

BATH AND DISTRICT CITIZEN'S ADVICE BUREAU
FINANCIAL STATEMENTS
31 MARCH 2023

Company Registration Number: 02845028

Charity Number: 1025392

**BATH AND DISTRICT CITIZENS ADVICE BUREAU
FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2023**

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BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2023

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The year saw a gradual return to normal after the significant impact of the Covid-19 pandemic and by March our office was fully re-opened and drop-in services had resumed at Bath, Keynsham and Midsomer Norton. However most volunteers and some staff continue to work from home for all or part of the time.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Charity's legal 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 Bath and surrounding districts and surrounding areas.

The Charity has two principles in meeting the above objectives:

- The first of which is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively.
- Secondly the organisation aims to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The Charity operates as Citizens Advice Bath & North East Somerset (CA-B&NES).

Public benefit

The Trustees have paid due regard to the Charity Commission guidance on public benefit in deciding activities the charity should undertake. The focus of activities of the charity is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively; and equally to exercise a responsible influence on the development of social policies and services, both locally in the BANES area and nationally.

Every Citizens Advice Office is an independent, registered charity. Without funding from Bath & NE Somerset Council, Citizens Advice BANES could not continue to provide its services to the local community.

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STRATEGIC REPORT

Achievement and performance

Overview

The Charity gives advice on a wide range of issues to residents of Bath and NE Somerset (BANES), (although referrals will be made to neighbouring advice agencies if they are in a better position to help a client with their problems) and to other individuals where they meet the criteria for our funded projects. During 2022/23 Citizens Advice BANES helped 5,746 unique clients (2022: 4,496) deal with 16,560 advice problems (2022: 15,662). Of these 57% stated that they were either disabled or were suffering from a long-term health condition (2022: 58%). Recorded financial gains made by clients were £5,467,641 (2021: £5,627,590).

Benefits, utilities and debt made of 70% of the advice issues dealt with. Personal Independence Payments give rise to the highest number of enquiries, a situation which has been consistent for several years now. The introduction of Universal Credit has caused problems for many clients and the highest numbers of benefit enquiries are about benefits for people with illness and disability, including appeals against decisions which are dealt with by specialist advisers.

Although many clients will focus on one particular issue, there is invariably a combination of interrelated issues (e.g. the loss of a benefit or employment may lead to an accumulation of debts which, in turn, may lead to housing difficulties).

During the year, the charity received funds from B&NES council and from the Energy Redress Fund to distribute directly to clients suffering financial hardship, mainly in the form of payments to their utility providers.

The main areas of the Charity's activities are set out below.

Generalist services

Citizens Advice BANES provides advice in consumer, money advice, welfare benefits, employment, housing, family & personal matters, taxes, immigration & nationality, health, education, and discrimination. It operates face to face drop-in services from the council One Stop Shops in Bath, Midsomer Norton and Keynsham, alongside Council staff and other partner agencies – these services re-opened during the year. Clients who require specialist advice and casework are dealt with from the charity's offices in Bath or Midsomer Norton. The Adviceline service is now a Freephone number and offers initial advice every weekday.

The work is primarily funded by a commission from BANES Council, which owns the charity's premises.

Wessex Water provides a fund to enable us to enhance our debt advice provision within our general service. Advisers introduce clients to the schemes run by Wessex to help clients to pay their water bills and reduce their arrears. Debt advisers work with the clients to produce financial statements and realistic, affordable management plans. Further monies come from local trusts, parish councils, community fundraising and donations from members of the public, as well as corporate partners.

The charity's trained volunteer workforce consists of people from a broad range of ages and backgrounds, bringing with them wide experience as well as commitment to helping people to

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access the information they need to solve their problems, and to help to change policies and practices that negatively affect people's lives. Volunteers fulfil a variety of roles including advisers, caseworkers, IT support, research and campaigns, fundraising and administrative support. They are supported by a small and dedicated team of paid staff.

Other projects

In addition, four key projects delivering specialist advice were operated in the period under review.

- **Specialist benefits advice** (Funded by Macmillan Cancer Support and Dorothy House Hospice Care).

At a time when there are likely to be huge impacts on their circumstances and their families, it is vital that people living with cancer and other life limiting illnesses receive timely practical advice and support regarding welfare benefits and other related subjects. This can lift some of the burden of worry, help to pay for the extra costs at a time of reduced income and enable people to benefit more effectively from the direct services of their health professionals. Funding from Macmillan and from a local hospice, Dorothy House, has enabled caseworkers to offer this service and train volunteers to support them in this role.

- **Bath Multiple Sclerosis Society** provides funding for this project which enables caseworkers to help clients with MS in BANES with welfare benefits advice.
- During the year additional funding was secured from the **Stroke Association**.
- The charity enhanced our strategic partnership with **Bath Mind** in the light of the substantial mental health and well-being challenges posed by Covid -19.
- **The Compassionate Community Hub** was established in March 2020 in partnership with BANES Council, HCRG Care and other charity partners. Further talks on the longer viability, sustainability and funding of The Hub continue directly with HCRG Care, the Integrated Care Board and BANES Council.

Principal funding sources

The amounts received for each project are given in note 17.

The Trustees would like to thank all funders for their support and recognition that the work of the Citizens Advice is more important than ever in this uncertain economic environment. The trustees would also like to thank those local residents who have supported us with regular or one-off donations.

Reserves policy

As part of Risk Assessment, the Board reviews its financial arrangements and reserves policy. When it has been possible to do so, the Charity has set aside funds or reserves to help it deal with exceptional or unplanned expenditure, thereby minimising the financial implications of such expenditure on our current services. These designated funds are summarised below:

- Building Fund for unbudgeted building and maintenance needs: £25,000 (2022: £25,000)

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- Employers' Liability Fund to meet the legal obligations as an employer: £38,000 (2022: £38,000)
- Service Delivery Fund to support continuation of services to clients: £214,750 (2022: £211,473)

The Trustees have adopted a policy that the Charity should maintain a Service Delivery Fund calculated as having a minimum balance equivalent to three months' normal operating expenditure by reference to the year projected 2023-24, excluding the monies we use to pay client's utility bills. In addition to this the Charity seeks to optimise its Free Reserves, which are defined as Unrestricted Funds less Designated Funds less funds committed to fixed assets. This is to ensure that, in the event of a significant drop in funding and together with the Designated Funds, the Charity would be able to continue most of its current activities while new sources of funding are identified. At the end of the financial year the Charity held Free Reserves of £220 (2022: £8,391).

FINANCIAL REVIEW

The Trustee Board sets the Charity's budget before the beginning of each financial year reflecting the estimated income and expenditure for that year. The budgets for each project are based on full cost recovery, where this is possible.

Delivery of all the projects resulted in an overall deficit for the year of £78,039 (2022: £13,438 deficit). At the balance sheet date, the Charity was carrying a balance of cash at bank and in hand of £228,091 (2022: £443,096).

After adjusting for creditor balances and transfers, as described below, the funding carried forward at 31 March 2023 was £290,416 (2022: £368,455), including restricted funds of £559 (2022: £76,489).

Significant transfers between funds during the year included a transfer of £65,545 from General funds to cover overspending on restricted funds in the year. Increase of £3,277 in Service Delivery fund to match the amount required to cover three months of ongoing expenditure.

Future plans

The Generalist Service is dependent on funding from BANES Council. In 2022/23 this figure was £270,000. In autumn 2022, this contract was put out to tender and we successfully bid for a five-year contract starting in April 2023. The value rose to £300,000 a year, including an element previously transferred within the council in respect to rent payments on our offices.

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STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Four new trustees were appointed during the year and two resigned.

Organisational structure

The charity is governed by a Trustee Board, which makes decisions on the annual budget, formulates policy and considers strategic issues likely to affect the organisation. The Trustee Board employs a CEO and staff to manage and deliver services.

The CEO attends all Trustee Board meetings in an advisory capacity. Representatives of the volunteer workforce and paid staff also attend Trustee Board meetings.

Related party Disclosures

None to report.

Risk management

The Trustees conduct reviews of the major risks to which the Charity is exposed. A risk register is maintained and updated six-monthly.

The Trustee Board met four times during the twelve-month period to 31 March 2023.

**BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
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STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of Bath & District Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the strategic report and directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; 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 adequate accounting records that 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.

Independent Examiner

Josh Kingston of Burton Sweet Limited was appointed as the charitable company's independent examiner during the year and he has expressed his willingness to continue in that capacity.

This report has been prepared in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities".

Signed by order of the Trustees on 14 September 2023

Dan Lyons

Dan Lyons (Chair of Trustees)

Registered office:
2 Edgar Buildings
George Street
Bath
BA1 2EE

**BATH AND DISTRICT CITIZENS ADVICE BUREAU
REFERENCE & ADMINISTRATIVE INFORMATION
YEAR ENDED 31 MARCH 2023**

Status

Bath and District Citizens Advice Bureau is a company limited by guarantee and a registered charity. It is constituted under a Memorandum of Association which establishes the objects and powers of the charitable company and is governed under its Articles of Association.

Trading Name Citizens Advice – Bath & North East Somerset

Trustees/Directors Mr D Lyons (Chair)
Ms S Callar (Treasurer)
Ms S Lindsay
Mr D Smith
Mr M Roe
Ms S Sandy
Ms S Broadfield (appointed January 2023)
Mr J Biggins (appointed January 2023)
Ms S Smith (appointed January 2023)
Mr S Lowther (appointed March 2023)

Secretary/CEO Mr S Lawson

Registered Office 2 Edgar Buildings
George Street
Bath
BA1 2EE

Registered Charity Number 1025392

Registered Company Number 02845028

Independent Examiner Joshua Kingston BSc ACA,
Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road,
Flax Bourton
Bristol
BS48 1UR

Bankers Lloyds Bank PLC
47 Milsom Street
Bath
BA1 1DN

**BATH AND DISTRICT CITIZENS ADVICE BUREAU
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
YEAR ENDED 31 MARCH 2023**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

Joshua Kingston

Joshua Kingston BSc ACA
Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: 14 September 2023

BATH & DISTRICT CITIZENS ADVICE BUREAU**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)****YEAR ENDED 31 MARCH 2023**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Income from:					
Donations and legacies	2	520,109	292,295	812,404	622,917
Charitable activities	3	-	131,128	131,128	209,470
Investments		1,474	-	1,474	68
Other income		11,008	-	11,008	-
Total income		<u>532,591</u>	<u>423,423</u>	<u>956,014</u>	<u>832,455</u>
Expenditure on:					
Raising funds	4	11,712	10,000	21,712	28,816
Charitable activities	5	462,226	550,115	1,012,341	817,077
Total expenditure		<u>473,938</u>	<u>560,115</u>	<u>1,034,053</u>	<u>845,893</u>
Net income/(expenditure)	8	58,653	(136,692)	(78,039)	(13,438)
Transfers between funds	17	(60,762)	60,762	-	-
Net movement in funds		<u>(2,109)</u>	<u>(75,930)</u>	<u>(78,039)</u>	<u>(13,438)</u>
Total funds at start of year	17	291,966	76,489	368,455	381,893
Total funds at end of year	17	<u>289,857</u>	<u>559</u>	<u>290,416</u>	<u>368,455</u>

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The notes on pages 12 to 21 form part of these financial statements
See note 11 for fund-accounting comparative figures

BATH & DISTRICT CITIZENS ADVICE BUREAU**BALANCE SHEET****AS AT 31 MARCH 2023****Company number: 02845028**

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	12	11,887	9,102
		<u>11,887</u>	<u>9,102</u>
Current assets			
Debtors	13	278,975	86,639
Cash at bank and in hand		228,091	443,096
		<u>507,066</u>	<u>529,735</u>
Liabilities			
Creditors : amounts falling due within one year	14	(228,537)	(170,382)
Net current assets		<u>278,529</u>	<u>359,353</u>
Total assets less current liabilities		<u>290,416</u>	<u>368,455</u>
Net assets		<u>290,416</u>	<u>368,455</u>
FUNDS			
Unrestricted funds			
General funds	18	12,107	17,493
Designated funds	18	277,750	274,473
Restricted funds	18	559	76,489
Total funds		<u>290,416</u>	<u>368,455</u>

For the year ended 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act applicable to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

These financial statements were approved by the Trustees on 14 September 2023... and are signed on their behalf by:

Susan Callar

Susan Callar
Treasurer and Trustee

The notes on pages 12 to 21 form part of these financial statements

BATH & DISTRICT CITIZENS ADVICE BUREAU

CASH FLOW STATEMENT

YEAR ENDED 31 MARCH 2023

	Note	2023 £	2022 £
Net cash inflow from operating activities	15	(201,477)	52,347
Non-operational cash flows:			
Investing activities			
Payments for tangible fixed assets		(15,002)	(5,660)
Investment income		1,474	68
		<u>(13,528)</u>	<u>(5,592)</u>
Net cash inflow/(outflow) for the year	16	<u><u>(215,005)</u></u>	<u><u>46,755</u></u>

Cashflow Restrictions

Charity law prohibits the use of net cash inflows on any endowed or other restricted fund to offset net cash outflows on any fund outside its own objects, except on special authority. In practice, this restriction has not had any effect on cash flows for the year.

The notes on pages 12 to 21 form part of these financial statements

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

1 Accounting policies

Accounting convention

The financial statements have been prepared in accordance with the historical cost convention (except for investments which have been included at fair value and in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 (or Companies Act 2006) and UK Generally Accepted Practice as it applies from 1 January 2019.

The charity is a public benefit entity as defined under FRS102. The Trustees have considered the implications of the national cost of living crisis and consider that there are no material uncertainties affecting the ability of the charity to continue as a going concern.

Income

Income from donations is included in income when these are receivable, except as follows:

- I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
- II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Investment income is included on a receivable basis.

Donations in kind comprise donated services where the costs are measurable and the services would otherwise have to be paid for to maintain operational effectiveness.

Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

Raising funds

Raising funds expenditure include those costs incurred in seeking voluntary contributions, costs of goods sold and other costs which include the costs of running and participating in fundraising events and collections and cost of goods purchased for resale.

Charitable Activities

Grants awarded are allocated to charitable activities.

Grants awarded are treated as expenditure and a liability in the accounts as soon as they become legal or constructive obligations. In the case of multi-year grant awards, the funding for all years is immediately recognised unless there are conditions which need to be met by the recipient to enable the release of subsequent years' funding.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. Governance costs are included within support costs.

Allocation and apportionment costs

Certain expenditure is directly attributable to specific activities and this has been included in those cost categories. Other costs, which are attributable to more than one category, are apportioned across cost categories on the basis of an assessment of workload carried out from time to time.

Overhead support costs have been allocated between fundraising and publicity costs, fundraising trading and charitable activities. The apportionment has been allocated on the basis of usage and is analysed in note 6.

Pension costs and other post-retirement benefits

The charity contributes to defined contribution pension schemes. Contributions payable to the charity's pension schemes are charged to the Statement of Financial Activities in the period to which they relate.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

1 Accounting policies (*continued*)

Tangible fixed assets

Fixed assets are held at cost less accumulated depreciation. Assets costing less than £150 are not capitalised. Depreciation is calculated so as to write off the cost of an asset, less its estimated ultimate residual value, over the useful life of that asset as follows:

Fixtures, fittings and equipment - over 3 years; straight line

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors

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

Fund accounting

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

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

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to general funds at any time at the discretion of the Trustees.

Further explanation of the nature and purpose of each fund is included in note 17 of the financial statements.

2 Income from: Donations and legacies

Current year	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations	9,451	35,000	44,451
Donated services and facilities	59,400	-	59,400
Grants received	451,258	257,295	708,553
	<u>520,109</u>	<u>292,295</u>	<u>812,404</u>

Prior year	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations	28,819	55,515	84,334
Donated services and facilities	29,000	-	29,000
Grants received	352,223	157,360	509,583
	<u>410,042</u>	<u>212,875</u>	<u>622,917</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

3 Income from: Charitable activities

Current year	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Operating Advice Centre	-	131,128	131,128
	<u>-</u>	<u>131,128</u>	<u>131,128</u>
Prior year	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Operating Advice Centre	29,147	180,323	209,470
	<u>29,147</u>	<u>180,323</u>	<u>209,470</u>

4 Expenditure on: Raising funds

Current year	Direct Costs £	Support Costs (Note 6) £	Total Funds 2023 £
Salaries	-	14,884	14,884
Promotional activities	6,828	-	6,828
	<u>6,828</u>	<u>14,884</u>	<u>21,712</u>
Prior year	Direct Costs £	Support Costs (Note 6) £	Total Funds 2022 £
Salaries	-	21,703	21,703
Promotional activities	7,113	-	7,113
	<u>7,113</u>	<u>21,703</u>	<u>28,816</u>

5 Expenditure on: Charitable activities

Current year	Direct Costs £	Grants Payable £	Support Costs (Note 6) £	Total Funds 2023 £
Operating Advice Centre	519,156	210,916	282,269	1,012,341
	<u>519,156</u>	<u>210,916</u>	<u>282,269</u>	<u>1,012,341</u>
Prior year	Direct Costs £	Grants Payable £	Support Costs (Note 6) £	Total Funds 2022 £
Operating Advice Centre	465,463	107,594	244,020	817,077
	<u>465,463</u>	<u>107,594</u>	<u>244,020</u>	<u>817,077</u>

All grants made within the year and prior year were to individuals, through voucher schemes.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

6 Support costs

Support costs are allocated between raising funds and charitable activities on the basis of staff time and usage of resources spent on a project.

Support costs, included in notes 4 & 5, are as follows:

	Raising Funds (Note 4)	Charitable Activities (Note 5)	Total 2023
		£	£
Salaries	14,884	168,411	183,295
Other staffing costs	-	13,277	13,277
Office costs	-	26,684	26,684
Premises costs	-	68,328	68,328
Miscellaneous costs	-	96	96
Governance costs (Note 7)	-	5,473	5,473
	<u>14,884</u>	<u>282,269</u>	<u>297,153</u>

Prior year

	Raising Funds (Note 4)	Charitable Activities (Note 5)	Total 2022
	£	£	£
Salaries	21,703	137,296	158,999
Other staffing costs	-	13,629	13,629
Office costs	-	33,078	33,078
Premises costs	-	52,340	52,340
Miscellaneous costs	-	491	491
Governance costs (Note 7)	-	7,186	7,186
	<u>21,703</u>	<u>244,020</u>	<u>265,723</u>

7 Governance costs

		Total Funds 2023	Total Funds 2022
		£	£
Independent examiner's fees	- for independent examination services	3,120	2,136
	- for other services	1,200	1,200
Other governance costs		253	250
Trustee expenses		900	3,600
		<u>5,473</u>	<u>7,186</u>

8 Net income/(expenditure) for the year

This is stated after charging:

		2023	2022
		£	£
Independent examiner's fees	- for independent examination services	3,120	2,136
	- for other services	1,200	1,200
Trustees' travel, meeting and training expenses		900	3,600
Depreciation		<u>12,217</u>	<u>7,141</u>

No Trustees have been reimbursed for their out of pocket travel expenses in the current or prior year. No Trustee received any remuneration during the current or prior year.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

9 Staff costs and numbers

The aggregate payroll costs were:

	2023	2022
	£	£
Wages & salaries	563,635	515,569
Social security costs	45,271	38,353
Pension contributions	31,436	25,001
	<u>640,342</u>	<u>578,923</u>

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

The average number of employees during the year was:

	2023	2022
	No.	No.
Headcount	<u>25</u>	<u>25</u>

The key management personnel of the charity comprise the trustees and the charity CEO. The total amount of employee benefits (including employer pension contribution) received by key management personnel for their services to the charity was £56,193 (2022: £28,245).

10 Taxation

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

11 Statement of Financial Activities comparative figures

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
For the year ended 31 March 2022			
Income from:			
Donations and legacies	410,042	212,875	622,917
Charitable activities	29,147	180,323	209,470
Investments	68	-	68
Total income	<u>439,257</u>	<u>393,198</u>	<u>832,455</u>
Expenditure on:			
Raising funds	8,816	20,000	28,816
Charitable activities	438,455	378,622	817,077
Total expenditure	<u>447,271</u>	<u>398,622</u>	<u>845,893</u>
Net income/(expenditure) for the year	(8,014)	(5,424)	(13,438)
Transfers between funds	(25,501)	25,501	-
Net movement in funds	<u>(33,515)</u>	<u>20,077</u>	<u>(13,438)</u>
Total funds at start of year	325,481	56,412	381,893
Total funds at end of year	<u>291,966</u>	<u>76,489</u>	<u>368,455</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

12 Tangible fixed assets

	Fixtures, fittings & equipment £	Total £
Cost		
At 1 April 2022	103,397	103,397
Additions	15,002	15,002
At 31 March 2023	<u>118,399</u>	<u>118,399</u>
Depreciation		
At 1 April 2022	94,295	94,295
Charge for the year	12,217	12,217
At 31 March 2023	<u>106,512</u>	<u>106,512</u>
Net book value		
At 31 March 2023	<u>11,887</u>	<u>11,887</u>
At 31 March 2022	<u>9,102</u>	<u>9,102</u>

13 Debtors

	2023 £	2022 £
Due in less than one year:		
Trade debtors	220,196	51,380
Other debtors	24,089	5,328
Prepayments and accrued income	34,690	29,931
	<u>278,975</u>	<u>86,639</u>

14 Creditors: amounts falling due within one year

	2023 £	2022 £
Other creditors	21,723	22,436
Accruals and deferred income	206,814	147,946
	<u>228,537</u>	<u>170,382</u>

15 Reconciliation of net movement in funds to net cash inflow from operating activities

	2023 £	2022 £
Statement of Financial Activities: Net movement in funds	(78,039)	(13,438)
Investment income	(1,474)	(68)
Depreciation	12,217	7,141
Increase / (decrease) in creditors	58,155	98,919
Decrease / (increase) in debtors	(192,336)	(40,207)
Net cash (outflow)/inflow from operating activities	<u>(201,477)</u>	<u>52,347</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

16 Analysis of changes in cash during the year

	2023 £	2022 £	Change £
Cash at bank and in hand	228,091	443,096	(215,005)
	2022 £	2021 £	Change £
Cash at bank and in hand	443,096	396,341	46,755

17 Movement in funds

For the year ended 31 March 2023

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
Restricted funds					
MacMillan	-	75,533	(123,946)	48,413	-
Dorothy House	-	12,978	(15,356)	2,378	-
M S Society	-	3,690	(3,716)	26	-
Bath Mind	-	7,000	(8,677)	1,677	-
Energy Advice Project (EBDX)	534	-	-	(534)	-
COVID-19 Response	2,613	-	-	(2,613)	-
Student Placement	401	-	-	-	401
Talking Money	11,239	31,927	(44,194)	1,028	-
St Johns Debt	-	30,000	(30,637)	637	-
St Johns Fundraising For Life Quartet	-	5,000	(5,000)	-	-
Stroke Association	-	2,500	(5,843)	3,343	-
Digital Hearing equipment grant	-	10,020	(10,020)	-	-
Energy Redress Scheme Winter Hardship	61,702	7,275	(68,977)	-	-
BANES Fuel Poverty	-	195,000	(194,842)	-	158
B&NES Pathway from Poverty	-	37,500	(43,907)	6,407	-
	<u>76,489</u>	<u>423,423</u>	<u>(560,115)</u>	<u>60,762</u>	<u>559</u>
Unrestricted funds					
Designated funds					
Building fund	25,000	-	-	-	25,000
Employer's liability	38,000	-	-	-	38,000
Service delivery	211,473	-	-	3,277	214,750
General funds	17,493	532,591	(473,938)	(64,039)	12,107
	<u>291,966</u>	<u>532,591</u>	<u>(473,938)</u>	<u>(60,762)</u>	<u>289,857</u>
Total funds	<u><u>368,455</u></u>	<u><u>956,014</u></u>	<u><u>(1,034,053)</u></u>	<u><u>-</u></u>	<u><u>290,416</u></u>

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

17 Movement in funds (continued)

For the year ended 31 March 2022

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Restricted funds					
MacMillan	-	58,926	(64,547)	5,621	-
Dorothy House	-	12,978	(15,280)	2,302	-
Multiple Sclerosis	-	3,300	(5,328)	2,028	-
Help to Claim	5,790	10,111	(24,565)	8,664	-
Bath Mind	-	7,000	(13,886)	6,886	-
Utilities fund	4,390	-	(4,390)	-	-
Energy Advice Project (EBDX)	1,500	-	(966)	-	534
COVID-19 Response	2,613	-	-	-	2,613
Student Placement	2,676	-	(2,275)	-	401
Talking Money	(874)	78,008	(65,895)	-	11,239
St Johns Fundraising For Life	-	50,000	(50,000)	-	-
Quartet	-	10,000	(10,000)	-	-
WECA Business Growth	-	5,515	(5,515)	-	-
Energy Redress Scheme Winter Hardship	40,317	57,360	(35,975)	-	61,702
BANES Fuel Poverty	-	100,000	(100,000)	-	-
	<u>56,412</u>	<u>393,198</u>	<u>(398,622)</u>	<u>25,501</u>	<u>76,489</u>
Unrestricted funds					
Designated funds					
Building fund	20,000	-	-	5,000	25,000
Employer's liability	48,600	-	-	(10,600)	38,000
Service delivery	148,630	-	-	62,843	211,473
Employment Pod	-	2,400	(3,554)	1,154	-
General funds	108,251	436,857	(443,717)	(83,898)	17,493
	<u>325,481</u>	<u>439,257</u>	<u>(447,271)</u>	<u>(25,501)</u>	<u>291,966</u>
Total funds	<u>381,893</u>	<u>832,455</u>	<u>(845,893)</u>	<u>-</u>	<u>368,455</u>

Restricted funds

MacMillan and Dorothy House funds are to offer advice to patients with a life-limiting diagnosis and their families in partnership with the Royal United Hospital, Bath.

Multiple Sclerosis - we have been retained by the MS society to provide advice to anyone affected by Multiple Sclerosis.

Help to Claim fund - A National CitA funded project run in conjunction with the DWP to help clients in the B&NES area who need help & assistance to make a first claim for Universal Credit (UC), either as a new benefit claimant or as a previous benefit claimant who is transitioning to UC as a result of a change in circumstances. Clients are supported to create their account and complete all the steps necessary to take them to the stage of receiving their first payment.

Bath Mind - funds received from Mind to help provide support to clients with underlying mental health issues living in Bath and the surrounding area to access their full entitlement to benefit support. The project supports clients to make their initial claim for Personal Independence Payments and other benefits as well as support with challenging and appealing against DWP decision-making when this has been erroneous.

Utilities fund - private restricted donations received for the purpose of making payments to clients facing hardship due to lack of funds to purchase gas and/or electricity.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

17 Movement in funds (*continued*)

Restricted funds (*continued*)

Energy Advice Project (EBDX) fund - This was a national Citizens Advice funded project involving our Generalist Service, which finished in 2022. It helped local vulnerable clients maximise their benefit entitlement whilst minimising the cost of their fuel bills, accessing grants that are available for improving home efficiency and also assisting them with managing fuel debt. Now that the project is complete the remaining funds have been transferred from this project to our General Funds reducing the balance to zero.

COVID-19 Response - funds received to help facilitate remote working during the COVID-19 pandemic. The transfer between funds represents the capital expenditure on fixed asset additions.

Student Placement - income received to fund student placements to help develop the establishment of a Law Clinic.

Talking Money - funds received to support the costs of a financial advisory service.

St John's Debt - For the past three years, the St. John's Foundation has made a contribution to our debt advice work. This contribution part funded our debt caseworkers.

St Johns Fundraising For Life - funds received to help fund a member of staff .

Quartet - We received two separate grants from the Quartet Community Fund during 2022-23:

One grant was to contribute to the costs of extending the contract of two trainee advisers, originally taken on under the government's Kickstart scheme.

The other funded a contribution to the costs of extending the contracts of two business development assistants, originally taken on under the government's Kickstart scheme, also used in 2021-22.

Stroke Association - This is a new partnership whereby the Stroke Association funds their referrals to us for advice on welfare benefits and a number of other issues.

Digital Hearing equipment grant - Two of our employees are hearing impaired, so we successfully applied to the DWP Access to Work fund to pay for two sets of equipment to enable these employees to work more effectively. The fund covered the whole cost of the equipment.

WECA Business Growth - funding received to develop and launch a new website.

Energy Redress Scheme Winter Hardship Fund - The restricted fund is created by a grant from Energy Saving Trust and must be spent strictly in the form of energy vouchers given to beneficiaries from low income households.

BANES Fuel Poverty - The restricted fund is created by a grant from Bath & North Somerset Council and must be spent strictly in the form of fuel vouchers given to support residents who have been affected by the Covid pandemic, are vulnerable or are in fuel poverty.

B&NES Pathway from Poverty - B&NES council part funded a pilot project to place staff and volunteers in local foodbanks and food pantries offering advice to their users. Funding was £48,000 for one year, though this included a £10,500 payment to Clean Slate who delivered part of the project. The project was supposed to start on 1 December 2021, but didn't commence until March 2022. The grant agreement was signed by us in March 2022.

Designated funds

Building fund - this fund was set up to set aside funds for unbudgeted building and maintenance needs.

Employer's liability fund - the fund was created to ensure funds were available to meet the charity's legal obligations as an employer.

Service fund - funds have been set aside to support the continuation of services to clients.

Employment Pod - funding received to employ an employment caseworker.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

18 Analysis of net assets between funds

As at 31 March 2023	Restricted Funds £	Unrestricted Designated Funds £	Unrestricted General Funds £	Total £
Tangible fixed assets	-	-	11,887	11,887
Other net assets	559	277,750	220	278,529
	<u>559</u>	<u>277,750</u>	<u>12,107</u>	<u>290,416</u>

As at 31 March 2022	Restricted Funds £	Unrestricted Designated Funds £	Unrestricted General Funds £	Total £
Tangible fixed assets	-	-	9,102	9,102
Other net assets	76,489	274,473	8,391	359,353
	<u>76,489</u>	<u>274,473</u>	<u>17,493</u>	<u>368,455</u>

19 Related party transactions

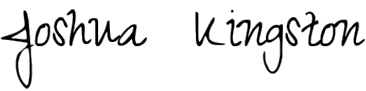
There are no transactions with trustees or other related parties other than those disclosed as required by the SORP elsewhere in the financial statements.

Document Details

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