



ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

CITIZENS ADVICE HART DISTRICT LIMITED (A COMPANY LIMITED BY
GUARANTEE)

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CITIZENS ADVICE - HART DISTRICT LIMITED (the charity)
TRUSTEES AND DIRECTORS REPORT
For the year ended 31st March 2021

The trustees, who are also the directors of the charity, are pleased to present their annual report and financial statements for the year ended 31 March 2021.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees

Anthony Elliott (Chair from 11/12/2020)
Roger Durdle (Chair until 11/12/2020 then Company Secretary)
Graham Yule (Vice Chair)
Naomi Coxwell
Martin Earwicker
Kulwant Lit (Resigned 31/03/2021)
Xuan Ly
Stephen Rowland (Treasurer. Stepped down as Company Secretary on 11/12/2020)
Geoffrey Smith
Martin Stern

Charity Registration Number: 1113777

Company Registration Number: 5746008

Authorised and regulated by the Financial Conduct Authority: FRN 617627

Registered office

Royal Oak Close
Yateley
GU47 7UD

Senior Management Team

Julia Tymukas (Chief Officer) (Resigned 03/05/2021)
Samantha Mabbott (Chief Officer) (Appointed 03/05/2021)
Julie Frost (Advice Services Manager) (Resigned 08/04/2021)

Bankers

Lloyds Bank
Aldermore Bank
Shawbrook Bank
United Trust Bank
Virgin Money

External Examiner

Gilroy & Brookes Accountants Limited
Suite 15, The Enterprise Centre,
Coxbridge Business Park,
Farnham,
Surrey, GU10 5EH

Registered No: 5746008

Charity No: 1113777

RESPONDING TO THE COVID-19 PANDEMIC

Having put in place measures to support staff and volunteers to provide our services remotely from home, our offices at Fleet and Yateley remain closed through the financial year 2020/21. Our staff and volunteers responded flexibly to the situation, providing telephone, email and webchat support to the people of Hart throughout the year with supervision via video links.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity was formed as a company limited by guarantee on 16th March 2006 (Company Number: 5746008). The full name of the charity Citizens Advice – Hart District Limited was registered with the Charity Commission on 18th April 2006 (charity Number: 1113777). It is governed by its Memorandum and Articles of Association incorporated 16th March 2006 as amended on 28th March 2018.

Recruitment and Appointment of Trustees

The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 2. The Articles of Association provide for a minimum of three and a maximum of fifteen trustees.

Following an objective recruitment process in accordance with its adopted policy, Trustees are elected to the Board for a three-year period and shall retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected.

The Board has powers to co-opt Trustees provided that on appointment the total number of co-opted Trustees does not exceed one third of the total number of Trustees. All co-opted Trustees shall retire from office at the third annual general meeting following the meeting of the Trustee Board at which they were appointed but may then be elected or reappointed.

A Chief Officer is appointed by the Trustees to manage the charity and has delegated authority.

Trustee Induction and Training

Trustees receive an induction into the work of the charity including documents setting out the charity's organisation structure, the Articles of Association, current financial statements, and the business plan. Trustees are required to act in accordance with Charity Commission guidance as set out in its publication 'The essential trustee (CC3)' and subscribe to the Citizens Advice Code of Conduct incorporating the Nolan principles of standards in public life. The Trustees are responsible for the effective management of risk, including ensuring that internal controls are in place and are operating as designed.

Organisation Structure

Citizens Advice – Hart District Limited 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 these standards. Operating policies are independently determined by the Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

The Chief Officer of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. After a year in post Julia Tymukas decided to step down as Chief Officer on 3rd May 2021 and was replaced by Samantha Mabbott. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the trustee board in line with the Business Development Plan and are reviewed at least annually.

The Senior Management Team (SMT) meet to review progress against targets and the charity's financial position and to discuss issues referred to them by the trustee board. Reports and recommendations are then taken to the full board for approval, and their implementation is organised by the Chief Officer and the staff team. There are regular staff, volunteer meetings and senior management team meetings which ensure that progress is being made against targets.

Pay and Remuneration of Key Management Personnel

The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. The charity's senior management team are paid in accordance with salaries benchmarked across a range of voluntary sector organisations. Any increases to salaries are approved by the trustee board. The Chief Officer's salary is reviewed and approved by the trustee board separately but in line with the policy set out above.

Key risks and Uncertainties

The Trustees having had consideration to, and mindful of, the risk factors for the charity identify the following:

- Securing funding remains a serious challenge to maintain and to expand our service. Funding commitments tend to be for no more than a year ahead and are often confirmed at the last minute, leading to considerable uncertainty in our ability to sustain operations at effective levels.
- Recruiting and retaining skilled staff is a key challenge. Supervisors and managers in Citizens Advice are highly trained and skilled individuals, and there is a shortage of people with such skills in the local area.
- Some of the social protections put in place during the pandemic, such as temporary rules to limit evictions and additional financial support through benefits and furlough, are due to be removed. This may lead to increasing demand for our service, putting our ability to meet demand under strain.
- In order that we can continue to deliver our service it is essential that we maintain our trained volunteer base. Attracting, training and retaining suitable volunteers is a significant challenge.
- There are a number of operational challenges, including the safe reopening of offices under COVID-19, upgrading of IT systems and reviewing our future arrangements for office and remote working. These challenges put additional workload on staff.

We are working to a sustainability strategy that aims to

- consolidate and diversify our income generation streams,
- raise our profile in the local community to positively impact fundraising and volunteer recruitment,
- reorganise and resource differently to ensure financial and operational resilience and
- redefine the scope of our service delivery to ensure an effective and reliable service to all our clients consistent with available funding

A particular focus is on using some of our reserves to invest in sufficient training and supervision resource to increase the number of trained volunteers that can be deployed to help the people of Hart.

Factors that are likely to affect the financial performance or position in 2021/22 and further years:

- As the service is reliant on core funding from Local authorities it is subject to volatile and uncertain economic conditions

CITIZENS ADVICE - HART DISTRICT LIMITED (the charity)

TRUSTEES AND DIRECTORS REPORT

For the year ended 31st March 2021

- The political environment remains uncertain, the impact of key national developments is still very much an 'unknown quantity' but has the potential to impact on our position.
- The availability of skilled staff and suitable volunteers can significantly affect operational performance and our ability to demonstrate our value to potential funders.
- Impact of the Covid-19 pandemic on the global economy, local authority funding and on productivity and key outputs of our organisation.

STATEMENT OF INTERNAL CONTROL

Risk Management

The Trustees have given consideration to the major risks to which the charity is exposed and are satisfied that there are measures in place to mitigate those risks. The charity manages risk through the implementation of its risk policy and review of its risk register. Identifying the risks is an important element of risk management and has been given detailed and careful consideration. The Trustees always undertake appropriate due diligence and seek appropriate professional advice when taking major decisions.

The charity's objectives, its internal organisation and the environment in which it operates are continually evolving and as a result, the risks it faces are not constant. Organisational success derives in part from successful risk taking and so the purpose of internal control is to help manage and control risk appropriately, rather than to eliminate it completely.

The following risk categories are included in the risk register and risk reporting:

Governance and Compliance Risk

Operational Risk

Financial Risk

Reputational Risk

People Risk

Our Business Continuity Plan details how we will handle significant risks that could cause disruption to our normal services and which have the potential for significant impact on our organisation's business stability.

Information Assurance

The charity's trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The charity 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.

Quality and Compliance

Citizens Advice - Hart District Limited is a member of Citizens Advice, the national association for the Citizens Advice service. The Citizens Advice Membership Scheme requires member organisations to undergo an annual audit of organisational standards and quality of advice by Citizens Advice. The Charity was audited by a remote assessment in January 2021 and maintained the standards required. Citizens Advice also confirmed it had attained an excellent quality rating and as a result the Charity continues to hold the Advice Quality Standards kite mark.

Trustees

The trustees who have served during the year can be seen on page 2.

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

OBJECTIVES AND ACTIVITIES

Objects

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, 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 Hart District and surrounding areas.

The charity's objects are defined as above. Our mission, vision, purpose and values will be our guiding principles.

Our Vision

We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem.

Our Mission

We do this by providing free, impartial, independent and confidential advice

Our Purpose

- We help people overcome their problems
- We campaign on big issues when they need to be heard
- We champion equality and challenge discrimination and harassment.

Ensuring Our work Delivers Our Aims

In a fast-changing world we need to constantly evaluate and evolve the way we deliver our service and be responsive to external changes that affect our clients and stakeholders. We review our aims, objectives and activities each year. In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of trustees 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.

ACHIEVEMENTS AND PERFORMANCE

Advice and Information Services

The main area of charitable activity is the provision of generalist advice and information in consumer, debt and money advice, welfare benefits, employment, housing, family & personal matters, taxes, immigration & nationality, health, education and discrimination related to any of these.

Our research and campaign work ensures that our clients' voices can be heard where we see a problem that needs to be fixed. This year we participated in national campaigns including scams awareness and the Universal Credit uplift campaign #KeepTheLifeLine.

Throughout the year we have adapted to remote working to offer Advice and Information in the following ways:

- Advice Line – participation is continuing as part of a county-wide telephone service. The line is covered on a rota basis between the hours of 10.00am and 4.00pm from Monday to Friday. Outside of these times there is an automated advice service 24 hours a day.

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- Full advice – general and specialist advice through our team of trained advisers and paid staff.
- Information and Self Help.
- We re-opened our offices after the end of the financial year in May/June 2021 to accommodate in person pre-booked appointments for those most vulnerable and in need - 4 days a week.

In addition to general advice, the following specialist services are provided:

- Working with our partners at Hart District Council to prevent homelessness, Macmillan to help those suffering with cancer, PensionWise and Hampshire Healthwatch. We are also an independent third-party Hate Crime reporting centre.
- An advice service to armed forces families working in partnership with Citizens Advice in Rushmoor and Portsmouth as well as a number of other agencies including base welfare teams. The Forces Families Project (previously known as Joining Forces for Families) supports the communities at RAF Odiham, Aldershot Garrison and HMNB Portsmouth. It focuses on issues that are particularly impacted by military life such as financial management and debt, family relationships and housing and a host of related issues. Our innovative Financial Capability training has been delivered remotely to hundreds of serving personnel across Hampshire.
- Help to Claim – supporting clients to claim Universal Credit for the first time.
- MaPs Increasing Capacity – Debt advice.

Contribution of Volunteers and Paid Staff

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate. The volunteers contribute, on average, 162 (145 last year) hours per week. According to a National Citizens Advice formula, the estimated value of the annual volunteer contribution to our service this year is estimated at £261,076. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often their experience helps individuals return to full employment.

Throughout 2020/21 the service employed 16 paid workers (8 FTEs), and 48 (previous year 38) volunteers together delivering some six projects, including the core service.

Citizens Advice – Hart District Limited is working hard to review our approach to attracting and keeping volunteers to sustain and deliver our business plan objectives. It is our intention to consistently monitor our approach to training, to provide an accessible and welcoming place to volunteer.

Who used and benefited from our services?

During the reporting year 2,795 clients (2019/2020: 3,357) benefited from the services of Citizens Advice – Hart District Limited dealing with 8,156 issues (2019/20: 9,585) to include 7,617 activities. We support people on any issue that they may face however our most common enquiry issues (77%) are:

● Universal Credit	1,825	(22%)
● Welfare benefits and tax credits	1,355	(17%)
● Employment	1,045	(13%)
● Housing	810	(10%)
● Debt	645	(8%)
● Relationships and family	581	(7%)

Clients continue to present with multiple problems and on average clients are presenting with 3 issues each.

We continue to work in partnership with Hart District Council to provide money advice to clients who are at risk of homelessness caused by rent, mortgage, or council tax arrears. This year we helped 810 clients with

housing issues: 313 related to those in the private rental sector.

Again, this year we received funding via the Citizens Advice 'Help to Claim' Service to help people to claim for Universal Credit. The additional resource meant that we had a dedicated advisor working remotely this year, via telephone, email and web chat to help people make their initial claim online as fast as possible to assist those facing financial difficulties as they waited up to 5-6 weeks for their first Universal Credit payment. Over this year our service helped 567 clients (172% over the previous year) with claiming Universal Credit and aided clients to gain £996,254 (previous year £87,331) in total Universal Credit payments for the year and with further funding, hope to continue next year.

We continue to be part of the Hampshire Macmillan Service hosting one part-time caseworker. Based remotely this year, we provided a telephone and email advice service for people affected by cancer, resident in, or being treated in, Hampshire. We very much hope future funding will be secured to continue this valued project.

Due to the pandemic, we were unable to continue our established outreach services. We are currently exploring new outreach services in partnership with other local groups such as Hart Foodbank and Yateley Community Pantry and plan to have a presence in other areas such as Hook, Odiham and Hartley Wintney as soon as possible.

Using an established model that combines national research and local characteristics, Citizens Advice calculates the value delivered by local Citizens Advice in a handful of key areas. It enables us to show our value in terms of savings to the government, the wider benefits to society and the value of advice provision to individuals such as the income gained through benefits, debts written off and consumer problems resolved. In terms of financial value generated, for every £1 invested in our service we returned approximately £9.44 value to people we helped and £19.99 in public value. Specifically, this year, we achieved an estimated income gain of over £3M for our clients and helped to write off over £580k of debt.

Factors Affecting the Achievement of Objectives

Maintaining sufficient funding to continue delivering the service remains a continual challenge. We are investing our reserves in repositioning the charity for the future, but this is not sustainable long term. We need to find a better balance between organisational costs and core funding and look to diversify/improve our income by seeking other funding opportunities.

The complexity of the issues that clients are facing, and the additional challenges that clients are experiencing, places additional demands on the service. In the post Covid era it will be challenging to find the right balance between the growing demand for remote channel access like phone, email and webchat and meeting the needs of our more vulnerable clients who require face to face consultations to help resolve their more complex problems. The availability of funding, technology and volunteer resources will all have an impact on our ability to deliver the right service to the right people.

FINANCIAL REVIEW

Principal Funding Sources

The charity recorded a surplus of £35,625 for the year (2019-20: surplus of £33,116). General Advice recorded a surplus of £46,843 whilst Restricted Funds reported a deficit of £11,218 that will be carried over for completion in 2021-21. The Board has approved a deficit budget for the current year both in order to maintain the volume and breadth of services provided to clients and as a result of the Restricted Fund surplus carried forward.

The principal funding source for our core activities is a grant from Hart District Council which was maintained at £148,130. This grant does not fully cover our general advice service costs and therefore we continue to raise funds from other sources to maintain our core provision - however sources of unrestricted funding are very

limited. In the event of a reduction of the grant from Hart District Council, the Board would have to re- assess the Charity's capacity to provide on-going generalist advice

Reserves at the year-end total £258,085, being £207,252 of Unrestricted Funds and £50,833 of Restricted Funds. Of the unrestricted funds £79,695 are designated reserves.

Investment Policy

The Trustees restrict the investment of funds to UK banks' deposits where funds are deposited for a maximum of one year at prevailing rates of interest. The Board regularly reviews the Charity's investments.

Reserves Policy

The Trustees believe that the bureau should hold financial reserves in order to ensure that the charity is able to meet its statutory and contractual obligations, to provide temporary financial assistance for projects that are awaiting funding from other organisations and to take advantage of opportunities that will benefit the charity and the community it serves.

The level of reserves is set at 3 months anticipated unrestricted operating costs plus closure costs (statutory redundancy, payments in lieu of notice and £2,500 for dilapidations). An Operational Cost Reserve (£56,831) and a Closure Cost Reserve (£12,864) have been established for these purposes.

In addition, the trustees have established an IT Equipment and Development Reserve (£10,000) to ensure that there are sufficient funds available to continue to upgrade office/IT equipment and IT systems.

Going Concern

After making further appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

FUTURE PLANS

Delivering a sustainable service that meets the needs of our clients remains a priority of the trustee board over the coming two years. The charity will continue to develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to client needs.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer, whilst never compromising on the high-quality service that our clients expect and deserve.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees and directors are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company and charity law require the trustees and directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Company law requires that the trustees and directors must not approve the financial statements unless they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- a. select suitable accounting policies and then apply them consistently.
- b. make judgements and estimates that are reasonable and prudent.
- c. state whether applicable accounting standards have been followed subject to any material departures

CITIZENS ADVICE - HART DISTRICT LIMITED (the charity)
TRUSTEES AND DIRECTORS REPORT
For the year ended 31st March 2021

disclosed and explored in the financial statements.

- d. prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees and directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the charity and that enables them to ensure that the financial statements comply with the Companies Act.

The trustees and directors are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities; and that, where appropriate the trustees and directors are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website.

In preparing this report, the Trustees have taken advantage of the small company's exemptions provided by section 415A of the Companies Act 2006.

Approved by the trustees of the charity on 27th October 2021 and signed on its behalf by

Anthony Elliott
Chair of Trustees

INDEPENDENT EXAMINER'S REPORT

I report on the accounts of the company for the year ended 31 March 2021, which are set out on pages 12 to 25.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ICAEW.

Having satisfied myself that the charity is not required to be audited under part 16 of the Companies Act 2006 and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Gilroy & Brookes Accountants Limited
Suite 15, The Enterprise Centre
Coxbridge Business Park
Farnham, Surrey,
GU10 5EH

Date 27th October 2021

SUMMARY OF FINANCIAL ACTIVITIES
(Incorporating an Income and Expenditure Account)
for the year ended 31 March 2021

	General Advice	Designated Funds (note 2)	Restricted Funds (note 3a)	Total Funds 2021	General Advice	Designated Funds (note 2)	Restricted Funds (note 3a)	Total Funds 2020
Income	£	£	£	£	£	£	£	£
Donations	217,090	-	187,534	404,624	189,659	-	182,141	371,800
Income from trading activities	100	-	-	100	3,089	-	-	3,089
Bank interest receivable	2,083	-	-	2,083	3,521	-	-	3,521
Total incoming resources	219,273	-	187,534	406,807	196,269	-	182,141	378,410
Expenditure on Charitable Activities								
Salaries	108,405	-	115,209	223,614	103,488	-	106,134	209,622
Staff and volunteers	4,189	-	624	4,813	5,923	-	4,730	10,653
Office	17,855	-	31,323	49,178	21,014	-	10,329	31,343
Premises	40,889	-	2,690	43,579	42,067	-	3,557	45,624
Governance	655	-	269	924	1,308	-	325	1,633
Grants given	-	-	-	-	-	-	579	579
Other costs	437	-	48,637	49,074	904	-	44,936	45,840
Total expenditure	172,430	-	198,752	371,182	174,704	-	170,590	345,294
Total income /(expenditure) during the year	46,843	-	11,218	35,625	21,565	-	11,551	33,116
Transfer between funds	(11,561)	11,561	-	-	9,455	(9,455)	-	-
Total funds brought forward	92,275	68,134	62,051	222,460	61,255	77,589	50,500	189,344
Total funds carried forward	127,557	79,695	50,833	258,085	92,275	68,134	62,051	222,460

All income and expenditure derive from continuing activities.

The Summary of Financial Activities includes all of the gains and losses recognised in the above two financial periods.

BALANCE SHEET AT 31 MARCH 2021

	Notes	Unrestricted Funds	Restricted Funds (note 3)	Total Funds	Total Funds 2020
	£	£	£	£	£
Fixed assets					
Tangible assets	6	-	-	-	-
Current assets					
Debtors	7	7,581	17,273	24,854	6,792
Cash at bank and in hand		219,622	49,750	269,372	293,612
Total current assets		227,203	67,023	294,226	300,404
Creditors falling due within one year	8	19,951	16,190	36,141	77,944
Net assets		207,252	50,833	258,085	222,460
Restricted Funds		-	50,833	50,833	62,051
Unrestricted Funds					
Designated funds		79,695	-	79,695	68,134
General reserves		127,557	-	127,557	92,275
Total unrestricted funds		207,252	-	207,252	160,409
Total funds		207,252	50,833	258,085	222,460

For the year ended 31 March 2021 the Company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No Members have required the Company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The Directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

The Financial Statements were approved by the Board on 27th October 2021 and were signed on its behalf by Stephen Rowland (Treasurer).

NOTES TO THE ACCOUNTS
for the year ended 31 March 2021

1. ACCOUNTING POLICIES

a) Basis of preparation

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

b) Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Voluntary income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

c) Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs includes all those overhead costs of office and bureau accommodation, utility services, and other services and costs, which are in support of the activity. They also include those costs not associated with the other two headings and includes costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

d) Fund accounting

Unrestricted funds represent funds that are expendable at the discretion of the Trustees in the furtherance of the objects of the Charity. Such funds may be held in order to finance both working capital and capital investment.

Designated funds are those funds which are unrestricted in nature but which have been designated by

NOTES TO THE ACCOUNTS
for the year ended 31 March 2021 continued

the Trustees to be used in a particular manner

Restricted funds represent grants and donations received which are subject to restrictions on their expenditure by the donor. The aim and use of each restricted fund is set out in the notes to the financial statements.

e) Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. Assets purchased which are under £1,000 are expensed in the Statement of Financial Activities.

Depreciation is provided at rates calculated to write off the cost less the estimated residual value at 33.33% on a straight line basis.

Tangible fixed assets purchased using restricted funds are depreciated at the rate of 100% in the year of purchase, assuming no residual value.

f) Debtors and creditors receivable

Debtors and creditors with no stated interest rate are recorded at transaction cost. Any losses arising from impairment are recognised in expenditure.

g) Cash at bank and in hand

Cash at bank and in hand includes cash and term deposits with a maturity of twelve months or less from the date of the opening of the deposit.

h) Employee benefits

When employees have rendered service to the Charity, short term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid for that service.

The Charity operates a defined contribution pension plan for its employees. Contributions are expensed as they become payable.

i) Leases

Rentals payable under operating leases are expensed on a straight line basis.

NOTES TO THE ACCOUNTS
for the year ended 31 March 2021 continued

2. DESIGNATED FUNDS

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.

	Operational Cost Reserve	IT Equipment & Development Reserve	Closure Contingency	Total Designated Funds	Total Funds 2020
Income	£	£	£	£	£
Donations	-	-	-	-	-
Total incoming resources	-	-	-	-	-
Expenditure on Charitable Activities					
Salaries	-	-	-	-	-
Staff and volunteers	-	-	-	-	-
Office	-	-	-	-	-
Premises	-	-	-	-	-
Governance	-	-	-	-	-
Grants given	-	-	-	-	-
Other costs	-	-	-	-	-
Total expenditure	-	-	-	-	-
Total income /(expenditure) during the year	-	-	-	-	-
Transfer between funds	10,473	-	1,088	11,561	(9,455)
Total funds brought forward	46,358	10,000	11,776	68,134	77,589
Total funds carried forward	56,831	10,000	12,864	79,695	68,134

NOTES TO THE ACCOUNTS
for the year ended 31 March 2021 continued

3. RESTRICTED FUNDS

(a) Statement of Financial Activities

	Hampshire Macmillan Cancer Service	Families in Stress	Removing Barriers To Family Life	Homelessness Prevention	BEIS Remote Working	Money and Pensions Service	Help to Claim	Universal Credit	Joning Forces
Income	£	£	£	£	£	£		£	£
Donations	13,330	35,628	48,468	20,029	21,910	18,230	25,808	-	-
Income from trading activities	-	-	-	-	-	-	-	-	-
Bank interest receivable	-	-	-	-	-	-	-	-	-
Total incoming resources	13,330	35,628	48,468	20,029	21,910	18,230	25,808	-	-
Expenditure on Charitable Activities									
Salaries	12,553	21,285	21,821	19,638	-	15,191	21,751	-	-
Staff and volunteers	18	239	136	72	-	47	82	-	-
Office	677	3,870	2,535	1,619	16,048	2,721	3,346	-	-
Premises	70	755	381	640	-	150	596	-	-
Governance	12	34	100	74	-	17	28	-	-
Grants given	-	-	-	-	-	-	-	-	-
Other costs	-	28,458	19,967	103	-	104	5	-	-
Total expenditure	13,330	54,641	44,940	22,146	16,048	18,230	25,808	-	-
Total income /(expenditure) during the year	-	(19,013)	3,528	(2,117)	5,862	-	-	-	-
Transfer between funds	-	(18,395)	18,395	-	-	-	-	-	-
Total funds brought forward	-	37,408	-	2,117	-	-	387	10,904	4,308
Total funds carried forward	-	-	21,923	-	5,862	-	387	10,904	4,308

NOTES TO THE ACCOUNTS
for the year ended 31 March 2021 continued

3. RESTRICTED FUNDS

(a) Statement of Financial Activities continued

	Outreach	Energy Best Deal Extra	Advice Line	Emergency Fund Fleet Lions	Emergency Fund Fleet/ Crookham/ Crondall	Emergency Rotary Fund	Total Funds	Total 2020
Income	£	£	£		£	£	£	£
Donations	4,269	720	-	(858)	-	-	187,534	182,141
Income from trading activities	-	-	-	-	-	-	-	-
Bank interest receivable	-	-	-	-	-	-	-	-
Total incoming resources	4,269	720	-	(858)	-	-	187,534	182,141
Expenditure on Charitable Activities								
Salaries	2,431	539	-	-	-	-	115,209	106,134
Staff and volunteers	30	-	-	-	-	-	624	4,730
Office	332	175	-	-	-	-	31,323	10,329
Premises	92	6	-	-	-	-	2,690	3,557
Governance	4	-	-	-	-	-	269	325
Grants given	-	-	-	-	-	-	-	579
Other costs	-	-	-	-	-	-	48,637	44,936
Total expenditure	2,889	720	-	-	-	-	198,752	170,590
Total income /(expenditure) during the year	1,380	-	-	(858)	-	-	(11,218)	11,551
Transfer between funds	-	-	-	-	-	-	-	-
Total funds brought forward	3,703	929	493	858	192	752	62,051	50,500
Total funds carried forward	5,083	929	493	-	192	752	50,833	62,051

NOTES TO THE ACCOUNTS
for the year ended 31 March 2021 continued

Description of Funds services:

Hampshire Macmillan Cancer Advice Service

Specialist support and advice services to people affected by cancer across Hampshire.

Families in Stress

An advice service for Armed Forces families funded by the Armed Forces Covenant Trust.

Removing Barriers to Family Life

An advice service for Armed Forces families funded by the Armed Forces Covenant Trust.

Homelessness Prevention

An advice service for people who may be at risk of eviction due to debt and to enable them to remain in their own home.

BEIS Remote Working

Funding to support local offices with the right technology and equipment.

Money and Pensions Service

Funding to increase capacity within the debt advice sector by onboarding trainees.

Help to Claim

A Citizens Advice national service commissioned by the Department for Work & Pensions to help claimants make a Universal Credit application and provide support up to the first payment.

Universal Credit

Provides personal budgeting and assisted digital support to claimants when they apply for full service Universal Credit benefit.

Joining Forces

Funding provided by the Armed Forces Covenant to develop services to the Nepali community and Armed Forces families.

Outreach

Provision of advice services delivered outside of bureau offices either in partner locations or client homes.

Energy Best Deal Extra

A central Citizens Advice fund to provide energy advice to those experiencing difficulty managing fuel payments

Advice Line

Provides self-help information to clients seeking advice by telephone.

Emergency Funds

Cash grants given to assist with emergency situations such as fuel debt, travel costs and equipment for housing.

NOTES TO THE ACCOUNTS
for the year ended 31 March 2021 continued

3. RESTRICTED FUNDS

(b) Balance Sheet at 31st March 2021

	Notes	Removing Barriers To Family Life	BEIS Remote Working	Universal Credit	Joining Forces	Outreach	Advice Line	Sub Total
	£	£	£	£	£	£	£	£
Current assets								
Debtors	7	17,273	-	-	-	-	-	17,273
Cash at bank and in hand		14,390	5,862	10,904	4,308	11,533	493	47,490
Total current assets		31,663	5,862	10,904	4,308	11,533	493	64,763
Creditors falling due within one year	8	9,740	-	-	-	6,450	-	16,190
Net assets		21,923	5,862	10,904	4,308	5,083	493	48,573
Restricted Funds		21,923	5,862	10,904	4,308	5,083	493	48,573

NOTES TO THE ACCOUNTS
 for the year ended 31 March 2021 continued

3. RESTRICTED FUNDS

(b) Balance Sheet at 31st March 2021 continued

	Notes	Help to Claim	Energy Best Deal Extra	Emergency Fund Fleet/ Crookham/ Crandall	Emergency Rotary Fund	Sub Total b/f	Total Funds	Total 2019
	£	£	£	£	£	£	£	
Current assets								
Debtors	7	-	-	-	-	17,273	17,273	-
Cash at bank and in hand		387	929	192	752	47,490	49,750	124,129
Total current assets		387	929	192	752	64,763	67,023	124,129
Creditors falling due within one year	8	-	-	-	-	16,190	16,190	62,078
Net assets		387	929	192	752	48,573	50,833	62,051
Restricted Funds		387	929	192	752	48,573	50,833	62,051

NOTES TO THE ACCOUNTS
for the year ended 31 March 2021 continued

4. DONATIONS

GRANTS RECEIVED			GRANTS RECEIVED		
	£	2020 £		£	2020 £
Unrestricted Funds			Restricted Funds continued		
General Advice			Hampshire Macmillan Cancer Advice Service		
Hart District Council	148,130	148,130	Macmillan Cancer Support	13,330	23,364
Hart District Council (Rent)	35,264	35,264			
Healthwatch	2,600	2,000	Homelessness Prevention		
Yateley Town Council	5,000	-	Hart District Council	20,000	18,000
Citizens Advice Hampshire	390	300	Citizens Advice	29	106
Hook Parish Council	-	1,500	Total Homelessness Prevention	20,029	18,106
Citizens Advice	21,240	557			
Elvetham Heath Parish Council	-	1,500	Outreach		
Ubenefit	3,000	-	Citizens Advice - Basingstoke	4,269	4,269
Groundwork UK	1,166	-	Odiham Parish Council	-	1,500
Total unrestricted funds grants	216,790	189,251	Odiham Cottage Hospital	-	5,000
Donations From Clients			Total Outreach	4,269	10,769
General Advice	300	408	Energy Best Deal Extra		
Total unrestricted fund donations	217,090	189,659	Citizens Advice	720	2,100
			Emergency Fund		
Restricted Funds			Fleet Lions	(858)	1,000
BEIS Remote Working			Fleet, Crookham and Crondall Parish Welfare Trust	-	-
Citizens Advice	21,910	-	Fleet Rotary Club	-	500
Money and Pensions Service			Total Emergency Fund	(858)	1,500
Citizens Advice	18,230	-	Removing Barriers To Family Life		
			The Armed Forces Covenant	48,468	-
			Families In Stress		
			The Armed Forces Covenant	35,628	104,802
			Help to Claim		
			Citizens Advice	25,808	21,500
			Total restricted fund grants	187,534	182,141
Total Donations	404,624	371,800			

NOTES TO THE ACCOUNTS
for the year ended 31 March 2021 continued

5. EXPENDITURE ON CHARITABLE ACTIVITIES

Methods of apportionment of support costs

Salaries and related costs are based on the estimated time spent by each staff member on each fund activity. All other support costs are based on the time volunteers and staff spend on each fund activity.

	Direct Costs	Support Costs	Total Costs	2020
	£	£	£	£
Salaries				
Salaries	151,127	54,372	205,499	192,208
Employers National insurance	5,651	3,251	8,902	10,999
Defined Contribution Pension Contributions	6,585	2,628	9,213	6,415
Total	163,363	60,251	223,614	209,622
Staff and Volunteer Support				
Recruitment	-	440	440	631
Subsistence and Refreshments	137	-	137	1,726
Training	395	-	395	1,302
Travel	1,012	154	1,166	4,857
Other	2,397	278	2,675	2,137
Total	3,941	872	4,813	10,653
Office Services				
IT Equipment Support and Development	18,632	13,168	31,800	10,128
Office Equipment expense	-	521	521	1,555
Insurance	-	1,572	1,572	1,068
Postage	-	391	391	608
Printing and Stationery	-	(31)	(31)	2,874
Reference Materials and Subscriptions	90	4,798	4,888	4,965
Telephone and Communication	1,250	7,133	8,383	8,524
Pension Management Fees	-	405	405	251
Payroll Administration Fees	-	1,112	1,112	-
Other	-	137	137	1,370
Total	19,972	29,206	49,178	31,343
Premises Maintenance and Occupancy				
Rent	-	35,264	35,264	35,264
Heat Light and Water	-	4,775	4,775	6,448
Property Insurance	-	1,300	1,300	1,163
Cleaning, Repairs and Maintenance	-	2,240	2,240	2,749
Total	-	43,579	43,579	45,624
Other costs				
Publicity and promotion	-	-	-	833
Professional Charges	206	208	414	810
Bank Charges	-	237	237	107
Partner Payments	42,800	-	42,800	43,120
Other	5,623	-	5,623	970
Total	48,629	445	49,074	45,840
Grants Given	-	-	-	579
Governance				
Insurance	-	240	240	242
Legal Charges	-	-	-	-
Trustees' Expenses	-	-	-	228
Annual General Meeting expenses	-	72	72	475
Independent Examination	-	540	540	480
Other	-	72	72	208
Total	-	924	924	1,633
Total Expenditure	235,905	135,277	371,182	345,294

NOTES TO THE ACCOUNTS
for the year ended 31 March 2021 continued

No employee received employee benefits (excluding employer pension costs) in excess of £60,000.

The total amount of employee benefits received by key management personnel is £72,249 (2020: £66,453). The charitable company considers its key management personnel to be the Chief Officer and Advice Service Manager.

Other Staff and Volunteer Support Costs include £2,000 (2020: £NIL) of employee termination costs.

None of the Trustees have received any remuneration or received any other benefits from any employment with the Charity.

The Charity does not make grants but acts as an agency for the payment of small grants on behalf of other charities.

6. FIXED ASSETS

	1 April 2020	Additions	Disposals	Depreciation	31 March 2021
	£	£	£	£	£
Cost					
Office Equipment	7,524	-	-	-	7,524
Self-help kiosks	18,684	-	-	-	18,684
Total Cost	26,208	-	-	-	26,208
Depreciation					
Office Equipment	7,365	-	-	-	7,365
Self-help kiosks	18,684	-	-	-	18,684
Total Depreciation	26,049	-	-	-	26,049
Net Book Value	-	-	-	-	-

7. DEBTORS

	2020
	£
Accrued income	22,301
Prepayments	2,553
Total	24,854
	6,792

NOTES TO THE ACCOUNTS
for the year ended 31 March 2021 continued

8. CREDITORS FALLING DUE WITHIN ONE YEAR

	£	2020 £
Amounts Due	29,691	15,866
Deferred Income		
- Homelessness Prevention Fund	-	20,000
- Outreach Fund	6,450	6,450
- Families In Stress Fund	-	35,628
Deferred Income Total	6,450	62,078
Total	36,141	77,944

9. PENSIONS

The Charity operates a defined contribution personal pension plan. The assets of the plan are held separately from those of the Charity in an independently administered fund. The employer contributes 5% of earnings to this plan. The pension cost charge represents contributions payable by the Charity to the plan and amounted to £9,213 for the year. The year-end pension creditor totalled £2,215.