

Registered Charity number 1101576
Company registration number 4876990

Bridport and District Citizens Advice Bureau

(A Company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2026

**Bridport and District Citizens Advice Bureau
Reference and Administrative Details
for the Year Ended 31 March 2026**

Name of Charity Bridport and District Citizens Advice Bureau
Charity number 1101576
Company number 4876990
Registered office 45 South Street, Bridport, Dorset DT6 3NY
Outstations Tuesdays - Bridport Library, Bridport, DT6 3NY
 Wednesdays - St Michael's Business Centre, Church St, DT7 3QF
 Wednesdays - St Mary's Church, South Street, Bridport, DT6 3NN
 Fridays - Prout Bridge Project, 6 Prout Bridge, Beaminster, DT8 3AY

DIRECTORS/TRUSTEES	ROLE	DATE CO- OPTED AS TRUSTEE	DATE LAST ELECTED AT AGM	DATE RESIGNED
Jim Smyllie	Chair	04.11.2024	21.10.2025	
Keith Wilson	Treasurer	04.11.2024	21.10.2025	
Jacqui Bishop		05.02.2024	22.07.2024	
Linda Child		06.05.2025	21.10.2025	
Karen Delafield		04.11.2024		30.08.2025
Michael Fletcher		18.08.2025	21.10.2025	
David Gibson		08.02.2022	11.07.2022	31.12.2025
Sue Pemberton		06.02.2023	07.08.2023	
Jamie Scott		07.05.2024	22.07.2024	
Graham Smith		20.08.2019	11.07.2022	30.12.2025
Lavinia Sonnenberg		05.02.2024	22.07.2024	

COMPANY SECRETARY

Michael Fletcher

EX OFFICIO MEMBERS	ROLE	ELECTED BY
Jeremy Clark	Relationship Manager	National Citizens Advice
Cllr Sarah Williams	Observer	Dorset Council
Cllr Belinda Bawden	Observer	Dorset Council
Cllr Stuart Cockerill	Observer	Lyme Regis Town Council
Cllr David Worthington	Observer	Bridport Town Council
Rovarn Wickremasinghe	Chief Officer	Staff
Martin Wood	Staff Representative	Staff
Gill Acton	Volunteer Representative	Staff

Chief Officer Rovarn Wickremasinghe

Bank CAF Bank, 25 Kings Hill Ave, Kings Hill, West Malling, Kent, ME19 4JQ

Independent Examiners Marcus Cridland B.A.(Hons) F.C.A.
 Scott Vevers Ltd, 65 East Street, Bridport, Dorset, DT6 3LB

Solicitors Nantes, 36 East Street, Bridport, Dorset, DT6 3LH

Bridport and District Citizens Advice Bureau

Report of the Trustees' for the Year Ended 31 March 2026

The directors and trustees present their report and financial statements for the year to 31 March 2026 which are also prepared to meet the requirements for the directors' report and accounts for Companies Act purposes. The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charity's governing document, applicable law and the requirements of the 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).

1 OBJECTIVES AND ACTIVITIES

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Bridport, Beaminster, Lyme Regis and surrounding villages by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Activities

The principal activity of Bridport and District Citizens Advice Bureau is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public, ensuring that individuals do not suffer through a lack of knowledge or an inability to express their needs effectively. Bridport and District Citizens Advice Bureau aims to exercise a responsible influence on the development of social policies and services.

Public Benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

Contribution of volunteers

As at 31 March 2026 there were 78 people associated with the bureau, made up as follows:

- 8 Trustees
- 12 Paid staff
- 3 Volunteer supervisors
- 44 Volunteer advisers
- 11 Volunteer support staff

As always, we must stress our admiration and gratitude to our volunteers, without whom there wouldn't be a bureau.

2 ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

We helped 2598 clients with 9018 separate issues in 2025/26. We helped 14% more clients than the previous year. Benefit and debt issues accounted for 46% of the problems people sought help with. We continued to see large numbers of food bank and charitable support enquiries (17% of total issues), including about discretionary schemes such as the Household Support Fund. We also saw a significant problems with housing - disrepair, access to affordable housing and threatened and actual homelessness. We work with vulnerable people and 59% of clients report a disability or long term health problem. Most require in depth help and often have multiple problems compounded by poor mental health. We are committed to multi-channel service delivery including phone and email, but which also protects face to face services for the most vulnerable. The Bridport office operates a 5 day a week drop-in service with weekly outreaches in Lyme Regis, Beaminster and Bridport library and foodbank. We provide home visits as appropriate.

Bridport and District Citizens Advice Bureau

Report of the Trustees' for the Year Ended 31 March 2026

Our 5-year core contract funding from Dorset Council to provide information, guidance and advice for Dorset residents has been rolled over to March 2027. We anticipate a commissioned grants process rather than contract re-tender next year. Several key funded projects such as our specialist benefits and debt casework ended in March 2026. We have reviewed staffing levels and had to reduce core staffing post year end to allow funds for some specialist provision and are using reserves for contract extensions while we try and secure continuation funding. However, the external funding environment is increasingly challenging and we continue to review our delivery model and premises requirements to achieve a sustainable service. Our specialist benefits project had a significant impact assisting clients in the Bridport and District and Weymouth areas with complex benefit issues, disputes and appeals. By the end of the third year (March 2026) of this three year project we had helped 522 clients and achieved financial outcomes of £2.3 million for them. We continued an energy project providing practical energy and efficiency advice, income maximisation and outreach work. We maintained our Wessex Water project to assist people who have problems managing their water bills. We were able to support a debt advice role thanks to funding from Dorset Community Foundation, Dorset Council and a sub contract with East Dorset and Purbeck Citizens Advice. Dorset Council continued to help us manage the demand for services and support our capacity for income maximisation and outreach work through an additional grant released because of the ongoing cost of living pressures on residents. We continued to see high demand for 'crisis support' issues with food bank referrals, Household Support Fund and local charitable support applications.

In regular, independent surveys of our clients' experience of the service through the year, 91% of those surveyed reported that we helped them find a way forward with their problem, 88% said their problem had been resolved, 87% found our service easy to access, while 91% of clients would recommend us to others. We make positive impacts on the lives of our clients through, for example, reduced stress and improved finances following advice. Of those surveyed 74% said that following advice from us their mental health had improved. Our assistance resulted in significant financial outcomes: income gains for clients in the whole service totalled just under £1.4 million pounds and we achieved £300,000 in debts written off for our clients in 2025-26.

Our quality of advice and client satisfaction are monitored on a quarterly basis and we achieved excellent results in 2025-2026. The office holds an Advice Quality Standards accreditation in generalist advice, telephone help and welfare benefits casework and gained an additional accreditation for benefits casework for older people.

One of our aims is to responsibly influence the policies and practices that adversely impact our clients. We work closely with our MP on both progressing difficult case issues and policy matters. Last year, for example, we met with our MP and provided a briefing of the impact of the proposed welfare reform changes on disabled people and entitlement to disability benefits in the constituency. We work closely with the Citizens Advice in Dorset offices to co-ordinate research and campaigns matters and also shared service delivery including the Adviceline telephone service and the Single Point of Contact third party email referral system.

Our fundraising team has been successful in achieving a number of grants including for project work, core costs and training. We would like to thank Alice Cooper Dean Foundation, Bridport and Lyme Regis Town Councils, Citizens Advice in Dorset, Dorset Community Foundation, Hall and Woodhouse, The Henry Smith Charitable Foundation, Morrisons, National Citizens Advice, National Lottery Community Fund, Parish Councils, Prout Bridge Project, Valentine Trust, Wessex Water, our main funder, Dorset Council and all those who have donated to the service, for financial assistance and support in 2025-26.

Bridport and District Citizens Advice Bureau

Report of the Trustees' for the Year Ended 31 March 2026

3 FINANCIAL REVIEW

Financial Position

The bureau has concluded the year in a reasonable financial position, despite the deficit, which is £9,456 (2024/25 £9,350) for the year ended 31 March 2026.

Total income was £292,371 (2024/25 £285,511) an increase of £6,860, 2% from prior year.

Total expenditure was £301,827 (2024/25 £294,861). Costs have increased by £6,966, largely due to an increase in salaries due to the inflationary pay increase in the year.

At the end of the year the total funds stood at £163,819 (2025/26 £173,275). General unrestricted funds were £163,819 (2025/26 £168,833); £6,953 represented the net book value of fixed assets leaving free reserves of £156,866. Restricted funds at the year end were £0 (2024/25 £4,442).

The reserves policy is to hold £125,000 as unrestricted reserves; £90,000 to cover potential redundancy liabilities, and 4 months core running costs, as well as a £35,000 project contingency.

Despite a small increase over the lifetime of our main contract, inflation has inevitably eroded the value, and we are constantly seeking alternative ways of covering inflationary increases to our core costs. We continue to attempt to diversify our sources of funding and a group of our Trustees has this specific responsibility.

Principal Funding Sources

Our principal source of funding is Dorset Council. The contract for delivering the Dorset Council Information Advice and Guidance contract is held by Citizens Advice in Dorset from 1 October 2021. CAiD distribute the funding to the three Dorset Local Citizens Advice offices through a service level agreement with each office. Other sources of income were Bridport Town Council, Lyme Regis Town Council, Local Parishes, and other charitable bodies shown in the notes on pages 15, 16 and 17.

Investment Policy

Paragraph 4.15 of its Memorandum of Association gives Bridport and District Citizens Advice Bureau the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. The Bureau does not invest surplus funds, but does maintain a policy of holding resources in excess of requirement in an interest earning account.

Bridport and District Citizens Advice Bureau

Report of the Trustees' for the Year Ended 31 March 2026

Funds in Deficit

Losses on all funds in deficit have been charged against General Reserves in the year. Where projects cover their marginal costs but do not cover their fully apportioned cost (i.e. including general overheads) it is sometimes decided that the project should be carried out as it has a benefit to the local community.

Reserves Policy

Bridport and District Citizens Advice is required to ensure that free monies are available in each financial year to meet any foreseeable contingency. Bridport and District Citizens Advice estimates income for 2 years ahead and will try to ensure that this is derived from as wide a variety of sources as possible.

Bridport and District Citizens Advice has a policy to hold a minimum General Reserve of £125,000. The basis for this level is to cover termination costs in the event of the bureau ceasing to operate (costs would be incurred in relation to the premises and to employees) and to cover 6 months operating costs.

4 STRUCTURE, GOVERNANCE & MANAGEMENT

Governing document

Bridport and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. At 31 March 2026 the company had 14 members entitled to vote. Bridport and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

The registered name of the charity is Bridport and District Citizens Advice Bureau. It was incorporated as a company limited by guarantee on 26 August 2003. Bridport and District Citizens Advice Bureau commenced operations on 1 July 2004 at which date the assets and liabilities of the unincorporated Bridport & District Citizens Advice Bureau were acquired.

Recruitment, appointment of trustees

The trustees, who are drawn from the local community, are elected by members of the Bureau (individuals who are not paid or volunteer workers at the Bureau, and any body corporate or unincorporated association interested in furthering the work of the Charity and whose application for membership has been approved by the Trustee Board) at the Annual General Meeting unless nominated by member organisations or co-opted by the Trustee Board.

All elected trustees must retire from office at the third Annual General Meeting following the Annual General Meeting at which they were elected, but may stand for re-election. All nominated and co-opted trustees shall retire from office at the third Annual General Meeting following the ordinary meeting of the Trustee Board at which they were appointed but may be re-appointed.

Organisational structure

Bridport and District Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. These policies are implemented by the Bureau management. The trustees carry the ultimate responsibility for the conduct of Bridport and District Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day to day operation of the organisation to senior management and to subcommittees controlled by trustees. The Trustee Board is independent from management. A register of Trustees' interests is maintained at the registered office and is available to the public.

Bridport and District Citizens Advice Bureau is a member 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.

Bridport and District Citizens Advice Bureau Report of the Trustees' for the Year Ended 31 March 2026

The Bureau also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients.

Major Risks

Bridport and District Citizens Advice Bureau has worked on a Risk Management exercise. The trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks.

Included in external risks is that of loss of funding. Whilst the funding from Dorset County Council has now been secured through CAiD for the 5 years commencing 1st October 2021, our share of that funding will decrease over this period, following the adoption by CAiD of a new funding allocation formula, based on population and deprivation metrics. Nevertheless our current 2 year plan shows that we are able to maintain our reserves at an acceptable level.

We lease our premises from Wessex Water. Our lease has expired and we will be negotiating its renewal. We are confident that we will be treated as sitting tenants.

Internal risks are minimised by the implementation of procedures for the authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

5 STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are required under Charity law to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the financial activities of the Charity for that period. In preparing those financial statements, the Trustees are required to:

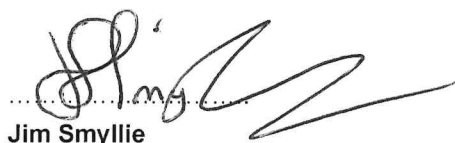
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with applicable laws and regulations. They are also responsible for ensuring that the Charity maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against loss or unauthorised use and to prevent and detect fraud and other irregularities.

Small company provisions

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

Approved by the Board on 13/08/24..... and signed on their behalf by:



Jim Smyllie
Chair of Trustees

Bridport and District Citizens Advice Bureau
Independent Examiner's Report to the trustees of Bridport and District Citizens
Advice Bureau

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2026 which are set out on pages 8 to 18.

Responsibilities and basis of report

The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is required.

It is my responsibility to:

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

Basis of independent examiner's report

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 charitable company 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 the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the accounts.

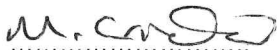
Independent examiner's statement

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 the Companies Act 2006, and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102),

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.



Mr. M. J. Cridland B.A. (Hons) F.C.A.

Scott Vevers Ltd

Chartered Accountants and Registered Auditors

65 East Street

Bridport

Dorset

DT6 3LB

Date: 25/08/26

Bridport and District Citizens Advice Bureau
Statement of Financial Activities for the Year Ended 31 March 2026 (Including Income and Expenditure Account)

		Unrestricted funds	Restricted funds	Total funds 2026	Total funds 2025
	Notes	£	£	£	£
Income and endowments from:					
Donations and grants	2	50,678	240,907	291,585	284,800
Investments: UK bank interest received	3	786	-	786	711
Total income and endowments		<u>51,464</u>	<u>240,907</u>	<u>292,371</u>	<u>285,511</u>
Expenditure on:					
Cost of raising funds	4	174	-	174	346
Charitable activities: Operation of Bureau	5	57,058	244,595	301,653	294,515
Total expenditure		<u>57,232</u>	<u>244,595</u>	<u>301,827</u>	<u>294,861</u>
Net deficit for the year		(5,768)	(3,688)	(9,456)	(9,350)
Transfers between funds		754	(754)	-	-
Net movement in funds		(5,014)	(4,442)	(9,456)	(9,350)
Reconciliation of funds					
Funds brought forward		168,833	4,442	173,275	182,625
Funds carried forward	10	<u>163,819</u>	<u>-</u>	<u>163,819</u>	<u>173,275</u>

All of the charity's activities derive from continuing operations during the above two periods.

The notes on pages 10 to 18 form an integral part of these financial statements.

Bridport and District Citizens Advice Bureau
(Registration number: 4876990)
Balance Sheet as at 31 March 2026

	Notes	2026 £	£	2025 £	£
Fixed assets					
Tangible assets	7		6,953		11,173
Current assets					
Debtors	8	30,081		28,712	
Short term deposits		80,330		79,770	
Cash at bank and in hand		86,246		124,603	
		<u>196,657</u>		<u>233,085</u>	
Liabilities					
Creditors: amounts falling due within one year	9	(39,791)		(70,983)	
Net current assets			156,866		162,102
Net assets			<u>163,819</u>		<u>173,275</u>
Funds of the charity					
Restricted income funds	10		-		4,442
Unrestricted income funds					
General funds	10	163,819		126,833	
Designated funds	10	-		42,000	
Total unrestricted income funds			<u>163,819</u>		<u>168,833</u>
			<u>163,819</u>		<u>173,275</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2026.

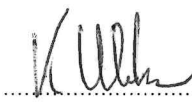
Directors' responsibilities:

- The members have not required the company to obtain an audit of the accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of the accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies regime and in accordance with FRS102 SORP.

The financial statements were approved by the Board on 12/08/26 and signed on their behalf by:


Jim Smyllie (Chair)


Keith Wilson (Treasurer)

The notes on pages 10 to 18 form an integral part of these financial statements.

Bridport and District Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2026

1 Accounting policies

a) General information and basis of preparation

Bridport and District Citizens Advice Bureau is a private charitable company limited by guarantee and incorporated in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are to promote any charitable purpose for the benefit of the community in Bridport, Beaminster, Lyme Regis and surrounding villages by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements are prepared under the historical cost convention and in accordance with the Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. The accounts include the results of the charity's operations which are described in the Trustees' Report, all of which are continuing. Advantage has been taken of the exemption under FRS 102 1A for smaller charities not to prepare a statement of cash flows.

b) Accounting convention

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

c) Income

All income is recognised when the charity is entitled to the income, there is sufficient certainty of receipt and so it is probable that the income will be received, and the amount can be measured reliably.

All monetary donations and gifts are included in full in the statement of financial activities when receivable provided that there are no restrictions imposed by the donor as to the timing of the related expenditure, in which case recognition is deferred until the conditions have been met.

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements.

d) Expenditure

Expenditure is recognised on an accruals basis as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure includes any VAT which cannot be fully recovered.

All expenditure which is directly related to the provision of advice services is included within charitable activities. Other costs incurred have been allocated between charitable activities, and fundraising and publicity. Where such costs relate to more than one functional cost category they have been split on an estimate of time basis.

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

e) Overhead Apportionment

Direct salaries and other direct costs are charged to the relevant projects. Support cost overheads are where possible apportioned to projects in a consistent way so as to absorb the total of management, administration, office, premises, governance and other costs across restricted and unrestricted projects.

Bridport and District Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2026

f) Tangible Fixed Assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

g) Depreciation and amortisation

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset over an expected useful life as follows:

Asset class	Depreciation method and rate
Fixtures, fittings and equipment	5 year straight line

h) Debtors and creditors

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

i) Funds

Income received for purposes specified by the donor is included in a separate restricted fund against which appropriate expenditure is allocated.

Designated funds are allocated out of unrestricted funds by the Trustees for specific purposes. The use of such funds is at the Trustees' discretion.

j) Pensions

The charity operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

k) Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

l) Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangement entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transactions. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for similar debt instruments.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Bridport and District Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2026

2 Donations and grants

	Unrestricted funds		Restricted funds		Total funds	
	2026	2025	2026	2025	2026	2025
	£	£	£	£	£	£
Government & public authority grants	22,336	24,355	129,687	123,642	152,023	147,997
Charitable Trusts	10,720	12,846	111,220	106,516	121,940	119,362
Donations	17,622	13,441	-	4,000	17,622	17,441
	<u>50,678</u>	<u>50,642</u>	<u>240,907</u>	<u>234,158</u>	<u>291,585</u>	<u>284,800</u>

3 Investments: UK bank interest receivable

Income from UK bank interest was wholly attributable to unrestricted funds in both years.

4 Cost of raising funds

	Unrestricted funds		Restricted funds		Total funds	
	2026	2025	2026	2025	2026	2025
	£	£	£	£	£	£
Fundraising & publicity	174	346	-	-	174	346
	<u>174</u>	<u>346</u>	<u>-</u>	<u>-</u>	<u>174</u>	<u>346</u>

5 Charitable activities

	Unrestricted funds		Restricted funds		Total funds	
	2026	2025	2026	2025	2026	2025
	£	£	£	£	£	£
Staff costs	55,225	44,156	193,076	198,660	248,301	242,816
Direct costs	286	4,101	8,031	6,984	8,317	11,085
Support costs	1,467	14,553	41,236	23,979	42,703	38,532
Governance costs	80	786	2,252	1,296	2,332	2,082
	<u>57,058</u>	<u>63,596</u>	<u>244,595</u>	<u>230,919</u>	<u>301,653</u>	<u>294,515</u>
<u>Direct costs</u>						
Recruitment & training	149	3,139	4,175	5,172	4,324	8,311
Travel	111	718	3,117	1,183	3,228	1,901
Other staff & volunteer costs	26	244	739	402	765	646
Grants & disbursements	-	-	-	227	-	227
	<u>286</u>	<u>4,101</u>	<u>8,031</u>	<u>6,984</u>	<u>8,317</u>	<u>11,085</u>

Bridport and District Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2026

5 Charitable activities (continued)

	Unrestricted funds		Restricted funds		Total funds	
	2026	2025	2026	2025	2026	2025
	£	£	£	£	£	£
<u>Support costs</u>						
Premises	470	5,857	13,206	9,650	13,676	15,507
Utilities	188	2,601	5,282	4,285	5,470	6,886
Insurance	23	238	660	392	683	630
Telephone & communications	180	2,123	5,052	3,499	5,232	5,622
Printing, postage & stationery	54	573	1,522	944	1,576	1,517
Books & information	179	9	5,027	16	5,206	25
Equipment costs	1	88	19	146	20	234
Computer software & maintenance	175	91	4,912	150	5,087	241
Legal & professional fees	31	13	885	21	916	34
Depreciation	145	2,566	4,074	4,229	4,219	6,795
Sundries	21	394	597	647	618	1,041
	<u>1,467</u>	<u>14,553</u>	<u>41,236</u>	<u>23,979</u>	<u>42,703</u>	<u>38,532</u>
<u>Governance costs</u>						
Accountants' fees	80	786	2,252	1,296	2,332	2,082
	<u>80</u>	<u>786</u>	<u>2,252</u>	<u>1,296</u>	<u>2,332</u>	<u>2,082</u>

6 Information regarding employees and trustees

	2026	2025
	£	£
Wages & salaries	227,162	224,513
Social security costs	14,548	11,673
Pension costs	6,591	6,630
	<u>248,301</u>	<u>242,816</u>

The average number of employees, analysed by function was:

	2026	2025
	no	no
Charitable activities	11	10
Management and administration	1	1
	<u>12</u>	<u>11</u>

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

Trustees receive no remuneration for their duties. Trustee indemnity insurance has been purchased. There were no trustees for whom benefits were accruing under pension schemes.

Pension schemes for employees are operated on a defined contributions basis. There is a Standard Life scheme to which the Bureau contributes 5% of pensionable earnings. This scheme is closed to new members. There are also contributions made in respect of the auto-enrolment scheme which are paid into Nest, the scheme set up by the Government for this purpose. The assets of the schemes are held separately from those of the Bureau in independently administered funds. The pension cost shown in the accounts represents contributions payable by the Bureau and amounted to £6,591 (2024/25 £6,630). There were no contributions payable or outstanding at the year end.

Bridport and District Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2026

6 Net income for the year

	2026	2025
	£	£
This is stated after charging:		
Depreciation	4,219	6,795
Accountants' fees - independent examination	2,049	1,550
Accountants' fees - other services	283	532
	<u> </u>	<u> </u>

7 Fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 April 2025	78,481
	<u> </u>
At 31 March 2026	78,481
	<u> </u>
Depreciation	
At 1 April 2025	67,309
Charge for the year	4,219
	<u> </u>
At 31 March 2026	71,528
	<u> </u>
Net book value	
At 31 March 2026	6,953
	<u> </u>
At 31 March 2025	11,172
	<u> </u>

8 Debtors

	2026	2025
	£	£
Prepayments and accrued income	30,081	28,712
	<u> </u>	<u> </u>
	30,081	28,712
	<u> </u>	<u> </u>

9 Creditors - amounts falling due within one year

	2026	2025
	£	£
Trade creditors	384	870
Accruals	1,800	1,551
Receipts in advance	37,608	68,563
	<u> </u>	<u> </u>
	39,792	70,984
	<u> </u>	<u> </u>

Bridport and District Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2026

10 Funds

	At 1 April 2025	Income	Expenditure	Fund transfers	At 31 March 2026
	£	£	£	£	£
Restricted funds					
Dorset Council	-	51,095	(51,095)	-	-
Dorset Council (Cost of Living)	-	21,870	(21,870)	-	-
Dorset Community Foundation	-	8,000	(8,000)	-	-
CiTA Energy WHD EAP	48	24,483	(24,531)	-	-
Westwey	-	5,783	(5,783)	-	-
DC Cost of Living Case Worker	-	21,839	(21,839)	-	-
Lottery Funding	-	13,334	(13,334)	-	-
Lions Club	20	-	-	(20)	-
Trainee Advisor DCF	3,450	-	(3,450)	-	-
SPOC	-	10,400	(10,400)	-	-
Henry Smith Trust	-	61,410	(61,410)	-	-
Bavlap and Hospital	184	-	(184)	-	-
Independence at Home	6	-	(6)	-	-
Alice Ellen Cooper Foundation	-	5,000	(5,000)	-	-
SGN Energy (CAEDP)	-	7,693	(7,693)	-	-
Valentines Trust	-	10,000	(10,000)	-	-
Wessex Water TAP	734	-	-	(734)	-
	<u>4,442</u>	<u>240,907</u>	<u>(244,595)</u>	<u>(754)</u>	<u>-</u>
Unrestricted funds					
Designated funds:					
Property / equipment fund	10,000	-	-	(10,000)	-
Local Government reorg.	12,000	-	-	(12,000)	-
Statutory Liabilities	20,000	-	-	(20,000)	-
	<u>42,000</u>	<u>-</u>	<u>-</u>	<u>(42,000)</u>	<u>-</u>
General funds	<u>126,833</u>	<u>51,464</u>	<u>(57,232)</u>	<u>42,754</u>	<u>163,819</u>
	<u>168,833</u>	<u>51,464</u>	<u>(57,232)</u>	<u>754</u>	<u>163,819</u>
Total funds	<u><u>173,275</u></u>	<u><u>292,371</u></u>	<u><u>(301,827)</u></u>	<u><u>-</u></u>	<u><u>163,819</u></u>

Bridport and District Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2026

10 Funds (continued)

	At 1 April 2024	Income	Expenditure	Fund transfers	At 31 March 2025
2025	£	£	£	£	£
Restricted funds					
<i>Dorset Council</i>	-	50,754	(50,754)	-	-
<i>Dorset Council (Cost of Living)</i>	-	28,648	(28,648)	-	-
<i>Dorset Community Foundation</i>	766	8,000	(8,766)	-	-
<i>CiTA Energy WHD EAP</i>	-	10,500	(10,500)	-	-
<i>Westwey</i>	-	5,664	(5,664)	-	-
<i>CiTA Energy - EOP</i>	-	23,340	(23,292)	-	48
<i>Mencap</i>	-	2,055	(2,055)	-	-
<i>Lions Club</i>	20	-	0	-	20
<i>Trainee Advisor DCF</i>	-	4,000	(550)	-	3,450
<i>SPOC</i>	-	10,400	(10,400)	-	-
<i>Henry Smith Trust</i>	-	59,400	(59,400)	-	-
<i>Bavlap and Hospital</i>	411	-	(227)	-	184
<i>Independence at Home</i>	6	-	0	-	6
<i>SGN Energy (CAEDP)</i>	-	7,397	(7,397)	-	-
<i>Alice Ellen Cooper Foundation</i>	-	10,000	(10,000)	-	-
<i>Wessex Water TAP</i>	-	4,000	3,266	-	734
<i>Valentines Trust</i>	-	10,000	(10,000)	-	-
	1,203	234,158	(230,919)	-	4,442
Unrestricted funds					
Designated funds:					
<i>Property / equipment fund</i>	10,000	-	-	-	10,000
<i>Local Government reorg.</i>	12,000	-	-	-	12,000
<i>Statutory Liabilities</i>	20,000	-	-	-	20,000
	42,000	-	-	-	42,000
General funds	139,422	51,353	(63,942)	-	126,833
	181,422	51,353	(63,942)	-	168,833
Total funds	182,625	285,511	(294,861)	-	173,275

Bridport and District Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2026

10 Funds (continued)

Purposes of funds:

RESTRICTED FUNDS:

Dorset Council – This funding is to provide general advice but under the terms of the Service Level Agreement has to be shown as restricted.

DC Cost of Living Case Worker – to provide income maximisation and money advice for households on low-income experiencing financial difficulties and to support the supervision of volunteer advisors.

Dorset Community Foundation - funding for debt advice.

CiTA Energy WHD EAP - Energy advice for people experiencing ,or at risk, of fuel poverty.

Westwey – Income Maximization - Following the introduction of Universal Credit in the local area. Dorset Council has funded 1.1 full-time equivalent caseworkers across West Dorset & Weymouth. The Bridport position is 5 hours per week.

Lions Club - to pay for Debt Relief Order fees for clients who cannot afford the fee.

Lottery Funding - funding towards a trainee advisor post.

Trainee Advisor DCF - funding for a trainee advisor post.

SPOC - funding to provide a referral service for third party organisations into Citizens Advice in Dorset.

Henry Smith Trust - funding to provide a specialist welfare benefits casework service.

Bavlap and Hospital - funding to support medical treatment costs for clients.

Independence at Home - funding to support costs of independent living for clients.

SGN Energy (CAEDP) - funding to provide energy debt advice.

Alice Ellen Cooper Dean - funding for volunteer co-ordinator post.

Wessex Water - TAP - Wessex Water awarded us a grant to support some of their customers in financial difficulties onto more advantageous tariffs/schemes.

Valentines - funding to support specialist benefits advice.

Bridport and District Citizens Advice Bureau
Notes to the Financial Statements for the Year Ended 31 March 2026

11 Analysis of net assets between funds

	General funds	Designated funds	Restricted funds	Total funds
2026	£	£	£	£
Fixed assets	6,953	-	-	6,953
Current assets	196,657	-	-	196,657
Current liabilities	(39,791)	-	-	(39,791)
Net assets	163,819	-	-	163,819
	General funds	Designated funds	Restricted funds	Total funds
2025	£	£	£	£
Fixed assets	11,173	-	-	11,173
Current assets	186,643	42,000	4,442	233,085
Current liabilities	(70,983)	-	-	(70,983)
Net assets	126,833	42,000	4,442	173,275

12 Leasing commitments

At 31 March 2026 the Bureau had no commitments under non-cancellable operating leases. We will be negotiating a lease for future years with our landlord Wessex Water.

13 Related party transactions and control

There were no related party transactions requiring disclosure in either year.

14 Financial instruments

	2026	2025
	£	£
Categorisation of financial instruments:		
Financial assets that are debt instrument measured at amortised cost	166,576	204,373
Financial liabilities measured at amortised cost	39,791	70,983

Items of income, expense, gains or losses

The total interest income for financial assets not measured at fair value through profit or loss is £786 (2024/25 £711).