



ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

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

Registered No: 05746008

Charity No 1113777

CITIZENS ADVICE - HART DISTRICT LIMITED (CA Hart)
TRUSTEES AND DIRECTORS REPORT
For the year ended 31st March 2024

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CITIZENS ADVICE - HART DISTRICT LIMITED (CA Hart)
TRUSTEES AND DIRECTORS REPORT
For the year ended 31st March 2024

The Trustees, who are also the Directors of CA Hart (the charity), are pleased to present their annual report and financial statements for the year ended 31 March 2024.

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

Current Directors and Trustees

John Nicholls (Chair)
Stephen Surrall (co-opted 22/03/2023, elected 25/10/2023, Vice Chair)
Paula Downey Jones (co-opted 24/01/2024, Treasurer)
Roger Durdle (Company Secretary)
Nathalie Antoinet (co-opted 26/07/2023, elected 25/10/2023)
Lee Bambridge (co-opted 26/07/2023, elected 25/10/2023)
Robert Coffin (co-opted 24/01/2024)
Gareth Williams (co-opted 24/01/2024)
Clare Rayment (co-opted 24/04/2024)
Martin Stern

Also served as a Director and Trustee during the reporting period

Judith Astles (resigned 27/09/2023)
Jayne Mountain (resigned 19/11/2023)
Geoffrey Smith (resigned 27/09/2023)
Graham Yule (resigned 26/07/2023)

Charity Registration Number: 1113777
Company Registration Number: 05746008
Authorised and regulated by the Financial Conduct Authority: FRN 617627

Registered office

Civic Offices,
Harlington Way,
Fleet,
GU51 4AE

Senior Management Team

Samantha Mabbott - Chief Officer
Lucy Wagenstein - Deputy CO
Louisa Crowsley – Advice Services Manager
Jane Harris – Office Manager

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Bankers

Lloyds Bank
Aldermore Bank
United Trust Bank
Cambridge and Counties Bank
Redwood Bank
Unity Trust

External Examiner

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

CA Hart was formed as a company limited by guarantee on 16th March 2006 (Company Number: 05746008). 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. Having acquired consent from the Charity Commission a new Memorandum and Articles of Association were adopted at an Extraordinary General Meeting on 3rd May 2023. These are in line with the new Model Articles published by Citizens Advice in 2021.

Recruitment and Appointment of Trustees

CA Hart is governed through a Trustee board. (Trustees in this context are synonymous with Directors) Trustees who have held office during the year are listed on page 2. The new Articles of Association provide for a minimum of four 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 appoint a co-opted Trustee provided that on appointment the total number of Trustees does not exceed a maximum of fifteen Trustees. A co-opted Trustee appointed by a resolution of the other Trustees must retire at the next annual general meeting but may then be elected or reappointed.

A Chief Officer is appointed by the Trustees to manage the charity and has delegated authority as set out in a Scheme of Reserved and Delegated Matters which is reviewed annually by the board.

Trustee Induction and Training

Trustees receive an induction into the work of the charity including documents setting out CA Hart'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

CA Hart 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.

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The Chief Officer of the organisation has been appointed by the Trustees to manage the day-to-day operations of the charity. Samantha Mabbott is the Chief Officer. 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 and 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 SMT comprise the key management personnel of CA Hart and the 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 key strategic risk areas for the charity identify the following:

- **Financial Risks:**
 - **Funding:** need to ensure that the levels of core income assumed in the business plan are achieved otherwise there could be a reduction (or potential cessation) in service
 - **Financial Controls:** need to maintain strong financial controls around bank accounts and amounts spent to prevent inappropriate spending, fraud, losses and reputational damage
 - **Bidding:** need to accurately assess the risks involved to the organisation when bidding for new funding

- **Operational Risks:**
 - **Systems disruption or data loss:** an external attack or an internal issue could cause a major disruption to systems or a loss of data leading to client detriment and reputational issues
 - **Reputational damage:** inappropriate external messaging in respect of campaigns or by staff/volunteers on social media could damage the reputation of CA Hart

- **Governance and Compliance Risks:**
 - **Quality of service:** need to maintain the quality of service to ensure good client outcomes and minimising complaints that may result in claims and regulatory issues (such as loss of AQS accreditation and breach of FCA guidelines)
 - **Effective Governance:** need to have an appropriate governance structure in place, including policies, assurance and a suitably skilled Board working effectively. Any deficiency could result in a failure to optimise the value CA Hart can deliver and potential client detriment
 - **Business Model:** need to keep the service offered by CA Hart relevant and accessible to clients. Failure to do this could lead to a reduction in the social value delivered, undermining the purpose of the organisation and potentially its long-term future

- **People Risks:**
 - **Recruitment and Retention:** an inability to recruit, train/develop and retain staff and volunteers could lead to a failure to provide the level of core service required

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We have been undertaking a number of initiatives and implementing further controls to reduce and mitigate these risks including:

- **Financial Risks:**
 - A fundraising strategy and sustainability strategy is in place. We have appointed a Deputy Chief Officer to allow the Chief Officer more time for fundraising and building stakeholder relationships
 - A communication strategy is in place to manage key funder relationships
 - We are an active member of Citizens Advice Hampshire and support wider fundraising through its board and Strategic Manager forum. We have increased our collaborative working, establishing relationships with other Citizens Advice offices, including working on joint funding arrangements
 - A contingency plan is in place which sets out the actions necessary to address a material reduction in funding
 - Board approved procedure in place with clear authorisation levels which ensures the segregation of duties, that expenditure being signed off by those with sufficient seniority and in accordance with approved budgets
 - Board approved budget which is reviewed and variances explained/investigated quarterly
 - A procedure is in place which is completed before a bid is made that assesses financial requirements and all significant risks. Board approval is required for material projects

- **Operational Risks:**
 - Data protection / security policies and procedures are in place to ensure the chance of disruption has been minimised. Cyber Essentials Plus has been achieved
 - A procedure is in place which sets out the process for the approval of external messages.
 - Access to CA Hart social media sites is restricted to approved personnel

- **Governance and Compliance Risks:**
 - Board approved policies and procedures are in place and Casebook is utilised to help ensure regulatory requirements are met
 - Case checking, Independent File Reviews (IFR's) and quality of advice audits take place to monitor quality of advice given
 - Resources and training in place to ensure FCA guidelines are adhered to
 - An annual business plan is produced that considers the requirements of clients (needs analysis) and how they can best be met by CA Hart. An action plan is produced to ensure required changes/developments are made and reported to the board quarterly

- **People Risks:**
 - The Business Plan sets the recruitment parameters which are then delivered via the annual recruitment plan
 - An organisational training plan is in place and monitored
 - Appraisals and 1:1s monitored closely to develop and retain staff and objective setting takes place

Furthermore, we have set a budget for the next two years to invest in staff to extend our services and to allow time to develop further income streams.

Factors that are likely to affect the financial performance or position in 2024/25 and further years:

- As the service is heavily reliant on discretionary spend from Local Authorities to fund its core activities, this is subject to volatility and uncertain economic conditions

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- The availability of skilled staff and suitable volunteers can significantly affect operational performance and our ability to demonstrate our value to potential funders
- Our ability to meet increased costs is highly challenging without similar rises in our core funding, the principal source of which (from Hart District Council) has been at the same level for 15 years – there has been no real-terms increase in that funding over that period

STATEMENT OF INTERNAL CONTROL

Risk Management

CA Hart is exposed to a range of risks in its operations and to ensure that the position is appropriately managed the Trustees have set out the level of risk that they believe the organisation should be willing to accept in trying to achieve its objectives. This level, or risk appetite, can be described as 'cautious' as this is considered to be appropriate for a charity, although, a marginally higher risk profile may occasionally be acceptable on individual projects if the opportunities to benefit the organisation and our clients justify the risk. It is recognised by the Trustees that given the external environment, particularly for raising funding, it is not always possible for the charity to achieve the level of risk mitigation that would align with its risk appetite.

Risk is managed by the implementation of a risk policy which is reviewed and approved annually and includes internal controls, and the operation of a risk register which also considers horizon risks and opportunities. The overall risk position is reviewed at each quarterly Trustee meeting, so that any changes to the risk profile are considered along with any mitigating actions.

Strategic risks in the risk register are organised in four categories with the top-level risk currently in each category being as follows:

- Financial Risk – the ability to achieve sufficient funding levels to maintain/develop the service,
- People Risk – the recruitment, retention and training of suitable staff and volunteers,
- Operational Risk – a disruption to services from the loss of systems, people or facilities,
- Governance & Compliance Risk – failure to deliver the quality of service required, including meeting regulatory requirements.

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

CA Hart's Trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The charity holds joint responsibility, with the National Citizens Advice Service, for client data that is held in our case management system. 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

CA Hart is a member, by subscription, 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 site visit in January 2024 and exceeded the standards required. Citizens Advice also confirmed it had attained an excellent equality rating and as a result the Charity continues to hold the Advice Quality Standards kite mark.

Trustees

Trustees who have served during the year can be seen above. None of the Trustees has any beneficial interest in the company. All existing Trustees are members of the company and guarantee to contribute £10

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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 Articles 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

Finding a Way Forward

Our Mission

- To actively listen and to be caring and understanding towards all individuals seeking help
- To ensure all relevant information is passed to those seeking help and they are able to interpret and action it as needed
- To influence local decision makers, be the "go to" organisation for policy makers, providing local data on issues such as poverty and health inequalities
- To provide the same high standards of advice to all age groups and sectors of society
- To be an inclusive and accessible service to everyone
- To support people in the community at an early stage before their issues become more significant, for example, managing debt before it causes mental health issues, financial education/literacy, giving people the confidence to help themselves
- To be a key partnership organisation with the NHS to keep people well and at home and a key partner with other organisations to minimise/ prevent need for public services

Statement of Purpose:

To ensure that all individuals within our community are heard and understood, whatever challenges they are facing, guiding them with care to confidently find a way forward.

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.

OUR ACTIVITIES, PERFORMANCE AND IMPACT

The following section summarise our activities, performance and the impact we have on our clients and the wider public benefit.

Who we helped:

In 2023/24 we:

- helped 2,627 unique clients (4,243 client cases)
- with 8,915 issues
- which is an average of 3.4 issues per client (compared to 2.9 in the previous year)

How we helped:

In 2023/24 we delivered:

- 46% of our advice by phone
 - answering 4,411 phone calls from clients
 - making 7,874 phone calls to clients
- 30% of our advice by email
- 19% of our advice in-person
 - holding 676 face-to-face appointments
- 5% of advice via other channels (e.g. letter)

Effectiveness of our help:

How our clients felt as a result of the help they received:

- 87% felt less stressed, depressed or anxious
- 65% felt their physical health had improved
- furthermore, 40% of our clients with a physical or mental health condition sought less help from a professional, following our advice

How effective did clients feel we were:

- 85% said we helped them find a way forward
- 73% said they could not have resolved their problem without us
- 75% said their problem was completely solved following advice
- 85% said they would recommend our service

Outcomes of our help:

In monetary terms, the following outcomes were delivered to our clients across Hart:

- £804,689 of income gained (for example through new benefit awards, charitable payments, budgeting changes and energy advice)
- £62,323 worth of debts written off
- £8,980 of additional services and loans (including through food provision/referrals, improvements to property and correcting bills)
- £136,954 of other gains (including improved health and capacity to manage)

Public Value of our help:

We help people to solve their problems. In doing so, we create financial value, not only for the client, but for the wider community. This means that we save the Government and society money by stopping problems that cost money. It's impossible to put a £ sign on all of the crucial work that we do, but where we have the evidence to do so, talking about the financial value of our service tells a powerful story. Using the national Citizens Advice fiscal modelling tool of public benefit, approved by HM Treasury, the work we undertake at CA Hart provides the following public value.

For every £1 invested in CA Hart:

- **£2.45** is saved by local and national government due to fewer payments for out of work benefits, less costly housing issues and less demand on the NHS
- **£14.70** is gained as when people have fewer problems, they have higher levels of wellbeing, participation in society and productivity
- **£6.93** is gained by the people we help through new and backdated benefits, debts written off and consumer refunds

Projects:

In addition to core advice service offer, we undertake number of projects, including:

- **Advice First Aid** - our award-winning Advice First Aid project has now trained 233 people to be able to deliver basic advice first aid to a range of clients across the district
- **Outreach** - our Outreach project takes our services to 11 locations in the community and has helped 224 clients with 414 different issues during 2023 who otherwise may have been unable to access our services
- **Macmillan Project** - our Macmillan Project helped 92 clients make gains of £232,830
- **Foodbank Adviser** - providing a Foodbank Adviser to attend Hart Foodbanks and provide advice and signposting for foodbank clients
- **Home and Well** – providing a service that helps vulnerable residents of Hampshire with energy poverty needs and advice or signposting for related social needs; the service aims to equip the person with the necessary support to live safely and independently.
- **Homeless Prevention** - providing a Money Advice Adviser for Fast Track Debt referrals

FINANCIAL REVIEW

In the financial year to 31 March 2024, total income from Citizens Advice Hart increased by 24.5% to £478,306, from £384,069 in the previous year. This reflects an increase in restricted income to £129,371 (2022/23: £88,261) and an increase in unrestricted income to £348,935 (2022/23: £295,808).

Unrestricted funding for charitable activities has remained fairly static at £266,241 (2022/23: £266,808), however the charity has seen benefit from an increase in unrestricted donations and grants £72,305 (2022/23: £26,565) as the charity starts to focus on the development of more diverse income sources. The growth in restricted funds for charitable activities has benefited from projects such as providing an advisor to the Hart Foodbank, providing Advice First Aid training and provision of a Money Advice Adviser under the Homeless Prevention programme. Income from our bank deposits (unrestricted) has increased to £11,389 (2022/23: £2,435) due to increases in interest rates.

The most significant unrestricted funding for our core activities continues to be provided by a grant from Hart District Council at £148,586 (2022/23: £148,586). The grant does not fully cover our general advice service costs and we continue to raise funds from other sources to maintain our core provision. Although, we have seen success from the ongoing development of our fundraising efforts this year, the fundraising landscape continues to be challenging and in the event of a reduction in grant from the Hart District Council, the Board would be required to re-assess the charity's capacity to provide on-going general advice.

Total expenditure within the year has grown by 9%. Unrestricted expenditure has increased to £271,750 (2022/23: £238,343), reflective of the increase in income achieved and the subsequent increase in activities. Restricted expenditure has been in line with previous year at £133,121, however, the increase in restricted income has led to a smaller deficit of £(3,750) (2022/23: £(44,872)), we expect restricted activity to breakeven in the coming year. Staff and volunteer costs make up 68% of total expenditure at £274,371 (2022/23: £229,032) and are essential for the charity to deliver its core advice provision.

Reserves at 31 March 2024 were £353,912, with £1,212 restricted funds and £352,701 of unrestricted funds. The unrestricted funds include £255,005 of designated funds.

Investment Policy

Total cash held as at 31 March 2024 was £371,561. The charity's investment policy is to manage the cashflow and investments controlling the associated risks to maximise income and minimise risk. For this reason, the Trustees restrict the investment of funds to UK bank deposit accounts for a maximum of one year. The Board regularly reviews the charity's investments.

Reserves Policy

Our reserves policy aims to ensure that our work is protected from risk of disruption due to any unforeseen reduction in income or additional expenditure, while at the same time ensuring that we do not hold funds unnecessarily at the expense of delivering benefit to the community.

Unrestricted (general) Reserves: £97,696

The general reserves are available for the day-to-day operation of the charity, to provide temporary financial assistance for projects that are awaiting funding from other organisations and to develop

services for the community we serve. In order to balance this with not holding excessive funds for this purpose, the trustees have agreed to set a reserves target that sits between a minimum threshold (of 3 months of unrestricted operational costs, plus contingency for closure plus the fixed asset fund) and a maximum threshold (which adds an additional 3 months of unrestricted operational costs to the minimum threshold). The reserves will be monitored between these thresholds on a quarterly basis.

Designated reserves: £255,005

Designated reserves are funds set aside by trustees to meet specific costs.

- Operational cost reserve – a reserve of £90,417 provides for three months’ unrestricted operating costs based on the budget for the coming year. The trustees have reviewed the risks associated with income and expenditure and believe that three months’ costs are sufficient to either close the charity in an orderly manner or to allow it to source funding to continue to operate.
- Closure contingency – this fund of £17,295 provides for the cost of statutory redundancy for all staff who have more than twelve months’ service as of 31 March 2025, this is to provide sufficient cover in the event of closure at any point during the year ahead, together with a provision for dilapidations.
- Fixed asset fund (incorporating the IT equipment and development reserve) – it is recognised that money tied up in fixed assets is not readily available to support business operations and should not be recognised within general reserves. The fund of £4,423 represents the value of unrestricted funds tied up in fixed assets.
- Cover for deficit budget. The cost-of-living crisis has resulted in a significant increase in the need for our services and the trustees have agreed a deficit budget for the next two years to invest in staff to extend our services and to allow time to develop further income streams. The trustees consider £142,870 to be sufficient to meet the budget deficit for the coming two years. It is noted that in the 3rd year, the charity will have developed its income streams sufficiently to be able to move to a balanced (no deficit) budget.

Restricted Reserves: £1,212

Restricted reserves are funds which have been given by various bodies for specific projects. At the start of the financial year the level of restricted funds was £4,962, relating to outreach, and at the end of the year was £1,212, relating to Hart Foodbank.

Going Concern

The Trustees have assessed the charity’s financial position and have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, it is therefore appropriate to prepare the charity’s accounts on a going concern basis.

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.

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CA Hart 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 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 to prepare financial statements for each financial year. Under that law, the Trustees 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 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 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 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 are responsible for safeguarding the assets of CA Hart and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities; and that, where appropriate the Trustees 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 24th July 2024 and signed on its behalf by

John Nicholls
Chair of Trustees



INDEPENDENT EXAMINER'S REPORT

I report on the accounts of the company for the year ended 31 March 2024, which are set out on pages 14 to 28.

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 Charitieshave 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 1 August 2024

SUMMARY OF FINANCIAL ACTIVITIES
(Incorporating an Income and Expenditure Account)
for the year ended 31 March 2024

	Notes	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
Income from:		£	£	£	£
Donations and grants	2	71,305	1,000	72,305	26,565
Charitable activities	3	266,241	128,371	394,612	355,069
Investment income	4	11,389	-	11,389	2,435
Total income		348,935	129,371	478,306	384,069
Expenditure on:					
Cost of raising funds	5	-	-	-	-
Charitable activities	5	271,750	133,121	404,871	371,476
Total expenditure		271,750	133,121	404,871	371,476
Net income/(expenditure) before transfers		77,185	(3,750)	73,435	12,593
Transfer between funds		-	-	-	-
Net movement in funds for the year	6	77,185	(3,750)	73,435	12,593
Total funds brought forward		275,516	4,962	280,478	267,885
Total funds carried forward		352,701	1,212	353,913	280,478

All income and expenditure derive from continuing activities.

There were no other recognised gains or losses other than those stated above.

Movement in funds is disclosed in Note 17 to the financial statements.

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BALANCE SHEET AT 31 MARCH 2024

	Notes	2024 £	2023 £
Fixed assets			
Tangible assets	11	<u>4,423</u>	<u>9,584</u>
Current assets			
Debtors	12	11,603	2,527
Cash at bank and in hand		<u>371,561</u>	<u>321,286</u>
Total current assets		<u>383,164</u>	<u>323,813</u>
Current liabilities			
Creditors: amounts falling due within one year	13	<u>33,674</u>	<u>52,919</u>
Net current assets		<u>349,490</u>	<u>270,894</u>
Total net assets	16	<u>353,913</u>	<u>280,478</u>
Funds	17		
Restricted income funds		1,212	4,962
Unrestricted income funds			
Designated funds		255,005	131,712
General funds		<u>97,696</u>	<u>143,804</u>
Total unrestricted funds		<u>352,701</u>	<u>275,516</u>
Total funds		<u>353,913</u>	<u>280,478</u>

For the year ending 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

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

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

The Financial Statements were approved by the Board on 24th July 2024 and were signed on its behalf by:



John Nicholls
Chair of Trustees



Paula Downey Jones
Honorary Treasurer

NOTES TO THE ACCOUNTS

1 Accounting policies

a) Statutory information

Citizens Advice - Hart District Limited is a charitable company limited by guarantee and is incorporated in England.

The registered office is Hart District Civic Offices, Harlington Way, Fleet GU51 4AE.

b) Basis of preparation

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)- (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

c) Public benefit entity

Citizens Advice Hart meets the definition of defined 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.

d) Going concern

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

e) Income

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

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

Voluntary income is received by way of donations and gifts, including gift aid and is included in full in the statement of financial activities when receivable.

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.

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

f) Interest receivable.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity.

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are funds allocated by the Trustees for specific projects or costs.

NOTES TO THE ACCOUNTS

h) Resources expended

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

- Cost of raising funds – expenditure incurred in inducing third parties to make voluntary contributions to the charity.
- Charitable activities - expenditure 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.
- Support and governance costs – expenditure incurred which cannot be directly attributed to cost of raising funds or charitable activities.

i) Allocation of support costs

Support costs which cannot be directly attributed to a project are allocated based on time directly spent on each project.

j) Operating leases

Rental charges are charged on a straight-line basis over the term of the lease.

k) Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. Assets are capitalised where the purchase cost exceeds £1,000.

Depreciation is provided on all tangible fixed assets at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life.

Office equipment is depreciated on a straight-line basis over 3 years.

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

l) Debtors

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

m) 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.

n) 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 are normally recognised at their settlement amount after allowing for any trade discounts due.

o) Pensions

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

NOTES TO THE ACCOUNTS

2 Income from donations and grants

	Unrestricted funds	Restricted funds	2024 Total Funds	2023 Total Funds
	£	£	£	£
Yateley Town Council	5,000		5,000	
Hook Parish Council	2,000		2,000	
Elvetham Heath PC	2,000		2,000	1,500
Church Crookham Parish Council	2,000		2,000	
Odiham Parish Council	1,500		1,500	1,500
Fleet Town Council	1,000		1,000	
Eversley Parish Council	750		750	
Winchfield Parish Council	250		250	
Crookham Village PC	250		250	
Cron dall PC	250		250	
Ewshot Parish Council	200		200	
Odiham Cottage Hospital		1,000	1,000	
Emmanuel Kaye Foundation	15,000		15,000	
National Lottery	35,134		35,134	
Tesco Groundworks	1,450		1,450	
Hart Rotary	260		260	5,000
Miscellaneous Donations	3,357		3,357	2,480
Donations at Events	904		904	666
East Hampshire Household Support Fund				1,000
Pierrepoint Trust				5,000
Charlotte Bonham Carter Charitable Trust				3,000
Hampshire & Isle of Wight Community Fund				4,919
HCC Counsellor Grant				1,000
Waitrose				500
Total	71,305	1,000	72,305	26,565

CITIZENS ADVICE - HART DISTRICT LIMITED (CA Hart)
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NOTES TO THE ACCOUNTS

3 Income from charitable activities

	Unrestricted funds	Restricted funds	2024 Total Funds	2023 Total Funds
	£	£	£	£
Hart District Council - Funding grant	148,586		148,586	148,586
Hart District Council - Rent	77,095		77,095	72,095
Hart District Council -Homelessness Prevention		41,928	41,928	18,072
Hart District Council - Ukraine Relief Fund		6,240	6,240	1,100
Citizens Advice Hampshire - Home & Well		6,998	6,998	
Citizens Advice Hampshire - Healthwatch	1,700		1,700	2,500
Citizens Advice East Hampshire - Household Support Fund	15,916		15,916	
Citizens Advice - Energy Advice Programme	1,050		1,050	
Citizens Advice Test Valley Pot 2 funding	13,834		13,834	
Citizens Advice - Energy Advice Programme, National Grid	5,200		5,200	
Hampshire Macmillan Cancer Advice Service		10,053	10,053	8,273
Hampshire County Council (HCC) - Local Solutions Outreach		27,532	27,532	5,438
Frimley 10 100		1,938	1,938	7,762
Course fees for AFA		1,290	1,290	
Hart Voluntary Action for AFA		1,451	1,451	
The Clothworkers Foundation		10,000	10,000	
Hart Foodbank		20,941	20,941	
Action Hampshire	2,450		2,450	
Fleet Crondall & Crookham Welfare Trust	410		410	
Hart District Council - Grant for office move				5,715
Hart District Council - Household Support Fund Fee				7,326
Citizens Advice Hampshire				1,540
Citizens Advice - Money and Pensions Service				11,946
Citizens Advice - Cost of Living grant				15,000
Citizens Advice - HSF Energy Fund				4,046
The Armed Forces Covenant				11,243
				8,927
HCC - Local Solutions - Home Money Management				
HCC - Connect for Communities				3,500
HCC - Get Going				12,000
Partner payment				10,000
Total	266,241	128,371	394,612	355,069

NOTES TO THE ACCOUNTS

4 Investment income

	Unrestricted funds	Restricted funds	2024 Total Funds	2023 Total Funds
	£	£	£	£
Bank interest receivable	11,389	-	11,389	2,435

5a Analysis of expenditure (current year)

	Unrestricted funds	Restricted funds	Support & governance costs	2024 Total Funds	2023 Total Funds
	£	£	£	£	£
Cost of raising funds					
Wages and salaries	-	-	-	-	-
Charitable activities					
Wages and salaries	103,985	72,327	93,500	269,812	223,627
Staff and volunteer support	1,828	865	1,866	4,559	5,405
Office services	6,233	12,674	30,121	49,028	42,038
Premises	72,095	-	4,249	76,344	66,793
Partner payments	-	-	-	-	13,745
Other costs	1,492	1,645	1,177	4,314	17,524
Total	185,633	87,511	130,913	404,057	369,132
Governance					
Other costs	-	-	814	814	2,344
Total expenditure	185,633	87,511	131,727	404,871	371,476
Allocation of support and governance costs	86,117	45,610	(131,727)	-	-
Total expenditure 2024	271,750	133,121	-	404,871	
Total expenditure 2023	238,343	133,133	-	371,476	

NOTES TO THE ACCOUNTS

5b Analysis of expenditure (prior year)

	Unrestricted funds	Restricted funds	Support & governance costs	2023 Total Funds	2022 Total Funds
	£	£	£	£	£
Cost of raising funds					
Wages and salaries	-	-	-	-	-
Charitable activities					
Wages and salaries	74,507	85,053	64,067	223,627	264,548
Staff and volunteer support	1,154	1,719	2,532	5,405	9,551
Office services	1,273	10,312	30,453	42,038	38,596
Premises	61,586	-	5,207	66,793	49,478
Partner payments	-	13,745	-	13,745	29,526
Other costs	14,888	1,703	933	17,524	1,599
Total	153,408	112,532	103,192	369,132	393,298
Governance					
Other costs	-	-	2,344	2,344	1,053
Total expenditure	153,408	112,532	105,536	371,476	394,351
Allocation of support and governance costs	84,935	20,601	(105,536)	-	
Total expenditure 2023	238,343	133,133	-	371,476	
Total expenditure 2022	221,161	173,190	-	394,351	

6 Net income for the year

This is stated after charging:

	2024	2023
	£	£
Depreciation	14,203	13,234
Independent examiner's remuneration	18	570

Independent examiner's remuneration in 2024 is £588 with a release of accrual for £570 relating to previous years, agreed with independent examiner as no longer needed.

NOTES TO THE ACCOUNTS

7 Analysis of staff costs, Trustee remuneration and expenses, and the cost of key management personnel

	2024	2023
	£	£
Salaries and wages	246,480	201,593
Social security costs	12,183	8,822
Employer's contribution to pension scheme	11,149	8,673
Termination payments	-	4,539
	<u>269,812</u>	<u>223,627</u>

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 £85,048 (2023: £71,156). The charitable company considers its key management personnel to be the Chief Officer and Deputy Chief Officer.

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

8 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was as follows:

	2024	2023
	No.	No.
Charitable activities	10.35	9.30
Management and administration	3.73	2.70
	<u>14.08</u>	<u>12.00</u>

9 Related party transactions

There were no related party transactions during the year (2023: NIL).

10 Taxation

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

NOTES TO THE ACCOUNTS

11 Tangible fixed assets

	Office Equipment £	Total £
Cost		
At the start of the year	24,739	24,739
Additions in the year	9,042	9,042
Disposals in the year	-	-
At the end of the year	33,781	33,781
Depreciation		
At the start of the year	15,155	15,155
Charge for the year	14,203	14,203
Eliminated on disposal	-	-
At the end of the year	29,358	29,358
Net book value		
At the end of the year	4,423	4,423
At the start of the year	9,584	9,584

All the assets shown above are used for charitable purposes.

12 Debtors

	2024 £	2023 £
Trade debtors	9,296	-
Accrued income	138	-
Prepayments	2,169	2,527
Total	11,603	2,527

13 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade Creditors	7,297	1,649
Taxation and social security	3,770	3,892
Accruals	18,488	9,587
Deferred Income (note 14)	4,119	37,791
Total	33,674	52,919

NOTES TO THE ACCOUNTS

14 Deferred income

Deferred income relates to grants received to be utilised in the following financial year.

	2024	2023
	£	£
Balance at the beginning of the year	37,791	31,300
Amount released to income in the year	(37,791)	(31,300)
Amount deferred in the year	<u>4,119</u>	<u>37,791</u>
Balance at the end of the year	<u>4,119</u>	<u>37,791</u>

15 Pension scheme

The charity operates a defined contribution personal pension plan for qualifying employees. The employer contributes 5% of earnings to this plan. The pension cost represents contributions payable by the charity to the plan and the contributions payable in the year were £11,149 (2023: £10,445). There were £1,822 outstanding contributions at the year-end (2023: £1,457).

The assets of the plan are held separately from those of the Charity in an independently administered fund.

16a Analysis of group net assets between funds (current year)

	General unrestricted	Restricted funds	Total funds
	£	£	£
Tangible fixed assets	4,423	-	4,423
Net current assets	<u>348,278</u>	<u>1,212</u>	<u>349,490</u>
Net assets at the end of the year	<u>352,701</u>	<u>1,212</u>	<u>353,913</u>

16b Analysis of group net assets between funds (prior year)

	General unrestricted	Restricted funds	Total funds
	£	£	£
Tangible fixed assets	9,584	-	9,584
Net current assets	<u>265,932</u>	<u>4,962</u>	<u>270,894</u>
Net assets at the end of the year	<u>275,516</u>	<u>4,962</u>	<u>280,478</u>

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NOTES TO THE ACCOUNTS

17a Movement in funds (current year)

	At the start of the year	Income	Expenditure & losses	Transfers	At the end of the year
	£	£	£	£	£
Restricted funds:					
Hampshire Macmillan Cancer Services		10,053	(10,053)		
Outreach - AFA	4,962	5,679	(10,641)		
Outreach		27,532	(27,532)		
Hart District Council (HDC) - Homelessness Prevention		41,928	(41,928)		
HDC - Ukraine Relief Fund		6,240	(6,240)		
The Clothworkers Foundation		10,000	(10,000)		
Hart Foodbank		20,941	(19,729)		1,212
Home & Well		6,998	(6,998)		
Total restricted funds	4,962	129,371	(133,121)	-	1,212
Unrestricted funds:					
Designated funds:					
Operational cost reserve	74,268			16,149	90,417
Fixed asset fund	9,584		(5,161)		4,423
Closure contingency	7,280			10,015	17,295
Service development fund	40,580		(15,128)	(25,452)	
2024-25 planned deficit				86,493	86,493
2025-26 planned deficit				56,377	56,377
Total designated funds	131,712	-	(20,289)	143,582	255,005
Total unrestricted funds	143,804	348,935	(251,461)	(143,582)	97,696
Total funds	280,478	478,306	(404,871)	-	353,913

CITIZENS ADVICE - HART DISTRICT LIMITED (CA Hart)
TRUSTEES AND DIRECTORS REPORT
For the year ended 31st March 2024

NOTES TO THE ACCOUNTS

17b Movement in funds (prior year)

	At the start of the year	Income	Expenditure & losses	Transfers	At the end of the year
	£	£	£	£	£
Restricted funds:					
Hampshire Macmillan Cancer Services		8,273	(8,273)		
Armed Forces Covenant	19,575	11,243	(30,818)		
BEIS remote working	5,762		(5,762)		
Money and pensions service	2,420	11,946	(14,366)		
Help to claim	387		(387)		
Universal credit	10,904		(10,904)		
Outreach	5,327		(365)		4,962
Hampshire CC (HCC) Local Solutions - Outreach		5,438	(5,438)		
HCC Local Solutions - Home Visiting	3,103	8,927	(12,030)		
Energy best deal extra	929		(929)		
Advice line	493		(493)		
Emergency fund					
Fleet/Crookham/Crondall	192		(192)		
Emergency Rotary fund	742		(742)		
Hart District Council (HDC) - Homelessness Prevention		18,072	(18,072)		
HDC - Ukraine Relief Fund		1,100	(1,100)		
HCC - Connect for Communities		3,500	(3,500)		
HCC Get Going - Advice First Aid (AFA)		12,000	(12,000)		
Frimley 10 100 - AFA		7,762	(7,762)		
Total restricted funds	49,834	88,261	(133,133)	-	4,962
Unrestricted funds:					
Designated funds:					
Operational cost reserve	56,831			17,437	74,268
Fixed asset fund	8,079		(3,523)	5,028	9,584
Closure contingency	12,864			(5,584)	7,280
Service development fund				40,580	40,580
Total designated funds	77,774	-	(3,523)	57,461	131,712
Total unrestricted funds	140,277	295,808	(234,820)	(57,461)	143,804
Total funds	267,885	384,069	(371,476)	-	280,478

NOTES TO THE ACCOUNTS

Description of Funds services:

Hampshire Macmillan Cancer Advice Service

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

Advice First Aid

Providing Citizens Advice - Hart training to frontline workers in other local partner organisations to become Advice First Aiders.

Outreach

Provision of advice services delivered outside of Citizens Advice offices across the Hart District.

Homelessness Prevention

Funding to provide a Money Advice Adviser for Fast Track Debt referrals.

HDC - Ukraine Relief Fund

Provides funding to support Ukrainian refugees in the local community.

Clothworkers Foundation

Funding for replacement and upgrade of IT equipment.

Hart Foodbank

Funded project to provide a Foodbank Adviser to attend Hart Foodbanks and provide advice and signposting for foodbank clients. Advice First Aid training provided to Hart Foodbank volunteers.

Home & Well

Provision of a wraparound service that helps vulnerable residents of Hampshire with energy poverty needs and advice or signposting for related social needs. In turn, the service aims to equip the person with the necessary support to live safely and independently.

Armed Forces Covenant (prior year)

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

BEIS Remote Working (prior year)

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

Money and Pensions Service (prior year)

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

Help to Claim (prior year)

A National Citizens Advice 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 (prior year)

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

NOTES TO THE ACCOUNTS

Home Visiting (prior year)

Money management advice provided for clients at home, referred from Adult and Social Care teams.

Energy Best Deal Extra (prior year)

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

Adviceline (prior year)

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

Emergency Funds (prior year)

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

HCC – Connect for Communities (prior year)

Funding provided to support with signposting at summer holiday playschemes for local children.

18 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Property	
	2024	2023
	£	£
Less than one year	61,320	61,320
One to five years	183,960	245,280
Over five years	-	-
	<u>245,280</u>	<u>306,600</u>

Lease costs of less than one year are covered by a restricted grant from Hart District Council.

19 Legal status of charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of a winding up is £10.