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REGISTERED COMPANY NUMBER: 04354628 (England and Wales)
REGISTERED CHARITY NUMBER: 1090669

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025
FOR
RUSHMOOR CITIZENS ADVICE BUREAUX**

Rothmans Audit LLP
Statutory Auditors
Chartered Accountants
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1 Chilworth Road
Southampton
SO16 7JQ

RUSHMOOR CITIZENS ADVICE BUREAUX

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FOR THE YEAR ENDED 31 MARCH 2025**

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's purpose, set out in the objects contained in the Company's Memorandum and Articles of Association, are to promote any charitable purpose for the benefit of the whole community of Rushmoor and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The service values diversity, promotes equity, and challenges discrimination; it puts clients at the heart of all its activities.

Ensuring our work delivers our aims

Trustees review aims, objectives and activities each year, examining achievements and outcomes, including the success and benefits of key projects, and confirming that the aims, objectives, and activities are in line with the charity's stated purpose.

Strategic priorities for 2024-25 were:

Respond: Respond to peoples' needs with information and advice fit for purpose.

- Improve our clients' experience by making our advice as accessible, relevant and effective as it can be, so that they have positive outcomes.

Reach: Increase our reach to people experiencing inequality or disadvantage.

- Focus our support on the most marginalised members of our community, ensuring they can access our services in ways that suit them.

Advocate: Become an even stronger voice on issues that matter most.

- Prevent more people needing support or reaching crisis point by advocating for policy change, increasing our research and campaigns focus and engaging with our community.

How our activities deliver public benefit

The service's main activities and how it has achieved its aims are described in the Achievements and Performance section below. All charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The Board have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

Rushmoor Citizens Advice Bureaux operates from two main centres in Aldershot and Farnborough, providing free, independent, impartial, and confidential advice to its clients. Advice is delivered by phone, on-line, email and face-to-face at different locations. Ranging from brief one-off interventions to in-depth casework, the service is tailored to meet individual needs.

The service is a constant presence in the face of change, giving a unique local insight into the challenges the community is facing today - and having the flexibility to stay ahead and remain relevant in the light of future change. It works in partnership with the local authority and key agencies to make sure local needs are met. It recognises the significant diversity of the local population and works to address known areas of deprivation.

It also undertakes research and campaigns activity to identify and report on issues that impact people, with a view to influencing local and national decision makers to improve policy and legislation. This is done through shared national systems as well as undertaking local research and partnership work.

It provides support for clients with mental illness through its core service, at mental health settings, in the community and in partnership with NHS teams, local services and charities.

Rushmoor Citizens Advice Bureaux is one of only 16 local Citizens Advice offices (out of c240) to deliver the national Pension Wise service, giving expert advice and guidance to help people understand their pension options. After the end of the financial year, we have been advised that the Money and Pensions Service intend to take Pension Wise back in-house with effect from April 2026. The Board is working with national Citizens Advice (the contract holder) to ensure the transition for the current Pension Wise team is properly managed. At present outline plans only are available and further details are awaited. Trustees will also be working with the chief executive officer to mitigate the financial loss (c£70K) arising to Rushmoor from the loss of this contract.

In addition, the service works directly and with local partners to deliver a range of projects to support different sections of the community, including vulnerable clients and, specifically, the significant local Nepali community, (c10% of total Rushmoor population of 100K).

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

OBJECTIVES AND ACTIVITIES

Volunteers

Service delivery to clients is highly dependent on our volunteers. Pre-pandemic the service was fortunate to have over 100 volunteers, however, due to reasons including reluctance to work digitally, Covid-related and other health issues, and the general changes in the volunteering landscape, the numbers reduced at one point to around 40. Management and trustee effort has been focused on volunteer recruitment, and this is bearing fruit, with current active volunteer numbers between 50/60.

Volunteers work a variety of hours, ranging from 4 to 24 hours per week. Over the last financial year approximately 17,000 hours have been worked in total. This equates to a financial value of £573,646, calculations based on the new Value of Volunteering datasheet provided by the Citizens Advice network.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

2024/25 was a year of significant achievement for Citizens Advice Rushmoor, set against the ongoing challenges of high demand, sustained cost-of-living pressures, and a volatile funding environment. In this context, our service has not only maintained its delivery across all areas but, in many cases, expanded it - offering greater support, broader reach, and deeper collaboration across our community.

Despite the impact of continued financial constraint, our team has consistently demonstrated exceptional resilience, creativity, and commitment. Our new operating model - introduced during the previous year - has now fully bedded in, enabling more agile, collaborative, and sustainable ways of working. Core service productivity has improved, and efficiencies have helped to reduce our projected deficit and deliver a financial surplus at year end, while improving access for those in greatest need.

Advice Services and Core Delivery

Our core Rushmoor Community Advice Service, funded by Rushmoor Borough Council, continues to provide vital support across our two office locations in Famborough and Aldershot. Our drop-in service now operates five mornings per week, with high demand driven by crisis issues including fuel poverty, housing insecurity, and personal debt. Meanwhile, telephone access has expanded following our successful integration into the Hampshire Adviceline Group, with additional volunteer support and new technological improvements helping to enhance our responsiveness.

Cohort-based volunteer recruitment, which is now fully embedded into our service model, has enabled us to maintain capacity and resilience. Our team has continued to provide both in-person and outreach support, and we have worked to better record and capture these "lighter touch" interactions, helping to reflect the full scope of our community engagement.

Our commitment to quality remains unwavering. We were pleased to retain our Advice Quality Standard (AQS) and MaPS accreditations, and were newly awarded the Advice with Casework standard in Debt, Welfare Benefits, and Disability - an achievement held by very few LCAs across the network.

Reaching Those Most in Need

This year saw a deepening of our commitment to reaching people facing disadvantage, isolation, or exclusion. Our specialist advice services - across mental health, domestic abuse, disability, homelessness prevention, and immigration - have expanded considerably, with new posts, outreach locations, and referral pathways developed throughout the year.

Our Mental Health Project, commissioned by NHS Frimley, remains a cornerstone of the local recovery support system. Re-commissioned for up to five years, the project has helped hundreds of individuals this year and is now supporting other LCAs in the region with technical supervision and quality assurance, building a broader regional offer.

Our specialist domestic and sexual abuse service for the Nepali and wider Commonwealth community has continued to go from strength to strength, recently winning the 'Supporting Victims of Crime' award at the Hampshire Police & Crime Commissioner's annual awards. This vital work continues to address deep-seated barriers to support among marginalised communities, with additional bids submitted to the OPCC to further expand this outreach and advocacy.

In response to the needs of asylum seekers and refugees in temporary Home Office accommodation, we designed and launched the Seeking Sanctuary Project, providing direct advice, advocacy, and crisis support in collaboration with local council teams and refugee support organisations. This project has since been extended into 2025/26.

We also continue to deliver a nationwide Advice Clinic for people affected by brain tumours, in partnership with The Brain Tumour Charity. Entering its tenth year, this unique model has now helped over 2,200 individuals and families, securing in excess of £5.5 million in financial outcomes. The service remains a model of remote, specialist delivery at national level.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

ACHIEVEMENTS AND PERFORMANCE

Outreach and Community Presence

We have further strengthened our local presence through regular outreach at foodbanks, pantries, libraries, GP practices, and community centres. These include:

- Weekly advice at the Aldershot Community Grub Hub, with UKSPF funding secured for continuity.
- A successful new collaboration with Farnborough Foodbank and Trussell, embedding advice at two sites and distributing materials in food parcels.
- Advice First Aid training for volunteers at Kerith Community Pantry, with outreach introduced and funding secured for continued provision.
- Conversations initiated with Step by Step and Hart & Rushmoor Young Carers, focusing on specialist youth advice.

As part of our commitment to co-production, we have begun establishing a User Group to bring the voice of lived experience into service development, building on learning from Advice First Aid and our broader engagement work.

Advocacy and Influence

Advocacy has remained central to our mission. Throughout 2024/25, we maintained strong relationships with local decision-makers, including councillors, the Leader of the Council, and our new MP, Alex Baker. Our offices hosted surgeries and briefings, and we submitted detailed evidence ahead of the Autumn Budget, focused on themes such as eVisas, asylum, and Pension Credit uptake.

We continued to lead on the cost-of-living insight workstream within Rushmoor Borough Council's Supporting Communities Partnership, and are helping to re-establish the Partnership at Place health inequalities forum in North East Hampshire.

Our Research & Campaigns Group has grown more confident and focused. Monthly meetings, SMART objectives, and enhanced data collection methods have supported a steady stream of submissions to national campaigns, while local case studies, issue codes, and ward data helped shape local priorities.

We also contributed to major local consultations on employment support, housing insecurity, and financial inclusion, and will shortly be launching our proposal for a Mediation Partnership pilot - now provisionally funded at £75,000 over two years by Rushmoor Borough Council.

People and Culture

Our success this year would not have been possible without the efforts of our incredible staff and volunteers. The Board approved a new Wellbeing Strategy 2024-26, and we were proud to renew our Disability Confident Level 2 and gain Mindful Employer accreditation.

The Performance and Reward Framework was successfully introduced, appraisals completed, and positive feedback received across the team. Recruitment and retention were strong, supported by new cohort-based training, leadership development opportunities, and regular "Town Hall" sessions hosted by the CEO and Chair to improve internal communication.

Staff and volunteer morale remains high. Our 2025 People Survey showed increased satisfaction across key metrics, with many commenting on the positive, inclusive, and team-oriented culture.

Financial Sustainability and Partnerships

This year we secured over £204,000 above our income target, delivering a surplus of £156,377-a major achievement following previous years of financial pressure.

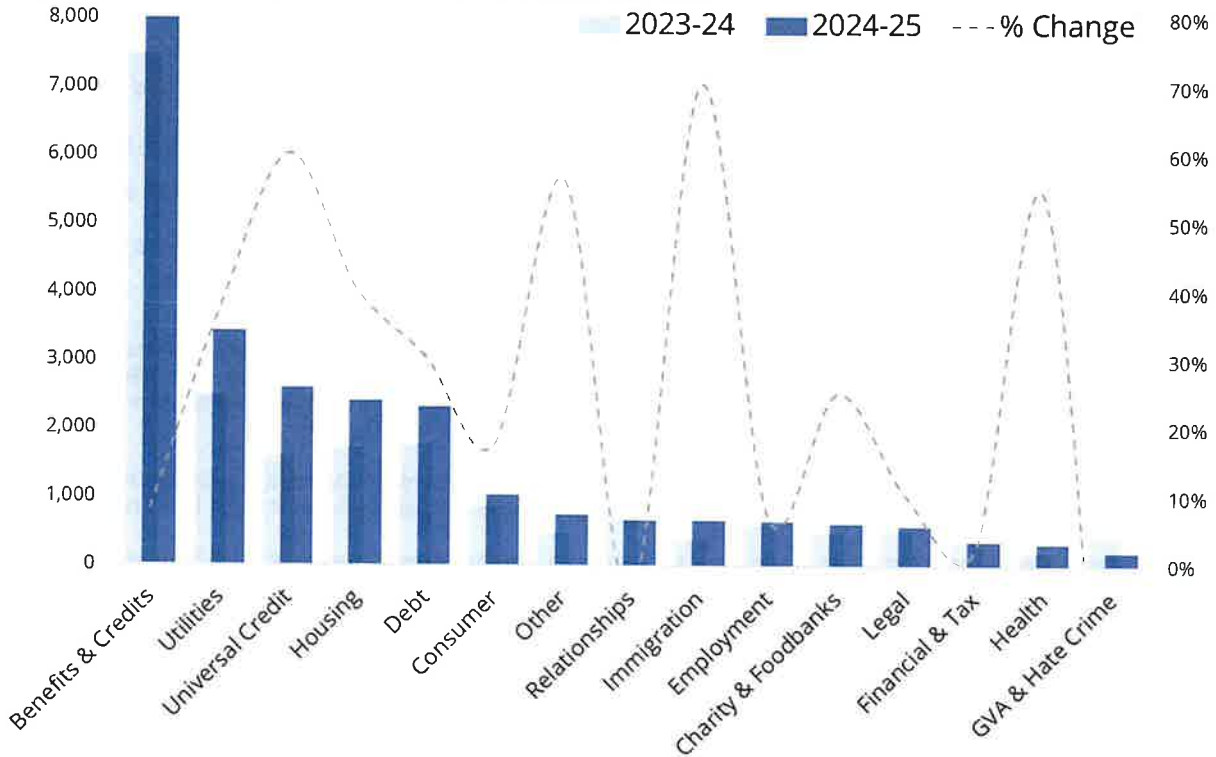
Breakdown of Advice Issues 2024-25

Last year, across all our services, Citizens Advice Rushmoor helped 11,307 clients with 48,657 issues through 36,047 activities in 11,134 separate cases. In addition to 2,324 lightly recorded "simple queries" or where we signposted clients to other services; this includes customer services from the Welcome Team or the Nepali drop-in service.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

ACHIEVEMENTS AND PERFORMANCE

The chart below shows the distribution of advice issues across the level 1 categories of work we do. This excludes the 23,933 Financial Capability codes recorded by the Pension Wise team.



Overall, the number of issues helped with increased by 23% compared to 2023-24 with large increases in Universal Credit (60%), Housing (40%); also, Debt (31%) and Utilities (38%) largely related to our expanded capacity on energy advice projects. There was also an increase in Foodbank and Charitable Funds issues (25%) on top of the previous year's (73%) increase along with a 71% increase in Immigration related issues - in part because of increase in project work in these areas.

Direct and Indirect Value of Advice

The illustration following uses directly recorded data from advice given, as well as a Treasury approved model to calculate public value and fiscal savings, provided through our national Citizens Advice network.

Value

For every £1 invested in Citizens Advice
Rushmoor we generated at least:

£1.60

in fiscal benefits
Savings to government
Reduction in health service demand, local authority homeless services, and out of work benefits for our clients and volunteers; £2,038,179 in total.

£23.39

in public value
Wider economic and social benefits
Improvements in participation and productivity for clients and volunteers; equalling £29,775,931.

£8.20

in benefits to individuals
Value to our clients
Income gained through benefits gained, debts written off and consumer problems resolved; amounting to £10,445,985.

To find out more about how we've modelled our financial value, see our full technical annex: Modelling our value to society in 2024/25

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

FINANCIAL REVIEW

Financial position

Income in the year amounted to £1,339,024 with expenditure of £1,182,647.

The results for the year and the charity's financial position at the end of the year are shown in the attached financial statements. The financial statements have been prepared in accordance with the Companies Act 2006 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP); and comply with the charity's Memorandum and Articles of Association.

Principal funding sources

Rushmoor Borough Council is one of the two principal funders and in addition to the direct financial grant and rent detailed in the financial statements, they also provide much appreciated help in kind, in the form of car parking concessions, meeting rooms and other informal support for services.

In the context of the volatile, complex, and uncertain operating environment the Board continues to recognise the importance of maintaining diverse funding and ensuring a flexible response to opportunities and challenges.

Investment policy and objectives

Regular reviews of investment of reserves are undertaken by the Treasurer and Finance Manager, to ensure the most favourable return for the charity. Reserves and running costs are with the Royal Bank of Scotland (RBS) for the financial year ending 31st March 2025. It has terminated its prior year arrangements of investing in the Scottish Widows for more than 30 days and switched to RBS in-order to increase the net income earned on excess funds.

Reserves policy

The Trustees recognise the need to maintain reserves to ensure Citizens Advice Rushmoor meets its statutory and contractual obligations, following Charity Commission guidance and best practice. The Reserves Policy is reviewed annually and updated in a report to Trustee Board meetings. Trustees aim to actively manage reserves, recognising the changing operating environment. At the March '25 Board Meeting the reserves policy has been changed from 3 months of past expenses to 3 months of future expenses as the minimum amount of unrestricted reserves to be held.

The Reserves Policy recognises the need to hold financial reserves to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. This includes recognition of areas such as staff redundancies; sickness cover; uninsured losses and late payment by funders. The policy defines a minimum level for restricted and unrestricted reserves. Designated reserves are allocated through periodic review of requirements.

Reserves as of 31 March 2025 total £489,004 being £334,943 unrestricted reserves (excluding designated reserves), £149,060 designated reserves and £5,001 restricted reserves. The designated reserves were set up to enable the necessary strategic changes such as mergers and collaboration required to address the known headwinds Citizens Advice Rushmoor faces such as the loss of Pension Wise contract and devolution and changes to boundaries etc. It has been confirmed that Citizens Advice Rushmoor will lose the Pension Wise contract (more than one thirds of annual income and more than £70k of contribution) from 26/27 onwards due to it being taken inhouse.

The board considers that the current level of unrestricted reserves is adequate to support current and anticipated levels of activity, to enable it to respond to opportunities and to provide for emergencies.

Going concern

The financial statements as of 31 March 2025 were prepared on a going concern basis. In performing the going concern assessment, the Trustees have considered Citizens Advice Bureaux's ability to continue to deliver service to its clients; the increase in client demand for services; the capacity of staff and volunteers to perform their roles; current and future funding sources; cash position; and available reserves.

Based on this assessment, the Trustees concluded and were satisfied that the charity has adequate resources to continue in operational existence for the foreseeable future and that Rushmoor Citizens Advice Bureaux remains a going concern.

For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

FINANCIAL REVIEW

Principal risks and uncertainties

Trustees are responsible for the effective management of risk and for making sure that internal controls are in place and operating as designed.

The Board has adopted a risk management strategy. Risk owners regularly review risks to assess the likelihood, impact and relevance of risks, the plans for managing them and adequacy of those plans.

The trustees identified the following as the key risks and uncertainties likely to affect medium and long-term service delivery and financial performance or position:

- Pensionwise - loss of Pension Wise contract income and associated contribution following formal notification from the Money and Pensions Service (MAPS) that the Pension Wise service will be taken back in house. This represents a loss of £442,000 in income and £78,000 in contribution for Citizens Advice Rushmoor. Citizens Advice Rushmoor has undertaken significant efforts in recent years to diversify income streams and restructure its operating model to promote financial sustainability. Designated reserves have been set aside to provide for potential costs arising from the transition. The transfer of activity back to MAPS will be carefully managed to minimise impact and disruption on staff and clients, and the financial consequences will be closely monitored.

- Devolution and Local Government Reorganisation - the upcoming devolution and local government reorganisation in Hampshire, including the introduction of the Hampshire and Solent Mayor from 2026 and the transition from district and borough councils to unitary authorities, creates significant uncertainty regarding future funding arrangements. Grants totalling £280,000 from Rushmoor Borough Council, which currently support core services to clients in Rushmoor, are at risk. Should alternative funding not be secured from the new unitary authorities, there is a risk that vital services will be compromised. The mechanisms for allocation of funding, the distribution to Citizens Advice offices across the region, and the preferred engagement model of the new authorities remain unclear. The Chair and Chief Executive Officer have begun preliminary discussions with neighbouring Citizens Advice offices, particularly those in the north of Hampshire, to prepare for potential changes. In addition, designated reserves have been set aside to cover associated risks and costs.

A robust system of internal financial controls is operated, which is compliant with charity commission guidance and good practice. Trustees agree annual budgets and review quarterly financial reports.

The Board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice Rushmoor hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

FUTURE PLANS

The Board constantly reviews the service's plans and activities considering national and local pressures and challenges.

Citizens Advice Rushmoor has refreshed its strategic priorities for the next two years, to align with the national Citizens Advice strategy, while also considering local factors. The strategy uses up to date research and data insights to provide context, is rooted in a wealth of local knowledge and consultations, with input from trustees and operational staff across the organisation.

The refreshed organisational strategy and supporting operational plan have been reviewed and adopted by the full board, responding to the changing needs of clients, funders, and partners. The overarching strategic aim is to ensure the service is accessible, relevant, and sustainable for everyone who needs it.

The priorities for 2025-27 are unchanged from those of the previous year, i.e.:

Respond: Respond to people's needs with information and advice fit for purpose - improve our clients' experience by making our advice as accessible, relevant, and effective as it can be, so that they have positive outcomes.

Reach: Increase our reach to people experiencing inequality or disadvantage - focus our support on the most marginalised members of our community, ensuring they can access our services in ways that suit them.

Advocate: Become an even stronger voice on issues that matter most - prevent more people needing support or reaching crisis point by advocating for policy change, increasing our research and campaigns focus and engaging with our community.

For 2025-27 we will support these priorities with specific enablers, and by outlining our essential foundations.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

FUTURE PLANS

The enablers are:

Our People: Be a great place to work and volunteer, building a culture that allows us to be the best we can be for the people who need us.

Our Sustainability: Seize opportunities to grow our income, whilst carefully controlling our costs.

Our Partners: Invest our time to help build strong support networks inside and out of Citizens Advice, and in communities themselves.

The foundations are:

Equity, Diversity, and Inclusion: Build a positive and purpose-driven culture to deliver for the people who need us.

Digital Optimisation: Use digital approaches to rethink how we operate as a service; continually improving to enable scalable, cost-efficient, and responsive advice delivery.

Effective Communication: Deliver clear, impactful messages that foster team working, drive action, and build relationships.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity was formed as a company limited by guarantee on 17th January 2002 (Company number 04354628). The full name of the charity is Rushmoor Citizens Advice Bureaux which was re-registered with the Charity Commission in 2002, when incorporating as a company (Charity number 1090669). It is governed by its Memorandum and Articles of Association.

Governance

Trustees comply with the Citizens Advice Code of Conduct and are fully aware of their legal, regulatory, and governance responsibilities. Reporting requirements to the Charity Commission, FCA, and Companies House have been met, and trustees have undertaken mandatory training as outlined below.

The Board pays particular attention to the key trustee responsibilities outlined by the Charity Commission:

- Ensure your charity is carrying out its purposes for the public benefit
- Comply with your charity's governing document and the law
- Act in your charity's best interests
- Ensure your charity is accountable
- Manage your charity's resources responsibly
- Act with reasonable care and skill

Training on governance requirements is included in the bite-size induction sessions delivered to new trustees.

A review of board effectiveness was updated in 2025, based on the Charity Governance Code, to identify areas of strength and those where further development is needed. The Board adopts a continuous improvement approach to its own performance and will continue to identify priorities for further action during the coming year.

The trustee committees take responsibility for quarterly reviews of designated areas of the operational plan and risk register, identifying emerging risks and instigating action to mitigate those risks, and linking with key staff to review plan delivery and report progress to board meetings.

Organisational structure

Rushmoor Citizens Advice Bureaux is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management, as well as monitoring progress against standards. Operating policies are independently determined by the board to fulfil its charitable objectives and comply with the national membership requirements.

The chief executive officer is appointed by the trustees to manage the day-to-day operations of the charity. During the financial year the former Interim Chief Officer was confirmed in a permanent role as Chief Officer, subsequently titled Chief Executive Officer in line with national Citizens Advice policy.

The Chief Executive Officer is supported by a team of paid staff and volunteers who deliver the services offered by the charity. Key role succession planning remains an area of focus, linked to development and deployment of the organisation's service model and longer-term sustainability.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

The senior management team are represented on the committees outlined above, which meet quarterly to review performance against targets and the charity's financial position. Committee reports and recommendations are then taken to the Board for approval and then implemented by the operational team. There are regular staff, volunteer and management team meetings which focus on performance, communication, and teambuilding. The capacity and skills of the management team are kept under regular review by the Board.

There is an Annual General Meeting, which involves the staff team, Trustee Board, volunteers, members, and other stakeholders.

The trustees continually pay close attention to whether the service has an appropriate organisational structure to deliver client support in the most cost-effective way.

Trustees have a strategic aim to "make Citizens Advice Rushmoor a great, safe and inclusive place to work and volunteer." They recognise the importance of giving the right support to staff who are consistently dealing with crisis situations for people, and work to ensure flexibility and progression for staff and volunteers.

Key management remuneration

The Board considers that the trustees, Chief Executive Officer, and the senior leadership team comprise the key management personnel of the charity.

The charity's management team are all paid in accordance with a published reward policy and salary ranges reflecting levels of responsibility. Any increases to ranges and/or individual salaries are approved by the board. The Chief Executive Officer's salary is reviewed and approved by the Board separately and is in line with the policy set out above.

Operational Environment

The service's clients and community are at the heart of all it does. The impact of the cost-of-living crisis on all local people, particularly those who are marginalised, is resulting in increasing demand and complexity of cases, with more clients presenting at crisis point.

Meeting current demand is a continual operational challenge. Accordingly, there is a critical imperative to sustain and enhance new ways of working, together with adopting a multi-channel strategy using phone, chat, email, and video to increase access for clients. "In person" appointments for clients unable to get the help needed by phone or digital services, will continue to be delivered in a secure environment.

In terms of day-to-day operations, there is no doubt that the overall environment for Citizens Advice is the most challenging that has been seen for a long while. Accordingly, the importance of maintaining the resilience of the organisation, both to continue to support clients, and to address future challenges and opportunities, cannot be overstated. Trustees are focusing on the sustainability of the service, and how they can work with the operational team to ensure the best service levels are offered within available resources.

Technological developments, including emerging opportunities to harness the benefits of AI, will support delivery of services in new ways, recognising the diverse range of needs for advice, support and information, and the requirement to reach more people.

In addition to what might be termed the 'business as usual' operational environment, Citizens Advice Rushmoor will face further strategic challenges during the coming financial year and beyond.

Firstly, the loss of the Pension Wise contract referenced above.

Secondly, the fact that the national Citizens Advice organisation is itself focusing on its sustainability and effectiveness, with the result that it is implementing several transformation programmes to increase efficiency and control costs. These programmes will impact Citizens Advice Rushmoor in different ways - ranging from Trustee and leadership involvement in review and co-design of new standards and processes, to some services previously provided by the national organisation as part of the membership fee only being available in future at additional cost, to potential increases in the membership fee itself. The Chair and Chief Executive Officer are closely involved in these programmes and will be providing regular updates to the Board.

Thirdly, the service will need to respond to the changes outlined in the government's white paper on Devolution and Local Government Reorganisation. At the time of writing this report it is known that Hampshire is within the government priority programme and there will be a Hampshire and Solent Mayor from 2026. It is also known that District and Borough Councils will be replaced by Unitary Authorities. What is not known is how many Unitary Authorities there will be and where the boundaries will fall.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

These changes will potentially impact the service's funding, premises occupation and people. The Chair and Chief Executive Officer have reached out to their colleagues in other local Citizens Advice teams, particularly in the north of the county, to start conversations around how we might prepare ourselves for this new form of local government. It is likely that the changes will result in the current local Citizens Advice teams needing to collaborate more closely and may eventually result in some/all those teams merging.

The national Citizens Advice organisation has recognised that Devolution and Local Government Reorganisation is a strategic priority for the entire service and is introducing a focused piece of work to support local teams to manage the impact. The Board Chair is involved in this work.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04354628 (England and Wales)

Registered Charity number

1090669

Registered office

Civic Offices
Farnborough Road
Farnborough
Hampshire

Trustees

Ms H Cooper (resigned 30.6.25)
Mr J Dapre (appointed 9.12.24)
Mrs N Dehal
Mr J Halliday
Ms U Indran
Mr A Levey
Ms J Ross (appointed 11.10.24)
Ms S Levey (resigned 22.7.24)
Mr J Bennett (resigned 11.10.24)
Mr G J Baker (resigned 17.6.24)
Mr G Ghale (resigned 17.6.24)
Mr D R Raine (resigned 19.1.25)
Mr J E Woolley (resigned 8.1.25)
Ms G Austin (resigned 22.7.24)
Mr D Whillans (appointed 15.9.25)
Mr D Brooks (appointed 28.7.25)

The charity is governed by a trustee board. Trustees who have held office during the year are listed above. The Articles of Association provide for a minimum of four and a maximum of twenty-three trustees. Board meetings are held quarterly, with additional quarterly meetings for the committees listed below. Trustees are elected to the board for a three-year period and are appointed at an Annual General Meeting.

The committee structure is as follows:

- Business Services Committee
- Finance and Risk Committee
- Reward Committee (meets annually)
- Service and Quality Committee

None of the trustees has any beneficial interest in the company. All trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Since the end of the last financial year, eight trustees have resigned and 3 new trustees have been appointed, with effect from the dates shown above. Therefore, as in previous years, the Trustee Board has seen quite a degree of churn. Those who have stood down have left for a variety of reasons including change of circumstances, personal/family reasons and sadly in two cases because of ill-health.

In common with other Local Citizens Advice offices - and the charity sector in general - demand on trustee time continues to increase and the capacity of trustees, who are all volunteers, to fulfil the responsibilities we ask of them remains a concerning feature.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

REFERENCE AND ADMINISTRATIVE DETAILS

Notwithstanding this degree of change amongst trustees, an analysis based on the Charity Governance Code, and the results of an assessment of leadership standards, conducted by a national Citizens Advice performance assessor, which resulted in all areas assessed being rated as fully met, confirms that the board has continued to effectively fulfil its responsibilities.

Trustees are all allocated to one or more of the committees listed above, and continue to have 'lead role' responsibility for key areas of the service's activities, providing direction and oversight and working collaboratively with staff members.

Decisions made by the Trustee Board are recorded in the minutes of board meetings, outlining discussions held and whether those decisions were unanimous, or subject to a vote. Decisions are made in line with the agreed strategy for the service, outlined in the Organisational Strategy and Operational Plan, and in accordance with Charity Commission guidance on Decision-making for Charity Trustees.

The Board updated its skills audit during the year, to support its continued focus on further developing trustee knowledge and skills. New trustees receive a full induction, including bite-sized learning sessions. All trustees undertake annual mandatory training, comprising Financial Conduct Authority (FCA) requirements, Data Protection, Equity, Diversity & Inclusion (EDI), Health & Safety, Cyber security, and Safeguarding. Trustees are encouraged to undertake additional discretionary learning, including attendance at external training events where these will enhance effectiveness in their role. They are fully briefed on their legal obligations under charity and company law, the Memorandum and Articles of Association, the board and committee decision-making processes, the Organisational Strategy and Operational Plan, and recent financial performance of the charity.

The Board has appropriate policies and procedures in place to comply with its mandatory and organisational EDI commitments. Particular attention is given, wherever possible, to appointing new trustees that reflect the local community or that have lived experience of the issues that clients face. Recruitment of new trustees is undertaken with diversity, as well as experience and skills, in mind.

Company Secretary

Mr J Ayres

Auditors

Rothmans Audit LLP
Statutory Auditors
Chartered Accountants
Chilworth Point
1 Chilworth Road
Southampton
SO16 7JQ

Chief executive officer

Mr C Stewart

Bankers

Holts (Royal Bank of Scotland/NatWest)
36 St Andrew Square
Edinburgh
EH2 2YB

Website

citizensadvicrushmoor.org.uk

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Rushmoor Citizens Advice Bureaux for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

In so far as the trustees are aware:


- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Rothmans Audit LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 3rd November 2025 and signed on its behalf by:


.....
Mr A Levey - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX

Opinion

We have audited the financial statements of Rushmoor Citizens Advice Bureaux ('the charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Emphasis of matter

We draw attention to note 15 to the financial statements which explains a number of prior year adjustments made. Our opinion is not modified in respect of this matter.

Other information

The other information comprises the information included in the annual report, including the Report of the Trustees, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the Report of the Trustees has been prepared in accordance with applicable legal requirements.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the Report of the Trustees.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit ; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Report of the Trustees and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach was as follows:

- Enquiring of management, including obtaining and reviewing supporting documentation, concerning the policies and procedures relating to:
 - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud; and
 - the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- Discussing among the engagement team how and where fraud might occur in the Financial Statements and any potential indicators of fraud.
- Obtaining an understanding of the legal and regulatory frameworks that the charity operates in focusing on those laws and regulations that had a direct effect on the Financial Statements or that had a fundamental effect on operations.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the recognition of income and the override of controls by management. To address the risk of fraud in these areas, we:

- selected a sample of transactions from material income streams, reviewed the classification and restrictions applied, and compared expected income to that recorded within the financial statements;
- performed analytical procedures to identify unusual or unexpected relationships;
- tested journal entries to identify transactions which were not in the usual course of charitable activities;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
RUSHMOOR CITIZENS ADVICE BUREAUX**

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

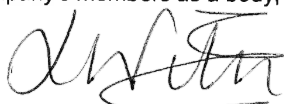
A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Other matters which we are required to address

The prior year financial statements were audited by Menzies LLP. An unmodified opinion was expressed in the report dated 27 September 2024.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Lisa Wilson FCA (Senior Statutory Auditor)
for and on behalf of Rothmans Audit LLP
Statutory Auditors
Chartered Accountants
Chilworth Point
1 Chilworth Road
Southampton
SO16 7JQ

Date: 4 November 2025

RUSHMOOR CITIZENS ADVICE BUREAUX

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds as restated £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	111,352	384,539	495,891	471,229
Charitable activities					
Charitable activities	5	386,383	422,714	809,097	678,065
Other trading activities	3	21,732	887	22,619	-
Investment income	4	11,417	-	11,417	4,933
Total		<u>530,884</u>	<u>808,140</u>	<u>1,339,024</u>	<u>1,154,227</u>
EXPENDITURE ON					
Raising funds	6	-	-	-	347
Charitable activities					
Charitable activities	7	386,288	796,359	1,182,647	1,152,240
Total		<u>386,288</u>	<u>796,359</u>	<u>1,182,647</u>	<u>1,152,587</u>
NET INCOME					
Transfers between funds	20	144,596	11,781	156,377	1,640
		10,357	(10,357)	-	-
Net movement in funds		154,953	1,424	156,377	1,640
RECONCILIATION OF FUNDS					
Total funds brought forward		329,050	3,577	332,627	330,987
TOTAL FUNDS CARRIED FORWARD		<u>484,003</u>	<u>5,001</u>	<u>489,004</u>	<u>332,627</u>

The notes form part of these financial statements

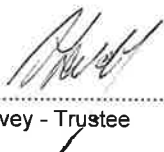
RUSHMOOR CITIZENS ADVICE BUREAUX (REGISTERED NUMBER: 04354628)

**BALANCE SHEET
31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds as restated £
FIXED ASSETS					
Tangible assets	16	16,100	-	16,100	28,296
CURRENT ASSETS					
Debtors	17	120,114	2,170	122,284	49,967
Cash at bank		<u>467,574</u>	<u>3,213</u>	<u>470,787</u>	<u>369,627</u>
		587,688	5,383	593,071	419,594
CREDITORS					
Amounts falling due within one year	18	(119,785)	(382)	(120,167)	(115,263)
NET CURRENT ASSETS		<u>467,903</u>	<u>5,001</u>	<u>472,904</u>	<u>304,331</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>484,003</u>	<u>5,001</u>	<u>489,004</u>	<u>332,627</u>
NET ASSETS		<u>484,003</u>	<u>5,001</u>	<u>489,004</u>	<u>332,627</u>
FUNDS	20				
Unrestricted funds				334,943	329,050
Designated funds				149,060	-
Restricted funds				<u>5,001</u>	<u>3,577</u>
TOTAL FUNDS				<u>489,004</u>	<u>332,627</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 3rd November 2025 and were signed on its behalf by:



Mr A Levey - Trustee

RUSHMOOR CITIZENS ADVICE BUREAUX

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 £	2024 as restated £
Cash flows from operating activities			
Cash generated from operations	1	<u>91,400</u>	<u>(38,294)</u>
Net cash provided by/(used in) operating activities		<u>91,400</u>	<u>(38,294)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(1,657)	(18,625)
Interest received		<u>11,417</u>	<u>4,933</u>
Net cash provided by/(used in) investing activities		<u>9,760</u>	<u>(13,692)</u>
Change in cash and cash equivalents in the reporting period		<u>101,160</u>	<u>(51,986)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>369,627</u>	<u>421,613</u>
Cash and cash equivalents at the end of the reporting period		<u>470,787</u>	<u>369,627</u>

The notes form part of these financial statements

RUSHMOOR CITIZENS ADVICE BUREAUX

**NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025**

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES	2025	2024 as restated	
	£	£	
Net income for the reporting period (as per the Statement of Financial Activities)	156,377	1,640	
Adjustments for:			
Depreciation charges	13,853	14,343	
Interest received	(11,417)	(4,933)	
Increase in debtors	(72,317)	(17,290)	
Increase/(decrease) in creditors	<u>4,904</u>	<u>(32,054)</u>	
Net cash provided by/(used in) operations	<u>91,400</u>	<u>(38,294)</u>	
2. ANALYSIS OF CHANGES IN NET FUNDS	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank	<u>369,627</u>	<u>101,160</u>	<u>470,787</u>
	<u>369,627</u>	<u>101,160</u>	<u>470,787</u>
Total	<u>369,627</u>	<u>101,160</u>	<u>470,787</u>

The notes form part of these financial statements

RUSHMOOR CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Rushmoor 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.

The Charity is a company limited by guarantee. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

GOING CONCERN

The Trustees believe that the charity has sufficient resources to continue its operations from at least twelve months from the date of approval of these financial statements. The accounts are accordingly prepared on the Going Concern basis.

PRESENTATION CURRENCY

The financial statements are prepared in Sterling which is the functional and presentation currency of the charity. The financial statements are prepared to the nearest pound.

INCOME

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the balance sheet. Where income is received in advance of meeting any performance related conditions there is not unconditional entitlement to the income and its recognition is deferred and included in creditors as deferred income until the performance-related conditions are met. Where entitlement occurs before income is received, the income is accrued.

Donated services or facilities are recognised 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 of the charity of the item is probable and the economic benefit can be measured reliably.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount it 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.

EXPENDITURE

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

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

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

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

GOVERNANCE COSTS

Governance costs are those incurred in connection with the constitutional and statutory requirements of the charity.

RUSHMOOR CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES - continued

TANGIBLE FIXED ASSETS

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Office equipment 33% on cost

Expenditure on items with an estimated useful economic life of more than one year, costing more than £500, are capitalised.

Tangible fixed assets are stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

TAXATION

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charity for UK income tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Part 10 Income Tax Act 2007 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.

FUND ACCOUNTING

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

HIRE PURCHASE AND LEASING COMMITMENTS

Rentals payable under operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities on a straight-line basis over the term of the lease. The aggregate benefit of lease incentives are recognised as a reduction to the expense recognised over the lease term on a straight line basis.

PENSION COSTS AND OTHER POST-RETIREMENT BENEFITS

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

DEBTORS

Debtors receivable within one year or upon demand are recorded at transaction price whether or not a rate of interest is charged on the balance. Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

Accrued income is recognised in respect of services provided, but not formally recorded. Prepayments are valued at the amount prepaid net of any trade discounts due.

CASH AT BANK AND IN HAND

Cash and short-term deposits included in the Statement of Financial Position comprise cash in hand and short-term deposits with an original maturity of three months or less.

CREDITORS AND PROVISIONS

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 within one year or upon demand are normally recognised at their settlement amount after allowing for any trade discounts due.

RUSHMOOR CITIZENS ADVICE BUREAUX

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

1. ACCOUNTING POLICIES - continued

FINANCIAL INSTRUMENTS

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2. DONATIONS AND LEGACIES

			2025	2024 as restated
	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Donations	7,946	-	7,946	15,270
Grants	30,418	384,539	414,957	401,257
Donated services and facilities	<u>72,988</u>	<u>-</u>	<u>72,988</u>	<u>54,702</u>
	<u>111,352</u>	<u>384,539</u>	<u>495,891</u>	<u>471,229</u>

During the year the Charity received a donation in kind for the rent on two sites, Farnborough and Aldershot, from Rushmoor Borough Council; the Charity received 90% relief £72,988 (2024: £52,902) income against the rent expenditure of £88,231 (2024: £58,780).

Grants received, included in the above, are as follows:

	2025	2024 as restated
	£	£
Armed Forces Covenant Fund Trust	40,333	67,584
Citizens Advice - Hampshire	15,118	7,053
Citizens Advice - National	-	15,000
Hampshire County Council	79,339	64,032
Hart Voluntary Limited	500	-
Healthwatch Hampshire	250	-
National Lottery	250	48,599
NHS Frimley	33,548	5,009
Police and Crime Commissioner for Hampshire & Isle of Wight	32,000	-
Rushmoor Borough Council	213,619	190,460
Surrey Welfare Rights Unit	<u>-</u>	<u>3,520</u>
	<u>414,957</u>	<u>401,257</u>

Government grants, included in the above, totalled £373,624 (2024: £281,554), from Citizens Advice, Hampshire County Council, NHS Frimley and Rushmoor Borough Council, as detailed above.

3. OTHER TRADING ACTIVITIES

			2025	2024 as restated
	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Other income	2,172	887	3,059	-
Rents received	<u>19,560</u>	<u>-</u>	<u>19,560</u>	<u>-</u>
	<u>21,732</u>	<u>887</u>	<u>22,619</u>	<u>-</u>

RUSHMOOR CITIZENS ADVICE BUREAUX

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

4. INVESTMENT INCOME

			2025	2024 as restated
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Deposit account interest	<u>11,417</u>	<u>-</u>	<u>11,417</u>	<u>4,933</u>

5. INCOME FROM CHARITABLE ACTIVITIES

		2025	2024 as restated
	Activity	£	£
Grant contracts	Charitable activities	<u>809,097</u>	<u>678,065</u>

Grants received, included in the above, are as follows:

	2025	2024 as restated
	£	£
Broadhurst Trust	33,907	33,622
Citizens Advice - East Hampshire	38,955	22,720
Citizens Advice - National	433,327	398,491
Department for Business and Trade	9,216	-
Farnborough Foodbank	20,664	-
NHS Frimley	147,882	157,133
The Pebble Estate	10,000	-
Southern Gas Networks PLC	59,884	28,161
Surrey Welfare Rights Unit	13,468	-
The Brain Tumor Charity	39,759	37,383
Vivid	<u>2,035</u>	<u>555</u>
	<u>809,097</u>	<u>678,065</u>

Government grants, included in the above, totalled £629,379 (2024: £578,344), from Citizens Advice, the Department for Business and Trade, NHS Frimley, as detailed above.

6. RAISING FUNDS

RAISING DONATIONS AND LEGACIES

			2025	2024 as restated
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Sundries	<u>-</u>	<u>-</u>	<u>-</u>	<u>347</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 8)	Grant funding of activities (see note 9)	Support costs (see note 10)	Totals
	£	£	£	£
Charitable activities	<u>882,124</u>	<u>22,395</u>	<u>278,128</u>	<u>1,182,647</u>

RUSHMOOR CITIZENS ADVICE BUREAUX

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2025	2024 as restated
	£	£
Staff costs	846,901	902,587
Operating leases	12,801	800
Telephone	3,885	4,215
Postage and stationery	612	470
Sundries	524	496
Computer and equipment costs	4,260	771
Training	1,086	2,174
Subscriptions and publications	1,730	890
Travel	4,583	3,793
Consultants costs	3,360	3,393
Interpreting costs	1,429	789
Depreciation	<u>953</u>	<u>4,985</u>
	<u>882,124</u>	<u>925,363</u>

9. GRANTS PAYABLE

	2025	2024 as restated
	£	£
Charitable activities	<u>22,395</u>	<u>42,814</u>

10. SUPPORT COSTS

	Management	Finance	Governance	Totals
	£	£	costs £	£
Charitable activities	<u>253,140</u>	<u>374</u>	<u>24,614</u>	<u>278,128</u>

All support costs are allocated against the sole charitable activity of the entity.

Support costs, included in the above, are as follows:

MANAGEMENT

	2025	2024 as restated
	Charitable activities £	Total activities £
Wages	128,334	68,060
Social security	9,493	4,991
Pensions	4,197	1,947
Operating leases	75,431	58,780
Insurance	3,417	3,296
Telephone	1,669	1,695
Postage and stationery	4,540	2,576
Sundries	1,345	950
Computer and equipment costs	5,201	2,365
Training	170	375
Subscriptions and publications	6,100	5,862
Travel	345	373
Depreciation of tangible and heritage assets	<u>12,898</u>	<u>9,356</u>
	<u>253,140</u>	<u>160,626</u>

RUSHMOOR CITIZENS ADVICE BUREAUX

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

**10. SUPPORT COSTS - continued
FINANCE**

	2025	2024 as restated
	Charitable activities £	Total activities £
Bank charges	<u>374</u>	<u>512</u>

GOVERNANCE COSTS

	2025	2024 as restated
	Charitable activities £	Total activities £
Wages	6,932	7,740
Social security	548	630
Pensions	242	246
Auditors' remuneration	13,691	11,730
Insurance	2,484	2,394
Legal and professional fees	69	48
Trustee expenses	323	62
Trustee training	<u>325</u>	<u>75</u>
	<u>24,614</u>	<u>22,925</u>

11. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024 as restated
	£	£
Auditors' remuneration	13,691	11,730
Depreciation - owned assets	13,853	14,343
Operating leases	<u>88,232</u>	<u>59,580</u>

12. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

TRUSTEES' EXPENSES

During the year four trustees (2024: two) were reimbursed £323 for expenses (2024: £62), for travel and subsistence.

13. STAFF COSTS

	2025	2024 as restated
	£	£
Wages and salaries	894,629	885,942
Social security costs	70,742	72,127
Other pension costs	<u>31,276</u>	<u>28,132</u>
	<u>996,647</u>	<u>986,201</u>

The average monthly number of employees during the year was as follows:

	2025	2024 as restated
Employees	<u>36</u>	<u>37</u>

RUSHMOOR CITIZENS ADVICE BUREAUX

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

13. STAFF COSTS - continued

No employee received remuneration amounting to more than £60,000 in either year.

The remuneration and benefits received by key management personnel in the year totalled £134,219 (2024: £161,989).

14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds as restated
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	261,233	209,996	471,229
Charitable activities			
Charitable activities	279,574	398,491	678,065
Other trading activities	-	-	-
Investment income	<u>4,933</u>	<u>-</u>	<u>4,933</u>
Total	<u>545,740</u>	<u>608,487</u>	<u>1,154,227</u>
 EXPENDITURE ON			
Raising funds	347	-	347
Charitable activities			
Charitable activities	<u>551,285</u>	<u>600,955</u>	<u>1,152,240</u>
Total	<u>551,632</u>	<u>600,955</u>	<u>1,152,587</u>
 NET INCOME/(EXPENDITURE)	(5,892)	7,532	1,640
Transfers between funds	<u>4,542</u>	<u>(4,542)</u>	<u>-</u>
Net movement in funds	(1,350)	2,990	1,640
 RECONCILIATION OF FUNDS			
Total funds brought forward	<u>330,400</u>	<u>587</u>	<u>330,987</u>
 TOTAL FUNDS CARRIED FORWARD	<u><u>329,050</u></u>	<u><u>3,577</u></u>	<u><u>332,627</u></u>

15. PRIOR YEAR ADJUSTMENT

Prior year adjustments have been made in respect of the following:

During a review of income it was noted that the charity receives a combination of grant and contract income. A prior year adjustment was therefore made to reclassify £678,065 of income from voluntary income to charitable activities.

Alongside the above, a review was carried out as to which income streams were restricted. A prior year adjustment was made to move an amount of £51,436 of income and £33,717 of expenditure out of restricted funds, and instead include them in the general fund.

During the year it was noted that support costs had been understated. A prior year adjustment was made to reclassify £57,960 of direct costs as support costs.

Previously an amount of income had been net off, under an agency arrangement, however during review it was noted that not all of this qualified as an agency arrangement. A prior year adjustment was proposed to increase voluntary income and charitable expenditure by £42,814.

No adjustments were made to assets or liabilities, and the net effect on the SOFA was £nil.

RUSHMOOR CITIZENS ADVICE BUREAUX
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

16. TANGIBLE FIXED ASSETS

	Office equipment £
COST	
At 1 April 2024	42,639
Additions	<u>1,657</u>
At 31 March 2025	<u>44,296</u>
DEPRECIATION	
At 1 April 2024	14,343
Charge for year	<u>13,853</u>
At 31 March 2025	<u>28,196</u>
NET BOOK VALUE	
At 31 March 2025	<u>16,100</u>
At 31 March 2024	<u>28,296</u>

17. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024 as restated
	£	£
Trade debtors	85,136	12,115
Accrued income	16,650	10,658
Prepayments	<u>20,498</u>	<u>27,194</u>
	<u>122,284</u>	<u>49,967</u>

18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024 as restated
	£	£
Trade creditors	7,395	10,076
Social security and other taxes	20,557	16,885
Other creditors	1,656	1,915
Client grants	1,108	4,195
Deferred income	46,724	68,189
Accrued expenses	<u>42,727</u>	<u>14,003</u>
	<u>120,167</u>	<u>115,263</u>

	2025	2024 as restated
	£	£
Deferred income at 1 April 2024	68,189	104,084
Resources deferred during the year	46,724	68,189
Amounts released from previous periods	<u>(68,189)</u>	<u>(104,084)</u>
	<u>46,724</u>	<u>68,189</u>

Deferred income for 2025 relates to grants and other income received in respect of future periods.

RUSHMOOR CITIZENS ADVICE BUREAUX

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

19. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024 as restated
	£	£
Within one year	<u>36,280</u>	<u>20,625</u>

20. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	329,050	144,596	(138,703)	334,943
Capital Improvements to 35-39 High Street	-	-	50,000	50,000
Collaboration / merger	-	-	20,000	20,000
Communications resource	-	-	49,060	49,060
Partnership with Step by Step	-	-	25,000	25,000
Pension Wise decommissioning	-	-	<u>5,000</u>	<u>5,000</u>
	<u>329,050</u>	<u>144,596</u>	<u>10,357</u>	<u>484,003</u>
Restricted funds				
AFCFT - Forces Home Straight (in collaboration with CASE)	-	(382)	-	(382)
AFCFT - Nepali Domestic and Sexual Abuse Service	3,576	1,806	-	5,382
HCC - Energy Advice via Household Support Fund	-	6,937	(6,937)	-
Nepali Advice Services	-	307	(307)	-
NHS Frimley - COPD Project	-	3,939	(3,939)	-
NHS Frimley - 'REACH' Outreach Project	-	2,853	(2,853)	-
OPCC Hants & IOW - Nepali Domestic and Sexual Abuse Service (Outreach)	1	(2,078)	2,078	1
RBC - 'Advice for Ukraine' Project	-	(51)	51	-
RBC - Rushmoor Community Advice Service	-	(5,076)	5,076	-
RBC - Seeking Sanctuary Project	-	1,364	(1,364)	-
RBC (UKSPF) - Mental Health Project expansion	-	2,298	(2,298)	-
RBC (UKSPF) - Community Grub Hub Outreach	-	<u>(136)</u>	<u>136</u>	<u>-</u>
	<u>3,577</u>	<u>11,781</u>	<u>(10,357)</u>	<u>5,001</u>
TOTAL FUNDS	<u>332,627</u>	<u>156,377</u>	<u>-</u>	<u>489,004</u>

RUSHMOOR CITIZENS ADVICE BUREAUX

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

20. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	530,884	(386,288)	144,596
Restricted funds			
AFCFT - Forces Home Straight (in collaboration with CASE)	7,000	(7,382)	(382)
AFCFT - Nepali Domestic and Sexual Abuse Service	33,334	(31,528)	1,806
Client grants	22,395	(22,395)	-
HCC - Energy Advice via Household Support Fund	26,284	(19,347)	6,937
MaPS - Pension Wise	422,714	(422,714)	-
Nepali Advice Services	9,580	(9,273)	307
NHS Frimley - COPD Project	15,028	(11,089)	3,939
NHS Frimley - 'REACH' Outreach Project	8,000	(5,147)	2,853
OPCC Hants & IOW - Nepali Domestic and Sexual Abuse Service (Outreach)	32,000	(34,078)	(2,078)
RBC - 'Advice for Ukraine' Project	884	(935)	(51)
RBC - Rushmoor Community Advice Service	189,961	(195,037)	(5,076)
RBC - Seeking Sanctuary Project	15,550	(14,186)	1,364
RBC (UKSPF) - Mental Health Project expansion	10,520	(8,222)	2,298
RBC (UKSPF) - Community Grub Hub Outreach	14,890	(15,026)	(136)
	<u>808,140</u>	<u>(796,359)</u>	<u>11,781</u>
TOTAL FUNDS	<u>1,339,024</u>	<u>(1,182,647)</u>	<u>156,377</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	280,400	36,952	11,698	329,050
Designated	50,000	(42,844)	(7,156)	-
	330,400	(5,892)	4,542	329,050
Restricted funds				
AFCFT - Nepali Domestic and Sexual Abuse Service	586	1,372	1,618	3,576
CitA - Cost of Living Project	-	59	(59)	-
Community Grub Hub - Client Grants	-	(7)	7	-
HCC - Energy Advice via Household Support Fund	-	2,088	(2,088)	-
NHS Frimley - COPD Project	-	4,453	(4,453)	-
National Lottery	-	187	(187)	-
OPCC Hants & IOW - Nepali Domestic and Sexual Abuse Service (Outreach)	1	(620)	620	1
	<u>587</u>	<u>7,532</u>	<u>(4,542)</u>	<u>3,577</u>
TOTAL FUNDS	<u>330,987</u>	<u>1,640</u>	<u>-</u>	<u>332,627</u>

RUSHMOOR CITIZENS ADVICE BUREAUX

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

20. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	545,741	(508,789)	36,952
Designated	<u>(1)</u>	<u>(42,843)</u>	<u>(42,844)</u>
	545,740	(551,632)	(5,892)
Restricted funds			
AFCFT - Nepali Domestic and Sexual Abuse Service	35,585	(34,213)	1,372
CitA - Cost of Living Project	28,275	(28,216)	59
Community Grub Hub - Client Grants	499	(506)	(7)
Client grants	42,814	(42,814)	-
HCC - Energy Advice via Household Support Fund	17,217	(15,129)	2,088
MaPS - Pension Wise	398,489	(398,489)	-
NHS Frimley - COPD Project	5,009	(556)	4,453
National Lottery	48,599	(48,412)	187
OPCC Hants & IOW - Nepali Domestic and Sexual Abuse Service (Outreach)	<u>32,000</u>	<u>(32,620)</u>	<u>(620)</u>
	<u>608,487</u>	<u>(600,955)</u>	<u>7,532</u>
TOTAL FUNDS	<u><u>1,154,227</u></u>	<u><u>(1,152,587)</u></u>	<u><u>1,640</u></u>

The General Purposes Fund represents the free funds of the Charity which are not designated for a particular purpose other than to meet the obligations set down in the reserves policy included in the Trustees' Annual Report.

The Pension Wise Fund has been received to provide Pensions Guidance within the area designated to be covered by the Charity.

The OPCC Fund has been received as part of a project to raise awareness and support victims of Domestic Abuse and provide a Nepali Speaking Domestic Abuse Worker.

The Armed Forces Covenant Trust Fund has been received to provide Domestic Abuse Support and awareness.

National Lottery Funds were received to help cover the shortfall in funding delivery of our Core Services.

Various other funds have enabled the provision of localised outreach support across the Rushmoor area with access to Cost of Living Support, Energy Advice and Designated Client Grant funds to meet immediate needs for Household Support.

The Seeking Sanctuary Fund has been received to support refugees.

The TNL Community Fund has been received to support core organisational costs.

Client grants are amounts provided for the direct distribution of energy vouchers and household support (white goods etc.) to individuals in need.

TRANSFERS BETWEEN FUNDS

A number of transfers have been made in respect of balances remaining as at the year-end. In all cases these represent amounts which are not required to be repaid to the funder. Similarly, a number of restricted funds in deficit as at the year-end have received transfers from the general fund.

During the year, the trustees designated a number of funds with regards to planned future costs.

The trustees have set aside reserves to cover the expected costs of a likely formal collaboration with other LCAs.

The trustees have set aside reserves to cover predicted costs of the exit and transition plan during the next financial year.

RUSHMOOR CITIZENS ADVICE BUREAUX

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

20. MOVEMENT IN FUNDS - continued

TRANSFERS BETWEEN FUNDS - continued

The trustees have set aside reserves to cover the part-time employment of a dedicated communications, marketing and/or fundraising resource over a two-year period to help raise the profile and effectiveness of our work.

The trustees have set aside reserves to undertake both cosmetic improvements and functional changes to meet the needs of the new 'Advice and Support Centre' model.

The trustees have set aside reserves to contribute towards staff costs (Launch Lead role employed by Step by Step), as well as marketing and other costs of the service.

21. CAPITAL COMMITMENTS

	2025	2024 as restated
	£	£
Contracted but not provided for in the financial statements	<u>-</u>	<u>-</u>

22. RELATED PARTY DISCLOSURES

During the year the charity had a number of transactions with Rushmoor Borough Council, of which Mr C Stewart and Ms G Austin are elected councillors.

The charity received an amount of £286,607 (2024: £244,662) in grant and contract income.

The charity incurred rental costs of £85,744 (2024: £59,580) and received relief against those costs of £72,988 (2024: £54,702).

During the year the charity received £15,118 (2024: £nil) in grant and contract income from Citizens Advice Hampshire, of which Mr J Dapre is a trustee.