting arrangements in the future and to provide a client focused service to the residents of Torbay.

Torbay Citizens Advice Bureaux

Trustees' Report

Digital Services/Accessibility: We will promote our on-line and telephone helpline services as our preferred methods for first contact in order to maintain more intensive services for those clients in greatest need or with the most complex situations. We will continue to try to sustain an element of drop-in service.

The annual report was approved by the trustees of the charity on 24/8/26 and signed on its behalf by:

.....
J Lowes
Trustee

.....
J Kellet
Trustee

Torbay Citizens Advice Bureaux

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Torbay Citizens Advice Bureaux for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

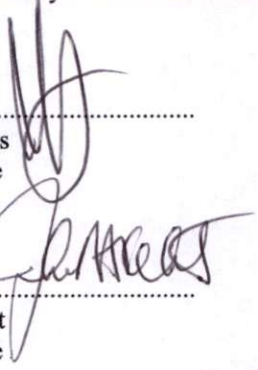
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

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

Approved by the trustees of the charity on 27/8/26. and signed on its behalf by:



.....
J Lowes
Trustee

.....
J Kellet
Trustee

Torbay Citizens Advice Bureaux

Independent Examiner's Report to the trustees of Torbay Citizens Advice Bureaux ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2026.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Association of Chartered Certified Accountants, which is one of the listed bodies.

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

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

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

.....
Dave Tucker ACA FCCA

Thompson Jenner LLP
Chartered Accountants
1 Colleton Crescent
Exeter
Devon
EX2 4DG

Date: 7/9/26

Torbay Citizens Advice Bureaux

Statement of Financial Activities for the Year Ended 31 March 2026 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2026 £
Income and Endowments from:				
Donations and legacies	3	85,888	-	85,888
Charitable activities	4	-	339,460	339,460
Investment income	5	7,852	-	7,852
Total income		93,740	339,460	433,200
Expenditure on:				
Charitable activities	6	(107,709)	(330,898)	(438,607)
Total expenditure		(107,709)	(330,898)	(438,607)
Net (expenditure)/income		(13,969)	8,562	(5,407)
Net movement in funds		(13,969)	8,562	(5,407)
Reconciliation of funds				
Total funds brought forward		310,336	-	310,336
Total funds carried forward	17	296,367	8,562	304,929

During the year, the Charity utilised brought forward specific designated funds to cover budgeted expenditure incurred as part of the continued delivery of Charitable objectives.

Torbay Citizens Advice Bureaux

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Donations and legacies	3	76,872	-	76,872
Charitable activities	4	-	152,058	152,058
Investment income	5	7,774	-	7,774
Total income		84,646	152,058	236,704
Expenditure on:				
Charitable activities	6	(163,045)	(152,058)	(315,103)
Total expenditure		(163,045)	(152,058)	(315,103)
Net expenditure		(78,399)	-	(78,399)
Net movement in funds		(78,399)	-	(78,399)
Reconciliation of funds				
Total funds brought forward		388,735	-	388,735
Total funds carried forward	17	310,336	-	310,336

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2025 is shown in note 17.

Torbay Citizens Advice Bureaux

(Registration number: 2785039)
Balance Sheet as at 31 March 2026

	Note	2026 £	2025 £
Current assets			
Debtors	12	5,310	6,800
Investments	13	89,752	89,752
Cash at bank and in hand	14	246,191	302,925
		341,253	399,477
Creditors: Amounts falling due within one year	15	(36,324)	(89,141)
Net assets		304,929	310,336
Funds of the charity:			
Restricted income funds			
Restricted funds	17	8,562	-
Unrestricted income funds			
Unrestricted funds		296,367	310,336
Total funds	17	304,929	310,336

For the financial year ending 31 March 2026 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 17 to 32 were approved by the trustees, and authorised for issue on 24/8/26 and signed on their behalf by:

.....
J Lowes
Trustee

.....
J Kellet
Trustee

1 Charity status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
29 Palace Avenue
Paignton
Devon
TQ3 3EQ

2 Accounting policies

Summary of significant accounting policies and key accounting estimates
The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

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

Basis of preparation
Torbay Citizens Advice Bureaux meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments
All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the cost attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustee's meetings and reimbursed expenses.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £1,000 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Asset class	Depreciation method and rate
Fixtures and fittings	15% reducing balance, 33.33% straight line

Current asset investments
Current asset investments are included at the lower of cost and net realisable value / market value.

Trade debtors
Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors
Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

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

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations
The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

3 Income from donations and legacies

	Unrestricted funds General £	Total 2026 £	Total 2025 £
Donations and legacies;			
Donations from individuals	710	710	484
Grants, including capital grants;			
Government grants	76,128	76,128	76,128
Grants from other charities	9,050	9,050	260
	85,888	85,888	76,872

4 Income from charitable activities

	Restricted funds £	Total 2026 £	Total 2025 £
FAIR	188,445	188,445	-
HSF4	14,188	14,188	28,375
Lottery Awards for All Grant	10,040	10,040	9,918
Nationwide	30,000	30,000	30,000
Norman Family Trust	5,000	5,000	5,000
Seetec	2,642	2,642	10,809
Macmillan	45,681	45,681	45,006
The Gibbons Trust	2,000	2,000	1,500
Torbay Council - Housing Advocate	12,000	12,000	12,000
YBS Project	11,733	11,733	9,450
HSF4 Schools	6,000	6,000	-
Torbay Council Community Fund	10,400	10,400	-
Torbay Rotary	1,331	1,331	-
	339,460	339,460	152,058

5 Investment income

	Unrestricted General £	Total 2026 £	Total 2025 £
Bank interest receivable	7,852	7,852	7,774

6 Expenditure on charitable activities by fund type

	Unrestricted Funds		Restricted	Total
	Designated	General	Funds	2026
	£	£	£	£
Charitable activities	2,360	82,130	321,160	405,650
Support costs	-	23,219	9,738	32,957
	2,360	105,349	330,898	438,607

	Unrestricted Funds		Restricted	Total
	Designated	General	Funds	2025
	£	£	£	£
Charitable activities	1,118	134,305	148,455	283,878
Support costs	-	27,622	3,603	31,225
	1,118	161,927	152,058	315,103

	Unrestricted funds		Restricted	Total
	Designated	General	funds	2026
	£	£	£	£
Core Service Fund	-	105,349	-	105,349
Designated IT	990	-	-	990
Designated Premises	1,079	-	-	1,079
Designated Fundraising Fund	291	-	-	291
HSF4	-	-	20,188	20,188
Lottery Awards for All Grant	-	-	10,040	10,040
Lottery FAIR Project	-	-	188,445	188,445
Nationwide	-	-	30,000	30,000
Norman Family Trust	-	-	5,000	5,000
Seetec	-	-	2,642	2,642
The Gibbons Trust	-	-	2,000	2,000
Torbay Council - Community Fund	-	-	1,838	1,838
Torbay Council - Housing Advocate	-	-	12,000	12,000
YBS Project	-	-	11,733	11,733
Macmillan	-	-	45,681	45,681
Torbay Rotary	-	-	1,331	1,331
	2,360	105,349	330,898	438,607

	Unrestricted funds Designated £	Unrestricted funds General £	Restricted funds £	Total 2025 £
Citizens Advice Torridge, North, Mid and West Devon in partnership with Macmillan	-	-	45,006	45,006
Core Service Fund	-	161,927	-	161,927
Designated Premises	1,118	-	-	1,118
HSF4	-	-	28,375	28,375
Lottery Awards for All Grant	-	-	9,918	9,918
Nationwide	-	-	30,000	30,000
Norman Family Trust	-	-	5,000	5,000
Seetec	-	-	10,809	10,809
The Gibbons Trust	-	-	1,500	1,500
Torbay Council - Housing Advocate	-	-	12,000	12,000
YBS Project	-	-	9,450	9,450
	1,118	161,927	152,058	315,103

Included in the expenditure analysed above, there are also governance costs of £3,600 (2025 - £3,738) which relate directly to charitable activities. See note 7 for further details.

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total 2026 £	Total 2025 £
Independent examiner fees			
Examination of the financial statements	3,600	3,600	3,738
	3,600	3,600	3,738

8 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any other benefits from the charity during the year.

9 Staff costs

The aggregate payroll costs were as follows:

	2026 £	2025 £
Staff costs during the year were:		
Wages and salaries	200,525	199,222
Social security costs	21,463	13,754
Pension costs	6,524	6,747
	228,512	219,723

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year was as follows:

	2026 No	2025 No
Charitable activities	15	13

8 (2025 - 10) of the above employees participated in the Defined Contribution Pension Schemes.

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

The total employee benefits of the key management personnel of the charity were £31,659 (2025 - £31,476).

10 Independent examiner's remuneration

	2026 £	2025 £
Examination of the financial statements	3,600	3,738

11 Taxation

The charity is a registered charity and is therefore exempt from taxation.

12 Debtors

	2026 £	2025 £
Trade debtors	3,807	6,031
Prepayments and accrued income	1,503	769
	5,310	6,800

13 Current asset investments

	2026	2025
	£	£
Fixed term bonds	89,752	89,752

14 Cash and cash equivalents

	2026	2025
	£	£
Cash on hand	72	60
Cash at bank	246,119	302,865
	246,191	302,925

15 Creditors: amounts falling due within one year

	2026	2025
	£	£
Trade creditors	1,407	12,824
Other taxation and social security	3,988	3,138
Other creditors	14,409	15,680
Accruals	3,600	3,600
Deferred income	12,920	53,899
	36,324	89,141

	2026	2025
	£	£
Deferred income at 1 April 2025	53,889	73,598
Resources deferred in the period	12,920	23,889
Amounts released from previous periods	(53,889)	(43,598)
Deferred income at year end	12,920	53,889

16 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £6,524 (2025 - £6,747).

17 Funds

	Balance at 1 April 2025 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2026 £
Unrestricted funds					
General					
Unrestricted funds	230,421	93,740	(105,349)	(13,281)	205,531
Designated					
Premises Expenses	10,000	-	(1,079)	1,079	10,000
Fundraising	-	-	(291)	5,291	5,000
IT Systems fund	13,000	-	(990)	6,690	18,700
Sickness cover	8,580	-	-	-	8,580
Project Closure Impact Fund	2,049	-	-	-	2,049
Redundancy fund	46,286	-	-	221	46,507
	79,915	-	(2,360)	13,281	90,836
Total unrestricted funds	310,336	93,740	(107,709)	-	296,367
Restricted funds					
Macmillan	-	45,681	(45,681)	-	-
Lottery FAIR project	-	188,445	(188,445)	-	-
HSF4	-	20,188	(20,188)	-	-
Lottery Awards for All Grant	-	10,040	(10,040)	-	-
Nationwide	-	30,000	(30,000)	-	-
Norman Family Trust	-	5,000	(5,000)	-	-
Seetec	-	2,642	(2,642)	-	-
Torbay Council - Housing Advocate	-	12,000	(12,000)	-	-
The Gibbons Trust	-	2,000	(2,000)	-	-
Torbay Council Community Fund	-	10,400	(1,838)	-	8,562
YBS Project	-	11,733	(11,733)	-	-
Torbay Rotary Fund	-	1,331	(1,331)	-	-
Total restricted funds	-	339,460	(330,898)	-	8,562
Total funds	310,336	433,200	(438,607)	-	304,929

Notes to the Financial Statements for the Year Ended 31 March 2026

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Unrestricted funds					
General					
Unrestricted funds	311,144	84,646	(161,927)	(3,442)	230,421
Designated					
Premises Expenses	10,000	-	(1,118)	1,118	10,000
IT Systems fund	13,000	-	-	-	13,000
Sickness cover	8,450	-	-	130	8,580
Project Closure Impact Fund	2,049	-	-	-	2,049
Redundancy fund	44,092	-	-	2,194	46,286
	77,591	-	(1,118)	3,442	79,915
Total unrestricted funds	388,735	84,646	(163,045)	-	310,336
Restricted					
Macmillan	-	45,006	(45,006)	-	-
HSF4	-	28,375	(28,375)	-	-
Lottery Awards for All Grant	-	9,918	(9,918)	-	-
Nationwide	-	30,000	(30,000)	-	-
Norman Family Trust	-	5,000	(5,000)	-	-
Seetec	-	10,809	(10,809)	-	-
Torbay Council - Housing Advocate	-	12,000	(12,000)	-	-
The Gibbons Trust	-	1,500	(1,500)	-	-
YBS Project	-	9,450	(9,450)	-	-
Total restricted funds	-	152,058	(152,058)	-	-
Total funds	388,735	236,704	(315,103)	-	310,336

Designated Funds

Premises Expenses - The premises expenses fund has been set aside in order to fund the costs associated with the upkeep of the current premises.

IT System Fund - The IT system fund has been set aside to ensure that IT systems are maintained at a sufficient level to ensure the continued delivery of a quality advice service.

Project closure impact fund - Fund to mitigate the impact of project closure and contingency planning.

Redundancy Fund - for the purpose of transparency and good governance, the trustees have created a fund to cover potential liabilities of the charity as at 1 April 2026.

Sickness cover fund - a fund to cover the one-off costs of staff sickness cover.

Fundraising - a fund to cover future fundraising costs.

Restricted Funds

Citizens Advice Torridge, North, Mid and West Devon in partnership with Macmillan Cancer Support - Provision of a holistic welfare benefits, employment, housing, debt and general advice service for people affected by cancer.

National Lottery Awards for All - Funding for a Specialist Energy Adviser post.

Nationwide - Funding from the Nationwide Community Fund to support those at risk of homelessness by giving advice and information.

Norman Family Trust - Funding to enable two drop-ins per week and to support with training and supervision costs.

Lottery FAIR Project - Funding from the National Lottery Reaching Communities Fund. Torbay Citizens Advice is the lead partner and holds the fund on behalf of all partners. Partners invoice quarterly for their share. The funding enables CA Torbay and partners to take referrals from the Torbay Community Helpline.

Seetec - Funding for a generalist adviser to be based at Seetec Pluss providing face to face advice for those working with an employment coach.

The Gibbons Trust - Funding to provide debt advice.

Torbay Council HSF4 - Funding to provide energy and debt advice.

Torbay Council Housing Advocate - funding to assist in providing activities and services for local people to support their independence, provide advice and information and to deliver help with challenges related to housing quality, consumer rights and health.

Torbay Council Community Fund - Advice trolley and some towards staffing costs to enable pop-up advice in the community.

Torbay Rotary Fund - Funding to support an office refurbishment.

YBS project - Funding through a national Citizens Advice project to provide face to face generalist advice in the branch to those approaching the Yorkshire Building Society.

18 Analysis of net assets between funds

	Unrestricted funds		Restricted funds	Total funds at 31 March 2026
	General	Designated		
	£	£	£	£
Current assets	228,935	90,836	21,482	341,253
Current liabilities	(23,404)	-	(12,920)	(36,324)
Total net assets	205,531	90,836	8,562	304,929

	Unrestricted funds		Restricted funds	Total funds at 31 March 2025
	General	Designated		
	£	£	£	£
Current assets	265,663	79,915	53,899	399,477
Current liabilities	(35,242)	-	(53,899)	(89,141)
Total net assets	230,421	79,915	-	310,336

19 Related party transactions

During the year the charity made the following related party transactions:

Exeter Citizens Advice Bureau
Key management services are provided by Exeter Citizens Advice Bureau.

The value of key management services provided during the year total £49,946 (2025: £46,408).

The value of other recharges incurred during the year total £450 (2025: £2,426).

At the balance sheet date the amount due to/from to Exeter Citizens Advice Bureau was £Nil (2025 - £12,041).