

Company no. 02845028  
Charity no. 1025392

**Bath & District Citizens Advice Bureau**  
**Trustees' Report and Unaudited Financial**  
**Statements**  
**31 March 2025**

## Bath & District Citizens Advice Bureau

### Reference and administrative details

For the year ended 31 March 2025

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<b>Company number</b>	02845028
<b>Charity number</b>	1025392
<b>Registered office and operational address</b>	5 Palace Yard Mews Bath BA1 2NH
<b>Trustees</b>	Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:  Daniel Lyons (Chair) Sean Lowther (Treasurer) Sophie Broadfield Susan Callar Christopher Champion (appointed 25 November 2024) Jodie Cross (appointed 22 November 2024) Susan Lindsay Aileen Lyon (appointed on 12 December 2024) Terence McGregor Michael Roe (resigned on 16 October 2024) Susan Sandy (resigned 21 March 2025) Susannah Smith (resigned 17 May 2024) Holly Wood-Blake (appointed 27 November 2024)
<b>Company secretary / CEO</b>	Mr S Lawson
<b>Bankers</b>	Lloyds Bank PLC 47 Milson Street Bath BA1 1DN  CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ
<b>Independent examiners</b>	Godfrey Wilson Limited Chartered accountants and statutory auditors 5th Floor Mariner House 62 Prince Street Bristol BS1 4QD

## **Bath & District Citizens Advice Bureau**

### **Report of the trustees**

#### **For the year ended 31 March 2025**

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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 2025.

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).

### **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; and
- 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 (abbreviated to 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 and nationally.

Every local Citizens Advice office is an independent registered charity and limited company.

### **STRATEGIC REPORT**

#### **Achievements 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 2024/25 Citizens Advice BANES helped 5,963 unique clients (2024: 6,074) deal with 20,960 advice problems (2024: 18,598). 63% of our clients stated that they were either disabled or were suffering from a long-term health condition (2024: 61%). Recorded financial gains made by clients were £7,010,650 (2024: £6,780,442).

Benefits, utilities and debt made up two thirds 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.

## **Bath & District Citizens Advice Bureau**

### **Report of the trustees**

#### **For the year ended 31 March 2025**

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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 from the government's Household Support 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. Clients who require specialist advice and casework are dealt with from the charity's offices in Bath or Midsomer Norton. The Adviceline service is 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 the company 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, national Citizens Advice, parish councils, community fundraising and donations from members of the public.

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 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 assessors, advisers, caseworkers, IT support, digital support, research and campaigns, fundraising and administrative support. They are supported by a team of paid staff.

#### *Other projects*

In addition, five projects delivering specialist advice were operated in the period under review:

- Specialist benefits advice (Funded by Macmillan Cancer Support and Dorothy House Hospice Care);
- Specialist debt advice – funded by St. John's Foundation and Wessex Water;
- Social security appeals representation – led and run by volunteers;
- Bath Law Clinic – partnership with Stone King LLP and Bath Spa University;
- Foodbank outreach – funded by the Trussell Trust, via Genesis Trust;
- Food pantry outreach – funded by B&NES council; and
- Energy advice – funded by national Citizens Advice and the local Community Energy Network.

We also take referrals from the Community Wellbeing Hub, a partnership with BANES Council, HCRG Care, Curo and other local charity partners.

## **Bath & District Citizens Advice Bureau**

### **Report of the trustees**

#### **For the year ended 31 March 2025**

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##### *Principal funding sources*

The amounts received for each project are given in note 14.

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: £8,000 (2024: £25,000);
- Employers' Liability Fund to meet the legal obligations as an employer: £38,000 (2024: £38,000); and
- Service Delivery Fund to support continuation of services to clients: £121,629 (2024: £121,629).

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 just ended. 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 £11,930 (2024: £54,436).

### **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 £215,551 (2024: surplus of £135,994). At the balance sheet date, the Charity was carrying a balance of cash at bank and in hand of £180,208 (2024: £391,558).

After adjusting for creditor balances and transfers, as described below, the funding carried forward at 31 March 2025 was £210,859 (2024: £426,410), including restricted funds of £29,653 (2024: £31,006).

Significant transfers between funds during the year were:

- Release of the £150,000 B&NES welfare advice designated fund to general reserves to fund project delivery; and
- Transfer of £79,517 from unrestricted funds to restricted funds to fund the difference between restricted income and the costs of delivery.

## **Bath & District Citizens Advice Bureau**

### **Report of the trustees**

#### **For the year ended 31 March 2025**

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##### **Future plans**

At a planning meeting on 15 May, attended by staff, volunteers and trustees, we reviewed our existing strategic priorities, in response to our current challenges:

##### *People*

- Improve wellbeing of staff and volunteers;
- Improve internal and external communications;
- Increase diversity among trustees, staff and volunteers; and
- Recruit and train more volunteers and develop new volunteering roles.

##### *Funding*

- Obtain additional income and/or reduce costs to produce a budget surplus; and
- Develop new funded projects/services to meet identified community need.

##### *Technology*

- Investigate use of AI to improve organisational efficiency.

These seven objectives will form the basis of an operational plan for the current year, including SMART targets; progress towards targets will be reported quarterly to the trustee board.

## **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 three 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 2025.

## **Bath & District Citizens Advice Bureau**

### **Report of the trustees**

**For the year ended 31 March 2025**

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#### **Statement of responsibilities of the trustees**

The trustees (who are also directors of the charity 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, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally 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 charity and of the income and expenditure of the charity for that period. In preparing those financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK accounting standards and statements of recommended practice 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 charity will continue in operation.

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

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

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

#### **Independent examiners**

Godfrey Wilson Limited were appointed as independent examiners to the charitable company during the year and have expressed their willingness to continue in that capacity.

Approved by the trustees on 16 October 2025 and signed on their behalf by

*D F Lyons*

Daniel Lyons - Chair

## **Independent examiner's report**

### **To the trustees of**

### **Bath & District Citizens Advice Bureau**

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I report to the trustees on my examination of the accounts of Bath & District Citizens Advice Bureau (the charitable company) for the year ended 31 March 2025, which are set out on pages 8 to 25.

#### **Responsibilities and basis of report**

As the trustees of the charitable 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 charitable 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 the charitable company'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 charitable 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 (ICAEW), which is one of the listed bodies.

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

- (1) accounting records were not kept in respect of the charitable 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.

*Dougal Howard*

Date: 27 October 2025

**Dougal Howard ACA**

**Member of the ICAEW**

For and on behalf of:

**Godfrey Wilson Limited**

Chartered accountants and statutory auditors

5th Floor Mariner House

62 Prince Street

Bristol

BS1 4QD

**Bath & District Citizens Advice Bureau**

**Statement of financial activities** *(incorporating an income and expenditure account)*

**For the year ended 31 March 2025**

	Note	Restricted £	Unrestricted £	2025 Total £	2024 Total £
<b>Income from:</b>					
Donations	3	374,330	178,701	<b>553,031</b>	905,769
Charitable activities	4	354,771	73,994	<b>428,765</b>	306,686
Investments		-	14,631	<b>14,631</b>	6,600
<b>Total income</b>		<u>729,101</u>	<u>267,326</u>	<u><b>996,427</b></u>	<u>1,219,055</u>
<b>Expenditure on:</b>					
Raising funds		-	284	<b>284</b>	500
Charitable activities		<u>809,971</u>	<u>401,723</u>	<u><b>1,211,694</b></u>	<u>1,082,561</u>
<b>Total expenditure</b>	6	<u>809,971</u>	<u>402,007</u>	<u><b>1,211,978</b></u>	<u>1,083,061</u>
<b>Net income / (expenditure)</b>		(80,870)	(134,681)	<b>(215,551)</b>	135,994
Transfers between funds	16	<u>79,517</u>	<u>(79,517)</u>	-	-
<b>Net movement in funds</b>	7	(1,353)	(214,198)	<b>(215,551)</b>	135,994
<b>Reconciliation of funds:</b>					
Total funds brought forward		<u>31,006</u>	<u>395,404</u>	<u><b>426,410</b></u>	<u>290,416</u>
<b>Total funds carried forward</b>		<u><u>29,653</u></u>	<u><u>181,206</u></u>	<u><u><b>210,859</b></u></u>	<u><u>426,410</u></u>

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in note 16 to the accounts.

## Bath & District Citizens Advice Bureau

### Balance sheet

As at 31 March 2025

	Note	£	2025 £	2024 £
<b>Fixed assets</b>				
Tangible assets	10		<u>1,647</u>	<u>6,339</u>
			<b>1,647</b>	6,339
<b>Current assets</b>				
Debtors	11	<b>238,025</b>		75,697
Cash at bank and in hand		<u>180,208</u>		<u>391,558</u>
		<b>418,233</b>		467,255
<b>Liabilities</b>				
Creditors: amounts falling due within 1 year	12	<u>(209,021)</u>		<u>(47,184)</u>
<b>Net current assets</b>			<u>209,212</u>	<u>420,071</u>
<b>Net assets</b>	15		<u>210,859</u>	<u>426,410</u>
<b>Funds</b>	16			
Restricted funds			<b>29,653</b>	31,006
Unrestricted funds				
Designated funds			<b>167,629</b>	334,629
General funds			<u>13,577</u>	<u>60,775</u>
<b>Total charity funds</b>			<u>210,859</u>	<u>426,410</u>

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

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

The directors acknowledge their responsibilities for:

- (i) ensuring that the Company keeps proper accounting records which comply with section 386 of the Act; and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the Company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

Approved by the trustees on 16 October 2025 and signed on their behalf by

*sean lowther*

Sean Lowther - Treasurer

## Bath & District Citizens Advice Bureau

### Statement of cash flows

For the year ended 31 March 2025

	2025 £	2024 £
<b>Cash used in operating activities:</b>		
Net movement in funds	(215,551)	135,994
Adjustments for:		
Depreciation charges	6,239	7,557
Loss on disposal of fixed assets	157	-
Dividends, interest and rents from investments	(14,631)	(6,600)
(Increase) / decrease in debtors	(162,328)	203,278
Increase / (decrease) in creditors	<u>161,837</u>	<u>(181,353)</u>
<b>Net cash (used in) / provided by operating activities</b>	<u>(224,277)</u>	<u>158,876</u>
<b>Cash flows from investing activities:</b>		
Dividends, interest and rents from investments	14,631	6,600
Purchase of tangible fixed assets	<u>(1,704)</u>	<u>(2,009)</u>
<b>Net cash provided by investing activities</b>	<u>12,927</u>	<u>4,591</u>
<b>(Decrease) / increase in cash and cash equivalents in the year</b>	<b>(211,350)</b>	<b>163,467</b>
Cash and cash equivalents at the beginning of the year	<u>391,558</u>	<u>228,091</u>
<b>Cash and cash equivalents at the end of the year</b>	<u><u>180,208</u></u>	<u><u>391,558</u></u>

The charity has not provided an analysis of changes in net debt as it does not have any long term financing arrangements.

## **Bath & District Citizens Advice Bureau**

### **Notes to the financial statements**

**For the year ended 31 March 2025**

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#### **1. Accounting policies**

##### **a) Basis of preparation and general information**

Bath & District Citizens Advice Bureau is a charitable company limited by guarantee registered in England and Wales. The registered office address is 5 Palace Yard Mews, Bath, BA1 2NH.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities in preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Bath & District Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

##### **b) Going concern basis of accounting**

The accounts have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves. There are no material uncertainties about the charity's ability to continue as a going concern.

##### **c) Income**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from the government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of provision of is deferred until criteria for income recognition are met.

##### **d) Donated services and facilities**

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item, is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

## Bath & District Citizens Advice Bureau

### Notes to the financial statements

For the year ended 31 March 2025

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#### 1. Accounting policies (continued)

##### e) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity: this is normally upon notification of the interest paid or payable by the bank.

##### f) Funds accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

##### g) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

##### h) Grants payable

Grants payable are charged in the year in which the offer is conveyed to the recipient except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attached have been fulfilled. Grants offered subject to conditions at the year end are noted as commitment but are not accrued as expenditure.

##### i) Allocation of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Governance costs are the costs associated with the governance arrangements of the charity, including the costs of complying with constitutional and statutory requirements and any costs associated with the strategic management of the charity's activities. These costs have been allocated in full to charitable activities.

##### j) Tangible fixed assets

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Fixtures, fittings and equipment	3 years
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Items of equipment are capitalised where the purchase price exceeds £150.

##### k) 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.

##### l) 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.

## **Bath & District Citizens Advice Bureau**

### **Notes to the financial statements**

**For the year ended 31 March 2025**

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#### **1. Accounting policies (continued)**

##### **m) 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.

##### **n) Pension costs**

The company operates a defined contribution pension scheme for its employees. There are no further liabilities other than that already recognised in the SOFA.

##### **o) Contingent liabilities**

A contingent liability is disclosed when either a transfer of economic benefit to settle the obligation is possible but not probable; or the amount of the obligation cannot be estimated reliably.

##### **p) Accounting estimates and key judgements**

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are depreciation as described in note 1j), and accrued income in note 1c) above.

**Bath & District Citizens Advice Bureau**

**Notes to the financial statements**

**For the year ended 31 March 2025**

**2. Prior period comparatives: statement of financial activities**

	Restricted £	Unrestricted £	2024 Total £
<b>Income from:</b>			
Donations	356,900	548,869	905,769
Charitable activities	270,086	36,600	306,686
Investments	-	6,600	6,600
<b>Total income</b>	<b>626,986</b>	<b>592,069</b>	<b>1,219,055</b>
<b>Expenditure on:</b>			
Raising funds		500	500
Charitable activities	640,448	442,113	1,082,561
<b>Total expenditure</b>	<b>640,448</b>	<b>442,613</b>	<b>1,083,061</b>
<b>Net income / (expenditure)</b>	<b>(13,462)</b>	<b>149,456</b>	<b>135,994</b>
Transfers between funds	43,909	(43,909)	-
<b>Net movement in funds</b>	<b>30,447</b>	<b>105,547</b>	<b>135,994</b>

**3. Income from donations**

	Restricted £	Unrestricted £	2025 Total £
Donations	4,000	28,463	<b>32,463</b>
Grants			
B&NES Council	290,980	150,000	<b>440,980</b>
St John's Foundation	49,350	-	<b>49,350</b>
Bath Spa University	15,000	-	<b>15,000</b>
Stone King	15,000	-	<b>15,000</b>
Grants less than £5,000	-	238	<b>238</b>
<b>Total income from donations</b>	<b>374,330</b>	<b>178,701</b>	<b>553,031</b>

**Bath & District Citizens Advice Bureau**

**Notes to the financial statements**

**For the year ended 31 March 2025**

**3. Income from donations (continued)**

**Prior period comparative:**

	Restricted £	Unrestricted £	2024 Total £
Donations	-	9,120	9,120
Grants			
B&NES Council	250,000	480,126	730,126
St John's Foundation	67,000	-	67,000
National Lottery Community Fund	-	38,749	38,749
Bath Spa University	15,000	-	15,000
Citizens Advice	-	12,700	12,700
Stone King	12,500	-	12,500
National Lottery Law Clinic	9,900	-	9,900
Department for Work and Pensions	-	5,874	5,874
Grants less than £5,000	<u>2,500</u>	<u>2,300</u>	<u>4,800</u>
<b>Total income from donations</b>	<b><u>356,900</u></b>	<b><u>548,869</u></b>	<b><u>905,769</u></b>

**4. Income from charitable activities**

	Restricted £	Unrestricted £	2025 Total £
Grants			
MacMillan	243,781	-	<b>243,781</b>
Feeding Britain	30,000	-	<b>30,000</b>
Genesis Trust	42,812	-	<b>42,812</b>
Citizens Advice	18,900	-	<b>18,900</b>
Dorothy House	14,278	-	<b>14,278</b>
Seetec	-	9,444	<b>9,444</b>
CSE	-	9,200	<b>9,200</b>
Bath Mind	5,000	-	<b>5,000</b>
Grants less than £5,000	-	4,000	<b>4,000</b>
Contract income from Wessex Water	<u>-</u>	<u>51,350</u>	<b><u>51,350</u></b>
<b>Total income from charitable activities</b>	<b><u>354,771</u></b>	<b><u>73,994</u></b>	<b><u>428,765</u></b>

## Bath & District Citizens Advice Bureau

### Notes to the financial statements

For the year ended 31 March 2025

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#### 4. Income from charitable activities (continued)

##### Prior period comparative:

	Restricted £	Unrestricted £	2024 Total £
Grants			
MacMillan	168,199	-	168,199
Genesis Trust	24,429	-	24,429
NHS B&NES	24,000	-	24,000
Quartet	18,000	-	18,000
Bath Mind	14,500	-	14,500
Dorothy House	12,978	-	12,978
Citizens Advice	7,980	-	7,980
Contract income from Wessex Water	<u>-</u>	<u>36,600</u>	<u>36,600</u>
<b>Total income from charitable activities</b>	<u>270,086</u>	<u>36,600</u>	<u>306,686</u>

#### 5. Government grants

The charitable company receives government grants, defined as funding from Bath and North East Somerset Council, the Department for Work and Pensions, and the National Lottery Community Foundation to fund charitable activities. The total value of such grants in the period ending 31 March 2025 was £430,000 (2024: £784,649). There are no unfulfilled conditions or contingencies attaching to these grants in 2024/25.

## Bath & District Citizens Advice Bureau

### Notes to the financial statements

For the year ended 31 March 2025

#### 6. Total expenditure

	Raising funds £	Charitable activities £	Support and governance costs £	2025 Total £
Staff costs (note 8)	-	700,113	123,778	823,891
Grants payable	-	235,938	-	235,938
Premises costs	-	-	56,595	56,595
Operating Advice Centre direct costs	-	41,560	-	41,560
Office costs	-	-	34,222	34,222
Other staff costs	-	-	14,934	14,934
Governance costs	-	-	4,404	4,404
Promotional activities	284	-	-	284
Misc costs	-	-	150	150
<b>Sub-total</b>	284	977,611	234,083	1,211,978
Allocation of support and governance costs	-	234,083	(234,083)	-
<b>Total expenditure</b>	<b>284</b>	<b>1,211,694</b>	<b>-</b>	<b>1,211,978</b>

Grants payable are all made to individuals under the B&NES Fuel Poverty Fund. All such grants are <£500.

**Bath & District Citizens Advice Bureau**

**Notes to the financial statements**

**For the year ended 31 March 2025**

**6. Total expenditure**

**Prior period comparative**

	Raising funds £	Charitable activities £	Support and governance costs £	2024 Total £
Staff costs (note 8)	-	587,344	128,424	715,768
Promotional activities	500	-	-	500
Operating Advice Centre direct costs	-	40,212	-	40,212
Grants payable	-	201,577	-	201,577
Other staff costs	-	-	16,025	16,025
Office costs	-	-	30,956	30,956
Premises costs	-	-	68,844	68,844
Misc costs	-	-	107	107
Governance costs	-	-	9,072	9,072
	<u>500</u>	<u>829,133</u>	<u>253,428</u>	<u>1,083,061</u>
<b>Sub-total</b>				
Allocation of support and governance costs	-	253,428	(253,428)	-
	<u>500</u>	<u>1,082,561</u>	<u>-</u>	<u>1,083,061</u>
<b>Total expenditure</b>				

## Bath & District Citizens Advice Bureau

### Notes to the financial statements

#### For the year ended 31 March 2025

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#### 7. Net movement in funds

This is stated after charging:

	2025 £	2024 £
Depreciation	6,239	7,557
Operating lease payments	29,253	28,942
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses	Nil	Nil
Auditors' and Independent examiner's remuneration (excluding VAT):		
▪ Statutory audit	-	7,500
▪ Independent examination	2,950	-
▪ Other services	509	-
	<u>509</u>	<u>-</u>

In common with other charities of our size and nature we use our independent examiners to assist with the preparation of the financial statements.

#### 8. Staff costs and numbers

Staff costs were as follows:

	2025 £	2024 £
Salaries and wages	722,901	629,274
Social security costs	59,373	50,383
Pension costs	41,617	36,111
	<u>823,891</u>	<u>715,768</u>

No employee earned more than £60,000 during the current or prior year.

The key management personnel of the charitable company comprise the Trustees and Chief Executive Officer. The total employee benefits of the key management personnel were £53,530 (2024: £56,917).

	2025 No.	2024 No.
Average head count	<u>29</u>	<u>25</u>

#### 9. Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

**Bath & District Citizens Advice Bureau**

**Notes to the financial statements**

**For the year ended 31 March 2025**

**10. Tangible fixed assets**

	<b>Fixtures, fittings and equipment £</b>
<b>Cost</b>	
At 1 April 2024	119,677
Additions in year	1,704
Disposals	<u>(236)</u>
At 31 March 2025	<u>121,145</u>
<b>Depreciation</b>	
At 1 April 2024	113,338
Charge for the year	6,239
On disposals	<u>(79)</u>
At 31 March 2025	<u>119,498</u>
<b>Net book value At 31 March 2025</b>	<u><u>1,647</u></u>
At 31 March 2024	<u><u>6,339</u></u>

**11. Debtors**

	<b>2025 £</b>	<b>2024 £</b>
Trade debtors	149,056	-
Prepayments	11,896	7,025
Accrued income	60,085	46,465
Other debtors	<u>16,988</u>	<u>22,207</u>
	<u><u>238,025</u></u>	<u><u>75,697</u></u>

**12. Creditors : amounts due within 1 year**

	<b>2025 £</b>	<b>2024 £</b>
Accruals	6,348	13,168
Deferred income (note 13)	173,000	6,980
Tax and social security	13,977	15,181
Other creditors	<u>15,696</u>	<u>11,855</u>
	<u><u>209,021</u></u>	<u><u>47,184</u></u>

Deferred income relates to services invoiced in advance.

## Bath & District Citizens Advice Bureau

### Notes to the financial statements

For the year ended 31 March 2025

#### 13. Deferred income

	2025 £	2024 £
At 1 April	6,980	199,400
Deferred in year	173,000	6,980
Released in year	<u>(6,980)</u>	<u>(199,400)</u>
At 31 March	<u>173,000</u>	<u>6,980</u>

Deferred income relates to grant income invoiced in advance of entitlement.

#### 14. Contingent liabilities

The charitable company has now vacated the premises formerly leased from B&NES Council. As a result, there is a possible charge in relation to dilapidations, however the amount of any such charge cannot be reliably estimated at this time.

#### 15. Analysis of net assets between funds

	Restricted funds £	Designated funds £	General funds £	Total funds £
Tangible fixed assets	-	-	1,647	1,647
Current assets	29,653	167,629	220,951	418,233
Current liabilities	<u>-</u>	<u>-</u>	<u>(209,021)</u>	<u>(209,021)</u>
<b>Net assets at 31 March 2025</b>	<u>29,653</u>	<u>167,629</u>	<u>13,577</u>	<u>210,859</u>
<b>Prior period comparative</b>	Restricted funds £	Designated funds £	General funds £	Total funds £
Tangible fixed assets	-	-	6,339	6,339
Current assets	31,006	334,629	101,620	467,255
Current liabilities	<u>-</u>	<u>-</u>	<u>(47,184)</u>	<u>(47,184)</u>
<b>Net assets at 31 March 2024</b>	<u>31,006</u>	<u>334,629</u>	<u>60,775</u>	<u>426,410</u>

## Bath & District Citizens Advice Bureau

### Notes to the financial statements

For the year ended 31 March 2025

#### 16. Movements in funds

	At 1 April 2024 £	Income £	Expenditure £	Transfers between funds £	At 31 March 2025 £
<b>Restricted funds</b>					
MacMillian	-	243,782	(301,747)	57,965	-
Dorothy House	-	14,278	(20,171)	5,893	-
Bath Mind	7,427	5,000	(12,427)	-	-
Energy Advice Project (EBDX)	-	18,900	(23,533)	4,633	-
Student placement	401	-	-	-	401
St John's Debt	8,397	49,350	(58,497)	750	-
B&NES Fuel Poverty	14,781	284,000	(291,938)	-	6,843
Law Clinic	-	30,000	(38,430)	8,430	-
Trussell Trust Foodbank	-	42,811	(44,657)	1,846	-
Pathways from Poverty	-	30,000	(11,087)	-	18,913
Community Energy	-	10,980	(7,484)	-	3,496
<b>Total restricted funds</b>	<b>31,006</b>	<b>729,101</b>	<b>(809,971)</b>	<b>79,517</b>	<b>29,653</b>
<b>Unrestricted funds</b>					
<i>Designated funds:</i>					
Building fund	25,000	-	-	(17,000)	8,000
Employer's liability	38,000	-	-	-	38,000
Service delivery	121,629	-	-	-	121,629
B&NES welfare advice services	150,000	-	-	(150,000)	-
<b>Total designated funds</b>	<b>334,629</b>	<b>-</b>	<b>-</b>	<b>(167,000)</b>	<b>167,629</b>
General funds	60,775	267,326	(402,007)	87,483	13,577
<b>Total unrestricted funds</b>	<b>395,404</b>	<b>267,326</b>	<b>(402,007)</b>	<b>(79,517)</b>	<b>181,206</b>
<b>Total funds</b>	<b>426,410</b>	<b>996,427</b>	<b>(1,211,978)</b>	<b>-</b>	<b>210,859</b>

#### Purposes of restricted funds

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

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.

## Bath & District Citizens Advice Bureau

### Notes to the financial statements

For the year ended 31 March 2025

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#### 16. Movements in funds (continued)

##### Purposes of 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.

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.

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.

B&NES 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.

Law Clinic

This is a partnership with Stone King LLP and Bath Spa University, launched in 2022, offering free legal advice to local residents on low incomes. Advice is delivered by 40 volunteer lawyers, from six local law firms, assisted by students studying law at the university. The charity employs a member of staff to coordinate this work and to develop new initiatives. In 2023-24 the clinic was funded by both partners and a grant from the National Lottery Awards for All programme.

Trussell Trust Foodbank

In autumn 2023 we launched a new project to place a Citizens Advice adviser in three local foodbanks, to help users of these services. Funding comes from the Trussell Trust, via the Genesis Trust, which operates foodbanks in B&NES.

Pathways from Poverty

Trussell (previously The Trussell Trust) funds us to provide advice to users of foodbanks in the area; funding is via The Genesis Trust, the local charity that runs all the foodbanks.

Community Energy

A partnership led by B&NES council promoting home energy efficiency and renewable sources of energy; funded by the National Lottery; we deliver energy advice as part of the project.

## Bath & District Citizens Advice Bureau

### Notes to the financial statements

#### For the year ended 31 March 2025

##### Purposes of designated funds

Building fund	This fund was set up to set aside funds for unbudgeted building and maintenance needs, may be spent in 2025-26 as we are moving premises during the year.
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.
B&NES welfare advice services	Council funding to run advice services, which was received in 23/24 but spend will take place in 24/25.

##### Prior period comparative

	At 1 April 2023 £	Income £	Expenditure £	Transfers between funds £	At 31 March 2024 £
<b>Restricted funds</b>					
MacMillian	-	192,199	(220,664)	28,465	-
Dorothy House	-	12,978	(18,366)	5,388	-
MS Society	-	-	(2,396)	2,396	-
Bath Mind	-	14,500	(7,073)	-	7,427
Energy Advice Project (EBDX)	-	7,980	(9,971)	1,991	-
Student placement	401	-	-	-	401
St John's Debt	-	67,000	(58,603)	-	8,397
Quartet	-	18,000	(18,000)	-	-
Stroke Association	-	2,500	(6,505)	4,005	-
B&NES Fuel Poverty	158	250,000	(235,377)	-	14,781
Law Clinic	-	37,400	(38,668)	1,268	-
Trussell Trust Foodbank	-	24,429	(24,825)	396	-
<b>Total restricted funds</b>	<b>559</b>	<b>626,986</b>	<b>(640,448)</b>	<b>43,909</b>	<b>31,006</b>
<b>Unrestricted funds</b>					
<i>Designated funds:</i>					
Building fund	25,000	-	-	-	25,000
Employer's liability	38,000	-	-	-	38,000
Service delivery	214,750	-	(93,121)	-	121,629
B&NES welfare advice services	-	-	-	150,000	150,000
<b>Total designated funds</b>	<b>277,750</b>	<b>-</b>	<b>(93,121)</b>	<b>150,000</b>	<b>334,629</b>
General funds	12,107	592,069	(349,492)	(193,909)	60,775
<b>Total unrestricted funds</b>	<b>289,857</b>	<b>592,069</b>	<b>(442,613)</b>	<b>(43,909)</b>	<b>395,404</b>
<b>Total funds</b>	<b>290,416</b>	<b>1,219,055</b>	<b>(1,083,061)</b>	<b>-</b>	<b>426,410</b>

**Bath & District Citizens Advice Bureau**

**Notes to the financial statements**

**For the year ended 31 March 2025**

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**17. Related party transactions**

There were no related party transactions in the current or prior period.