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

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

FOR

RUSHMOOR CITIZENS ADVICE BUREAUX

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

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

	Page
Report of the Trustees	1 to 12
Report of the Independent Auditors	13 to 15
Statement of Financial Activities	16
Balance Sheet	17
Cash Flow Statement	18
Notes to the Cash Flow Statement	19
Notes to the Financial Statements	20 to 32
Detailed Statement of Financial Activities	33 to 34

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2026

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2026. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The report has been prepared to provide a fair, balanced and understandable account of the charity's purposes, activities, achievements, governance, financial position and future plans.

OBJECTIVES AND ACTIVITIES

Objectives and aims

Our purpose

The charity's purpose, as set out in its Memorandum and Articles of Association, is to promote charitable purposes for the benefit of the whole community of Rushmoor and surrounding areas through the advancement of education, the protection of health and the relief of poverty, sickness and distress.

For over 80 years, Citizens Advice Rushmoor has provided free, confidential, independent and impartial advice and information services to people across Rushmoor and surrounding areas. The charity exists to help people face fewer problems and to ensure that its services remain accessible, relevant and sustainable for everyone who needs them. We value diversity, promote equity, challenge discrimination and put clients at the heart of our work.

Strategic priorities

Our Organisational Strategy 2025-27 is designed to keep our services accessible, relevant and sustainable. Its three priorities are:

Priority	What it means
Respond	Respond to people's needs with information and advice that is fit for purpose, improving clients' experience by making advice as accessible, relevant and effective as possible so that people achieve positive outcomes.
Reach	Increase the charity's reach to people experiencing inequality or disadvantage, focusing support on marginalised members of the community and ensuring they can access services in ways that suit them.
Advocate	Become an even stronger voice on issues that matter most, using evidence from advice to advocate for change, strengthen research and campaigns activity, engage with the community and help prevent people reaching crisis point.

These priorities guide the charity's work over the short and longer term, ensuring that annual activities contribute to its purpose of improving people's lives and addressing the problems they face, while responding effectively to changing community needs.

These priorities are supported by three enablers: our people, our sustainability and our partnerships. They are underpinned by equity, diversity and inclusion, effective communication and the appropriate use of digital approaches.

Ensuring our work delivers our aims

The trustees review the charity's aims, objectives and activities each year, examining achievements and outcomes, including the success and benefits of key projects, and confirming that activities remain aligned with the charity's stated purpose.

During 2025/26, Citizens Advice Rushmoor continued to respond to sustained demand for advice while developing services to meet emerging community needs. The charity supported clients through telephone, email and face-to-face appointments from its offices in Farnborough and Aldershot, together with outreach services across the community. Advice was provided across a wide range of areas including debt, housing, welfare benefits, disability, mental health and specialist support for the local Nepali community. Services ranged from one-off information and advice through to more complex casework, tailored to clients' individual circumstances.

During the year, Citizens Advice Rushmoor continued to deliver against its strategic priorities by improving access to advice, expanding specialist services, strengthening partnership working and using evidence from advice services to advocate for policy change, support research and campaigns, and engage with decision-makers.

Significant achievements included securing the Hampshire Resettlement Integration Service, establishing the foundations of the regional Debt Hub, expanding specialist Nepali services, developing the North Hampshire Mediation Partnership, and securing new outreach and financial capability programmes.

Working in partnership with local authorities, voluntary and community sector organisations and other key agencies remained central to the charity's approach, helping to ensure local needs were met and extending the reach of services to people who might otherwise find it difficult to access advice.

Volunteer recruitment and retention remained strong throughout the year, helping maintain service capacity despite sustained demand. Work also continued to strengthen client feedback arrangements, establish a formal client user group and improve the measurement of client outcomes. The charity assesses progress through measures including the number of clients and issues supported, service quality, client feedback and outcomes, volunteer capacity and progress against its strategic priorities. These remain priorities for further development during 2026/27.

Progress against the charity's strategic priorities will continue to be monitored through delivery of the Operational Plan.

How our activities deliver public benefit
All charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. Through providing free, confidential, independent and impartial advice and information, Citizens Advice Rushmoor helps people understand their options, resolve problems and access support that improves their circumstances. The charity's work advances education by helping people understand their rights and responsibilities, protects health and wellbeing through timely advice and support, and relieves poverty, sickness and distress by helping people access the assistance and services they need. The charity also uses evidence from its advice work to advocate for policy change, influence services and improve outcomes for the wider community. The trustees have had due regard to Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

Volunteers
Volunteers are central to the scale and nature of our work. They support advice and assessment, the welcome team and Adviceline, administration, mediation, research and campaigns, and governance. At the date of the latest volunteer schedule, the charity had 54 active operational volunteers, excluding trustees and sixth-form students on hold. Some volunteers work across more than one role and have been counted only once.

During the year the charity developed a partnership with Farnborough Sixth Form College, training 22 students to support Adviceline and client appointment capacity. Additional volunteer opportunities were also developed within Research and Campaigns, attracting individuals with interests in data analysis, advocacy and influencing activities.

Role category	Number	Typical weekly hours	Main contribution
Advisers	14	87.5	Advice and casework
Assessors / Welcome Team	32	185.5	Reception, triage, Adviceline and initial assessment
Administration / support	2	10.5	Back-office administration, reporting, scanning and training support
Mediation	2	Ad hoc	Mediation support
Research and campaigns	4	Ad hoc	Evidence, data and campaigning
Trustees	10	Not recorded	Governance, strategic direction and oversight

Note: some volunteers work across more than one role and have only been included in their predominant role in the above table to avoid double counting.

The figures above are a snapshot dated 12 August 2026 rather than an average for the reporting period. Volunteer hours were reported as broadly stable during 2025/26, but the charity identified inconsistencies in how numbers and hours were calculated. The reporting basis will be standardised for future years.

Sustainability
Citizens Advice Rushmoor is committed to operating sustainably while continuing to deliver high-quality advice services to the community. Sustainability is embedded in the organisation's approach to managing resources, supporting staff and volunteers, maintaining financial resilience and reducing environmental impact in a practical and proportionate way. The charity seeks to balance environmental considerations, social impact and long-term financial sustainability to ensure advice services remain accessible and effective for future generations.

Environmental matters
The charity uses digital case management and provides remote meetings, training and client channels where these are appropriate, helping reduce paper use and avoid unnecessary journeys. In-person services remain essential for clients who cannot use digital channels. Office energy costs and responsibilities are linked to council-managed tenancy arrangements. The charity encourages responsible energy use and recycling where facilities allow.

OBJECTIVES AND ACTIVITIES

Social impact, inclusion and wellbeing

Social impact is at the core of the charity's purpose. Beyond the number of clients supported, the charity's work helps individuals understand their rights, resolve problems, access essential services and make informed decisions about their future. Advice helps people access income, address debt and housing problems, understand their rights, prevent escalation and improve wellbeing. At a time when many households continued to face pressures arising from housing insecurity, financial hardship and wider economic uncertainty, the charity remained an important source of practical advice, advocacy and reassurance. The charity also uses anonymised evidence to influence systems and policies. It remains committed to equity, diversity and inclusion in its services, workforce, volunteer community and Board recruitment. Flexible working, training, safeguarding and wellbeing arrangements support staff and volunteers who regularly work with people in difficult circumstances.

Accessibility

The charity provides telephone, face-to-face, email and digital access, makes reasonable adjustments and works with community partners to reach people facing disability, language, mobility or digital barriers. Translation support is used where available, including for the local Nepali-speaking community. Client feedback, partnership engagement, staff and volunteer input, funder requirements and evidence from advice all inform service development. The decline in reported ease of access during 2025/26 is being addressed as a priority. The charity regularly reviews client feedback and engagement data to identify opportunities to improve accessibility and the overall client experience.

Stakeholder Engagement

Collaboration with stakeholders is fundamental to delivering effective advice services and achieving positive outcomes for the community. During the year the charity engaged with clients, volunteers, staff, local authorities, Citizens Advice nationally and regionally, health and social care partners, funders, educational institutions and community organisations. This ongoing engagement helps the organisation understand emerging needs, identify opportunities for collaboration and ensure services remain responsive to local priorities.

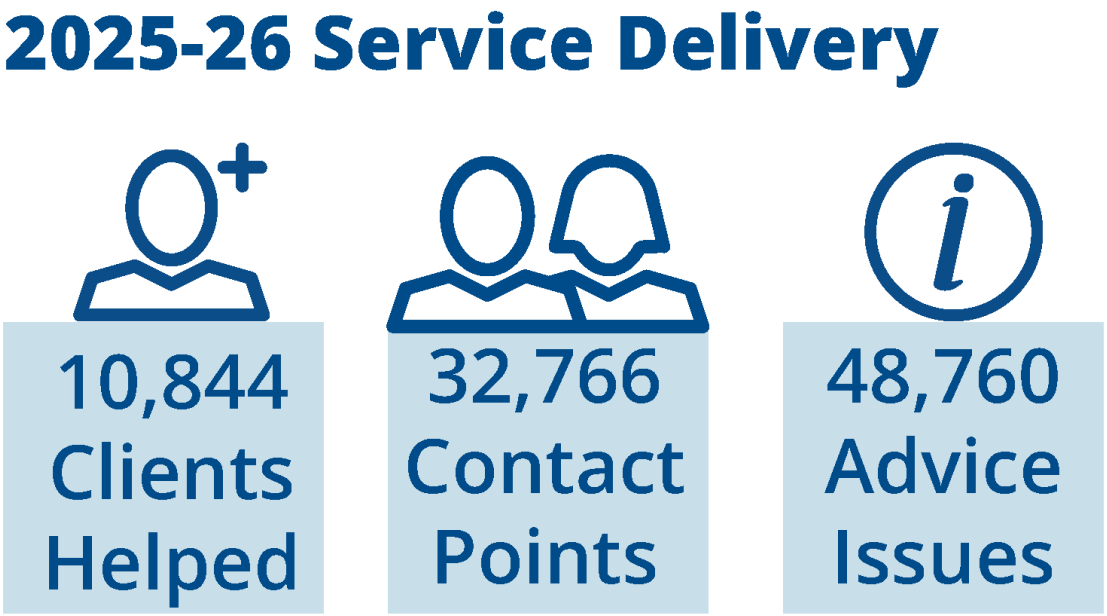
ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The year combined important strategic and policy achievements with operational pressures. The charity continued to deliver its Organisational Strategy and Operational Plan, maintained service provision through organisational change and strengthened its external partnerships. Performance was not uniformly strong, and the trustees have included below both the progress made and the areas requiring sustained improvement.

The following narrative distinguishes between strategic progress, operational delivery, measurable outcomes and the lessons trustees have drawn from performance information during the year.

In doing so, the charity balanced immediate advice delivery with longer-term service development, partnership working and influencing activity intended to improve outcomes for both individual clients and the wider community.



Value

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



£1.38

in fiscal benefits
Savings to government
Reduction in health service demand, local authority homeless services, and out of work benefits for our clients and volunteers; £2,359,264 in total.

£25.81

in public value
Wider economic and social benefits
Improvements in participation and productivity for clients and volunteers; equalling £44,215,737.

£6.44

in benefits to individuals
Value to our clients
Income gained through benefits gained, debts written off and consumer problems resolved; amounting to £11,030,197

To find out more about how we've modelled our financial value, see our full technical annex: Modelling our value to society in 2025/26

Delivery against strategic priorities

Respond

The charity continued to provide multi-channel advice and specialist casework in response to sustained and complex demand. A service restructure announced in December 2025 was substantially completed by the year end, with revised roles and teams established. Following the restructure, the previous Service Delivery Model was replaced by a wider Service Delivery Review for Board consideration in March 2026.

Reach

Partnership and outreach activity was developed to improve access for communities facing disadvantage. New and developing work included resettlement and integration support, financial capability, specialist Nepali services, mediation, and collaboration with education and community partners. A partnership with Farnborough Sixth Form College trained 22 students to support future telephone and appointment capacity.

Advocate

Research and campaigns activity focused on welfare reform, housing and other issues identified through client evidence. Two significant local policy changes were achieved: Rushmoor Borough Council increased Council Tax Support from 88% to 100%, and a full Council Tax discount was secured for care leavers up to age 25. These changes have the potential to create lasting financial benefit for affected residents beyond individual casework.

Quality, access and operational performance

Operational performance was mixed. Quality Assurance Action scores remained below target for much of the year, with a reported score of 43% in November 2025. A three-month action plan, completed in October 2025, delivered three consecutive months of improvement before a further dip in February 2026, linked to inconsistent template use. Client-reported ease of access declined from 61% to 53% over the year, compared with 76% nationally, prompting committee review of access barriers. Adviceline performance improved during the summer with support from student volunteers before declining again, and a new partnership with Farnborough Sixth Form College began training 22 students to build telephone and appointment capacity. The organisational restructure announced on 1 December 2025 was largely complete by year end, with new roles and teams finalised.

Impact and learning

The Council Tax Support and care leavers' discount campaigns created direct and lasting financial benefit for vulnerable residents across Rushmoor, extending the charity's impact beyond individual casework. Preparatory work for the September 2026 quality framework, which will place greater emphasis on client-centred outcomes, accessibility and empowerment rather than technical checklist completion, also positions the charity to evidence outcome-focused impact more clearly in future reporting.

The year reinforced that improvement activity must be embedded into routine practice. The fall in quality scores after an initial recovery showed the importance of consistent template use, supervision and monitoring. Gaps in maintenance of the client feedback log similarly highlighted the need to sustain controls, not simply design them. Contractual restrictions affecting one debt project also demonstrated that externally imposed service parameters can limit measured client outcomes. Positive factors during the year included the completed organisational restructure, two Council Tax policy wins, growing collaboration with other local advice services and Citizens Advice North Yorkshire, and new volunteer pipelines through the Sixth Form partnership and research and campaigns roles. Negative factors included declining client-reported ease of access, a notable rise in staff sickness hours, underperformance against the evidence-form completion target, and inconsistent maintenance of the feedback and complaints log. These lessons inform the priorities for 2026/27.

FINANCIAL REVIEW

Financial performance and position

Income in the year amounted to £1,788,084 with expenditure of £1,467,559, producing a surplus of £320,525. Total funds as at 31 March 2026 were £809,529, comprising £450,171 of unrestricted reserves , £335,000 of designated funds (find beneath table) and £24,358 of restricted funds.

Designated reserve	Amount £	Purpose
Organisational capability, quality and service improvement	200,000	To fund strategic investment in organisational capability, workforce development, service quality, sustainability, research, communications, and initiatives that strengthen delivery of strategic objectives.
Premises Strategy and Voluntary Sector Hub development	50,000	To support delivery of the premises strategy, including development of collaborative community hubs, premises improvements, fit-out works, and related infrastructure requirements.
Step by Step Partnership	24,000	To meet the organisation's remaining commitment to the Step-by-Step partnership and support the continued development of integrated advice services for young people.
Collaboration, Local Government Reorganisation (LGR) and sector change	25,000	To provide flexibility for collaboration projects and organisational change arising from local government reorganisation, devolution, commissioning changes, and wider sector developments.
Organisational development and corporate structuring	20,000	To obtain specialist professional advice on future organisational development opportunities, governance arrangements, legal structures, and long-term sustainability.
Strategic opportunities and match funding reserve	16,000	To support match-funding requirements, new initiatives, partnership opportunities, and other strategic projects that further organisational objectives.
Total	335,000	Funds designated by the Trustees to support strategic investment, transformation, and organisational resilience over the medium term.

The results for the year and the charity's financial position at the year end are shown in the financial statements, which have been prepared in accordance with the Companies Act 2006, applicable United Kingdom accounting standards and the Charities SORP, and are consistent with the charity's Memorandum and Articles of Association.

Principal funding sources

The principal income source in 2025/26 was Pension Wise, contributing £444,680. Rushmoor Borough Council provided £189,960 for core services and a rental rebate of £74,736. Other income was derived from contracts, grants and project funding. Resources were applied principally to delivering advice and associated specialist services, supported by the charity's people, premises, technology, quality assurance and governance arrangements. Rushmoor Borough Council is one of the charity's principal funders and, in addition to direct grant support and the rental rebate disclosed in the financial statements, provides valued help in kind, including car parking concessions, meeting rooms and other informal support for services.

The trustees recognise that the planned loss of the Pension Wise contract from 2026/27, together with uncertainty around future local authority funding following devolution and local government reorganisation, creates a material income concentration and transition risk. The Chief Executive Officer and senior team are therefore actively pursuing income diversification, partnership opportunities and scenario planning.

Investment policy and objectives

The charity does not hold a material investment portfolio. Cash reserves are held between a current account and a 35-day deposit account with Royal Bank of Scotland. The Treasurer and Finance Manager regularly review these arrangements to balance security, liquidity and a pragmatic return on funds held.

FINANCIAL REVIEW

Reserves policy

The trustees recognise the need to maintain reserves so that the charity can meet its statutory and contractual obligations, manage unexpected events and continue supporting clients. The Reserves Policy is reviewed annually and reported to the Trustee Board. Trustees actively manage reserves in light of the changing operating environment.

The policy recognises the need to hold reserves so that the charity can continue operating and meet client need if unforeseen or financially damaging circumstances arise, including staff redundancy costs, sickness cover, uninsured losses, delayed funder payments or other short-term funding pressures. It provides for unrestricted free reserves equivalent to a minimum of three months of forecast expenditure, while allowing trustees to designate funds for identified risks, commitments and planned investment.

At 31 March 2026, free reserves were reported as £386,393 (being the general fund of £450,171 less £63,778 of fixed assets), compared with the policy minimum of £354,150. The trustees consider this level adequate in light of the planned loss of Pension Wise income, uncertainty arising from local government reorganisation and the need to invest in service sustainability. Designated reserves of £335,000 have been set aside for identified transition, restructuring and other strategic risks. The level of free reserves also gives trustees some capacity to use reserves during 2026/27 to support planned investment and transition activity, while continuing to protect service continuity and financial resilience.

Going concern

The financial statements for the year ended 31 March 2026 have been prepared on a going concern basis. In performing their assessment, the trustees considered the charity's ability to continue delivering services to clients, sustained and increasing demand for advice, staff and volunteer capacity, current and future funding sources, cash resources, available reserves, the planned loss of Pension Wise income and uncertainty around local authority funding.

Based on this assessment, the trustees are satisfied that the charity has adequate resources to continue in operational existence for the foreseeable future and that it remains appropriate to adopt the going concern basis in preparing the financial statements. Further details regarding the going concern basis are included in the accounting policies.

FINANCIAL REVIEW

Principal risks and uncertainties

The Board has overall responsibility for risk management and internal control and undertakes a formal review of the charity's principal risks at least annually. During 2025/26 the committee structure was simplified and responsibility for detailed risk oversight was aligned to the Finance and Risk, People and Reward, and Service and Quality Committees. The Board approved an updated Risk Management Strategy and risk framework in March 2026. Trustee committees undertake quarterly reviews of designated areas of the operational plan and risk register, identify emerging risks, monitor mitigation actions and report progress and significant concerns to the Board. Trustees receive training on risk management as part of their induction and ongoing development programme.

Principal risk	Potential effect	Mitigation and response
Financial sustainability and Pension Wise transition	The Pension Wise contract ends from 2026/27, removing £444,680 of annual income and a material contribution to overheads. Competition for replacement funding could affect staffing and service capacity.	Income diversification, scenario planning, regular contract and management-account review, transition planning and designated reserves.
Local government reorganisation	Future arrangements may change or remove local authority funding and could affect premises, staffing and service continuity.	Reduced reliance on one local authority, active engagement with neighbouring Citizens Advice services, contingency planning and designated reserves.
Service quality and FCAConsumer Duty	Failure to meet quality or regulatory standards could harm clients, restrict debt-advice activity and damage reputation.	Mandatory training, updated procedures, quality monitoring, action plans and oversight by the Service and Quality Committee.
Cyber security	Phishing, ransomware or other compromise could disrupt services or damage data integrity and reputation.	Mandatory training, multi-factor authentication, external IT support, backups, patching, incident management and business continuity arrangements.
Data protection	A breach of sensitive client, staff or partner data could result in harm, regulatory action and reputational damage.	Access controls, training, information asset ownership, data protection impact assessments, audit logs, incident reporting and oversight by the Senior Information Risk Owner and Finance and Risk Committee.
People and volunteer capacity	Sickness, recruitment or retention pressures could reduce service capacity and quality.	Workforce monitoring, wellbeing support, volunteer recruitment, education partnerships, training and committee oversight.
Environmental and business continuity	Severe weather or energy cost volatility could disrupt community offices and increase costs.	Flexible working and continuity plans, energy-conscious working practices, council tenancy arrangements and reserves for relevant building or IT improvements.

The Board recognises that not all risks can be eliminated and therefore adopts a proportionate risk-based approach. The charity distinguishes between operational risks, strategic risks and externally driven risks. Operational risks are managed through the risk register and committee oversight arrangements. Strategic risks are reviewed separately by the Board and linked to the charity's strategic objectives and future decisions. Externally driven risks, such as local government reorganisation, are considered through scenario planning and contingency arrangements. This framework supports proportionate risk management and enables the Board to focus on matters that could have the greatest impact on the charity's ability to achieve its objectives. The trustees consider that the charity's internal control framework is proportionate to its size and activities and provides reasonable, although not absolute, assurance against material error, loss, fraud or failure to achieve objectives. The framework includes delegated authority arrangements, committee oversight, management reporting, financial controls, information governance controls, cyber-security measures, business continuity planning and regular reviews of the risk register.

FUTURE PLANS

In 2026/27 the charity will continue to pursue the Respond, Reach and Advocate priorities in its 2025-27 strategy. The immediate focus will be to maintain service continuity following the end of Pension Wise, improve quality and client access, embed the organisational restructure, strengthen specialist and partnership services, and build a more diverse and sustainable income base.

Planned activity will include:

- implementing the Service Delivery Review and strengthening quality assurance ahead of the revised quality framework;
- improving telephone and appointment capacity through volunteer recruitment, training and education partnerships;
- embedding newly secured programmes and developing regional collaboration, including debt, resettlement, mediation and specialist community services;
- building research and campaigns capacity so that client evidence continues to influence local and national policy;
- standardising client-feedback, outcome and volunteer data so that performance and impact can be assessed more consistently;
- strengthening client feedback, user involvement and outcome measurement so that services continue to reflect client need and demonstrate impact;
- managing the Pension Wise transition and local government reorganisation through scenario planning, partnership working, active income diversification and prudent use of designated reserves; and
- continuing proportionate investment in people, systems, cyber security, data protection and business continuity.

The Board's allocation of resources will prioritise client need, service quality, regulatory compliance and financial resilience. Lessons from 2025/26, particularly the need to embed process improvements, sustain oversight and continue Board effectiveness improvement, will shape implementation and monitoring throughout the year.

The trustees will continue to prioritise income diversification and prudent financial management to ensure the charity remains resilient in a changing funding environment.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Rushmoor Citizens Advice Bureaux was incorporated as a company limited by guarantee on 17 January 2002 and registered as a charity in 2002. It is governed by its Memorandum and Articles of Association, based on the Citizens Advice model. The Articles provide for a minimum of four and a maximum of fifteen trustees. Trustees normally serve three-year terms and are appointed at the Annual General Meeting. The Articles allow specified key roles to be extended by up to two years by special resolution to support continuity during periods of change.

Board and committees

During the year the Board undertook a review of its structure, committee arrangements, skills mix and governance effectiveness. This informed the simplification of the committee structure and the recruitment of additional trustees to strengthen expertise in key areas including finance, risk, service quality and organisational sustainability. The Board considers that these changes have improved oversight, decision-making and strategic focus.

Trustees bring a broad range of professional skills and experience, and the Board periodically reviews its composition to ensure it continues to reflect the knowledge, diversity and expertise required to support the organisation's strategic objectives and the communities it serves. The Board uses an integrated governance framework in which strategic priorities, operational delivery, performance indicators and risk management are reviewed together. Committee oversight arrangements ensure that performance against the Operational Plan, emerging risks and financial sustainability are considered collectively, enabling trustees to make informed and timely decisions.

The Board meets quarterly and retains responsibility for strategy, major financial and organisational decisions, risk appetite, policy approval and oversight of performance. During 2025 the committee structure was simplified to focus trustee and management time on the charity's principal areas of responsibility:

- Finance and Risk Committee
- People and Reward Committee
- Service and Quality Committee

Committees review the areas delegated to them, including relevant elements of the Operational Plan and risk framework, and make recommendations or provide assurance to the Board. The Board receives regular reports on delivery of the Organisational Strategy and Operational Plan and uses this information to monitor performance, allocate resources and assess emerging risks. Trustee committees take responsibility for quarterly reviews of designated areas of the operational plan and risk register, identify emerging risks, agree or instigate mitigating action where appropriate, and link with key staff to review delivery and report progress to Board meetings. Decisions are recorded in Board and committee minutes. A scheme of delegation sets out decisions reserved to trustees and those delegated to the Chief Executive Officer.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Trustees receive assurance throughout the year regarding compliance with Citizens Advice Membership Standards, FCA requirements and other regulatory obligations. This provides an additional layer of governance oversight and supports the Board in maintaining service quality and organisational compliance.

The trustees are satisfied that reporting requirements to the Charity Commission, the Financial Conduct Authority and Companies House have been met for the period under review, subject to final approval and filing of the annual report and financial statements.

Trustees recognise that effective governance is fundamental to maintaining public trust and confidence. The Board is committed to transparency, accountability and continuous improvement and seeks assurance that resources are used effectively to deliver the charity's purposes for public benefit.

Recruitment and appointment of new trustees

Trustee recruitment takes account of the Board's skills audit, gaps in knowledge and experience, diversity and the value of lived experience. Roles are normally advertised through charity recruitment channels and the charity's website. Potential trustees have an initial discussion with the Chair followed by a structured interview with two trustees.

During the year two trustees resigned due to other commitments and five new trustees were recruited. At 31 March 2026 the Board comprised 10 trustees. The Board continues to maintain an appropriate balance of skills, experience and diversity, although around half of trustees were relatively new to their roles at the year end. Following the year end, one trustee resigned and the Board continues to keep trustee recruitment requirements under review.

None of the trustees has a beneficial interest in the company. Trustees are members of the company and each guarantee to contribute £10 in the event of winding up.

Organisational structure

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

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

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

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

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

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

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

Induction and training of new trustees

New trustees receive induction covering their legal duties, the governing document, strategy, finances, decision-making, risk, safeguarding, data protection, regulatory responsibilities and the Citizens Advice network. Training on governance requirements is included in the trustee induction materials provided to all trustees. Trustees comply with the Citizens Advice Code of Conduct and are expected to remain aware of their legal, regulatory and governance responsibilities. All trustees undertake mandatory learning appropriate to their role, including FCA requirements, data protection, equity, diversity and inclusion, health and safety, cyber security and safeguarding.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Board updated its skills audit during the year and carried out an internal review that confirmed leadership standards were being met. The Board pays particular attention to the key trustee responsibilities outlined by the Charity Commission: ensuring the charity carries out its purposes for the public benefit; complying with the governing document and the law; acting in the charity's best interests; ensuring accountability; managing the charity's resources responsibly; and acting with reasonable care and skill. The Board adopts a continuous-improvement approach to its own effectiveness and will continue to identify priorities for further action during 2026/27.

Management and the Citizens Advice network

The trustees appoint the Chief Executive Officer to manage the day-to-day operations of the charity. The Chief Executive Officer is supported by a senior management team, paid staff and volunteers. Management provides regular reporting to the Board and its committees on services, people, finance, risk and performance.

Citizens Advice Rushmoor is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux. National Citizens Advice provides membership standards, systems and frameworks for advice and casework quality. The Board remains responsible for the charity's local strategy and operating policies, subject to its charitable objects and network membership requirements.

Remuneration and related parties

The trustees, Chief Executive Officer and senior leadership team are considered the charity's key management personnel. Staff are paid in accordance with the charity's reward policy and salary ranges reflecting levels of responsibility. Changes to ranges and individual salaries are approved in accordance with delegated authority, and the Chief Executive Officer's remuneration is reviewed and approved by the Board separately.

Governance and risk oversight

Risk appetite varies according to the nature of the activity, with low tolerance for risks relating to client safety, legal compliance, information security and financial governance, and a greater willingness to accept managed risks associated with innovation, service development and strategic growth.

Alongside management of individual risks, the Board considers overall organisational resilience through scenario planning, reserves management, succession planning, business continuity arrangements and diversification of income sources. This helps ensure the charity remains capable of responding to changing funding, economic and regulatory environments.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
04354628 (England and Wales)

Registered Charity number
1090669

Registered office
Civic Offices
Farnborough Road
Farnborough
Hampshire
GU14 7JU

Trustees
Ms H Cooper (resigned 30.6.25)
Mr J K Dapre
Mrs N Dehal
Mr J D Halliday
Ms U Indran
Mr A Levey
Ms J Ross (resigned 1.2.26)
Mr D B Whillans (appointed 15.9.25) (resigned 31.8.26)
Mr D P Brooks (appointed 28.7.25)
Ms E J Wickens (appointed 24.1.26)
Mr W P Ogden (appointed 8.12.25)
Ms F J Kleiven (appointed 27.10.25)

Company Secretary
Mr J Ayres

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2026

REFERENCE AND ADMINISTRATIVE DETAILS

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

Chief executive officer
Mr C Stewart

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

Website
citizensadvicerushmoor.org.uk

MEMBERS' LIABILITY AND SMALL COMPANY PROVISIONS

The members of the charitable company guarantee to contribute an amount not exceeding £10 to the assets of the charity in the event of winding up.

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees, who are also the directors of Rushmoor Citizens Advice Bureaux for the purposes of company law, are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including FRS 102.

Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its income and expenditure for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable United Kingdom 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 charitable company will continue in operation.

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

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

In so far as the trustees are aware:

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

AUDITORS

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

RUSHMOOR CITIZENS ADVICE BUREAUX

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2026

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

Approved by order of the board of trustees on 21/09/2026 and signed on its behalf by:

.....
Mr A Levey - Trustee

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

Opinion

We have audited the financial statements of Rushmoor Citizens Advice Bureaux ('the charitable company') for the year ended 31 March 2026 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2026 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the Report of the Trustees.

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

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

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

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

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

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

Our approach was as follows:

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

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

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

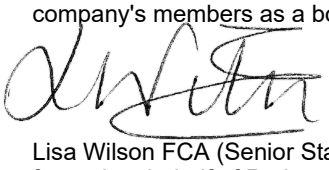
There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance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

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

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

Use of our report

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



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

Date: 6 October 2026

RUSHMOOR CITIZENS ADVICE BUREAUX

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	124,074	561,381	685,455	495,891
Charitable activities	5				
Citizen's advice		593,718	444,680	1,038,398	809,097
Other trading activities	3	52,182	1,250	53,432	22,619
Investment income	4	10,799	-	10,799	11,417
Total		780,773	1,007,311	1,788,084	1,339,024
EXPENDITURE ON					
Charitable activities	6				
Citizen's advice		508,073	959,486	1,467,559	1,182,647
NET INCOME		272,700	47,825	320,525	156,377
Transfers between funds	18	28,468	(28,468)	-	-
Net movement in funds		301,168	19,357	320,525	156,377
RECONCILIATION OF FUNDS					
Total funds brought forward		484,003	5,001	489,004	332,627
TOTAL FUNDS CARRIED FORWARD		785,171	24,358	809,529	489,004

The notes form part of these financial statements

BALANCE SHEET
31 MARCH 2026

	Notes	Unrestricted funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
FIXED ASSETS					
Tangible assets	14	63,778	-	63,778	16,100
CURRENT ASSETS					
Debtors	15	279,162	-	279,162	122,284
Cash at bank		618,222	190,877	809,099	470,787
		897,384	190,877	1,088,261	593,071
CREDITORS					
Amounts falling due within one year	16	(175,991)	(166,519)	(342,510)	(120,167)
NET CURRENT ASSETS		721,393	24,358	745,751	472,904
TOTAL ASSETS LESS CURRENT LIABILITIES		785,171	24,358	809,529	489,004
NET ASSETS		785,171	24,358	809,529	489,004
FUNDS	18				
Unrestricted funds				785,171	484,003
Restricted funds				24,358	5,001
TOTAL FUNDS				809,529	489,004

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

The financial statements were approved by the Board of Trustees and authorised for issue on 21/9/2026 and were signed on its behalf by:

.....
Mr A Levey - Trustee

The notes form part of these financial statements

RUSHMOOR CITIZENS ADVICE BUREAUX

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2026

	Notes	2026 £	2025 £
Cash flows from operating activities			
Cash generated from operations	1	389,320	91,400
Net cash provided by operating activities		389,320	91,400
Cash flows from investing activities			
Purchase of tangible fixed assets		(61,807)	(1,657)
Interest received		10,799	11,417
Net cash (used in)/provided by investing activities		(51,008)	9,760
Change in cash and cash equivalents in the reporting period		338,312	101,160
Cash and cash equivalents at the beginning of the reporting period		470,787	369,627
Cash and cash equivalents at the end of the reporting period		809,099	470,787

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2026

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2026 £	2025 £
Net income for the reporting period (as per the Statement of Financial Activities)	320,525	156,377
Adjustments for:		
Depreciation charges	14,129	13,853
Interest received	(10,799)	(11,417)
Increase in debtors	(156,878)	(72,317)
Increase in creditors	222,343	4,904
Net cash provided by operations	389,320	91,400

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.25 £	Cash flow £	At 31.3.26 £
Net cash			
Cash at bank	470,787	338,312	809,099
	470,787	338,312	809,099
Total	470,787	338,312	809,099

The notes form part of these financial statements

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

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

The Charity is a company limited by guarantee. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the Charity.

GOING CONCERN

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

PRESENTATION CURRENCY

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

INCOME

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

Grants are included in the Statement of Financial Activities as Donations and Legacies on a receivable basis. Where income is received in advance of meeting any performance related conditions there is not unconditional entitlement to the income and its recognition is deferred and included in creditors as deferred income until the performance-related conditions are met. Where entitlement occurs before income is received, the income is accrued.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and the economic benefit can be measured reliably.

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

Other income is recognised in the period to which it relates. This comprises of sub-contracting staff to other Citizen's Advice Bureaux and room hire / sub-letting of the charity's premises.

Income from charitable activities is recognised when the charity has provided the contracted service, is entitled to the income, receipt is probable and the amount can be measured reliably. Income received in advance is deferred until the related services have been provided.

EXPENDITURE

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

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

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

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

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

continued...

1. ACCOUNTING POLICIES - continued

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

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

Improvements to property	-	4% on cost
Office equipment	-	33% on cost

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

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

TAXATION
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charity for UK income tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Part 10 Income Tax Act 2007 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

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

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

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

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

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

PENSION COSTS AND OTHER POST-RETIREMENT BENEFITS
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

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

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

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

continued...

1. ACCOUNTING POLICIES - continued

CREDITORS AND PROVISIONS

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions within one year or upon demand are normally recognised at their settlement amount after allowing for any trade discounts due.

FINANCIAL INSTRUMENTS

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

2. DONATIONS AND LEGACIES

	Unrestricted funds	Restricted funds	2026 Total funds	2025 Total funds
	£	£	£	£
Donations	6,411	-	6,411	7,946
Grants	42,927	561,381	604,308	414,957
Donated services and facilities	74,736	-	74,736	72,988
	124,074	561,381	685,455	495,891

During the year the Charity received a donation in kind for the rent on two sites, Farnborough and Aldershot, from Rushmoor Borough Council; the Charity received 90% relief against rent and 50% relief against service charges, for a total of £74,736 (2025: £72,988) against the expenditure of £92,543 (2025: £88,231).

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

	2026	2025
	£	£
Armed Forces Covenant Fund Trust	53,675	40,333
Citizens Advice - East Hampshire	52,722	-
Citizens Advice - Hampshire	60,672	15,118
Electrical Safety First	5,000	-
Groundwork UK	48,400	-
Hampshire County Council	18,483	79,339
Hart Voluntary Limited	-	500
Healthwatch Hampshire	-	250
Ingeus	1,263	-
Money and Pension Service	94,048	-
National Lottery	-	250
NHS Frimley	-	33,548
Police and Crime Commissioner for Hampshire & Isle of Wight	34,000	32,000
Rushmoor Borough Council	236,045	213,619
	604,308	414,957

Government grants, included in the above, totalled £495,970 (2025: £373,624), from Citizens Advice, Hampshire County Council, the Money and Pension Service, NHS Frimley, the Police and Crime Commissioner for Hampshire & Isle of Wight and Rushmoor Borough Council as detailed above.

continued...

3. OTHER TRADING ACTIVITIES

	Unrestricted funds	Restricted funds	2026 Total funds	2025 Total funds
	£	£	£	£
Other income	32,283	1,250	33,533	3,059
Rents received	19,899	-	19,899	19,560
	52,182	1,250	53,432	22,619

4. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	2026 Total funds	2025 Total funds
	£	£	£	£
Deposit account interest	10,799	-	10,799	11,417

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2026	2025
		£	£
Grant contracts	Citizen's advice	1,038,398	809,097

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

	2026	2025
	£	£
The Brain Tumor Charity	40,793	39,759
Broadhurst Trust	34,994	33,907
Citizens Advice - East Berkshire	13,593	-
Citizens Advice - Hampshire	250	-
Citizens Advice - National	451,242	433,327
Citizens Advice - Portsmouth	3,000	-
Citizens Advice - South West Surrey	10,125	-
Department for Business and Trade	9,937	9,216
Farnborough Foodbank	27,649	20,664
HM Prison & Probation Service	9,926	-
International Rescue Committee, UK	66,034	-
NHS Frimley	170,561	147,882
The Pebble Estate	-	10,000
Southern Gas Networks PLC	188,783	98,839
Surrey Welfare Rights Unit	4,072	13,468
Vivid	7,439	2,035
	1,038,398	809,097

Government grants, included in the above, totalled £668,634 (2025: £590,425), from Citizens Advice, the Department for Business and Trade, HM Prison & Probation Service and NHS Frimley, as detailed above.

continued...

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Support costs (see note 9)	Totals
	£	£	£
Citizen's advice	1,205,458	262,101	1,467,559

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2026	2025
	£	£
Staff costs	1,108,484	846,901
Operating leases	17,596	12,801
Telephone	3,206	3,885
Postage and stationery	674	612
Sundries	5,701	524
Computer and equipment costs	5,519	4,260
Training	1,526	1,086
Subscriptions and publications	1,379	1,730
Travel	6,646	4,583
Consultants costs	51,271	3,360
Interpreting costs	2,435	1,429
Depreciation	1,021	953
	1,205,458	882,124

8. GRANTS PAYABLE

	2026	2025
	£	£
Citizen's advice	-	22,395

9. SUPPORT COSTS

	Management	Finance	Governance costs	Totals
	£	£	£	£
Citizen's advice	232,192	510	29,399	262,101

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

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

MANAGEMENT

	2026 Citizen's advice	2025 Total activities
	£	£
Wages	99,484	128,334
Social security	11,128	9,493
Pensions	3,672	4,197
Operating leases	74,947	75,431
Insurance	3,097	3,417
Telephone	2,730	1,669
Postage and stationery	4,044	4,540
Sundries	1,368	1,345
Computer and equipment costs	3,170	5,201
Training	2,260	170
Subscriptions and publications	9,771	6,100
Travel	3,413	345
Depreciation of tangible and heritage assets	13,108	12,898
	232,192	253,140

continued...

9. SUPPORT COSTS - continued

FINANCE

	2026 Citizen's advice £	2025 Total activities £
Bank charges	510	374

GOVERNANCE COSTS

	2026 Citizen's advice £	2025 Total activities £
Wages	7,408	6,932
Social security	829	548
Pensions	273	242
Auditors' remuneration	15,251	13,691
Insurance	2,916	2,484
Legal and professional fees	2,613	69
Trustee expenses	109	323
Trustee training	-	325
	29,399	24,614

10. NET INCOME/(EXPENDITURE)

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

	2026 £	2025 £
Auditors' remuneration	15,251	13,691
Depreciation - owned assets	14,129	13,853
Operating leases	92,543	88,232

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

TRUSTEES' EXPENSES

During the year two trustees (2025: four) were reimbursed £109 for expenses (2025: £349), for travel and subsistence.

12. STAFF COSTS

	2026 £	2025 £
Wages and salaries	1,074,617	894,629
Social security costs	117,792	70,742
Other pension costs	38,869	31,276
	1,231,278	996,647

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

	2026	2025
Employees	43	36

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

The remuneration and benefits received by key management personnel in the year totalled £146,408 (2025: £134,219).

continued...

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	111,352	384,539	495,891
Charitable activities			
Citizen's advice	386,383	422,714	809,097
Other trading activities	21,732	887	22,619
Investment income	11,417	-	11,417
Total	530,884	808,140	1,339,024
EXPENDITURE ON			
Charitable activities			
Citizen's advice	386,288	796,359	1,182,647
NET INCOME	144,596	11,781	156,377
Transfers between funds	10,357	(10,357)	-
Net movement in funds	154,953	1,424	156,377
RECONCILIATION OF FUNDS			
Total funds brought forward	329,050	3,577	332,627
TOTAL FUNDS CARRIED FORWARD	484,003	5,001	489,004

14. TANGIBLE FIXED ASSETS

	Improvements to property £	Office equipment £	Totals £
COST			
At 1 April 2025 (as restated)	-	113,613	113,613
Additions	48,400	13,407	61,807
At 31 March 2026	48,400	127,020	175,420
DEPRECIATION			
At 1 April 2025 (as restated)	-	97,513	97,513
Charge for year	1,936	12,193	14,129
At 31 March 2026	1,936	109,706	111,642
NET BOOK VALUE			
At 31 March 2026	46,464	17,314	63,778
At 31 March 2025	-	16,100	16,100

A correction has been made in respect of the office equipment brought forward cost and depreciation balances, both of which were understated by £69,317 in the prior year accounts. No other comparative figure in these financial statements was affected.

continued...

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026	2025
	£	£
Trade debtors	149,143	85,136
Accrued income	112,805	16,650
Prepayments	17,214	20,498
	279,162	122,284

Trade debtors comprises unpaid grants and donations, as well as amounts receivable in respect of charitable activities.

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026	2025
	£	£
Trade creditors	19,867	7,395
Social security and other taxes	23,962	20,557
Other creditors	8,206	1,656
Client grants	1,154	1,108
Deferred income	187,954	46,724
Accrued expenses	101,367	42,727
	342,510	120,167

	2026	2025
	£	£
Deferred income at 1 April	46,724	68,189
Resources deferred during the year	187,954	46,724
Amounts released from previous periods	(46,724)	(68,189)
	187,954	46,724

Deferred income for 2026 relates to grants and other income received in respect of future periods.

Included in other creditors is an amount of £5,781 (2025: £nil) owed to the provider of the defined contribution pension scheme.

17. LEASING AGREEMENTS

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

	2026	2025
	£	£
Within one year	36,280	36,280

continued...

18. MOVEMENT IN FUNDS

	At 1.4.25 £	Net movement in funds £	Transfers between funds £	At 31.3.26 £
Unrestricted funds				
General fund	334,943	284,623	(169,395)	450,171
Capital Improvements to 35-39 High Street	50,000	-	(50,000)	-
Collaboration / merger	20,000	-	(20,000)	-
Collaboration, LGR and sector change	-	-	25,000	25,000
Communications resource	49,060	-	(49,060)	-
Organisational capability, quality and service improvement	-	-	200,000	200,000
Organisational development and corporate structuring	-	-	20,000	20,000
Partnership with Step by Step	25,000	(11,923)	10,923	24,000
Pension Wise decommissioning	5,000	-	(5,000)	-
Premises strategy and 'voluntary sector hub' development	-	-	50,000	50,000
Strategic opportunities and match funding reserve	-	-	16,000	16,000
	484,003	272,700	28,468	785,171
Restricted funds				
AFCFT - Forces Home Straight (in collaboration with CASE)	(382)	1,864	-	1,482
AFCFT - GRKA	-	1,781	-	1,781
AFCFT - Nepali Domestic and Sexual Abuse Service	5,382	(3,127)	-	2,255
Electrical Safety Fund	-	912	-	912
HCC - Energy Advice via Household Support Fund	-	418	-	418
HCC - Food Partnership via Household Support Fund	-	4	-	4
Macmillan Support - Nepali Pilot	-	6,238	-	6,238
MaPS - Debt Advice	-	4,415	-	4,415
MaPS - Debt Hub	-	1,195	-	1,195
MaPS - Pension Wise	-	1,239	-	1,239
Nepali Advice Services	-	2,036	-	2,036
OPCC Hants & IOW - Nepali Domestic and Sexual Abuse Service (Outreach)	1	(9,040)	9,039	-
RBC - Mediation Pilot	-	582	-	582
RBC - Rushmoor Community Advice Service	-	(10,787)	10,787	-
RBC - Seeking Sanctuary Project	-	1,801	-	1,801
RBC - Together We Thrive	-	(106)	106	-
VCSE Energy Efficiency Scheme	-	48,400	(48,400)	-
	5,001	47,825	(28,468)	24,358
TOTAL FUNDS	489,004	320,525	-	809,529

continued...

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	780,773	(496,150)	284,623
Partnership with Step by Step	-	(11,923)	(11,923)
	780,773	(508,073)	272,700
Restricted funds			
AFCFT - Forces Home Straight (in collaboration with CASE)	5,796	(3,932)	1,864
AFCFT - GRKA	8,625	(6,844)	1,781
AFCFT - Nepali Domestic and Sexual Abuse Service	39,254	(42,381)	(3,127)
Electrical Safety Fund	5,000	(4,088)	912
HCC - Energy Advice via Household Support Fund	66,205	(65,787)	418
HCC - Food Partnership via Household Support Fund	5,000	(4,996)	4
Macmillan Support - Nepali Pilot	11,912	(5,674)	6,238
MaPS - Debt Advice	94,048	(89,633)	4,415
MaPS - Debt Hub	1,263	(68)	1,195
MaPS - Pension Wise	444,680	(443,441)	1,239
Nepali Advice Services	7,083	(5,047)	2,036
OPCC Hants & IOW - Nepali Domestic and Sexual Abuse Service (Outreach)	34,000	(43,040)	(9,040)
RBC - Mediation Pilot	16,000	(15,418)	582
RBC - Rushmoor Community Advice Service	189,960	(200,747)	(10,787)
RBC - Seeking Sanctuary Project	26,860	(25,059)	1,801
RBC - Together We Thrive	3,225	(3,331)	(106)
VCSE Energy Efficiency Scheme	48,400	-	48,400
	1,007,311	(959,486)	47,825
TOTAL FUNDS	1,788,084	(1,467,559)	320,525

continued...

18. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds	329,050	144,596	(138,703)	334,943
Designated funds				
Capital Improvements to 35-39 High Street	-	-	50,000	50,000
Collaboration / merger	-	-	20,000	20,000
Communications resource	-	-	49,060	49,060
Partnership with Step by Step	-	-	25,000	25,000
Pension Wise decommissioning	-	-	5,000	5,000
	-	-	149,060	149,060
Restricted funds				
AFCFT - Forces Home Straight (in collaboration with CASE)	-	(382)	-	(382)
AFCFT - Nepali Domestic and Sexual Abuse Service	3,576	1,806	-	5,382
HCC - Energy Advice via Household Support Fund	-	6,937	(6,937)	-
Nepali Advice Services	-	307	(307)	-
NHS Frimley - COPD Project	-	3,939	(3,939)	-
NHS Frimley - 'REACH' Outreach Project	-	2,853	(2,853)	-
OPCC Hants & IOW - Nepali Domestic and Sexual Abuse Service (Outreach)	1	(2,078)	2,078	1
RBC - 'Advice for Ukraine' Project	-	(51)	51	-
RBC - Rushmoor Community Advice Service	-	(5,076)	5,076	-
RBC - Seeking Sanctuary Project	-	1,364	(1,364)	-
RBC (UKSPF) - Community Grub Hub Outreach	-	(136)	136	-
RBC (UKSPF) - Mental Health Project expansion	-	2,298	(2,298)	-
	3,577	11,781	(10,357)	5,001
TOTAL FUNDS	332,627	156,377	-	489,004

continued...

18. MOVEMENT IN FUNDS - continued

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

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

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

The Armed Forces Covenant Trust Fund - GRKA fund has been received to improve access to advice and support services for partners of serving personnel, especially non-UK nationals from Gurkha regiments.

The Armed Forces Covenant Trust Fund - Nepali Domestic and Sexual Abuse Service fund has been received to provide Domestic Abuse Support and awareness.

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

The Macmillan Support - Nepali Pilot fund has been received to support the provision of holistic welfare benefits, employment, housing, debt and general advice service for people affected by cancer or nominated by participating hospices.

The MaPS - Debt Advice and Debt Hub funds have been received to deliver high-quality, accessible, and compliant MaPS-funded debt advice to clients within Hampshire and the surrounding area, improving financial wellbeing and contributing to MaPS' objectives for debt advice outcomes.

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

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

The Seeking Sanctuary Fund haves been received to support refugees.

The VCSE Energy Efficiency Scheme fund was received to fund the installation of solar panels and general building fabric maintenance.

continued...

18. MOVEMENT IN FUNDS - continued

TRANSFERS BETWEEN FUNDS

A number of transfers have been made from designated funds to the general fund following review by the trustees.

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

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

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

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

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

A Collaboration, LGR and sector change fund was designated to provide flexibility to respond to local government reorganisation, devolution, stronger together activity, and wide structural change across the advice and public service landscape.

An Organisational capability, quality and service improvement fund was designated to support strategic investment in organisational capability, service quality and organisational resilience over the next three years.

An Organisational development and corporate structuring fund was designated to enable the organisation to obtain specialist professional advice relating to future organisational development opportunities.

A Premises strategy and "voluntary sector hub" development fund was designated to support delivery of the organisation's premises strategy, including development of the "Voluntary Sector Hub" model, fit-out, and infrastructure requirements, improvements to existing premises were required, and other one-off premises related costs.

A Strategic opportunities and match funding reserve fund was designated to provide a flexible reserve which can be deployed to support strategic opportunities that arise during the period.

A transfer was made from the VCSE Energy Efficiency Scheme fund to the general fund following the completion of the capital works.

19. CAPITAL COMMITMENTS

	2026 £	2025 £
Contracted but not provided for in the financial statements	-	-

20. RELATED PARTY DISCLOSURES

During the year the charity had a number of transactions with Rushmoor Borough Council, of which Mr C Stewart is an elected councillor.

The charity received an amount of £236,045 (2025: £286,607) in grant and contract income.

The charity incurred rental costs of £92,543 (2025: £85,744) and received relief against those costs of £74,736 (2025: £72,988).

During the year the charity received £60,672 (2025: £15,118) in grant and contract income from Citizens Advice Hampshire, of which Mr J Dapre was a trustee for part of the year.

During the year an amount of £15,550 was received from Citizens Advice in lieu of payment for advice given by Mr A Levey, a trustee of the charity.

Included in donations in come (note 2) is an amount of £361 (2025: £nil) from Mr A Levey and £300 (2025: £nil) from Mr C Stewart (trustee and CEO respectively), being expenses due to be reimbursed, but not claimed.