

Citizens Advice

Bath & North East Somerset

Annual Report

2019/20



**Bath &
North East
Somerset**

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About us

Our charity improves lives by helping residents to resolve their problems. We do this by providing free advice and support and by influencing policymakers.

Clients receive high-quality service from expert volunteer advisers, supported by a team of professional supervisors, administrative staff, and managers. We use evidence of the challenges our clients face to campaign for positive legislative changes that improve the lives of vulnerable residents.

The service aims:

1. To provide the advice people need for the problems they face
2. To improve the policies and practices that affect people's lives

We have signed the Compassionate Community charter and pledged to help to build a more compassionate society that empowers people to look after other people in their community.

Every local Citizens Advice is an independent registered charity, and if we didn't have the generous support of our volunteers, funders, and partners, we would not be able to continue to provide our service.

Our trustees

Katherine Janet Thomas (Chair)
Timothy Patrick Saunt (Treasurer)
Susan Callar
Arthur David Jacklin
Susan Lindsay
Michael John Roe
David Smith

Our ambassadors



Ken Loach



Dr. Phil Hammond

"I don't know what we would have done without you"



What makes our service unique?

We don't just treat the symptoms of the issues that our clients face, we help them to confront the causes.

The questions on the cover of this report may seem simple to ask, but they rarely have simple solutions.

Answers are not always at your fingertips. Online forums or advice from friends can exacerbate problems and the prevalence of digital poverty means some clients can't get online support.

In instances, where clients do have access to digital self-service channels, they may lack the expertise or confidence to deal with their situation, or are so overwhelmed by their circumstances they can't see a way out.

This is where our intensive and high-quality service makes a real difference.

A vulnerable client asking for a food voucher will fix the immediate symptom of their issue. However, simple questions often unlock complex issues concerning debt, evictions, court summonses, employment issues, and benefits claims.

Many times, these issues require hours of one-to-one advice and support from our advisers. Each volunteer adviser undergoes 6 months of training and their actions are underscored by the efforts of supervisors, admin staff, and managers.

Providing our service isn't cheap and as Covid-19's consequences intensify the demand for advice and support around debt, benefits, employment, and other issues, will only increase. That's why we are so grateful to all the individuals and organisations that enable us to help residents in the ways that they need.



Advisers answering calls (November 2019)

CEO's report



As we head into 2021 I reflect on a very challenging year in 2020.

Our charity has developed in exactly the way that was planned - given the ever

changing operational circumstances of Covid, and the progress of our 4 key strategic projects – The Compassionate Community Hub, our new Debt Advice Club, our enhanced DWP Partnerships and our new partnership around a BSU Law Clinic. We had always intended to change our operations, our “back office” organisation and our marketing, communications and fundraising - but had no idea of the extra seismic change that Covid would bring!!

In a year that started with a Royal Visit

Kickstart Government funding to be considered as well, and the debt advice club MaPS funding that also came forward during the year.

We are gradually absorbing our 4 new key projects into the operation. The Compassionate Community Hub is currently being staffed by Richard and I – effectively utilising the incredible National Lottery support money that came forward. Debt Advice Club is flourishing, our enhanced work with DWP continues to grow and our partnership work with The Bath Spa University Law Clinic continues to make great progress.

We have also instigated a new “triage” call operational call system to handle more calls remotely. The new web form that we now offer 24/7 has also been updated and continues to do well. We have also been able to “Upskill” 6

volunteers with the increased Training Supervisor resource and we are also part of the national Citizens Advice volunteers recruitment drive.

We also delivered a full cloud migration using Microsoft Office 365, which allowed us all to work together

remotely, as well as allowing us all to stay in touch by messaging and video, using the Teams app. This now makes most of our old server structure and network infrastructure redundant.

This also raised a need to discuss arrangements at MSN, which has resulted in us no longer needing our back office location there - however front of house service will be expanded when we are able to safely return to the One Stop Shops locations as directed by BANES. In the meantime we have an expanded use for Edgar Buildings - including a limited face to face offer here for those most in need, or digitally excluded.

Our Three year Strategic business plan has been updated to reflect the operational challenges of Covid and it has also been aligned with the new requirements of the much enhanced LSA operational auditing process from National Citizens Advice.

This has, in turn, also been aligned with our original 6 pillar strategy as previous for us to build our “Sustainable, Growing and Successful Citizens Advice BANES”, as per our original “House” strategy.

Turning to our Business Development and Fundraising delivery - the excellent continuing support from St Johns Foundation allowed our BD and F work to flourish under Doug Eason’s stewardship- our Trusts and Foundations work has been most successful – we are hoping regular donations will increase with our full leaflet mail out across BANES. Our work with DWP to increase partnerships through the Homelessness and housing partnership, working with DHI and Reach and our work with BANES Employability also carries on

to attempt to secure some extra DWP funding here as well. Finally – we have also applied for extra Help to Claim DWP monies to enhance our Help to claim support and support in The Compassionate Community Hub, as well as numerous other grants and funding opportunities.

Continuing into Marketing and Communications - our National Lottery partnership allowed us to deliver 80,000 leaflets all across BANES. We have also updated the website and social media and Adobe software has been purchased to allow Doug to produce far better graphics, designs and newsletters. A new promotional partnership with Somerset Skills and Learning has also been agreed. We have also applied for another £50,000 in Energy Redress top up vouchers for those most in need - I also secured a visit from the WECA Mayor, Tim Bowles, to visit The Compassionate Community Hub and promote our involvement. Marketing has had a busy year!!



HRH The Princess Royal visiting Edgar Buildings (February 2020)

from HRH Princess Anne to Edgar Buildings and has ended in lockdown and full remote working for us all it has indeed been a “rollercoaster” of extra options, such as the BEIS support money from central government to support the charity, and the potential

Their volunteers contribute the equivalent of **£9,690 a week** in time, effort, skills, and determination.



I must also pay huge thanks and gratitude to our brilliant staff team, our amazing volunteers and our partners - this year has shown that we need to work together more than ever now to succeed- so thank you staff, volunteers, our strategic partners BANES Council, Virgin Care, BANES 3SG, Bath Mind, DHI, Reach, Clean Slate, Dorothy House, BANES CCG, The MS Society, Macmillan, Wessex Water, St John's Foundation, Bath City FC, Quartet Foundation, Savills Estate Agents, Dotty Ink, Battens Solicitors, Mark Roper and Roper Rhodes, David Medlock, Laurence Swan, The Bath Bun, Bath Christmas Market events team, The Secret Tea Party Company, Bath Building Society, Brewin Dolphin,

Hilton Bath City, Metro Bank, Bath Spa University and Stone King Solicitors, amongst many others!! What a year!!

Finally I would also like to add a personal thanks to all of our Trustees for their wise counsel, oversight and strategic support throughout a year of monumental change for us all - especially the support of our Chair Kate Thomas - deeply appreciated- and thank you all - keep safe and well and here's to a happy and healthy 2021 to us all!!

Many thanks,
Les
Chief Executive Officer

Chair's report



2020 has been a year no one could have predicted.

It has been a year of huge challenges to all – physically, mentally and financially – and sadly we are all too aware that there is not yet an end in sight. However, I am immensely proud of the way Citizens Advice BANES has risen to this challenge.

Within a matter of weeks of lockdown being announced, we became a key partner in the Hub, a partnership initiative to centrally triage and manage the emergency situations that were hitting our community. We provided remote ways of working for our staff and volunteers. We continued to help those in need, and our doors, albeit virtually, stayed open at this critical time. We are very grateful for the funding received from the National Lottery to support these activities.

As the months have passed, we have been proactive in introducing a web form to provide a new virtual channel for our clients, and preparing risk assessments in preparation for when the guidelines allow us to restore some limited face to face services. The latter we are keen to do as soon as we are able, as we realise that digital exclusion is a real issue facing some of our longer standing clients.

We know the world is looking pretty different right now, and because of the extreme financial challenges our client profile is changing, with people who have never needed our services now finding themselves in desperate need. As government aid comes to an end or is reduced, we are preparing for a huge increase in demand. To meet this we are expanding our debt team, recruiting for additional supervisors and volunteers, and building on our training capacity.



The Money Goals Advice Service launch (January 2020)
Les Redwoos, Dr. Phil Hammond, Carole Banwell, Sue Lindsay, Ken Loach, and Deputy Mayor Mandy Rigby



The Money Goals Advice Service launch (January 2020)
Cllr Dine Romero showed her and the council's support for this project.

Alongside our emergency response, we continue to drive forward our strategic aims that were announced last year. Increasing our partnerships, diversifying our income streams and developing our fundraising and marketing to get our message out there. The Hub continues to play a key role and it has been truly inspiring to see how the separate parties have pulled together with a common aim – we anticipate this crucial resource remaining for the foreseeable future. We are also developing partnerships with DWP and Bath Spa University, and we really appreciate their commitment and support in our joint services.

Covid-19 is not going away anytime soon and even when the health crisis has passed, we realise that the economic impact will stay with us for years to come. Rarely in the past 80

years has Citizens Advice been more vital, and we are only here because of the staff and volunteers who work tirelessly to support our community.

I have been greatly impressed by the flexibility and dedication demonstrated by the entire team – moving to working virtually, adapting to new ways of working, proactively identifying ways to meet the growing and changing demands. I am proud to play a part of such an amazing and resilient team, and would like to express the heartfelt thanks of the Trustee Board for your ongoing support.

Best wishes to all our staff, volunteers and supporters.

Kate Thomas
Chair of Trustees

Last year, they solved **82%** of their client's benefit issues.



Research and campaigns report



The Research and Campaigns Team divided its time between long and short term research projects during 2019-2020. We

intended to build on previous work, but nothing significant came up, until the end of March.

Universal Credit continued to be an issue for us in different ways, and, promoted by national concerns about the availability of bank accounts for those who are homeless or insecurely housed, we surveyed 12 banks in Bath to see how able and willing they were to offer accounts to homeless people. Access to banking has always been a problem for poorer people and one we have researched before, but the severing of the relationship between the Post Office and the Department for Work and Pensions made it vital that everyone be able to access high street banking.

The results were positive in that some banks had thought about the specific needs, with one offering water bowls for dogs. This was an important signal, a positive welcome to a group of people who are often not used to being made welcome. We can feed the positive aspects back to the other banks.

The experience of claiming disability benefits took most of our time. We knew from our appeals work that the vast majority of decisions we supported in appeal were favourably overturned (about 95%). This needed further investigation so we ran a

long term project looking at decision making by the DWP and how many refusal decisions were overturned at various stages of the appeals process. We incorporated the experience of our clients – how they might have been deterred by what appears as a cumbersome and negative process – and how we as an organisation could support them through that. This is a lengthy piece of work, not least because the time between initial decision and outcome at appeal can be at least 12 months – a problem in itself.

The appeals process can be stressful and given that most are successful, we wondered how we could best support people through that to make sure they persisted. We were lucky to use our collaboration with Bath University and take on a Social Sciences student who was able to develop this as a short term project. Sophia asked clients about their experience at different stages and explored how our intervention impacted on this. The results were extremely positive with clients feeling they could not have done it without us.

I would like to thank Leigh E, Patrick G and Sophia for the hard work and making things better for our clients.

Finally, Sophia's comment, following her research, nicely sums up R and C work for us: "it is so important to ask for people's thoughts and experiences and then, shut up and listen". I would add, and then use that to make things better for them.

Sian Francis
Research and Campaigns manager

Residents need our help

For some, the consequences of Covid-19 may mean dealing with the loss of a job, but for others, it's far worse. People are suffering right across Bath & North East Somerset. The devastation of losing a loved one will feel unbearable for many, but the added financial losses and complications that they may experience can exacerbate an already awful situation.

Our charity will be there to support anyone that needs help, but we need your assistance to do it. There are many ways you can support us and make life a little better for others. Please help us to help others.



The Top 52 Annual Members Club is a group of community-minded businesses and organisations that are dedicated to supporting our charity in a variety of ways, and thus supporting the betterment of the lives of people across Bath and North East Somerset. Contact us if you'd like to find out more.

Donations are a vital necessity for our charity. They are also the most immediate way of helping us and the people we support. Every £10 we receive is turned into over £300 of value to the public through the improvements we make to the wellbeing of residents. There are many ways to donate, including through your work. Contact us if you'd like to discuss it.



Volunteers are a fundamental part of our service. There are numerous roles to be filled, from giving advice to fundraising. We hold every single one of our volunteers in the highest esteem and cherish our shared victories.

Partnerships are undoubtedly one of the main ways to overcome complex societal problems. Our charity people with a myriad of different issues, which means there are many ways whereby we might be able to create mutually beneficial synergies with other organisations. Contact us if you'd like to chat about possible partnership opportunities.



Contact Les Redwood at les.redwood@cab-banes.org or Douglas Eason at douglas.eason@cab-banes.org if you'd like to discuss ways in which you might be able to support our charity.

Operations report



As I write this summary of the year, I have to keep reminding myself that it's a summary of the year to the end of March 2020 and we had only just

learnt the words Covid 19!!

We enjoyed a very stable year without any great changes or upheavals. Christine joined the supervisor team in March 2019 to replace Sally who left us for a new role elsewhere and Fiona providing us with a wealth of experience from previous roles as our debt lead. Jane decided to postpone her traveling which meant we had a very stable experienced Supervisor group for the 1st time in several years.

Christine has brought her experience of supporting, recruiting and training at several other LCA's and other advice agencies to our team with excellent results from her first cohort of new volunteers.

Fiona has brought a level of experience and attention to detail that has been invaluable as both National CitA and the Financial Conduct Authority have increased their demands on all services delivering financial support we are now in a great place to start to be able to provide the residents of B&NES with the financial support that is desperately needed

The partnership with Bath Mind to provide support to mutual clients to navigate the benefits and appeals system through Patrick Graham's work was enhanced with additional funding

to help clients in rural areas (in our case MSN) apply for their Personal Independence Payments (PIP) using the experience of our volunteers at MSN, once again a great example of the unique blend of support we can provide by blending our core volunteer group in with some external paid support.

The work of Karen and her team continued to provide an exceptional level of help & support to clients supported by MacMillan, Dorothy House and the MS Society. The team is made up of a great mix of paid staff and volunteers and is a great example of how a little support (£75,000) can go a long way (£3,500,000+ of additional financial support obtained) to make huge differences in people's lives when placed in our hands. In simple terms that's £50 of additional support (primarily from central government sources) for every £1 of funding received.

Gill and the appeals team continued to quietly, but firmly point out to the DWP where they may have misinterpreted their own rules regulations or guidance. Working hand in hand with Patrick they were successful in overturning 95% of the cases they took on from clients this year putting more than £1,000,000 of additional support into the pockets of some of the most disadvantaged residents.

The drop-in sessions at the One Stop Shop at Manvers St and in the library at MSN and Keynsham continued to be very busy helping those clients specifically who struggle with using technology.

On average, Sian & her team at Bath would help 30+ clients per day with another 16 per day receiving support at MSN & 14 per day at Keynsham.

Whilst this report is a summary of the year 2019/20 we have concerns that these clients are not further excluded from help & support brought on by the sudden Covid inspired rush to put everything on-line or by phone. Digital Poverty is starting to feel like one of the unintended consequences of large organisations grasping the opportunity to enhance their online services without putting in the necessary support to allow these clients access.

Help to Claim has become embedded at the Job Centre and is now helping more than 300 clients a year make their initial Universal Credit claims. The partnership with the team at the Job Centre and the DWP is receiving regional recognition from within the DWP & national recognition from the national HTC team as being an example of excellent partnership working.

We ran a very successful Energy Advice Program this year in conjunction with Age UK. We ran both group and individual advice sessions at Age UK coffee morning events to raise awareness of the help & support that is available to these clients and subsequently ran individual advice sessions to help clients maximise their savings on their fuel bills as winter approached.

Finally, where would we all be without the help and support of our core volunteer group who sign up to be with us week in week out to provide our core service both on the phones and face to face. Five days a week at

Edgar Buildings. This group help us to staff our Advice Line (100% volunteer staffed) from 9.30 to 2.30 every week Monday to Friday. The service didn't miss a day of delivery this year and helped more than 4,500 clients in the year with a weird and wonderful array of queries and questions supported and supervised by Desna & Jane with help from all the other supervisors.

And then the 23rd of March happened but I think that's for next year's report...

Many thanks to everyone who has helped and supported us both with time or money in 2019/20 its appreciated!!!

Richard Yates
Operations Manager



Marketing report



Before 2019/20 the charity didn't have a Marketing department, so gains have been substantial.

The primary focus has been to increase awareness of our charity and to support business development.

Both of these targets have been achieved through the attendance of numerous council forums, the delivery of events, and the production of on-and-offline media content. The subsequent workload has necessitated growing the department from its 1.5 paid staff members by adding three part-time volunteers.

We increased event activity in 2019, celebrating our 80th birthday, running a stall at the Bath Christmas Market, and hosting our AGM, at which the West Of England Combined Authority Mayor, Tim Bowles, delivered a speech.

In January, we launched our debt advice service in Twerton, gaining local, regional, and national news coverage. We are very grateful to our ambassadors, Ken Loach and Dr. Phil Hammond, both of whom attended the launch and delivered speeches about the importance of helping the residents of Twerton.

In February, we were delighted to be visited by Her Royal Highness, Princess Anne. HRH unveiled a new plaque, and we gained further local and regional media coverage. Also, in February, we attend the Bath Life Awards 2020 as a finalist in the Charity category.

In public relations, we have developed good relationships with the offices of both of the local MPs, and we are thankful to Jacob Rees-Mogg and Wera Hobhouse for supporting our charity's response to the Covid-19 crisis.

In the 2021/22 period, we are focusing on developing the marketing department in 3 ways; more staff, better tools, and improved processes.

The department aims to employ two new executives as part of the Kickstart Scheme. With an additional unpaid, work-placement student, this will bring the team up to 6 members.

Acquiring improved graphic design and customer relationship management tools and a new website will boost efficiency and our ability to engage with target audiences. This will be critical in our response to the Covid-19 crisis, enhancing fundraising and improving efficiency, measuring, and reporting.

In 2021-22 we are also going to focus on addressing the topics of digital poverty and equality, diversity, and inclusivity. Part of the latter will be done by implementing a new website that meets numerous needs. We are also planning a series of ED&I events.

Digital poverty is proving to be a significant issue. Lockdown forced our in-person service to close, cutting off access for some of the most vulnerable people in our community. Tackling this issue is likely to require partnership working and a possible return to traditional marketing tactics.

Douglas Eason
Business Development & Marketing Manager

Business development report



Due to St John's Foundation's funding of the Business Development and Marketing position, which we greatly appreciate, the

charity has been able to make good progress in fundraising and business development across the 2019/20 period. Income was up by 1.6% year-on-year.

The primary focus has been on developing three areas of income generation; regular donors, corporate funders, and trust and foundations. This has been achieved by diversifying revenue streams, improving processes, and increasing activity.

The third and fourth quarters showed a more than 450% increase in online Localgiving donations compared to the first two quarters. Overall, comparing 2018/19 to 2019/20, this channel grew by 32.5% and received a slight boost from the addition of a Facebook donations channel. This is a good result in light of the direction our increasingly cashless society is pushing us.

Regular donations were also increased, through the delivery of events, such as the Bath Christmas Market stall, our AGM, and the Bath Half Marathon.

Contributions from trusts and foundations have increased by 1.2% year-on-year. Unrestricted funding levels have remained roughly the same, but restricted funding has more than doubled.

Thanks to the introduction of the Top52 Annual Partners Club, corporate donations also increased substantially, comparing 2018/19 to 2019/20. We're very grateful to the local businesses who have shown a desire to help the region by supporting our service.

The arrival of Covid-19 in March has resulted in a reassessment of our business development and fundraising strategy. The likely financial pressure that households and businesses may find themselves under has increased the importance of trusts and foundations. The 2020/21 and 2021/22 periods could be difficult as the country recovers. As such, we intend to regularly assess how financially robust our three areas of income generation are to ensure we optimise the allocation of resources.

In the 2020/21 period, we are also going to focus on improving processes for identifying and developing bids to improve efficiency and outcomes. Additionally, we intend to utilise the employment of two new executives through the Kickstart Scheme to boost our income generation.

Thank you very much to everyone who has supported our charity over the last year.

Douglas Eason
Business Development & Marketing Manager

Financial report



In 2019/20 the charity made a surplus of £2,612 in the year under review (2018/19 deficit of £12,787).

Income and Endowments for Citizens Advice BANES rose by 1.7% from £478,720 to £486,769. Although income from Donations and Legacies fell from £384,947 to £368,199 - largely because of a reduction in the funding from the Council to deliver debt and

| | 31/03/20 | 31/03/19 | 31/03/18 | 31/03/17 | 31/03/16 | 31/03/15 |
|---------------------------|----------|-----------|-----------|-----------|-----------|----------|
| Income | £488,188 | £480,073 | £463,374 | £522,669 | £603,870 | £730,659 |
| Expenditure | £485,576 | £492,860 | £538,057 | £563,552 | £686,891 | £728,885 |
| Surplus/ (Deficit) | £2,612 | £(12,787) | £(74,683) | £(40,883) | £(83,021) | £1,774 |

As can be seen, the charity's income has fallen by 33% over the period as the level of grants has fallen. Although great efforts have been made to bring costs down in line the cumulative deficit over the period was £206,988. Notwithstanding, the charity continues to put its resources to good use by providing a low cost and efficient service.

These deficits have been absorbed into unrestricted reserves as will any future deficits made; total reserves carried forward at the end of 2019/20 were £217,218.

Although the current Covid-19 pandemic has necessarily changed the way in which the charity operates, the Trustees have satisfied themselves that the going concern basis of accounting was appropriate for the year under review.

welfare benefit advice from £300,000 to £270,000 - income from Charitable Activities increased from £93,773 to £118,570. This increase was as a result of undertaking new projects for Bath Mind and advice on claiming Universal Credit ("Help to Claim").

Operating expenditure decreased by 1.5% from £492,860 to £485,576 as cost control remained a priority.

The Income and Expenditure of the charity over the last six years is as follows:

The accounts have not been audited again this year as the Trustees have satisfied themselves that this is not required under the terms of Section 144(2) of the Charities Act 2011. Instead they have been the subject of an independent review by Burton Sweet and will be filed at Companies House and the Charity Commission where they can be downloaded free of charge. An extract of the Statement of Financial Activities for the year and the balance sheet are shown overleaf.

Trustees are grateful to funders for their continued support of the charity and recognise that they too are operating in challenging economic times. We are also grateful to all who have made donations to the charity, whether large or small.

T P Saunt
Honorary Treasurer

BATH & DISTRICT CITIZENS ADVICE BUREAU
STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)
YEAR ENDED 31 MARCH 2020

| | Note | Unrestricted Funds £ | Restricted Funds £ | Total Funds 2020 £ | Total Funds 2019 £ |
|-------------------------------------|------|-------------------------|-----------------------|--------------------------|--------------------------|
| Income from: | | | | | |
| Donations and legacies | 2 | 349,158 | 19,041 | 368,199 | 384,947 |
| Charitable activities | 3 | - | 118,570 | 118,570 | 93,773 |
| Investments | 4 | 1,419 | - | 1,419 | 1,353 |
| Total income | | 350,577 | 137,611 | 488,188 | 480,073 |
| Expenditure on: | | | | | |
| Raising funds | 5 | - | 8,537 | 8,537 | 30,603 |
| Charitable activities | 6 | 334,138 | 142,901 | 477,039 | 462,257 |
| Total expenditure | | 334,138 | 151,438 | 485,576 | 492,860 |
| Net income/(expenditure) | 9 | 16,439 | (13,827) | 2,612 | (12,787) |
| Transfers between funds | | (17,691) | 17,691 | - | - |
| Net movement in funds | | (1,252) | 3,864 | 2,612 | (12,787) |
| Total funds at start of year | 16 | 212,619 | 1,987 | 214,606 | 227,393 |
| Total funds at end of year | 16 | 211,367 | 5,851 | 217,218 | 214,606 |

The Charity has no recognised gains or losses other than the results for the year as set out above. All of the activities of the charity are classed as continuing.

BATH & DISTRICT CITIZENS ADVICE BUREAU
BALANCE SHEET
AS AT 31 MARCH 2020
Company number: 02845028

| | Note | 2020 £ | 2019 £ |
|---|------|----------------|----------------|
| Fixed assets | | | |
| Tangible assets | 13 | 382 | 546 |
| | | <u>382</u> | <u>546</u> |
| Current assets | | | |
| Debtors | 14 | 37,261 | 6,570 |
| Cash at bank and in hand | | 207,252 | 212,333 |
| | | <u>244,513</u> | <u>218,903</u> |
| Creditors : amounts falling due within one year | 15 | (27,677) | (4,843) |
| Net current assets | | <u>216,836</u> | <u>214,060</u> |
| Total assets less current liabilities | | <u>217,218</u> | <u>214,606</u> |
| Net assets | | <u>217,218</u> | <u>214,606</u> |
| Funds | | | |
| Unrestricted funds | | | |
| General funds | 17 | 26,167 | 26,319 |
| Designated funds | 17 | 185,200 | 186,300 |
| Restricted funds | 17 | 5,851 | 1,987 |
| Total funds | | <u>217,218</u> | <u>214,606</u> |

For the year ended 31 May 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

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

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act applicable to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

Our supporters and funders

The support and funding we receive from individuals and organisations are fundamental to our operation and we are exceedingly grateful for every contribution we receive.

Our most sincere thanks go to our volunteers, who, across 2019/20, contributed the equivalent of nearly £10,000 a week through their efforts to help residents.

Every day, our advisers make a real difference to the lives of people across the region. One such example occurred in December 2019, just before the festive break. A mother, left to bring up her children alone, was facing a myriad of issues. Debts spiraled as she tried to pay the rent, council tax, and utility bills, but was unable to increase her income because she couldn't afford sufficient child care. As the bailiffs knocked on the door and evictions notices and court hearing letters arrived, her stress, anxiety, and depression got worse.

Our advisers took on her case and her words best describe the results:

"The changes you have made to me and my children's life by taking away all the stress and worry of the debts has been amazing. I can now cope with situations which I once hid from and was why I got in to such a mess, and that is because of all your support and advice and showing me there are people that can help!"

We would also like to express our thanks to our funders, who enable us to expand our reach and help more people. It is expected that 2020/21 and beyond will be difficult times for all of us and as such, we will greatly appreciate your continued support in helping us to respond to the needs of people across the region.

Did you know that last year, they put **£12.5 million** in the pockets of clients through benefits and debt solutions and consumer rights refunds?



Top 52 Annual Partners Club members



“Thank you so much for all your help over the last year. I appreciate everything you have done.”

I have £15,000 of debt, can't afford child care, so I can't work, and I'm facing eviction. What can I do?

I think my employer is discriminating against me, but I don't know if I can prove it. What steps should I take to try and prove it?

My ex-partner won't let me see my 3month old daughter despite a previous agreement. Can they stop me from seeing her, and what can I do to be able to see my daughter again?

“The Bath CAB genuinely changed, and possibly saved my life. Thank you. Deeply, and truly, thank you.”

As an EU national, what rights will I have in the UK after Brexit?

I have terminal cancer, I can hardly walk, and my mobility benefit won't be reassessed for 6months. I might not live that long. Is there anything you can do to help me?

I've received a court summons, and I don't know where to begin. Can you give me some help with filling in the court documents.?

“You gave me my life back”

My partner works, I'm Self-Employed, but the work's dried up since COVID. Am I allowed any benefits at all?

Is my employer allowed to make me redundant while I'm on maternity leave?

I need to pay my rent, but I feel pressured by my other creditors. What should I do?
Can I still be a victim of domestic abuse if we're only dating?