CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

England & Wales · Charity number 1037480

Details

Other names	NORTHAVON CITIZENS ADVICE BUREAU, SOUTH GLOUCESTERSHIRE CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	02715290
Registered	1994-05-13
Register	View on the Charity Commission register

Contact

Address	Unit 1 Badminton Court Station Road Yate Bristol BS37 5HZ
Phone	01454334961
Email	bureau@sgloscab.cabnet.org.uk
Website	www.southgloscab.org.uk

Activities

Objects: FOR THE PROMOTION OF ANY CHARITABLE PURPOSES FOR THE BENEFIT OF THE COMMUNITY IN SOUTH GLOUCESTERSHIRE AND SURROUNDING AREAS BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

Activities: The Charity's objects are to promote any charitable purpose for the benefit of the community in South Gloucestershire and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** SOUTH GLOUCESTERSHIRE AND SURROUNDING AREAS
- Bath And North East Somerset
- Bristol City
- Gloucestershire
- North Somerset
- South Gloucestershire
- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£963,612	£861,629	£438,078	21
2024-03-31	£827,769	£817,791	£336,095	20
2023-03-31	£498,765	£576,992	-	-
2022-03-31	£560,517	£545,175	£404,344	10
2021-03-31	£540,537	£471,802	£389,002	9

Trustees

Name	Role	Appointed
Deborah Webb		2024-02-07
Janet Wilhelmina Maria Blikmans		2024-11-12
John-Paul Corry		2022-12-08
Joseph Kerkvliet		2025-08-12
Shaun Patrick Murphy		2024-05-22
Thomas Leslie Sharp		2025-05-13

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CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

England & Wales - Charity number 1037480

Accounts

Company registration number 02715290 (England and Wales)

Charity registration number 1037480 (England and Wales)

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr J Corry	
	Ms D J Webb	
	Mr S P Murphy	(Appointed 14 May 2024)
	Mr G C Williams	(Appointed 3 August 2024)
	Mrs J W M Blikmans	(Appointed 12 November 2024)
	Mr Shaun Murphy	(Appointed 14 May 2024)
	Mr T L Sharp	(Appointed 13 May 2025)
	Mr J B Kerkvliet	(Appointed 12 August 2025)
Secretary	Mrs A D Wood	
Senior management	Ms C Watts	Chief Executive Officer
Country of incorporation	United Kingdom (England and Wales)	02715290
Charity registration	England and Wales	1037480
Registered office	Unit 1 Badminton Court Station Road Yate Bristol BS37 5HZ	
Auditor	Haines Watts Swindon Limited Old Station House Station Approach Swindon Wiltshire SN1 3DU	

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

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CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charitable company's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities
The Charity was established for the promotion of any charitable purpose for the benefit of the community in South Gloucestershire and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

More specifically, as a Citizens Advice it provides free, independent, confidential and impartial advice to the South Gloucestershire community on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The key aims of Citizens Advice are:

- To provide the advice our people need for the problems they face

- To improve the policies and practices that affect our people's lives

Our core advice services are delivered from our offices at Yate.

Services are provided through face-to-face consultations, our telephone advice line and outreach sessions.

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

Volunteers play an extremely important part in the delivery of all our advice services. The service has approximately 25 volunteers at any one time, the majority of whom are trained advisers or trainee advisers. Most volunteers spend at least 8 hours per week in our offices - altogether the equivalent of an additional 5.5 full time members of staff.

Details of the Charity's achievements during the year are set out in the Chief Executive Officer's Report on page 2.

Public benefit
The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charitable company should undertake.

Achievements and performance
Financial review
Reserves policy
It is the policy of the charitable company that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month’s expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charitable company’s current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Principal funding sources

Advice Services

We continue to face a persistent cost of living crisis, with rising fuel and food prices placing additional strain on households. Many of our clients remain in crisis, with no foreseeable relief from unaffordable household bills.

We are seeking additional funding from South Gloucestershire Council (SGC) to expand a successful existing project that supports some of the most vulnerable members of our community—particularly those experiencing mental health challenges.

Thanks to recent developments, we've been able to expand our outreach services in Filton. This has significantly improved accessibility, allowing clients to receive support without the burden of travelling long distances to other offices.

Our team has once again exceeded performance targets, with client numbers increasing by nearly 50% compared to the same period last year.

Our Help to Claim (HTC) project has focused on supporting clients transitioning from legacy benefits to Universal Credit. This shift has introduced a new client demographic—many of whom have been on legacy benefits for years without active monitoring. As a result, we've seen a rise in confusion, frustration, and resistance, as clients struggle to understand the new system and what is expected of them.

We continue to work closely with local advice partners and maintain a strong, collaborative relationship with South Gloucestershire Council. We are proud to lead on the South Glos Welfare and Debt Advice initiative.

Advice trends

Demand for advice continues to increase, year on year. In 2024/25 we helped 10,854 people compared to 7,264 last year with nearly 45,523 issues. We had £20,278,205 in financial outcomes for welfare benefits and £1,186,450 of debts written off compared with £644,029 last year.

The biggest area of advice remains Welfare Benefits, the top two issues being Universal Credit (22,270 issues) and Personal Independent Payments (3,180 issues).

The top areas of debt were Debt Relief Orders (628) followed by Council tax arrears (545).

Other activities

Our service offers exceptional value for money, contributing significantly to the area's social capital through our investment in volunteers and our commitment to strengthening community resilience. We enjoy an excellent working relationship with South Gloucestershire Council and our local partners,

Factors Affecting the Achievement of Objectives

After nearly four years of operating without sufficient premises, we are proud to have finally secured our own premises. This marks a significant milestone in our journey and opens up new opportunities to expand our services beyond South Gloucestershire, building on the success of projects like our partnership with Ingeus.

However, the process of purchasing the building was not without its challenges. We encountered several unexpected hurdles, particularly in relation to legal negotiations and compliance requirements:

Solicitor Delays and Complexities: The legal process was more protracted than anticipated. We faced delays due to miscommunication between legal parties. Navigating these issues required persistence and additional legal support to ensure our interests were protected and the transaction was completed correctly.

Fire Safety Compliance: Ensuring the building met all fire safety regulations was another significant and lengthy challenge. We had to undertake a comprehensive fire risk assessment and implement several upgrades to meet current standards. This included installing new fire doors and updating signage. While these steps were essential for the safety of our staff and visitors, they added time and cost to the process.

Despite these obstacles, we remained committed to securing a space that reflects our values and supports our mission. Owning our premises now gives us the stability to plan long-term, expand our reach, and create a more welcoming and functional environment for our community.

.....
Ms C Watts
Chief Executive Officer
Citizens Advice South Gloucestershire

Structure, governance and management
Citizens Advice South Gloucestershire is a registered charity and incorporated as a company limited by guarantee. It has been registered as an independent charity since 13 May 1994, and incorporated as a company limited by guarantee on 15 May 1992. It is governed by its Memorandum and Articles of Association.

At 31 March 2025 the company had 7 members of which 5 are the present members of the Trustee Board. The maximum liability of each member is limited to one pound.

Governance

The Board is responsible for ensuring that the service complies with the Citizens Advice Membership Scheme, charity legislation and company law. It sets the long run strategy for the service in South Gloucestershire consistent with its overall aims, and delegates the day-to-day management to the Chief Executive Officer who accounts to the Board for the service's performance.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr G Leach	(Resigned 12 August 2025)
Mr R H Cole	(Resigned 17 February 2025)
Mr P Jordan	(Resigned 22 May 2024)
Mr J Corry	
Mr M J Haskell	(Resigned 23 August 2025)
Ms D J Webb	
Mr S P Murphy	(Appointed 14 May 2024)
Mr G C Williams	(Appointed 3 August 2024)
Mrs J W M Blikmans	(Appointed 12 November 2024)
Mr Shaun Murphy	(Appointed 14 May 2024)
Mr T L Sharp	(Appointed 13 May 2025)
Mr J B Kerkvliet	(Appointed 12 August 2025)

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

Other matters

Major risks

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, the Citizens Advice South Gloucestershire is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Statement of Internal Control

In accordance with good Information Assurance practice, the Trustees review the service's Information Risk policy at least annually. The Trustees are pleased to say that, to the best of their knowledge and belief, there were no incidences of non-compliance in the year 2024/25. We reviewed the detail of the policy and decided that it was sufficiently effective and met the Trustees' requirements to maintain the highest levels of information assurance appropriate to the identified risks

Sources of funding

There is no charge for services provided by the charity to the client, and as a charity the ongoing provision of the service to the community depends wholly therefore upon grants and donations from the community. To a large extent these funds are channelled to the charity via local Town and Parish Councils, and by the South Gloucestershire Council itself on the basis that the charity provides a critical socio / economic benefit to the longer term well-being of local communities and that its presence in South Gloucestershire is appreciated by the community as a whole as value for money.

The Directors and Trustees extend their gratitude to South Gloucestershire Council which has continued to support many of the core activities of the charity, in particular the provision of debt and benefit advice to people living in the Council's priority neighbourhoods. We are very appreciative of the donations, both large and small, of the Town and Parish Councils; their donations are noted in full in the following pages. We must also thank Bradley Stoke Town Council, Emersons Green Town Council, Filton Town Council, Staple Hill & Mangotsfield Parish Council, Stoke Gifford Parish Council, Thornbury Town Council and Yate Town Council for the opportunity to provide a dedicated advice service to their residents.

Bristol Water and Wessex Water have, for a number of years, given additional resources allowing us to provide extra money advice services for people with water debts, among others. Their investment has supported real and lasting change for many families.

We have also had funding from Citizens Advice National enabling us to give Energy Best Deals to clients. Comparing energy tariffs and maximising their income by assisting with checks for benefit entitlement and also assisting in completing disability forms. On top of this funding, we have also been funded to provide the Universal Support: Help to Claim Project enabling us to employ 5 FTE advisors to assist clients in making a universal credit claim on-line and give support and assistance up to their first correct payment.

The Trustees recognise the skills, knowledge and experience of the volunteers and staff who are making such a difference to lives in South Gloucestershire. They are well led by our Chief Executive Office, Chantal Watts, who was promoted to this role this year in recognition of her particular skills and experience. We thank them for all their hard work achievements.

Related parties

Citizens Advice South Gloucestershire qualifies as a member of Citizens Advice, the operating name of the National Association of Citizens Advice, which provides a stringent regulatory framework for the highest standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Citizens Advice South Gloucestershire in order to fulfil its charitable objects and comply with the national membership requirements.

The charity co-operates and liaises with a number of other advice services, local charities and local authorities, including South Gloucestershire Council, on behalf of clients. It is the lead partner in Advice South Gloucestershire, together with North Bristol Advice Centre and Age UK South Gloucestershire, Talking Money and Bristol Law Centre. This is the umbrella organisation for advice providers contracted by South Gloucestershire Council to provide debt and benefits advice for its residents.

We continue to offer telephone advice for clients using the CitA Single Queue Adviceline. This is where CitA have been looking at how to meet more demand across the service, and in particular on the phones. The aim is to provide a high-quality service that is available to people when they need it and be accessible to everyone. All calls are routed based on where an advisor is available to take a call rather than the client's locations. Modelling has shown this could help us meet more demand.

We also have other specific project funding for a FTE to providing high quality advice via the phone and webchat and this is also assisted by volunteers.

Statement of trustees' responsibilities
The trustees, who are also the directors of Citizens Advice South Gloucestershire for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor
In accordance with the company's articles, a resolution proposing that Haines Watts Swindon Limited be reappointed as auditor of the company will be put at a General Meeting.

The trustees' report was approved by the Board of Trustees.

Mr J Corry
Trustee

Date: 23rd December 2025

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

Opinion
We have audited the financial statements of Citizens Advice South Gloucestershire (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, the statement of financial position, the statement of cash flows 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 Financial Reporting Standard 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 2025 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 Auditor's 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 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 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.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:
- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

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 purpose 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.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 an auditor's report 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.

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

We obtained an understanding of the legal and regulatory framework applicable to both the charity itself and the environment in which it operates. We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience and through discussion with the directors and other management. The most significant were identified as the UK GAAP (FRS102), Charities Act 2011 and relevant tax legislation.

We considered the extent of compliance with those laws and regulations as part of our procedures on the related financial statements. Our audit procedures included:

- making enquires of trustees and management as to where they consider there to be a susceptibility to fraud and whether they have any knowledge or suspicion of fraud;
- obtaining an understanding of the internal controls established to mitigate risks related to fraud or noncompliance with laws and regulations;
- assessing the risk of management override including identifying and testing journal entries;
- challenging the assumptions and judgements made by management in its significant accounting estimates.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Martin Gurney FCA (Senior Statutory Auditor)
For and on behalf of Haines Watts Swindon Limited, Statutory Auditor
Chartered Accountants
Old Station House
Station Approach
Swindon
Wiltshire
SN1 3DU

Date: 23/12/2025

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	**2**	537,718	391,339	929,057	459,776	366,037	825,813
Other trading activities	**3**	21,614	8,462	30,076	-	-	-
Investment income	**4**	1,428	-	1,428	1,956	-	1,956
Other income	**5**	-	3,051	3,051	-	-	-
Total income		560,760	402,852	963,612	461,732	366,037	827,769
Expenditure on:							
Raising funds	**6**	1,851	-	1,851	2,162	-	2,162
Provision of advice	**7**	392,183	463,744	855,927	443,459	372,170	815,629
Other expenditure	**12**	3,851	-	3,851	-	-	-
Total expenditure		397,885	463,744	861,629	445,621	372,170	817,791
Net income/(expenditure)		162,875	(60,892)	101,983	16,111	(6,133)	9,978
Transfers between funds		(38,533)	38,533	-	(43,421)	43,421	-
Net movement in funds	**9**	124,342	(22,359)	101,983	(27,310)	37,288	9,978
Reconciliation of funds:							
Fund balances at 1 April 2024		282,662	53,433	336,095	309,972	16,145	326,117
Fund balances at 31 March 2025		407,004	31,074	438,078	282,662	53,433	336,095

The notes on pages 13 to 24 form part of these financial statements.

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

STATEMENT OF FINANCIAL POSITION

AS AT 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**14**		390,448		10,565
Current assets					
Debtors	**15**	58,898		28,926	
Cash at bank and in hand		266,421		351,715	
		325,319		380,641	
Creditors: amounts falling due within one year	**17**	(75,708)		(55,111)	
Net current assets			249,611		325,530
Total assets less current liabilities			640,059		336,095
Creditors: amounts falling due after more than one year	**18**		(201,981)		-
Net assets			438,078		336,095
The funds of the charitable company					
Restricted income funds	**20**		31,074		53,433
Unrestricted funds	**21**		407,004		282,662
			438,078		336,095

The notes on pages 13 to 24 form part of these financial statements.

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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

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

The financial statements were approved by the trustees on 23rd December 2025

.....
Mr J Corry - **Trustee**

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	**25**		90,626		(3,686)
Investing activities					
Purchase of tangible fixed assets		(385,420)		(10,896)	
Investment income received		1,428		1,956	
Net cash used in investing activities			(383,992)		(8,940)
Financing activities					
Proceeds from borrowings		208,072		-	
Net cash generated from financing activities			208,072		-
Net decrease in cash and cash equivalents			(85,294)		(12,626)
Cash and cash equivalents at beginning of year			351,715		364,341
Cash and cash equivalents at end of year			266,421		351,715

The notes on pages 13 to 24 form part of these financial statements.

1 Accounting policies

Charity information

Citizens Advice South Gloucestershire is a private company limited by guarantee incorporated in England and Wales. The registered office is Unit 1 Badminton Court, Station Road, Yate, Bristol, BS37 5HZ.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charitable company's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charitable company is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charitable company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The South Gloucestershire Council Contract re-commissioned for a further five years in April 2022 and the Citizens Advice (Help to Claim) through to March 2026. A number of other projects are also funded through to March 2026. We do have an active contingency plan in place for the loss of these major funding sources, which demonstrates a managed risk approach to going concern. Accordingly, the financial statements have been prepared on a going concern basis.

1.3 Charitable funds

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1.4 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.

1.5 Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and that the amount of the obligation can be measured reliably.

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

1.6 Tangible fixed assets

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	33% on a straight line basis

Freehold land and assets in the course of construction are not depreciated.

1 Accounting policies

Assets under construction relate to a property which was acquired during the year, but was not ready for use at the balance sheet date. The property will be transferred to operational property, plant & equipment when the asset is ready for use.

The property is subject to a fixed charge in favour of CAF bank.

1.7 Financial instruments

The charitable company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid.

Creditors 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 are recognised at their settlement amount.

1.8 Taxation

The charity is exempt from corporation tax on its charitable activities.

1.9 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.

1.10 Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	14,141	500	14,641	28,647	-	28,647
Grants	512,812	390,839	903,651	431,129	366,037	797,166
Other	10,765	-	10,765	-	-	-
	537,718	391,339	929,057	459,776	366,037	825,813
Donations and gifts						
General donations	928	500	1,428	18,222	-	18,222
Town & Parish donations	13,213	-	13,213	10,425	-	10,425
	14,141	500	14,641	28,647	-	28,647

2 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Grants						
South Gloucestershire Council	-	-	-	234,437	115,971	350,408
Citizens Advice (Help to Claim)	-	-	-	-	191,484	191,484
Citizens Advice	-	-	-	48,834	-	48,834
National Lottery Community Fund	-	-	-	35,884	-	35,884
North Bristol Foodbank	-	5,000	5,000	-	28,902	28,902
Bradley Stoke Town Council	17,416	-	17,416	15,834	-	15,834
Serco Group plc	-	-	-	15,476	-	15,476
Yate Town Council	-	17,416	17,416	-	15,384	15,384
Thornbury Town Council	31,919	-	31,919	15,284	-	15,284
Other (Below £15,000)	123,032	235,562	358,594	65,380	14,296	79,676
Other	340,445	132,861	473,306	-	-	-
	512,812	390,839	903,651	431,129	366,037	797,166

Included in the donations received is an amount of £13,213 (2024: £10,425), received from Town and Parish Councils.

This is composed of the following amounts during 2025:

Alkington Parish Council - £250
Almondsbury Parish Council - £400
Bitton Parish Council - £290
Charlton Hays Parish Council - £1,000
Dodington Parish Council - £2,100
Doynton Parish Council - £100
Falfield Parish Council - £100
Filton Town Council - £1,890
Frampton Cotterell Parish Council - £2,000
Great Badminton Parish Council - £50
Hanham Parish Council - £250
Hanham Abbots Parish Council - £200
Hawkesbury Upton Parish Council - £500
Iron Acton Parish Council - £300
Marshfield Parish Council - £50
Olveston Parish Council - £550
Pucklechurch Parish Council - £283
Tormarton Parish Council - £50
Westerleigh Parish Council - £2,000
Wickwar Parish Council - £350
Winterbourne Parish Council - £500

3 Income from other trading activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fundraising events	21,614	8,462	30,076	-	-	-

4 Income from investment income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	1,428	1,956

5 Other income

	Restricted funds 2025 £	Restricted funds 2024 £
Other income	3,051	-

6 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Trading costs		
Fundraising costs	1,851	2,162

7 Expenditure on provision of advice

	Provision of advice 2025 £	Provision of advice 2024 £
Direct costs		
Staff costs	641,969	574,346
Depreciation and impairment	5,537	3,607
Rent	10,846	10,925
Rates and water	403	377
Insurance	3,450	3,035
Light and heat	2,301	1,444
Telephone	5,732	5,458
Postage and stationery	2,432	7,614
Publicity and promotion	503	340
SGC contract partner costs	131,492	148,876
Repairs and maintenance	3,811	6,806
Other motor/travel costs	1,879	1,445
Training	4,563	7,714
Subscriptions and reference materials	6,755	8,149
Miscellaneous	19,336	3,167
	841,009	783,303
Share of support and governance costs (see note 8)		
Support	10,606	10,389
Governance	4,312	21,937
	855,927	815,629
Analysis by fund		
Unrestricted funds	392,183	443,459
Restricted funds	463,744	372,170
	855,927	815,629

8 Support costs allocated to activities

	2025 £	2024 £
Staff costs	10,606	10,389
Governance costs	4,312	21,937
	14,918	32,326
Analysed between:		
Provision of advice	14,918	32,326

9 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	8,304	7,680
Depreciation of owned tangible fixed assets	5,537	3,607

10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charitable company during the year.

11 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Administrative staff	5	5
Advice staff	3	3
Project staff	13	13
Total	21	21

Employment costs	2025	2024
	£	£
Wages and salaries	569,676	513,123
Social security costs	52,268	42,094
Other pension costs	30,631	29,518
	652,575	584,735

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025	2024
	£	£
Aggregate compensation	57,978	56,816

12 Other expenditure

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Financing costs	3,851	-

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

14 Tangible fixed assets

	Assets under construction £	Plant and equipment £	Total £
Cost			
At 1 April 2024	-	21,536	21,536
Additions	379,888	5,532	385,420
At 31 March 2025	379,888	27,068	406,956
Depreciation and impairment			
At 1 April 2024	-	10,971	10,971
Depreciation charged in the year	-	5,537	5,537
At 31 March 2025	-	16,508	16,508
Carrying amount			
At 31 March 2025	379,888	10,560	390,448
At 31 March 2024	-	10,565	10,565

15 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Prepayments and accrued income	58,898	28,926

16 Loans and overdrafts

	2025	2024
	£	£
Bank loans	208,072	-
Payable within one year	6,091	-
Payable after one year	201,981	-

The long-term loans are secured by fixed charges over the property which the loan relates to.

17 Creditors: amounts falling due within one year

	Notes	2025	2024
		£	£
Bank loans	**16**	6,091	-
Other taxation and social security		13,171	11,325
Trade creditors		15,641	-
Other creditors		43	-
Accruals and deferred income		40,762	43,786
		75,708	55,111

Included above is £16,635 (2024: £15,200) of deferred income. This income has been received but relates to activity to be undertaken in the next financial year.

18 Creditors: amounts falling due after more than one year

	Notes	2025	2024
		£	£
Bank loans	**16**	201,981	-

19 Retirement benefit schemes

Defined contribution schemes	2025	2024
	£	£
Charge to profit or loss in respect of defined contribution schemes	30,631	29,518

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £30,631 (2024: £29,518)

The charity operates a defined contribution retirement benefit scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity. The charity contributes a specified percentage of payroll costs to the retirement benefit scheme to fund the benefits. The only obligation of the charity with respect to the scheme is to make the specified contributions.

20 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
	-	(11,248)	-	-	(11,248)
Universal Credit - Help to Claim	-	253,358	(261,569)	8,211	-
EAP	9,320	14,363	(19,128)	-	4,555
North Bristol Foodbank	-	51,556	(49,630)	-	1,926
WARM	20,241	15,872	(51,097)	14,984	-
Yate Town Council	8,116	17,416	(8,076)	-	17,456
Remote Service Delivery	2,871	20,750	(26,369)	2,748	-
Ingeus	-	35,285	(47,875)	12,590	-
Property Appeal	12,885	-	-	-	12,885
Volunteer Training Programme	-	5,500	-	-	5,500
	53,433	402,852	(463,744)	38,533	31,074

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Universal Credit- Help to Claim	-	191,857	(211,411)	19,554	-
EAP	-	17,709	(8,389)	-	9,320
North Bristol Foodbank	-	30,272	(46,670)	16,398	-
WARM	14,105	51,805	(45,669)	-	20,241
Yate Town Council	2,040	15,384	(9,308)	-	8,116
Remote Service Delivery	-	31,125	(28,254)	-	2,871
Ingeus	-	15,000	(22,469)	7,469	-
Property Appeal	-	12,885	-	-	12,885
	16,145	366,037	(372,170)	43,421	53,433

20 Restricted funds

Help to Claim - Our Help to Claim service supports clients in the early stages of their Universal Credit claim, from the application through to their first payment. We can help with things like how to gather evidence for their application or how to prepare for their work coach appointment.

EAP - to provide one-to-one advice to clients in fuel poverty, or in a fuel poverty risk group.

North Bristol Foodbank - to provide direct advice to assist foodbank clients and their families with benefit queries and other areas of general advice and provide a direct referral process with CASG to more specialist areas of advice such as debt, energy issues and disability benefit appeals within the foodbank outlets.

WARM - This is a newly commissioned project working across the primary care networks in South Gloucestershire to support people with low to moderate mental health needs which are made more challenging by practical issues such as financial, benefits, employment, housing and relationship breakdown.

Yate Town Council - to provide two weekly drop in sessions at our Yate Office.

CitA - Remote Service Delivery - Funding to enable the additional remote delivery of advice to more clients via telephone, webchat and email.

Ingeus - A money and debt service to support people on probation across Avon and Somerset.

Property Appeal - A fundraising appeal launched to assist in the refurbishment of our new premises.

21 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
General funds	282,662	560,760	(397,885)	(38,533)	407,004

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
General funds	309,972	461,732	(445,621)	(43,421)	282,662

22 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	390,448	-	390,448
Current assets/(liabilities)	207,289	42,322	249,611
Long term liabilities	(201,981)	-	(201,981)
	395,756	42,322	438,078
Per balance sheet	407,004	31,074	438,078
Balance to allocate	11,248	(11,248)	-

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	10,565	-	10,565
Current assets/(liabilities)	272,097	53,433	325,530
	282,662	53,433	336,095

23 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

24 Limited liability

The charity is a private company limited by guarantee. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

25 Cash generated from/(absorbed by) operations

	2025 £	2024 £
Surplus for the year	101,983	9,978
Adjustments for:		
Investment income recognised in statement of financial activities	(1,428)	(1,956)
Depreciation and impairment of tangible fixed assets	5,537	3,607
Movements in working capital:		
(Increase) in debtors	(29,972)	(18,533)
Increase in creditors	14,506	3,218
Cash generated from/(absorbed by) operations	90,626	(3,686)

26 Analysis of changes in net funds

	At 1 April 2024	Cash flows	At 31 March 2025
	£	£	£
Cash at bank and in hand	351,715	(85,294)	266,421
Loans falling due within one year	-	(6,091)	(6,091)
Loans falling due after more than one year	-	(201,981)	(201,981)
	351,715	(293,366)	58,349

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

England & Wales - Charity number 1037480

Accounts

REGISTERED COMPANY NUMBER: 02715290 (England and Wales)
REGISTERED CHARITY NUMBER: 1037480

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

REPORT OF THE TRUSTEES AND

AUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

Haines Watts
Chartered Accountants & Statutory Auditors
Old Station House
Station Approach
Swindon
Wiltshire
SN1 3DU

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

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 2024. 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).

OBJECTIVES AND ACTIVITIES

Objectives and activities

The Charity was established for the promotion of any charitable purpose for the benefit of the community in South Gloucestershire and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

More specifically, as a Citizens Advice it provides free, independent, confidential and impartial advice to the South Gloucestershire community on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The key aims of Citizens Advice are

- To provide the advice our people need for the problems they face
- To improve the policies and practices that affect our people's lives

Our core advice services are delivered from our offices at Yate.

The following organisations also commissioned outreach advice sessions:-

Bradley Stoke Town Council - a weekly session
Emersons Green Town Council – a weekly session
Stoke Gifford Parish Council - a fortnightly session
Serco Group plc (HMP Ashfield) - a weekly session
Thornbury Town Council - a weekly session
Yate Town Council - a weekly session

Services are provided through face-to-face consultations, our telephone advice line and outreach sessions.

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

Volunteers play an extremely important part in the delivery of all our advice services. The service has approximately 25 volunteers at any one time, the majority of whom are trained advisers or trainee advisers. Most volunteers spend at least 8 hours per week in our offices - altogether the equivalent of an additional 5.5 full time members of staff.

Details of the Charity's achievements during the year are set out in the Chief Executive Officer's Report on page 3.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT
Governing document

Incorporation
Citizens Advice South Gloucestershire is a registered charity and incorporated as a company limited by guarantee. It has been registered as an independent charity since 13 May 1994, and incorporated as a company limited by guarantee on 15 May 1992. It is governed by its Memorandum and Articles of Association.

At 31 March 2024 the company had 7 members of which 5 are the present members of the Trustee Board. The maximum liability of each member is limited to one pound.

Governance
The Board is responsible for ensuring that the service complies with the Citizens Advice Membership Scheme, charity legislation and company law. It sets the long run strategy for the service in South Gloucestershire consistent with its overall aims, and delegates the day-to-day management to the Chief Executive Officer who accounts to the Board for the service's performance.

The Trustees
The following were trustees of the charity on the date of approval of this report:

	Date Appointed
Robert Cole	1 May 2019
Philip Jordan	30 January 2019 (resigned 22 May 24)
George Leach	1 August 2018
Patricia Anne O'Driscoll	30 January 2019 (resigned 4 April 24)
John-Paul Corry	8 December 2022
Michael Haskell	8 February 2023
Deborah Webb	7th February 2024
Shaun Murphy	14th May 2024

The Trustees are Directors of the Company. The main procedure for the appointment of Trustees is described in the Articles of Association, as is the procedure for the election of the Chair. The Trustees have an agreed procedure for co-options to the Board. Training and support for the Trustees is primarily provided by Citizens Advice. Newly appointed and co-opted Trustees are provided with a comprehensive induction to Citizens Advice South Gloucestershire through visits to our offices and appropriate training courses as well as written material summarising their duties as charity trustees and company directors.

Related parties
Citizens Advice South Gloucestershire qualifies as a member of Citizens Advice, the operating name of the National Association of Citizens Advice, which provides a stringent regulatory framework for the highest standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Citizens Advice South Gloucestershire in order to fulfil its charitable objects and comply with the national membership requirements.

The charity co-operates and liaises with a number of other advice services, local charities and local authorities, including South Gloucestershire Council, on behalf of clients. It is the lead partner in Advice South Gloucestershire, together with North Bristol Advice Centre and Age UK South Gloucestershire, Talking Money and Bristol Law Centre. This is the umbrella organisation for advice providers contracted by South Gloucestershire Council to provide debt and benefits advice for its residents.

We continue to offer telephone advice for clients using the CitA Single Queue Adviceline. This is where CitA have been looking at how to meet more demand across the service, and in particular on the phones. The aim is to provide a high-quality service that is available to people when they need it and be accessible to everyone. All calls are routed based on where an advisor is available to take a call rather than the client's locations. Modelling has shown this could help us meet more demand.

We also have other specific project funding for a FTE to providing high quality advice via the phone and webchat and this is also assisted by volunteers.

Major risks
The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, the Citizens Advice South Gloucestershire is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Statement of Internal Control
In accordance with good Information Assurance practice, the Trustees review the service's Information Risk policy at least annually. This was last done on 19th September 2023. The Trustees are pleased to say that, to the best of their knowledge and belief, there were no incidences of non-compliance in the year 2023/24. We reviewed the detail of the policy and decided that it was sufficiently effective and met the Trustees' requirements to maintain the highest levels of information assurance appropriate to the identified risks.

Sources of funding
There is no charge for services provided by the charity to the client, and as a charity the ongoing provision of the service to the community depends wholly therefore upon grants and donations from the community. To a large extent these funds are channelled to the charity via local Town and Parish Councils and by the South Gloucestershire Council itself on the basis that the charity provides a critical socio / economic benefit to the longer term well-being of local communities and that its presence in South Gloucestershire is appreciated by the community as a whole as value for money.

The Directors and Trustees extend their gratitude to South Gloucestershire Council which has continued to support many of the core activities of the charity, in particular the provision of debt and benefit advice to people living in the Council's priority neighbourhoods. We are very appreciative of the donations, both large and small, of the Town and Parish Councils; their donations are noted in full in the following pages. We must also thank Bradley Stoke Town Council, Emersons Green Town Council, Stoke Gifford Parish Council, Thornbury Town Council and Yate Town Council for the opportunity to provide a dedicated advice service to their residents.

Bristol Water and Wessex Water have, for a number of years, given additional resources allowing us to provide extra money advice services for people with water debts, among others. Their investment has supported real and lasting change for many families.

We have also had funding from Citizens Advice National enabling us to give Energy Best Deals to clients. Comparing energy tariffs and maximising their income by assisting with checks for benefit entitlement and also assisting in completing disability forms. On top of this funding we have also been funded to provide the Universal Support: Help to Claim Project enabling us to employ 3 FTE advisors to assist clients in making a universal credit claim on-line and give support and assistance up to their first correct payment.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

The Trustees recognise the skills, knowledge and experience of the volunteers and staff who are making such a difference to lives in South Gloucestershire. They are well led by our Chief Executive Office, Chantal Watts, who was promoted to this role this year in recognition of her particular skills and experience. We thank them for all their hard work achievements.

CHIEF EXECUTIVE OFFICERS'S OPERATING AND FINANCIAL REVIEW

Advice Services

The pandemic seems a long time ago, but yet we are still dealing with the aftermath of the financial complications. Many are still facing a cost of living crisis and although there has been a decrease in fuel, food and petrol prices, we are still finding that many households are in a crisis situation, many of which are dual income households.

With the additional funding from SGC with their additional cost of living support, we have been able to increase the capacity to see clients finding hardship and increase our training for new advisors to come on board.

We have worked closely with our local town and parish council and have opened outreaches in Emersons Green and Lyde Green, with Staple Hill being launched on 5th July.

We have once again exceeded targets and continue to see an increase of 20% of clients compared to last year's stats.

Our HTC project has increased by 50% and we now have 4 FTE working on this project. They are now dealing with the managed migration in force from legacy benefits over to Universal Credit in the area.

We continue to work with local advice partners in building a strong relationship with South Gloucestershire Council and we are lead for the South Glos Welfare and Debt Advice Services.

Advice trends

Demand for advice continues to increase, year on year. In 2023/24 we helped 7,264 people compared to 5,933 last year with nearly 26,000 issues. We had £9,676,318 in financial outcomes and £644,029 of debts written off compared with £168,932 last year.

The biggest area of advice remains Welfare Benefits, the top two issues being Universal Credit (10,420 issues) and Personal Independent Payments (1,726 issues).

The top areas of debt is now Council tax arrears (440) and then Debt Relief Orders (355).

Other activities

The service offers excellent value for money, adding to the area's social capital through our investment in our volunteers and helping to build the resilience of the local community. Our working relationship with South Gloucestershire Council and our other local partners is excellent, and I look forward to continuing to build on this in what could be a trying year.

Factors Affecting the Achievement of Objectives

There are no significant factors affecting the achievement of the Charity's objectives other than funding constraints, which, together with a growing pressure on space, limit our ability to employ and deploy sufficient staff and train sufficient numbers of volunteers in order to meet the advice needs of the area's residents.

We are hoping to secure the purchase of new premises later this year, which will enable us to grow, taking on new projects and staff and the training of new volunteers.

Chantal Watts
Chief Executive Officer

Financial Review
The financial results of the charity for the year ended 31 March 2024 are set out on pages 11 and 12 together with the supporting notes thereafter.

Unrestricted income of £461,732 includes the sum of £180,956 received and subsequently passed on for work carried out by partners within the SGC contract.

Total income received from restricted sources was £366,037.

The Statement of Financial Activities shows a net increase of £9,978 for the year. In total, net movement in resources for the year amounted to an increase of £9,978 in the Charity's reserves to £336,095 of which £282,662 was unrestricted (2023 £53,433).

Our policy is to hold financial reserves equivalent to in the region of 3 normal operating expenditure. At 31st March 2024 this is a reserve of £200.000. As at 31st March 2024 the Charity has unrestricted free reserves of £272,097 which is in excess of the desired level.

Remuneration
The remuneration of salaried staff is based on pay scales which are extensively used in the voluntary and community sector. The scales relate to detailed job descriptions for each employee and take into account the size of the business and level of responsibility within it. Objectives are set periodically and all employees are entitled to an annual review.

Future Plans
Over the course of the last year, we have been in the process of purchasing our own premises which is being funded partly from our reserves and partly by way of a mortgage. We anticipate completion of the purchase will take place during Q2/Q3 of 2024/25.

In the medium term, there is no change in the strategy being followed by the charity; we understand our offering and our systems of delivery in terms of location of outlets and communication methods. For the longer run, we shall be putting more emphasis on income generation and the development of partnerships.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
02715290 (England and Wales)

Registered Charity number
1037480

Registered office
Kennedy Way
Yate
South Gloucestershire
BS37 4DQ

Trustees
Mr G Leach
Mr R H Cole
Mr P Jordan (resigned 22 May 2024)
Ms P A O'Driscoll (resigned 4 April 2024)
Mr E A Ozer (resigned 13.11.23)
Mr C Puxley (resigned 23.6.23)
Mr J Corry
Mr M J Haskell
Deborah Webb
Shaun Murphy

Company Secretary
Mrs A D Wood

Auditors
Haines Watts
Chartered Accountants & Statutory Auditors
Old Station House
Station Approach
Swindon
Wiltshire
SN1 3DU

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Citizens Advice South Gloucestershire for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

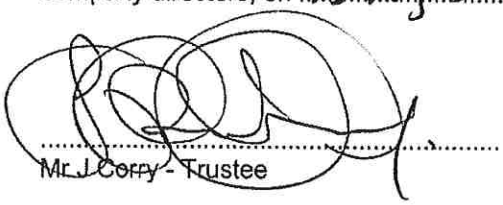
In so far as the trustees are aware:

- 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 audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Haines Watts, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 13 August 2024 and signed on the board's behalf by:



.....
Mr J Corry - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

Opinion

We have audited the financial statements of Citizens Advice South Gloucestershire (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

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 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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 for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- 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 Report of the Trustees.

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

- adequate 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.

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.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

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.

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

We obtained an understanding of the legal and regulatory framework applicable to both the charity itself and the environment in which it operates. We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience and through discussion with the directors and other management. The most significant were identified as the Companies Act 2006, UK GAAP (FRS102), Charities Act 2011 and relevant tax legislation.

We considered the extent of compliance with those laws and regulations as part of our procedures on the related financial statements. Our audit procedures included:

- making enquires of trustees and management as to where they consider there to be a susceptibility to fraud and whether they have any knowledge or suspicion of fraud;

- obtaining an understanding of the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations;

- assessing the risk of management override including identifying and testing journal entries;

- challenging the assumptions and judgements made by management in its significant accounting estimates.

Despite the audit being planned and conducted in accordance with ISAs (UK) there remains an unavoidable risk that material misstatements in the financial statements may not be detected owing to inherent limitations of the audit, and that by their very nature, any such instances of fraud or irregularity likely involve collusion, forgery, intentional misrepresentations, or the override of internal controls.

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.

S Plumb ACA

SUSAN PLUMB (Senior Statutory Auditor)
for and on behalf of Haines Watts
Chartered Accountants & Statutory Auditors
Old Station House
Station Approach
Swindon
Wiltshire
SN1 3DU

Date: 16 Aug 2024

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	459,776	366,037	825,813	497,855
Investment income	3	1,956	-	1,956	910
Total		461,732	366,037	827,769	498,765
EXPENDITURE ON					
Raising funds	4	2,162	-	2,162	-
Charitable activities	5				
Provision of advice		443,459	372,170	815,629	576,992
Total		445,621	372,170	817,791	576,992
NET INCOME/(EXPENDITURE)		16,111	(6,133)	9,978	(78,227)
Transfers between funds	14	(43,421)	43,421	-	-
Net movement in funds		(27,310)	37,288	9,978	(78,227)
RECONCILIATION OF FUNDS					
Total funds brought forward		309,972	16,145	326,117	404,344
TOTAL FUNDS CARRIED FORWARD		282,662	53,433	336,095	326,117

The notes form part of these financial statements

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

STATEMENT OF FINANCIAL POSITION
31 MARCH 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	11	10,565	-	10,565	3,276
CURRENT ASSETS					
Debtors	12	28,926	-	28,926	10,393
Cash at bank and in hand		298,282	53,433	351,715	364,341
		327,208	53,433	380,641	374,734
CREDITORS					
Amounts falling due within one year	13	(55,111)	-	(55,111)	(51,893)
NET CURRENT ASSETS		272,097	53,433	325,530	322,841
TOTAL ASSETS LESS CURRENT LIABILITIES		282,662	53,433	336,095	326,117
NET ASSETS		282,662	53,433	336,095	326,117
FUNDS	14				
Unrestricted funds				282,662	309,972
Restricted funds				53,433	16,145
TOTAL FUNDS				336,095	326,117

The financial statements were approved by the Board of Trustees and authorised for issue on 13 August 2024 and were signed on its behalf by:

.....
Mr J Corry - Trustee

The notes form part of these financial statements

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	2023 £
Cash flows from operating activities			
Cash generated from operations	1	(3,686)	(54,513)
Net cash used in operating activities		(3,686)	(54,513)
Cash flows from investing activities			
Purchase of tangible fixed assets		(10,896)	(2,087)
Interest received		1,956	910
Net cash used in investing activities		(8,940)	(1,177)
Change in cash and cash equivalents in the reporting period		(12,626)	(55,690)
Cash and cash equivalents at the beginning of the reporting period		364,341	420,031
Cash and cash equivalents at the end of the reporting period		351,715	364,341

The notes form part of these financial statements

NOTES TO THE STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2024

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024 £	2023 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	9,978	(78,227)
Adjustments for:		
Depreciation charges	3,607	2,610
Interest received	(1,956)	(910)
(Increase)/decrease in debtors	(18,533)	939
Increase in creditors	3,218	21,075
Net cash used in operations	(3,686)	(54,513)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/23 £	Cash flow £	At 31/3/24 £
Net cash			
Cash at bank and in hand	364,341	(12,626)	351,715
	364,341	(12,626)	351,715
Total	364,341	(12,626)	351,715

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.

The financial statements are prepared in sterling, which is the functional currency of the entity and is rounded to the nearest £.

Going concern
The South Gloucestershire Council Contract re-commissioned for a further 5 year in April 2022 and the Citizens Advice (Help to Claim) through to March 2026. A number of other projects are also funded through to March 2026. We do have an active contingency plan for the loss of these major funding sources which demonstrates a managed risk approach to going concern. Accordingly, the financial statements have been prepared on a going concern basis.

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.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	- 33% on cost

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

continued...

1. ACCOUNTING POLICIES - continued

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
Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid.

Creditors
Creditors 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 are recognised at their settlement amount.

2. DONATIONS AND LEGACIES

	2024	2023
	£	£
General donations	18,222	868
Town & Parish donations	10,425	4,250
Grants	797,166	492,737
	825,813	497,855

Included above is £366,037 restricted income (2023: £195,241).

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

	2024	2023
	£	£
Grant from South Gloucestershire Council	350,408	193,806
Grant from St Monica's Trust	14,937	14,937
Grant from Bradley Stoke Town Council	15,834	15,524
Grant from Yate Town Council	15,384	11,535
Grant From Quartet Foundation	5,000	13,960
Grant from Citizens Advice	48,834	-
Thornbury Town Council	15,284	5,900
Grant from Stoke Gifford Parish Council	8,080	7,770
Grant from Wessex Water Services Ltd	4,500	-
Grant from Emersons Green Town Council	14,835	-
Grant from Serco Group plc	15,476	14,880
Grant from Citizens Advice (Help to Claim)	191,484	136,817
Grant from Bristol Water	3,528	1,176
Grant from Citizen Advice (other)	-	11,812
North Bristol Foodbank	28,902	27,370
Gloucestershire Society Award for client	-	770
Grant from Quartet Community Fund (J&M Britton Charitable Trust)	-	10,000
Grant from CitA - One off payment to support core costs	-	15,000
Grant from Bristol Wessex Billing Services	-	3,960
Grant from National Grid	10,000	7,520
Ingeus	14,296	-
Pelican	4,500	-
National Lottery Community Fund	35,884	-
	797,166	492,737

continued...

3. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	1,956	910

4. RAISING FUNDS

Raising donations and legacies

	2024	2023
	£	£
Fundraising costs	2,162	-

5. CHARITABLE ACTIVITIES COSTS

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Provision of advice	411,133		783,303	561,984
Support costs	32,326	372,170	32,326	15,008
	443,459	372,170	815,629	576,992

6. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Support costs	10,389	21,937	32,326

7. NET INCOME/(EXPENDITURE)

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

	2024	2023
	£	£
Depreciation - owned assets	3,607	2,610

8. AUDITORS' REMUNERATION

	2024	2023
	£	£
Fees payable to the charity's auditors for the audit of the charity's financial statements	3,840	4,065

continued...

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

No trustees received any reimbursed expenses for the year ended 31 March 2024. (One trustee received travel costs of £55 in 2023)

10. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	514,577	356,137
Social security costs	41,176	29,681
Other pension costs	28,982	19,035
	584,735	404,853

In addition, the Charity utilised the services of up to 25 volunteer staff each providing 10 hours per week on average.

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

	2024	2023
Administrative staff	5	3
Advice staff	3	2
Project staff	13	9
	20	14

No employees received emoluments in excess of £60,000.

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £56,816 (2023: £54,770).

continued...

11. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 April 2023	20,864
Additions	10,896
Disposals	(10,224)
At 31 March 2024	21,536
DEPRECIATION	
At 1 April 2023	17,588
Charge for year	3,607
Eliminated on disposal	(10,224)
At 31 March 2024	10,971
NET BOOK VALUE	
At 31 March 2024	10,565
At 31 March 2023	3,276

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Prepayments and accrued income	28,926	10,393

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Social security and other taxes	11,325	9,265
Accruals and deferred income	43,786	42,628
	55,111	51,893

Included above is £15,200 of deferred income (2023: £32,978). This income has been received but relates to activity to be undertaken in the next financial year.

continued...

14. MOVEMENT IN FUNDS

	At 1/4/23 £	Net movement in funds £	Transfers between funds £	At 31/3/24 £
Unrestricted funds				
General fund	309,972	16,111	(43,421)	282,662
Restricted funds				
Universal Credit - Help to Claim	-	(19,554)	19,554	-
EAP	-	9,320	-	9,320
North Bristol Foodbank	-	(16,398)	16,398	-
WARM	14,105	6,136	-	20,241
Yate Town Council	2,040	6,076	-	8,116
Remote Service Delivery	-	2,871	-	2,871
Ingeus	-	(7,469)	7,469	-
Property Appeal	-	12,885	-	12,885
	16,145	(6,133)	43,421	53,433
TOTAL FUNDS	326,117	9,978	-	336,095

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	461,732	(445,621)	16,111
Restricted funds			
Universal Credit - Help to Claim	191,857	(211,411)	(19,554)
EAP	17,709	(8,389)	9,320
North Bristol Foodbank	30,272	(46,670)	(16,398)
WARM	51,805	(45,669)	6,136
Yate Town Council	15,384	(9,308)	6,076
Remote Service Delivery	31,125	(28,254)	2,871
Ingeus	15,000	(22,469)	(7,469)
Property Appeal	12,885	-	12,885
	366,037	(372,170)	(6,133)
TOTAL FUNDS	827,769	(817,791)	9,978

continued...

14. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/22 £	Net movement in funds £	Transfers between funds £	At 31/3/23 £
Unrestricted funds				
General fund	396,774	(39,223)	(47,579)	309,972
Restricted funds				
Universal Credit - Help to Claim	-	(28,948)	28,948	-
EAP	7,570	(7,706)	136	-
North Bristol Foodbank	-	(18,495)	18,495	-
WARM	-	14,105	-	14,105
Yate Town Council	-	2,040	-	2,040
	7,570	(39,004)	47,579	16,145
TOTAL FUNDS	404,344	(78,227)	-	326,117

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	303,524	(342,747)	(39,223)
Restricted funds			
Universal Credit - Help to Claim	136,817	(165,765)	(28,948)
EAP	11,812	(19,518)	(7,706)
North Bristol Foodbank	28,140	(46,635)	(18,495)
WARM	14,937	(832)	14,105
Yate Town Council	3,535	(1,495)	2,040
	195,241	(234,245)	(39,004)
TOTAL FUNDS	498,765	(576,992)	(78,227)

Restricted Funds

Help to Claim - Our Help to Claim service supports clients in the early stages of their Universal Credit claim, from the application, through to their first payment. We can help with things like how to gather evidence for their application or how to prepare for their work coach appointment.

EAP - to provide one-to-one advice to clients in fuel poverty, or in a fuel poverty risk group

continued...

14. MOVEMENT IN FUNDS - continued

North Bristol Foodbank - to provide direct advice to assist foodbank clients and their families with benefit queries and other areas of general advice and provide a direct referral process within CASG to more specialist areas of advice such as debt, energy issues and disability benefit appeals within the foodbank outlets.

WARM - This is a newly commissioned project working across the primary care networks in South Gloucestershire to support people with low to moderate mental health needs which are made more challenging by practical issues such as financial, benefits, employment, housing and relationship breakdown.

Yate Town Council - to provide two weekly drop in sessions at our Yate Office.

CitA - Remote Service Delivery – Funding to enable the additional remote delivery of advice to more clients via telephoe; webchat and email

Ingeus - A money and debt service to support people on probation across Avon and Somerset.

Property Appeal – A fundraising appeal launched to assist in the refurbishment of our new premises

15. EMPLOYEE BENEFIT OBLIGATIONS

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £19,035 (2023: £15,515).

16. RELATED PARTY DISCLOSURES

There were no related party transactions for year ended 31 March 2024 or 31 March 2023.

17. TOWN AND PARISH DONATIONS AND GRANTS

	2024 £	2023 £
Dodington Parish Council	2,000	1,800
Emersons Green Town Council	-	1,000
Hawkesbury Parish Council	500	200
Pucklechurch Parish Council	1,000	650
Rockhampton Parish Council	50	50
Falfield Parish Council	100	-
Almondsbury Parish Council	100	-
Siston Parish Council	500	-
Winterbourne Parish Council	500	-
Wickwar Parish Council	250	-
Pilning & Severn Beach Parish Council	550	-
Hanham Parish Council	250	-
Bitton Parish Council	500	-
Rangeworthy Parish Council	25	-
Doynton Parish Council	100	-
Thornbury Town Trust		550
Frampton Cotterell Parish Council	2,000	-
Westerleigh Parish Council	2,000	-
	10,425	4,250

continued...

18. LIMITED LIABILITY

The charity is a private company limited by guarantee. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024

	2024 £	2023 £
INCOME AND ENDOWMENTS		
Donations and legacies		
General donations	18,222	868
Town & Parish donations	10,425	4,250
Grants	797,166	492,737
	825,813	497,855
Investment income		
Deposit account interest	1,956	910
Total incoming resources	827,769	498,765
EXPENDITURE		
Raising donations and legacies		
Fundraising costs	2,162	-
Charitable activities		
Wages	505,642	347,682
Social security	40,258	28,786
Pensions	28,446	18,528
Rent	10,925	16,044
Rates and water	377	596
Insurance	3,035	2,265
Light and heat	1,444	1,737
Telephone	5,458	15,576
Postage and stationery	7,614	5,228
Publicity and promotion	340	492
SGC contract partner costs	148,876	96,573
Repairs and maintenance	6,806	2,918
Other motor/travel costs	1,445	3,497
Training	7,714	1,264
Subscriptions and reference materials	8,149	15,246
Miscellaneous	3,167	2,942
Depreciation of tangible fixed assets	3,607	2,610
	783,303	561,984
Support costs		
Management		
Wages	8,935	8,455
Social security	918	895
Pensions	536	507
	10,389	9,857
Governance costs		
Auditors' remuneration	3,840	4,065
Carried forward	3,840	4,065

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024

	2024	2023
	£	£
Governance costs		
Brought forward	3,840	4,065
Legal fees	18,097	1,086
	21,937	5,151
Total resources expended	817,791	576,992
Net income/(expenditure)	9,978	(78,227)

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

England & Wales - Charity number 1037480

Accounts

REGISTERED COMPANY NUMBER: 02715290 (England and Wales)
REGISTERED CHARITY NUMBER: 1037480

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

REPORT OF THE TRUSTEES AND

AUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

Haines Watts
Chartered Accountants & Statutory Auditors
Old Station House
Station Approach
Swindon
Wiltshire
SN1 3DU

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

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CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

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 2023. 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).

OBJECTIVES AND ACTIVITIES

Objectives and activities

The Charity was established for the promotion of any charitable purpose for the benefit of the community in South Gloucestershire and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

More specifically, as a Citizens Advice it provides free, independent, confidential and impartial advice to the South Gloucestershire community on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The key aims of Citizens Advice are

- To provide the advice our people need for the problems they face
- To improve the policies and practices that affect our people's lives

Our core advice services are delivered from our offices at Yate.

The following organisations also commissioned outreach advice sessions:-

Bradley Stoke Town Council - a weekly session
Stoke Gifford Parish Council - a fortnightly session
Serco Group plc (HMP Ashfield) - a weekly session
Thornbury Town Council - a weekly session
Yate Town Council - a weekly session

Services are provided through face-to-face consultations, our telephone advice line and outreach sessions.

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

Volunteers play an extremely important part in the delivery of all our advice services. The service has approximately 25 volunteers at any one time, the majority of whom are trained advisers or trainee advisers. Most volunteers spend at least 8 hours per week in our offices - altogether the equivalent of an additional 5.5 full time members of staff.

Details of the Charity's achievements during the year are set out in the Chief Executive Officer's Report on page 3.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Incorporation

Citizens Advice South Gloucestershire is a registered charity and incorporated as a company limited by guarantee. It has been registered as an independent charity since 13 May 1994, and incorporated as a company limited by guarantee on 15 May 1992. It is governed by its Memorandum and Articles of Association.

At 31 March 2023 the company had 9 members of which 7 are the present members of the Trustee Board. The maximum liability of each member is limited to one pound.

Governance

The Board is responsible for ensuring that the service complies with the Citizens Advice Membership Scheme, charity legislation and company law. It sets the long run strategy for the service in South Gloucestershire consistent with its overall aims, and delegates the day-to-day management to the Chief Executive Officer who accounts to the Board for the service's performance.

The Trustees

The following were trustees of the charity on the date of approval of this report:

	Date Appointed
Robert Cole	1 May 2019
Philip Jordan	30 January 2019
George Leach	1 August 2018
Patricia Anne O'Driscoll	30 January 2019
John-Paul Corry	8 December 2022
Michael Haskell	8 February 2023

The Trustees are Directors of the Company. The main procedure for the appointment of Trustees is described in the Articles of Association, as is the procedure for the election of the Chair. The Trustees have an agreed procedure for co-options to the Board. Training and support for the Trustees is primarily provided by Citizens Advice. Newly appointed and co-opted Trustees are provided with a comprehensive induction to Citizens Advice South Gloucestershire through visits to our offices and appropriate training courses as well as written material summarising their duties as charity trustees and company directors.

Related parties

Citizens Advice South Gloucestershire qualifies as a member of Citizens Advice, the operating name of the National Association of Citizens Advice, which provides a stringent regulatory framework for the highest standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Citizens Advice South Gloucestershire in order to fulfil its charitable objects and comply with the national membership requirements.

The charity co-operates and liaises with a number of other advice services, local charities and local authorities, including South Gloucestershire Council, on behalf of clients. It is the lead partner in Advice South Gloucestershire, together with North Bristol Advice Centre and Age UK South Gloucestershire, Talking Money and Bristol Law Centre. This is the umbrella organisation for advice providers contracted by South Gloucestershire Council to provide debt and benefits advice for its residents.

Last year we moved onto CitA Single Queue Adviceline. This is where CitA have been looking at how to meet more demand across the service, and in particular on the phones, chat and messaging. The aim is to provide a high-quality service that is available to people when they need it and be accessible to everyone. One of the ways to do this is to rest new ways to work together as a service and meet more demand. Single queue means that all calls are routed based on where an advisor is available to take a call rather than the client's locations. Modelling has shown this could help us meet more demand. Alongside, the aim is to ensure that we a free and implement consistent ways of working and processes to ensure that the client journey is improved and quality maintained.

Major risks
The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, the Citizens Advice South Gloucestershire is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Statement of Internal Control
In accordance with good Information Assurance practice, the Trustees review the service's Information Risk policy at least annually. This was last done on 2nd November 2022. The Trustees are pleased to say that, to the best of their knowledge and belief, there were no incidences of non-compliance in the year 2022/23. We reviewed the detail of the policy and decided that it was sufficiently effective and met the Trustees' requirements to maintain the highest levels of information assurance appropriate to the identified risks.

Sources of funding
There is no charge for services provided by the charity to the client, and as a charity the ongoing provision of the service to the community depends wholly therefore upon grants and donations from the community. To a large extent these funds are channelled to the charity via local Town and Parish Councils and by the South Gloucestershire Council itself on the basis that the charity provides a critical socio / economic benefit to the longer term well-being of local communities and that its presence in South Gloucestershire is appreciated by the community as a whole as value for money.

The Directors and Trustees extend their gratitude to South Gloucestershire Council which has continued to support many of the core activities of the charity, in particular the provision of debt and benefit advice to people living in the Council's priority neighbourhoods. We are very appreciative of the donations, both large and small, of the Town and Parish Councils; their donations are noted in full in the following pages. We must also thank Bradley Stoke Town Council, Stoke Gifford Parish Council, Thornbury Town Council and Yate Town Council for the opportunity to provide a dedicated advice service to their residents.

Bristol Water and Wessex Water have, for a number of years, given additional resources allowing us to provide extra money advice services for people with water debts, among others. Their investment has supported real and lasting change for many families.

We have also had funding from Citizens Advice National enabling us to give Energy Best Deals to clients. Comparing energy tariffs and maximising their income by assisting with checks for benefit entitlement and also assisting in completing disability forms. On top of this funding we have also been funded to provide the Universal Support: Help to Claim Project enabling us to employ 3 FTE advisors to assist clients in making a universal credit claim on-line and give support and assistance up to their first correct payment.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

The Trustees recognise the skills, knowledge and experience of the volunteers and staff who are making such a difference to lives in South Gloucestershire. They are well led by our Chief Executive Office, Chantal Watts, who was promoted to this role this year in recognition of her particular skills and experience. We thank them for all their hard work achievements.

CHIEF EXECUTIVE OFFICERS'S OPERATING AND FINANCIAL REVIEW

Advice Services
After the disruption of Covid and households emerging out of the financial impact of this unprecedented occurrence, we are now finding that many households are now facing a costs of living crisis with huge increases in fuel, food and petrol bills causing a detrimental impact on residents.

Last year, many households received additional help with the Government subsidies for fuel bills along with food and fuel vouchers. This year, many households will not be eligible for this assistance and so we are anticipating many, many households will get into a crisis situation.

Like last year, we are seeing rent arrears to private and HA landlords and these are still on the top 5 debt issues along with Council Tax arrears and Water arrears.

We have received assistance from SGC with some cost of living funding but this is not nearly enough to deal with this widespread issue.

We have once again exceeded targets and continue to see an increase of 44% of clients compared to last year's stats.

Our HTC project has increased by 25% and we now have 4 FTEs.

We continue to work with local partners in building a strong relationship with South Gloucestershire Council and chair the Welfare Advice Partnership meetings.

Advice trends

Demand for advice continues to increase, year on year. In 2022/23 we helped 5,935 people compared to 4,111 last year with more than 16,526 issues. We had £7,290,193 in financial outcomes and £168,932 of debts written off.

The biggest area of advice remains Welfare Benefits, the top two issues being Universal Credit (3279 issues) and Personal Independent Payments (1105 issues).

The top area of debt is still around Debt Relief Orders (305) and followed by Council Tax and Water arrears. Debts that historically are the first debt stop being paid when households are in a financial crisis situation.

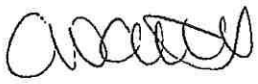
We continue to support clients through these dark times by improving and expanding our services throughout South Gloucestershire.

Other activities

The service offers excellent value for money, adding to the area's social capital through our investment in our volunteers and helping to build the resilience of the local community. Our working relationship with South Gloucestershire Council and our other local partners is excellent, and I look forward to continuing to build on this in what could a trying year.

Factors Affecting the Achievement of Objectives

There are no significant factors affecting the achievement of the Charity's objectives other than funding constraints, which, together with a growing pressure on space, limit our ability to employ and deploy sufficient staff and train sufficient numbers of volunteers in order to meet the advice needs of the area's residents.



Chantal Watts
Chief Executive Officer

Financial Review
The financial results of the charity for the year ended 31 March 2023 are set out on pages 10 and 11 together with the supporting notes thereafter.

Unrestricted income of £302,614 includes the sum of £193,689 received and subsequently passed on for work carried out by partners within the SGC contract.

Total income received from restricted sources was £195,241. The Statement of Financial Activities shows a net decrease of £78,227 for the year. In total, net movement in resources for the year amounted to a decrease of £78,227 in the Charity's reserves to £326,117 of which £309,972 was unrestricted (2022 £396,774).

In accordance with Charity Commission guidelines, our policy is to hold financial reserves equivalent of between 6 to 9 months normal operating expenditure. At 31st March 2023, this is a reserve of £172,000. The board consider it prudent that these unrestricted funds are set aside to meet the Charity Commission guidelines. As at 31st March 2023 the Charity has unrestricted reserves of £309,972 and therefore no action has been deemed necessary.

At 31 March 2023 £16,145 restricted reserves were held and free reserves stood at £306,696 (2022 £392,975). As at 31 March 2023 total reserves were £326,117 (2022 £404,344).

We were awarded a new contract with South Gloucestershire Council from 1st April 2022 to 31st March 2027 and a new 1 year contract with Citizens Advise (Help to Claim) from 1st April 2022 to 31st March 2023.

Remuneration
The remuneration of salaried staff is based on pay scales which are extensively used in the voluntary and community sector. The scales relate to detailed job descriptions for each employee and take into account the size of the business and level of responsibility within it. Objectives are set periodically and all employees are entitled to an annual review.

Future Plans
In the medium term, there is no change in the strategy being followed by the charity; we understand our offering and our systems of delivery in terms of location of outlets and communication methods. For the longer run, we shall be putting more emphasis on income generation and the development of partnerships.

REFERENCE AND ADMINISTRATIVE DETAILS
Registered Company number
02715290 (England and Wales)

Registered Charity number
1037480

Registered office
Kennedy Way
Yate
South Gloucestershire
BS37 4DQ

Trustees
Mr P Chauhan (resigned 1.9.22)
Mr G Leach
Mr R H Cole
Mr P Jordan
Ms P A O'Driscoll
Mrs J B Olivier (resigned 1.2.23)
Miss K S Lawrence (resigned 1.9.22)
Mr E A Ozer (resigned 13.11.23)
Mr C Puxley (resigned 23.6.23)
Mr J Corry (appointed 8.12.22)
Mr M J Haskell (appointed 18.2.23)

Company Secretary
Mrs A D Wood

Auditors
Haines Watts
Chartered Accountants & Statutory Auditors
Old Station House
Station Approach
Swindon
Wiltshire SN1 3DU

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Citizens Advice South Gloucestershire for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

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 audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Haines Watts, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on ..12/12/2023..... and signed on the board's behalf by:

.....
Mr J Corry - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

Opinion

We have audited the financial statements of Citizens Advice South Gloucestershire (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

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 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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 for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- 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 Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:
- adequate 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.

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.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

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.

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

We obtained an understanding of the legal and regulatory framework applicable to both the charity itself and the environment in which it operates. We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience and through discussion with the directors and other management. The most significant were identified as the Companies Act 2006, UK GAAP (FRS102), Charities Act 2011 and relevant tax legislation.

We considered the extent of compliance with those laws and regulations as part of our procedures on the related financial statements. Our audit procedures included:

- making enquires of trustees and management as to where they consider there to be a susceptibility to fraud and whether they have any knowledge or suspicion of fraud;

- obtaining an understanding of the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations;

- assessing the risk of management override including identifying and testing journal entries;

- challenging the assumptions and judgements made by management in its significant accounting estimates.

Despite the audit being planned and conducted in accordance with ISAs (UK) there remains an unavoidable risk that material misstatements in the financial statements may not be detected owing to inherent limitations of the audit, and that by their very nature, any such instances of fraud or irregularity likely involve collusion, forgery, intentional misrepresentations, or the override of internal controls.

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.

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SUSAN PLUMB (Senior Statutory Auditor)
for and on behalf of Haines Watts
Chartered Accountants & Statutory Auditors
Old Station House
Station Approach
Swindon
Wiltshire
SN1 3DU

Date: 13 Dec 2023

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	302,614	195,241	497,855	560,438
Investment income	3	910	-	910	79
Total		303,524	195,241	498,765	560,517
EXPENDITURE ON					
Charitable activities	4				
Provision of advice		342,747	234,245	576,992	545,175
NET INCOME/(EXPENDITURE)		(39,223)	(39,004)	(78,227)	15,342
Transfers between funds	13	(47,579)	47,579	-	-
Net movement in funds		(86,802)	8,575	(78,227)	15,342
RECONCILIATION OF FUNDS					
Total funds brought forward		396,774	7,570	404,344	389,002
TOTAL FUNDS CARRIED FORWARD		309,972	16,145	326,117	404,344

The notes form part of these financial statements

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

STATEMENT OF FINANCIAL POSITION
31 MARCH 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Tangible assets	10	3,276	-	3,276	3,799
CURRENT ASSETS					
Debtors	11	10,393	-	10,393	11,332
Cash at bank and in hand		348,196	16,145	364,341	420,031
		358,589	16,145	374,734	431,363
CREDITORS					
Amounts falling due within one year	12	(51,893)	-	(51,893)	(30,818)
NET CURRENT ASSETS		306,696	16,145	322,841	400,545
TOTAL ASSETS LESS CURRENT LIABILITIES		309,972	16,145	326,117	404,344
NET ASSETS		309,972	16,145	326,117	404,344
FUNDS	13				
Unrestricted funds				309,972	396,774
Restricted funds				16,145	7,570
TOTAL FUNDS				326,117	404,344

The financial statements were approved by the Board of Trustees and authorised for issue on 12/12/2023 and were signed on its behalf by:

Mr J Corry - Trustee

The notes form part of these financial statements

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2022 £
Cash flows from operating activities			
Cash generated from operations	1	(54,513)	11,052
Net cash (used in)/provided by operating activities		(54,513)	11,052
Cash flows from investing activities			
Purchase of tangible fixed assets		(2,087)	-
Interest received		910	79
Net cash (used in)/provided by investing activities		(1,177)	79
Change in cash and cash equivalents in the reporting period		(55,690)	11,131
Cash and cash equivalents at the beginning of the reporting period		420,031	408,900
Cash and cash equivalents at the end of the reporting period		364,341	420,031

The notes form part of these financial statements

NOTES TO THE STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2023

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2023 £	2022 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(78,227)	15,342
Adjustments for:		
Depreciation charges	2,610	3,209
Interest received	(910)	(79)
Decrease/(increase) in debtors	939	(1,417)
Increase/(decrease) in creditors	21,075	(6,003)
Net cash (used in)/provided by operations	(54,513)	11,052

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/22 £	Cash flow £	At 31/3/23 £
Net cash			
Cash at bank and in hand	420,031	(55,690)	364,341
	420,031	(55,690)	364,341
Total	420,031	(55,690)	364,341

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

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.

The financial statements are prepared in sterling, which is the functional currency of the entity and is rounded to the nearest £.

Going concern
The South Gloucestershire Council Contract re-commissioned for a further 5 year in April 2022 and Citizens Advice (Help to Claim) for a further year (2023 to 2024). We do have an active contingency plan for the loss of these major funding sources which demonstrates a managed risk approach to going concern. We also have a considerable reserve above that needed to run down the business over the next year. Accordingly the financial statements have been prepared on a going concern basis.

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.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery - 33% on cost

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

continued...

1. ACCOUNTING POLICIES - continued

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
Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid.

Creditors
Creditors 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 are recognised at their settlement amount.

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
General donations	868	277
Town & Parish donations	4,250	3,495
Grants	492,737	556,666
	497,855	560,438

Included above is £195,241 restricted income (2022: £202,854).

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

	2023	2022
	£	£
Grant from South Gloucestershire Council	193,806	319,182
Grant from St Monica's Trust	14,937	-
Grant from Bradley Stoke Town Council	15,524	15,220
Grant from Yate Town Council	11,535	8,000
Grant From Quartet Foundation	13,960	3,575
Grant Thornbury Town Council	5,900	7,260
Grant from Stoke Gifford Parish Council	7,770	5,550
Grant from Wessex Water Services Ltd	-	3,575
Grant from Serco Group plc	14,880	14,443
Grant from Citizens Advice (Help to Claim)	136,817	137,479
Grant from Bristol Water	1,176	-
Grant from Citizen Advice (other)	11,812	14,750
North Bristol Foodbank	27,370	26,642
Grant from Patchway Town Council	-	750
Gloucestershire Society Award for client	770	240
Grant from Quartet Community Fund (J&M Britton Charitable Trust)	10,000	-
Grant from CitA - One off payment to support core costs	15,000	-
Grant from Bristol Wessex Billing Services	3,960	-
Grant from National Grid	7,520	-
	492,737	556,666

continued...

3. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	910	79

4. CHARITABLE ACTIVITIES COSTS

	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£
Provision of advice	327,739	234,245	561,984	532,245
Support costs	15,008	-	15,008	12,930
	342,747	234,245	576,992	545,175

5. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Provision of advice	9,857	5,151	15,008

6. NET INCOME/(EXPENDITURE)

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

	2023	2022
	£	£
Depreciation - owned assets	2,610	3,209
Other operating leases	16,044	19,471

7. AUDITORS' REMUNERATION

	2023	2022
	£	£
Fees payable to the charity's auditors for the audit of the charity's financial statements	4,065	3,780

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

continued...

8. TRUSTEES' REMUNERATION AND BENEFITS - continued

Trustees' expenses

One trustee received expenses of £55 mainly relating to travel expenses for the year ended 31 March 2023. There were no trustee expenses for the year ended 31 March 2022.

9. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	356,137	283,826
Social security costs	29,681	21,688
Other pension costs	19,035	15,515
	404,853	321,029

In addition, the Charity utilised the services of up to 25 volunteer staff each providing 10 hours per week on average.

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

	2023	2022
Administrative staff	3	3
Advice staff	2	2
Project staff	9	5
	14	10

No employees received emoluments in excess of £60,000.

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £54,770 (2022: £52,240).

10. TANGIBLE FIXED ASSETS

	Plant and machinery
	£
COST	
At 1 April 2022	18,777
Additions	2,087
At 31 March 2023	20,864
DEPRECIATION	
At 1 April 2022	14,978
Charge for year	2,610
At 31 March 2023	17,588
NET BOOK VALUE	
At 31 March 2023	3,276
At 31 March 2022	3,799

continued...

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Prepayments and accrued income	10,393	11,332

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Social security and other taxes	9,265	8,610
Accruals and deferred income	42,628	22,208
	51,893	30,818

Included above is £32,978 of deferred income (2022: £14,055). This income has been received but relates to activity to be undertaken in the next financial year.

13. MOVEMENT IN FUNDS

	At 1/4/22	Net movement in funds	Transfers between funds	At 31/3/23
	£	£	£	£
Unrestricted funds				
General fund	396,774	(39,223)	(47,579)	309,972
Restricted funds				
Universal Credit - Help to Claim	-	(28,948)	28,948	-
EAP	7,570	(7,706)	136	-
North Bristol Foodbank	-	(18,495)	18,495	-
WARM	-	14,105	-	14,105
Yate Town Council	-	2,040	-	2,040
	7,570	(39,004)	47,579	16,145
TOTAL FUNDS	404,344	(78,227)	-	326,117

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	303,524	(342,747)	(39,223)
Restricted funds			
Universal Credit - Help to Claim	136,817	(165,765)	(28,948)
EAP	11,812	(19,518)	(7,706)
North Bristol Foodbank	28,140	(46,635)	(18,495)
WARM	14,937	(832)	14,105
Yate Town Council	3,535	(1,495)	2,040
	195,241	(234,245)	(39,004)
TOTAL FUNDS	498,765	(576,992)	(78,227)

continued...

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/21 £	Net movement in funds £	Transfers between funds £	At 31/3/22 £
Unrestricted funds				
General fund	375,564	27,044	(5,834)	396,774
Contingency Fund	20,000	-	(20,000)	-
	395,564	27,044	(25,834)	396,774
Restricted funds				
Universal Credit - Help to Claim	(9,477)	1,026	8,451	-
EAP	3,786	3,784	-	7,570
Mindful Money	(871)	(718)	1,589	-
North Bristol Foodbank	-	(15,794)	15,794	-
	(6,562)	(11,702)	25,834	7,570
TOTAL FUNDS	389,002	15,342	-	404,344

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	357,663	(330,619)	27,044
Restricted funds			
Universal Credit - Help to Claim	137,222	(136,196)	1,026
EAP	14,750	(10,966)	3,784
Mindful Money	24,000	(24,718)	(718)
North Bristol Foodbank	26,882	(42,676)	(15,794)
	202,854	(214,556)	(11,702)
TOTAL FUNDS	560,517	(545,175)	15,342

Restricted Funds
EBDx-R - funding from Citizens Advice to help clients compare energy tariffs and maximise their income by assisting with checks for benefit entitlement and also assisting in completing disability forms.

Help to Claim - Our Help to Claim service supports clients in the early stages of their Universal Credit claim, from the application, through to their first payment. We can help with things like how to gather evidence for their application or how to prepare for their work coach appointment.

EAP - to provide one-to-one advice to clients in fuel poverty, or in a fuel poverty risk group

Mindful Money - to improve the mental health of residents presenting with debt issues, and to support them to continue dealing well with their finances after the initial debt issues are managed

continued...

13. MOVEMENT IN FUNDS - continued

North Bristol Foodbank - to provide direct advice to assist foodbank clients and their families with benefit queries and other areas of general advice and provide a direct referral process within CASG to more specialist areas of advice such as debt, energy issues and disability benefit appeals within the foodbank outlets.

WARM - This is a newly commissioned project working across the primary care networks in South Gloucestershire to support people with low to moderate mental health needs which are made more challenging by practical issues such as financial, benefits, employment, housing and relationship breakdown.

Yate Town Council - to provide two weekly drop in sessions at our Yate Office.

14. EMPLOYEE BENEFIT OBLIGATIONS

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £19,035 (2022: £15,515).

15. RELATED PARTY DISCLOSURES

There were no related party transactions for year ended 31 March 2023 or 31 March 2022.

16. TOWN AND PARISH DONATIONS AND GRANTS

	2023 £	2022 £
Dodington Parish Council	1,800	1,800
Emersons Green Town Council	1,000	-
Hawkesbury Parish Council	200	205
Pucklechurch Parish Council	650	-
Rockhampton Parish Council	50	40
Thornbury Town Trust	550	550
Westerleigh Parish Council	-	900
	4,250	3,495

17. LIMITED LIABILITY

The charity is a private company limited by guarantee. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
General donations	868	277
Town & Parish donations	4,250	3,495
Grants	492,737	556,666
	497,855	560,438
Investment income		
Deposit account interest	910	79
Total incoming resources	498,765	560,517
EXPENDITURE		
Charitable activities		
Salaries	347,682	276,002
Employer's national insurance	28,786	20,913
Pensions	18,528	15,046
Rent	16,044	19,471
Rates and water	596	815
Insurance	2,265	2,627
Light and heat	1,737	2,728
Telephone	15,576	8,431
Postage and stationery	5,228	5,251
Publicity and promotion	492	197
SGC contract partner costs	96,573	162,458
Repairs and maintenance	2,918	2,174
Other motor/travel costs	3,497	3,064
Training	1,264	1,182
Subscriptions and reference materials	15,246	6,758
Miscellaneous	2,942	1,919
Depreciation of tangible fixed assets	2,610	3,209
	561,984	532,245
Support costs		
Management		
Salaries	8,455	7,824
Employer's national insurance	895	775
Pensions	507	469
	9,857	9,068
Governance costs		
Auditors' remuneration	4,065	3,780
Legal fees	1,086	82
	5,151	3,862
Total resources expended	576,992	545,175
Net (expenditure)/income	(78,227)	15,342

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

England & Wales - Charity number 1037480

Accounts

REGISTERED COMPANY NUMBER: 02715290 (England and Wales)
REGISTERED CHARITY NUMBER: 1037480

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

REPORT OF THE TRUSTEES AND

AUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

Haines Watts
Chartered Accountants & Statutory Auditors
Old Station House
Station Approach
Newport Street
Swindon
Wiltshire
SN1 3DU

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

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Statement of Financial Activities	12
Statement of Financial Position	13
Statement of Cash Flows	14
Notes to the Statement of Cash Flows	15
Notes to the Financial Statements	16 to 27
Detailed Statement of Financial Activities	28 to 29

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

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 2022. 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).

OBJECTIVES AND ACTIVITIES

Objectives and activities

The Charity was established for the promotion of any charitable purpose for the benefit of the community in South Gloucestershire and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

More specifically, as a Citizens Advice it provides free, independent, confidential and impartial advice to the South Gloucestershire community on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The key aims of Citizens Advice are

- To provide the advice our people need for the problems they face

- To improve the policies and practices that affect our people's lives

Our core advice services are delivered from our offices at Yate and Staple Hill, with an additional weekly outreach session, commissioned by South Gloucestershire Council, in Cadbury Heath.

The following organisations also commissioned outreach advice sessions:-

Bradley Stoke Town Council - a weekly session
Stoke Gifford Parish Council - a fortnightly session
Serco Group plc (HMP Ashfield) - a weekly session

Services are provided through face-to-face consultations, our telephone advice line, outreach sessions and home visits.

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

Volunteers play an extremely important part in the delivery of all our advice services. The service has approximately 25 volunteers at any one time, the majority of whom are trained advisers or trainee advisers. Most volunteers spend at least 8 hours per week in our offices - altogether the equivalent of an additional 5.5 full time members of staff.

Details of the Charity's achievements during the year are set out in the Chief Executive Officer's Report on page 4.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Incorporation

Citizens Advice South Gloucestershire is a registered charity and incorporated as a company limited by guarantee. It has been registered as an independent charity since 13 May 1994, and incorporated as a company limited by guarantee on 15 May 1992. It is governed by its Memorandum and Articles of Association.

At 31 March 2022 the company had 10 members of which 8 are the present members of the Trustee Board. The maximum liability of each member is limited to one pound.

Governance

The Board is responsible for ensuring that the service complies with the Citizens Advice Membership Scheme, charity legislation and company law. It sets the long run strategy for the service in South Gloucestershire consistent with its overall aims, and delegates the day-to-day management to the Chief Executive Officer who accounts to the Board for the service's performance.

The Trustees

The following were trustees of the charity on the date of approval of this report:

	Date Appointed
Robert Cole	1 May 2019
Philip Jordan	30 January 2019
George Leach	1 August 2018
Patricia Anne O'Driscoll	30 January 2019
Joanne Barbara Olivier	30 January 2019
Evren Aslan Ozer	5 May 2021

The Trustees are Directors of the Company. The main procedure for the appointment of Trustees is described in the Articles of Association, as is the procedure for the election of the Chair. The Trustees have an agreed procedure for co-options to the Board. Training and support for the Trustees is primarily provided by Citizens Advice. Newly appointed and co-opted Trustees are provided with a comprehensive induction to Citizens Advice South Gloucestershire through visits to our offices and appropriate training courses as well as written material summarising their duties as charity trustees and company directors.

Related parties

Citizens Advice South Gloucestershire qualifies as a member of Citizens Advice, the operating name of the National Association of Citizens Advice, which provides a stringent regulatory framework for the highest standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Citizens Advice South Gloucestershire in order to fulfil its charitable objects and comply with the national membership requirements.

The charity co-operates and liaises with a number of other advice services, local charities and local authorities, including South Gloucestershire Council, on behalf of clients. It is the lead partner in Advice South Gloucestershire, together with North Bristol Advice Centre and Age UK South Gloucestershire, Talking Money and Bristol Law Centre. This is the umbrella organisation for advice providers contracted by South Gloucestershire Council to provide debt and benefits advice for its residents.

Last year we moved onto CitA Single Queue Adviceline. This is where CitA have been looking at how to meet more demand across the service, and in particular on the phones, chat and messaging. The aim is to provide a high-quality service that is available to people when they need it and be accessible to everyone. One of the ways to do this is to rest new ways to work together as a service and meet more demand. Single queue means that all calls are routed based on where an advisor is available to take a call rather than the client's locations. Modelling has shown this could help us meet more demand. Alongside, the aim is to ensure that we a free and implement consistent ways of working and processes to ensure that the client journey is improved and quality maintained.

Major risks

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, the Citizens Advice South Gloucestershire is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Statement of Internal Control

In accordance with good Information Assurance practice, the Trustees review the service's Information Risk policy at least annually. This was last done on 3rd November 2021. The Trustees are pleased to say that, to the best of their knowledge and belief, there were no incidences of non-compliance in the year 2020/21. We reviewed the detail of the policy and decided that it was sufficiently effective and met the Trustees' requirements to maintain the highest levels of information assurance appropriate to the identified risks.

Sources of funding

There is no charge for services provided by the charity to the client, and as a charity the ongoing provision of the service to the community depends wholly therefore upon grants and donations from the community. To a large extent these funds are channelled to the charity via local Town and Parish Councils and by the South Gloucestershire Council itself on the basis that the charity provides a critical socio / economic benefit to the longer term well-being of local communities and that its presence in South Gloucestershire is appreciated by the community as a whole as value for money.

The Directors and Trustees extend their gratitude to South Gloucestershire Council which has continued to support many of the core activities of the charity, in particular the provision of debt and benefit advice to people living in the Council's priority neighbourhoods. We are very appreciative of the donations, both large and small, of the Town and Parish Councils; their donations are noted in full in the following pages. We must also thank Bradley Stoke Town Council and Stoke Gifford Parish Council for the opportunity to provide a dedicated advice service to their residents.

Bristol Water and Wessex Water have, for a number of years, given additional resources allowing us to provide extra money advice services for people with water debts, among others. Their investment has supported real and lasting change for many families.

We have also had funding from Citizens Advice National enabling us to give Energy Best Deals to clients. Comparing energy tariffs and maximising their income by assisting with checks for benefit entitlement and also assisting in completing disability forms. On top of this funding we have also been funded to provide the Universal Support: Help to Claim Project enabling us to employ 2 FTE advisors to assist clients in making a universal credit claim on-line and give support and assistance up to their first correct payment.
Our services in Thornbury were partially funded by donations from Thornbury Town Council and the surrounding Parish Councils, local Trusts and individuals. We are grateful to them all for supporting this essential service.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

The Trustees recognise the skills, knowledge and experience of the volunteers and staff who are making such a difference to lives in South Gloucestershire. They are well led by our Chief Executive Office, Chantal Watts, who was promoted to this role this year in recognition of her particular skills and experience. We thank them for all their hard work achievements.

CHIEF EXECUTIVE OFFICERS'S OPERATING AND FINANCIAL REVIEW

Advice Services

During the Covid lockdown we closed all our open door sessions. This year has seen us rebuild our face to face services alongside our telephone and webchat services, which we relied upon during the pandemic. Shutting our doors was a huge shift on how we had historically given advice and we have used this experience to provide an excellent phone service for initial enquiries and also an option for in-depth appointments.

With the cost of living crisis we are seeing a huge increase in debt issues especially around fuel debt and we have seen an increase in rent arrears to private and HA landlords and these have made the top 5 debt issues for the first time in many years,

We, along with our consortium partners, North Bristol Advice Centre, Age UK South Gloucestershire, Bristol Law Centre and Talking Money, deliver advice services in South Gloucestershire funded by South Gloucestershire Council. Our performance against this contract continues to be excellent and we are still exceeding targets in the areas of debt and welfare benefits.

We continue to provide a service under the HTC: Universal Credit Project and employ 3 full-time advisors to give advice over the phone and webchat.

We continue to work with local partners in building a strong relationship with South Gloucestershire Council and chair the Welfare Advice Partnership meetings.

Advice trends

Demand for advice continues to increase, year on year. In 2021/22 we helped 4,211 people with more than 17,999 problems and had 10,010 client contacts.

The biggest area of advice remains Welfare Benefits, the top two issues being Universal Credit and Personal Independent Payments. Universal Credit accounted for just over 23% of all issues dealt with.

Our specialist disability advisers helped ensure up to £1,545,345 in new or increased benefit payments for clients.

The next biggest area of advice remains debt, with the top three issues being around Debt Relief Orders, Council tax arrears and in rent arrears.

Our debt advisers helped with 1,795 debt issues totalling to £624,583.

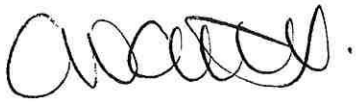
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

Other activities

The service offers excellent value for money, adding to the area's social capital through our investment in our volunteers and helping to build the resilience of the local community. Our working relationship with South Gloucestershire Council and our other local partners is excellent, and I look forward to continuing to build on this in what could a trying year.

Factors Affecting the Achievement of Objectives

There are no significant factors affecting the achievement of the Charity's objectives other than funding constraints, which, together with a growing pressure on space, limit our ability to employ and deploy sufficient staff and train sufficient numbers of volunteers in order to meet the advice needs of the area's residents.



Chantal Watts
Chief Executive Officer

Financial Review

The financial results of the charity for the year ended 31 March 2022 are set out on pages 12 and 13 together with the supporting notes thereafter.

Unrestricted income of £357,663 includes the sum of £156,427 received and subsequently passed on for work carried out by partners within the SGC contract.

Total income received from restricted sources was £202,854. The Statement of Financial Activities shows a net increase of £15,342 for the year. In total, net movement in resources for the year amounted to an increase of £15,342 in the Charity's reserves to £404,344 of which £396,774 was unrestricted (2021 £395,564).

In accordance with Charity Commission guidelines, our policy is to hold financial reserves equivalent of between 6 to 9 months normal operating expenditure. At 31st March 2022, this is a reserve of £172,000. The board consider it prudent that these unrestricted funds are set aside to meet the Charity Commission guidelines. As at 31st March 2022 the Charity has unrestricted reserves of £396,774 and therefore no action has been deemed necessary.

At 31 March 2022 £7,570 restricted reserves were held and free reserves stood at £392,975 (2021 £368,556). As at 31 March 2022 total reserves were £404,344 (2021 £389,002).

We were awarded a new contract with South Gloucestershire Council from 1st April 2022 to 31st March 2027 and a new 1 year contract with Citizens Advise (Help to Claim) from 1st April 2022 to 31st March 2023.

Remuneration

The remuneration of salaried staff is based on pay scales which are extensively used in the voluntary and community sector. The scales relate to detailed job descriptions for each employee and take into account the size of the business and level of responsibility within it. Objectives are set periodically and all employees are entitled to an annual review.

Future Plans

In the medium term, there is no change in the strategy being followed by the charity; we understand our offering and our systems of delivery in terms of location of outlets and communication methods. For the longer run, we shall be putting more emphasis on income generation and the development of partnerships.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
02715290 (England and Wales)

Registered Charity number
1037480

Registered office
Kennedy Way
Yate
South Gloucestershire
BS37 4DQ

Trustees
Mr P Chauhan (resigned 1.9.22)
Mr A R Hemingway Retired (resigned 7.9.21)
Mr G Leach
Mr R H Cole
Mr P Jordan
Ms P A O'Driscoll
Mrs J B Olivier
Miss K S Lawrence (appointed 5.5.21) (resigned 1.9.22)
Mr E A Ozer (appointed 5.5.21)
Ms A Merchant (resigned 10.9.21)

Company Secretary
Mrs A D Wood

Auditors
Haines Watts
Chartered Accountants & Statutory Auditors
Old Station House
Station Approach
Newport Street
Swindon
Wiltshire
SN1 3DU

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Citizens Advice South Gloucestershire for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

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 audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Haines Watts, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on ....3....Oct....2022..... and signed on the board's behalf by:

.....

Mr R H Cole - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

Opinion

We have audited the financial statements of Citizens Advice South Gloucestershire (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

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 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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 for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- 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 Report of the Trustees.

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

- adequate 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.

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.

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

We obtained an understanding of the legal and regulatory framework applicable to both the charity itself and the environment in which it operates. We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience and through discussion with the directors and other management. The most significant were identified as the Companies Act 2006, UK GAAP (FRS102), Charities Act 2011 and relevant tax legislation.

We considered the extent of compliance with those laws and regulations as part of our procedures on the related financial statements. Our audit procedures included:

- making enquires of trustees and management as to where they consider there to be a susceptibility to fraud and whether they have any knowledge or suspicion of fraud;

- obtaining an understanding of the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations;

- assessing the risk of management override including identifying and testing journal entries;

- challenging the assumptions and judgements made by management in its significant accounting estimates.

Despite the audit being planned and conducted in accordance with ISAs (UK) there remains an unavoidable risk that material misstatements in the financial statements may not be detected owing to inherent limitations of the audit, and that by their very nature, any such instances of fraud or irregularity likely involve collusion, forgery, intentional misrepresentations, or the override of internal controls.

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.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

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.

S Plumb ACA

SUSAN PLUMB (Senior Statutory Auditor)
for and on behalf of Haines Watts
Chartered Accountants & Statutory Auditors
Old Station House
Station Approach
Newport Street
Swindon
Wiltshire
SN1 3DU

Date: 3 oct 2022

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	357,584	202,854	560,438	540,246
Investment income	3	79	-	79	291
Total		357,663	202,854	560,517	540,537
EXPENDITURE ON					
Charitable activities	4				
Provision of advice		326,839	214,556	541,395	468,202
Governance costs		3,780	-	3,780	3,600
Total		330,619	214,556	545,175	471,802
NET INCOME/(EXPENDITURE)		27,044	(11,702)	15,342	68,735
Transfers between funds	13	(25,834)	25,834	-	-
Net movement in funds		1,210	14,132	15,342	68,735
RECONCILIATION OF FUNDS					
Total funds brought forward		395,564	(6,562)	389,002	320,267
TOTAL FUNDS CARRIED FORWARD		396,774	7,570	404,344	389,002

The notes form part of these financial statements

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

STATEMENT OF FINANCIAL POSITION
31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	10	3,799	-	3,799	7,008
CURRENT ASSETS					
Debtors	11	11,332	-	11,332	9,915
Cash at bank and in hand		412,461	7,570	420,031	408,900
		423,793	7,570	431,363	418,815
CREDITORS					
Amounts falling due within one year	12	(30,818)	-	(30,818)	(36,821)
NET CURRENT ASSETS		392,975	7,570	400,545	381,994
TOTAL ASSETS LESS CURRENT LIABILITIES		396,774	7,570	404,344	389,002
NET ASSETS		396,774	7,570	404,344	389,002
FUNDS	13				
Unrestricted funds				396,774	395,564
Restricted funds				7,570	(6,562)
TOTAL FUNDS				404,344	389,002

The financial statements were approved by the Board of Trustees and authorised for issue on 3 Oct 2022 and were signed on its behalf by:

.....

Mr R H Cole - Trustee

The notes form part of these financial statements

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	11,052	86,563
Net cash provided by operating activities		11,052	86,563
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(6,543)
Interest received		79	291
Net cash provided by/(used in) investing activities		79	(6,252)
Change in cash and cash equivalents in the reporting period		11,131	80,311
Cash and cash equivalents at the beginning of the reporting period		408,900	328,589
Cash and cash equivalents at the end of the reporting period		420,031	408,900

The notes form part of these financial statements

NOTES TO THE STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2022

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

	2022	2021
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	15,342	68,735
Adjustments for:		
Depreciation charges	3,209	1,949
Interest received	(79)	(291)
(Increase)/decrease in debtors	(1,417)	9,453
(Decrease)/increase in creditors	(6,003)	6,717
Net cash provided by operations	11,052	86,563

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/21	Cash flow	At 31/3/22
	£	£	£
Net cash			
Cash at bank and in hand	408,900	11,131	420,031
	408,900	11,131	420,031
Total	408,900	11,131	420,031

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

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.

The financial statements are prepared in sterling, which is the functional currency of the entity and is rounded to the nearest £.

Going concern

As noted in the Trustees Report the South Gloucestershire Council Contract has been re-commissioned for a further 5 years (2022 to 2027) and Citizens Advice (Help to Claim) for a further year (2022 to 2023). We do have an active contingency plan for the loss of these major funding sources which demonstrates a managed risk approach to going concern. We also have a considerable reserve above that needed to run down the business over the next year. Accordingly the financial statements have been prepared on a going concern basis.

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.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Plant and machinery - 33% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

continued...

1. ACCOUNTING POLICIES - continued

Fund accounting

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

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
Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid.

Creditors
Creditors 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 are recognised at their settlement amount.

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
General donations	277	10,046
Town & Parish donations	3,495	5,395
Grants	556,666	524,805
	560,438	540,246

Included above is £202,854 restricted income (2021: £179,634).

continued...

2. DONATIONS AND LEGACIES - continued

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

	2022	2021
	£	£
Grant from South Gloucestershire Council	319,182	270,923
Grant from St Monica's Trust	-	11,533
Grant from Bradley Stoke Town Council	15,220	14,922
Grant from Yate Town Council	8,000	8,000
Grant From Quartet Foundation	3,575	2,100
Thornbury Town Council rental grant	7,260	4,618
Grant from Stoke Gifford Parish Council	5,550	-
Grant from Wessex Water Services Ltd	3,575	-
Grant from Emersons Green Town Council	-	2,500
Grant from Serco Group plc	14,443	14,161
Grant from Citizens Advice (Help to Claim)	137,479	135,523
Grant from Second Step	-	9,167
Grant from Bristol Water	-	2,100
Grant from Citizen Advice (other)	14,750	42,630
North Bristol Foodbank	26,642	6,628
Grant from Patchway Town Council	750	-
Gloucestershire Society Award for client	240	-
	556,666	524,805

3. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	79	291

continued...

4. CHARITABLE ACTIVITIES COSTS

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
Provision of advice	321,689	214,556	536.245	459,612
Support costs	12,930	-	12,930	12,190
	334,619	214,556	549,175	471,802

5. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Provision of advice	9,068	82	9,150
Governance costs	-	3,780	3,780
	9,068	3,862	12,930

6. NET INCOME/(EXPENDITURE)

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

	2022	2021
	£	£
Depreciation - owned assets	3,209	1,949
Other operating leases	19,471	17,183

7. AUDITORS' REMUNERATION

	2022	2021
	£	£
Fees payable to the charity's auditors for the audit of the charity's financial statements	3,780	3,600

continued...

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

9. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	283,826	251,302
Social security costs	21,688	16,216
Other pension costs	15,515	12,495
	321,029	280,013

In addition, the Charity utilised the services of up to 25 volunteer staff each providing 10 hours per week on average.

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

	2022	2021
Administrative staff	3	2
Advice staff	2	1
Project staff	5	6
	10	9

No employees received emoluments in excess of £60,000.

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £52,239 (2021: £47,640).

continued...

10. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 April 2021 and 31 March 2022	18,777
DEPRECIATION	
At 1 April 2021	11,769
Charge for year	3,209
At 31 March 2022	14,978
NET BOOK VALUE	
At 31 March 2022	3,799
At 31 March 2021	7,008

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Prepayments and accrued income	11,332	9,915

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Social security and other taxes	8,610	5,826
Accruals and deferred income	22,208	30,995
	30,818	36,821

Included above is £14,055 of deferred income (2021: £13,777). This income has been received but relates to activity to be undertaken in the next financial year.

continued...

13. MOVEMENT IN FUNDS

	At 1/4/21 £	Net movement in funds £	Transfers between funds £	At 31/3/22 £
Unrestricted funds				
General fund	375,564	27,044	(5,834)	396,774
Contingency Fund	20,000	-	(20,000)	-
	395,564	27,044	(25,834)	396,774
Restricted funds				
Universal Credit - Help to Claim	(9,477)	1,026	8,451	-
EAP	3,786	3,784	-	7,570
Mindful Money	(871)	(718)	1,589	-
North Bristol Foodbank	-	(15,794)	15,794	-
	(6,562)	(11,702)	25,834	7,570
TOTAL FUNDS	389,002	15,342	-	404,344

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	357,663	(330,619)	27,044
Restricted funds			
Universal Credit - Help to Claim	137,222	(136,196)	1,026
EAP	14,750	(10,966)	3,784
Mindful Money	24,000	(24,718)	(718)
North Bristol Foodbank	26,882	(42,676)	(15,794)
	202,854	(214,556)	(11,702)
TOTAL FUNDS	560,517	(545,175)	15,342

continued...

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/20 £	Net movement in funds £	Transfers between funds £	At 31/3/21 £
Unrestricted funds				
General fund	259,702	79,584	36,278	375,564
Contingency Fund	20,000	-	-	20,000
	279,702	79,584	36,278	395,564
Restricted funds				
EBDx	14,551	-	(14,551)	-
St Monica's Trust	13,176	(642)	(12,534)	-
Smart Energy	175	-	(175)	-
Life Difficulties & Autism Project	992	-	(992)	-
Universal Credit - Help to Claim	1,573	(11,050)	-	(9,477)
Other restricted	8,447	2,195	(10,642)	-
Second Step	1,651	1,340	(2,991)	-
EAP	-	3,786	-	3,786
Mindful Money	-	(871)	-	(871)
North Bristol Foodbank	-	(5,607)	5,607	-
	40,565	(10,849)	(36,278)	(6,562)
TOTAL FUNDS	320,267	68,735	-	389,002

continued...

13. 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			
General fund	360,903	(281,319)	79,584
Restricted funds			
St Monica's Trust	11,533	(12,175)	(642)
Universal Credit - Help to Claim	135,523	(146,573)	(11,050)
Other restricted	2,383	(188)	2,195
Second Step	9,167	(7,827)	1,340
EAP	14,400	(10,614)	3,786
Mindful Money	-	(871)	(871)
North Bristol Foodbank	6,628	(12,235)	(5,607)
	179,634	(190,483)	(10,849)
TOTAL FUNDS	540,537	(471,802)	68,735

continued...

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/20 £	Net movement in funds £	Transfers between funds £	At 31/3/22 £
Unrestricted funds				
General fund	259,702	106,628	30,444	396,774
Contingency Fund	20,000	-	(20,000)	-
	279,702	106,628	10,444	396,774
Restricted funds				
EBDx	14,551	-	(14,551)	-
St Monica's Trust	13,176	(642)	(12,534)	-
Smart Energy	175	-	(175)	-
Life Difficulties & Autism Project	992	-	(992)	-
Universal Credit - Help to Claim	1,573	(10,024)	8,451	-
Other restricted	8,447	2,195	(10,642)	-
Second Step	1,651	1,340	(2,991)	-
EAP	-	7,570	-	7,570
Mindful Money	-	(1,589)	1,589	-
North Bristol Foodbank	-	(21,401)	21,401	-
	40,565	(22,551)	(10,444)	7,570
TOTAL FUNDS	320,267	84,077	-	404,344

continued...

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	718,566	(611,938)	106,628
Restricted funds			
St Monica's Trust	11,533	(12,175)	(642)
Universal Credit - Help to Claim	272,745	(282,769)	(10,024)
Other restricted	2,383	(188)	2,195
Second Step	9,167	(7,827)	1,340
EAP	29,150	(21,580)	7,570
Mindful Money	24,000	(25,589)	(1,589)
North Bristol Foodbank	33,510	(54,911)	(21,401)
	382,488	(405,039)	(22,551)
TOTAL FUNDS	1,101,054	(1,016,977)	84,077

Restricted Funds

EBDx-R - funding from Citizens Advice to help clients compare energy tariffs and maximise their income by assisting with checks for benefit entitlement and also assisting in completing disability forms.

St Monica's Trust - A joint project with Age UK South Gloucestershire to provide a holistic advice service to South Gloucestershire residents over the age of 50. This includes specialist Welfare Benefit and Debt advice; specialist energy efficient advice; support and guidance on completing and registering Lasting Powers of Attorney.

Smart Energy - To provide information and assistance to those over the age 60 who have no personal internet access with regard Smart Meters.

Help to Claim - Our Help to Claim service supports clients in the early stages of their Universal Credit claim, from the application, through to their first payment. We can help with things like how to gather evidence for their application or how to prepare for their work coach appointment.

Life Difficulties & Autism project - To provide free and independent advice services specifically to people with learning difficulties and their carers.

Second Step - To provide a money advice services to the service users of Second Step.

EAP - to provide one-to-one advice to clients in fuel poverty, or in a fuel poverty risk group

continued...

13. MOVEMENT IN FUNDS - continued

Mindful Money - to improve the mental health of residents presenting with debt issues, and to support them to continue dealing well with their finances after the initial debt issues are managed

North Bristol Foodbank - to provide direct advice to assist foodbank clients and their families with benefit queries and other areas of general advice and provide a direct referral process within CASG to more specialist areas of advice such as debt, energy issues and disability benefit appeals within the foodbank outlets.

14. EMPLOYEE BENEFIT OBLIGATIONS

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £15,046 (2021: £12,052).

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

16. TOWN AND PARISH DONATIONS AND GRANTS

	2022	2021
	£	£
Dodington Parish Council	1,800	1,750
Hawkesbury Parish Council	205	200
Patchway Town Council	-	250
Pucklechurch Parish Council	-	850
Rockhampton Parish Council	40	45
St John the Baptist Church	-	300
Thornbury Town Trust	550	2,000
Westerleigh Parish Council	900	-
	3,495	5,395

17. LIMITED LIABILITY

The charity is a private company limited by guarantee. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022

	2022	2021
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
General donations	277	10,046
Town & Parish donations	3,495	5,395
Grants	556,666	524,805
	560,438	540,246
Investment income		
Deposit account interest	79	291
Total incoming resources	560,517	540,537
EXPENDITURE		
Charitable activities		
Wages	276,002	243,908
Social security	20,913	15,499
Pensions	15,046	12,052
Rent	19,471	17,183
Rates and water	815	1,217
Insurance	2,627	1,904
Light and heat	2,728	4,171
Telephone	8,431	5,468
Postage and stationery	5,251	6,254
Publicity and promotion	197	109
SGC contract partner costs	162,458	139,233
Repairs and maintenance	2,174	2,038
Other motor/travel costs	3,064	772
Training	1,182	510
Subscriptions and reference materials	6,758	5,085
Miscellaneous	1,919	2,260
Depreciation of tangible fixed assets	3,209	1,949
	532,245	459,612
Support costs		
Management		
Wages	7,824	7,394
Carried forward	7,824	7,394

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022

	2022	2021
	£	£
Management		
Brought forward	7,824	7,394
Social security	775	717
Pensions	469	443
	9,068	8,554
Governance costs		
Auditors' remuneration	3,780	3,600
Legal fees	82	36
	3,862	3,636
Total resources expended	545,175	471,802
Net income	15,342	68,735

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

England & Wales - Charity number 1037480

Accounts

REGISTERED COMPANY NUMBER: 02715290 (England and Wales)
REGISTERED CHARITY NUMBER: 1037480

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

REPORT OF THE TRUSTEES AND

AUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

Haines Watts
Chartered Accountants & Statutory Auditors
Old Station House
Station Approach
Newport Street
Swindon
Wiltshire
SN1 3DU

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

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 2021. 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).

OBJECTIVES AND ACTIVITIES

Objectives and activities

The Charity was established for the promotion of any charitable purpose for the benefit of the community in South Gloucestershire and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

More specifically, as a Citizens Advice it provides free, independent, confidential and impartial advice to the South Gloucestershire community on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The key aims of Citizens Advice are

- To provide the advice our people need for the problems they face
- To improve the policies and practices that affect our people's lives

Our core advice services are delivered from our offices at Yate and Staple Hill, with an additional weekly outreach session, commissioned by South Gloucestershire Council, in Cadbury Heath.

The following organisations also commissioned outreach advice sessions:-

Bradley Stoke Town Council – a weekly session
Stoke Gifford Parish Council – a fortnightly session
Serco Group plc (HMP Ashfield) – a weekly session

Services are provided through face-to-face consultations, our telephone advice line, outreach sessions and home visits.

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

Volunteers play an extremely important part in the delivery of all our advice services. The service has approximately 25 volunteers at any one time, the majority of whom are trained advisers or trainee advisers. Most volunteers spend at least 8 hours per week in our offices - altogether the equivalent of an additional 5.5 full time members of staff.

Details of the Charity's achievements during the year are set out in the Chief Executive Officer's Report on page 4.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Incorporation

Citizens Advice South Gloucestershire is a registered charity and incorporated as a company limited by guarantee. It has been registered as an independent charity since 13 May 1994, and incorporated as a company limited by guarantee on 15 May 1992. It is governed by its Memorandum and Articles of Association.

At 31 March 2021 the company had 10 members of which 8 are the present members of the Trustee Board. The maximum liability of each member is limited to one pound.

Governance

The Board is responsible for ensuring that the service complies with the Citizens Advice Membership Scheme, charity legislation and company law. It sets the long run strategy for the service in South Gloucestershire consistent with its overall aims, and delegates the day-to-day management to the Chief Executive Officer who accounts to the Board for the service's performance.

The Trustees

The following were trustees of the charity on the date of approval of this report:

	Date Appointed
Prakash Chauhan	25th October 2019
Robert Cole	1st May 2019
Philip Jordan	30th January 2019
Kate Lawrence	5th May 2021
George Leach	1st August 2018
Patricia O'Driscoll	30th January 2019
Joanne Olivier	30th January 2019
Evren Ozer	5th May 2021

The following directors also served for part of the year:
Alan Hemingway (Resigned on 7th September 2021), Aditya Merchant (Resigned 10th September 2021) John Sole (Resigned on 4th November 2020) and Stephanie Tucker (Resigned on 14th October 2020)

The Trustees are Directors of the Company. The main procedure for the appointment of Trustees is described in the Articles of Association, as is the procedure for the election of the Chair. The Trustees have an agreed procedure for co-options to the Board. Training and support for the Trustees is primarily provided by Citizens Advice. Newly appointed and co-opted Trustees are provided with a comprehensive induction to Citizens Advice South Gloucestershire through visits to our offices and appropriate training courses as well as written material summarising their duties as charity trustees and company directors.

Related parties

Citizens Advice South Gloucestershire qualifies as a member of Citizens Advice, the operating name of the National Association of Citizens Advice, which provides a stringent regulatory framework for the highest standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Citizens Advice South Gloucestershire in order to fulfil its charitable objects and comply with the national membership requirements.

The charity co-operates and liaises with a number of other advice services, local charities and local authorities, including South Gloucestershire Council, on behalf of clients. It is the lead partner in Advice South Gloucestershire, together with North Bristol Advice Centre and Age UK South Gloucestershire, Talking Money and Bristol Law Centre. This is the umbrella organisation for advice providers contracted by South Gloucestershire Council to provide debt and benefits advice for its residents.

Up until 29th June 2021 the charity worked with North Somerset and Bristol Citizens Advice in the provision of telephone advice services through Adviceline and works with other partner agencies in the South Gloucestershire Welfare Advice Partnership, leading to improved communications and the sharing of goals and aspirations. On 30th June 2021 we moved onto CitA Single Queue Adviceline. This is where CitA have been looking at how to meet more demand across the service, and in particular on the phones, chat and messaging. The aim is to provide a high-quality service that is available to people when they need it and be accessible to everyone. One of the ways to do this is to rest new ways to work together as a service and meet more demand. Single queue means that all calls are routed based on where an advisor is available to take a call rather than the client's locations. Modelling has shown this could help us meet more demand. Alongside, the aim is to ensure that we a free and implement consistent ways of working and processes to ensure that the client journey is improved and quality maintained.

Major risks

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, the Citizens Advice South Gloucestershire is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Statement of Internal Control

In accordance with good Information Assurance practice, the Trustees review the service's Information Risk policy at least annually. This was last done on 4th November 2020. The Trustees are pleased to say that, to the best of their knowledge and belief, there were no incidences of non-compliance in the year 2019/20. We reviewed the detail of the policy and decided that it was sufficiently effective and met the Trustees' requirements to maintain the highest levels of information assurance appropriate to the identified risks.

Sources of funding

There is no charge for services provided by the charity to the client, and as a charity the ongoing provision of the service to the community depends wholly therefore upon grants and donations from the community. To a large extent these funds are channelled to the charity via local Town and Parish Councils and by the South Gloucestershire Council itself on the basis that the charity provides a critical socio / economic benefit to the longer term well-being of local communities and that its presence in South Gloucestershire is appreciated by the community as a whole as value for money.

The Directors and Trustees extend their gratitude to South Gloucestershire Council which has continued to support many of the core activities of the charity, in particular the provision of debt and benefit advice to people living in the Council's priority neighbourhoods. We are very appreciative of the donations, both large and small, of the Town and Parish Councils; their donations are noted in full in the following pages. We must also thank Bradley Stoke Town Council and Stoke Gifford Parish Council for the opportunity to provide a dedicated advice service to their residents.

Bristol Water and Wessex Water have, for a number of years, given additional resources allowing us to provide extra money advice services for people with water debts, among others. Their investment has supported real and lasting change for many families.

We have also had funding from Citizens Advice National enabling us to give Energy Best Deals to clients. Comparing energy tariffs and maximising their income by assisting with checks for benefit entitlement and also assisting in completing disability forms. On top of this funding we have also been funded to provide the Universal Support: Help to Claim Project enabling us to employ 2 FTE advisors to assist clients in making a universal credit claim on-line and give support and assistance up to their first correct payment.

Our services in Thornbury were partially funded by donations from Thornbury Town Council and the surrounding Parish Councils, local Trusts and individuals. We are grateful to them all for supporting this essential service.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

The Trustees recognise the skills, knowledge and experience of the volunteers and staff who are making such a difference to lives in South Gloucestershire. They are well led by our Chief Executive Office, Chantal Watts, who was promoted to this role this year in recognition of her particular skills and experience. We thank them for all their hard work achievements.

CHIEF EXECUTIVE OFFICERS'S OPERATING AND FINANCIAL REVIEW

Advice Services

Once again this year has seen the way we deliver advice change from previous years. When the country went into lockdown for Covid-19 on the 23rd March 2020, we shut our open door sessions and concentrated on the delivery of the service over the phones and webchat. Historically, the service has primarily been face to face and this was a huge change in culture for not only our advisors but also our clients, although this adaption has proved popular with everyone. Clients were able to get full advice in their own homes. Areas such as welfare benefits and debt, where we rely on the availability of the forms and evidence provided by the clients, meant that we had to find alternative ways to get around this established system either by phone or using Zoom/Teams. Although we expected problems with some vulnerable clients, we have found that, in the main, this was a successful way of delivery advice and may be a fundamental way we continue to deliver advice in the future.

The beginning of August saw us open our 2 main offices at Yate and Staple Hill to the public again in the form of drop in sessions. We aim to get the majority of our outreaches open again during September and October.

We are gradually starting to see an increase in debt issues, as households are continuously affected by furlough and job cuts. We are predicting a surge in this enquiry area when this Government scheme ceases at the end of September.

We, along with our consortium partners, North Bristol Advice Centre, Age UK South Gloucestershire, Bristol Law Centre and Talking Money, deliver advice services in South Gloucestershire funded by South Gloucestershire Council. Our performance against this contract continues to be excellent and we are still exceeding targets in the areas of debt and welfare benefits.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

Once again we are facing challenges to sustain funding to support current services and expand our current specialist services. This year we have recruited a Project Worker for the HOPE Project which assists men aged 35-60 years and who have had suicidal tendencies or have attempted suicide. This role is part time and the reminder of the week will be taken up with fulfilling the part time role of HTC: Universal Support advisor. During the first few weeks of lockdown, the HTC service saw an increase of 230%. Government statistics told us that a record 2.2 million people had made Universal Credit claims within the first few weeks of the pandemic crisis.

We continue to work with local partners in building a strong relationship with South Gloucestershire Council and chair the Welfare Advice Partnership meetings.

Advice trends
Demand for advice continues to increase, year on year. In 2020/21 we helped 3,857 people with more than 12,861 problems and had 8,252 client contacts.

The biggest area of advice remains Welfare Benefits, the top two issues being Universal Credit and Personal Independent Payments. Universal Credit accounted for just over 31% of all issues dealt with.

Our specialist disability advisers helped ensure up to £1,369,000 in new or increased benefit payments for clients.

The next biggest area of advice remains debt, with the top three issues being around Debt Relief Orders, Council tax arrears and in equal third place water debts and credit and store cards. This is the first time that water arrears debt has been in the top area of advice.

Our debt advisers helped with 1,561 debt issues totalling to £2,188,847.

Other activities
The service offers excellent value for money, adding to the area's social capital through our investment in our volunteers and helping to build the resilience of the local community. Our working relationship with South Gloucestershire Council and our other local partners is excellent, and I look forward to continuing to build on this in what could a trying year.

Factors Affecting the Achievement of Objectives
There are no significant factors affecting the achievement of the Charity's objectives other than funding constraints, which, together with a growing pressure on space, limit our ability to employ and deploy sufficient staff and train sufficient numbers of volunteers in order to meet the advice needs of the area's residents.

Chantal Watts
Chief Executive Officer

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

Financial Review

The financial results of the charity for the year ended 31 March 2021 are set out on pages 13 and 14 together with the supporting notes thereafter.

Unrestricted income of £360,903 includes the sum of £139,233 received and subsequently passed on for work carried out by partners within the SGC contract.

Total income received from restricted sources was £179,634. The Statement of Financial Activities shows a net increase of £68,735 for the year. In total, net movement in resources for the year amounted to an increase of £68,735 in the Charity's reserves to £389,002 of which £395,564 was unrestricted (2020 £279,702).

In accordance with Charity Commission guidelines, our policy is to hold financial reserves equivalent to six months of expenditure, excluding payments to other consortium members. At 31st March 2021, this is a reserve of £172,000. The board consider it prudent that these unrestricted funds are set aside to meet the Charity Commission guidelines. As at 31st March 2021 the Charity has unrestricted reserves of £395,564 and therefore no action has been deemed necessary.

At 31 March 2021 (£6,562) of restricted reserves were held and free reserves stood at £388,556 (2020 £277,288). As at 31 March 2021 total reserves were £389,002 (2020 £320,267).

Our Contracts with both South Gloucestershire Council and Citizens Advice (Help to Claim) have been extended until 31st March 2022.

Due to the potential impact of COVID the Trustees have agreed a contingency fund of £20k.

Remuneration

The remuneration of salaried staff is based on pay scales which are extensively used in the voluntary and community sector. The scales relate to detailed job descriptions for each employee and take into account the size of the business and level of responsibility within it. Objectives are set periodically and all employees are entitled to an annual review.

Future Plans

In the medium term, there is no change in the strategy being followed by the charity; we understand our offering and our systems of delivery in terms of location of outlets and communication methods. For the longer run, we shall be putting more emphasis on income generation and the development of partnerships.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
02715290 (England and Wales)

Registered Charity number
1037480

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

Registered office
Kennedy Way
Yate
South Gloucestershire
BS37 4DQ

Trustees
Mr P Chauhan
Mr A R Hemingway
Ms K Lawrence
Mr G Leach
Mr R H Cole
Mr P Jordan
Ms P A O'Driscoll
Mrs J B Olivier
Mr A Merchant
Mr E Ozer

Company Secretary
Mrs A D Wood

Auditors
Haines Watts
Chartered Accountants & Statutory Auditors
Old Station House
Station Approach
Newport Street
Swindon
Wiltshire
SN1 3DU

STATEMENT OF TRUSTEES' RESPONSIBILITIES
The trustees (who are also the directors of Citizens Advice South Gloucestershire for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

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

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 audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Haines Watts, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 5 October 2021 and signed on the board's behalf by:

.....

Mr R Cole - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

Opinion

We have audited the financial statements of Citizens Advice South Gloucestershire (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

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 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; 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.

However, not all future events or conditions can be predicted. The COVID-19 viral pandemic is one of the most significant economic events for the UK with unprecedented levels of uncertainty of outcomes. It is therefore difficult to evaluate all of the potential implications on the charity's operations, funders, suppliers and wider economy. The trustees' view on the impact of COVID-19 is disclosed in the accounting policies note on page 17.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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 for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- 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 Report of the Trustees.

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

- adequate 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.

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.

We obtained an understanding of the legal and regulatory framework applicable to both the charity itself and the environment in which it operates. We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience and through discussion with the directors and other management. The most significant were identified as the Companies Act 2006, UK GAAP (FRS102), Charities Act 2011 and relevant tax legislation.

We considered the extent of compliance with those laws and regulations as part of our procedures on the related financial statements. Our audit procedures included:

- making enquires of trustees and management as to where they consider there to be a susceptibility to fraud and whether they have any knowledge or suspicion of fraud;

- obtaining an understanding of the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations;

- assessing the risk of management override including identifying and testing journal entries;

- challenging the assumptions and judgements made by management in its significant accounting estimates.

Despite the audit being planned and conducted in accordance with ISAs (UK) there remains an unavoidable risk that material misstatements in the financial statements may not be detected owing to inherent limitations of the audit, and that by their very nature, any such instances of fraud or irregularity likely involve collusion, forgery, intentional misrepresentations, or the override of internal controls.

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.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

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.

Susan Plumb ACA

SUSAN PLUMB (Senior Statutory Auditor)
for and on behalf of Haines Watts
Chartered Accountants & Statutory Auditors
Old Station House
Station Approach
Newport Street
Swindon
Wiltshire
SN1 3DU

Date: 7 Oct 2021

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	360,612	179,634	540,246	543,456
Investment income	3	291	-	291	1,229
Total		360,903	179,634	540,537	544,685
EXPENDITURE ON					
Charitable activities	4				
Provision of advice		277,719	190,483	468,202	466,141
Governance costs		3,600	-	3,600	1,455
Total		281,319	190,483	471,802	467,596
NET INCOME/(EXPENDITURE)		79,584	(10,849)	68,735	77,089
Transfers between funds	13	36,278	(36,278)	-	-
Net movement in funds		115,862	(47,127)	68,735	77,089
RECONCILIATION OF FUNDS					
Total funds brought forward		279,702	40,565	320,267	243,178
TOTAL FUNDS CARRIED FORWARD		395,564	(6,562)	389,002	320,267

The notes form part of these financial statements

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

STATEMENT OF FINANCIAL POSITION
31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	10	7,008	-	7,008	2,414
CURRENT ASSETS					
Debtors	11	9,915	-	9,915	19,368
Cash at bank and in hand		415,462	(6,562)	408,900	328,589
		425,377	(6,562)	418,815	347,957
CREDITORS					
Amounts falling due within one year	12	(36,821)	-	(36,821)	(30,104)
NET CURRENT ASSETS/(LIABILITIES)		388,556	(6,562)	381,994	317,853
TOTAL ASSETS LESS CURRENT LIABILITIES		395,564	(6,562)	389,002	320,267
NET ASSETS		395,564	(6,562)	389,002	320,267
FUNDS	13				
Unrestricted funds				395,564	279,702
Restricted funds				(6,562)	40,565
TOTAL FUNDS				389,002	320,267

The financial statements were approved by the Board of Trustees and authorised for issue on 5 October 2021 and were signed on its behalf by:

.....

Mr R Cole Trustee

The notes form part of these financial statements

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	86,563	96,104
Net cash provided by operating activities		86,563	96,104
Cash flows from investing activities			
Purchase of tangible fixed assets		(6,543)	(3,181)
Interest received		291	1,229
Net cash used in investing activities		(6,252)	(1,952)
Change in cash and cash equivalents in the reporting period		80,311	94,152
Cash and cash equivalents at the beginning of the reporting period		328,589	234,437
Cash and cash equivalents at the end of the reporting period		408,900	328,589

The notes form part of these financial statements

NOTES TO THE STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2021

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

	2021 £	2020 £
Net income for the reporting period (as per the Statement of Financial Activities)	68,735	77,089
Adjustments for:		
Depreciation charges	1,949	767
Interest received	(291)	(1,229)
Decrease in debtors	9,453	4,973
Increase in creditors	6,717	14,504
Net cash provided by operations	86,563	96,104

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/20 £	Cash flow £	At 31/3/21 £
Net cash			
Cash at bank and in hand	328,589	80,311	408,900
	328,589	80,311	408,900
Total	328,589	80,311	408,900

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

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.

The financial statements are prepared in sterling, which is the functional currency of the entity and is rounded to the nearest £.

Going concern

As noted in the Trustees Report the two key contracts in place during the year have been extended until March 2022. The trustees see no reason at present why these contracts will not be extended further. However, we do have an active contingency plan for the loss of these major funding sources which demonstrates a managed risk approach to going concern. We also have a considerable reserve above that needed to run down the business over the next year.

In addition, the on-going COVID-19 viral pandemic is one of the most significant economic events for the UK with unprecedented levels of uncertainty of outcomes. It is therefore difficult to evaluate all of the potential implications on the charity's operations, funding, suppliers and wider economy. The Trustees' view on the impact of COVID-19 is that, given the measures that could be undertaken to mitigate the current adverse conditions and the current resources available, they can continue to adopt the going concern basis in preparing the financial statements.

Cash Flow Statement

The financial statements have been prepared in accordance with FRS 102 1A and therefore a Cash Flow statement is not included.

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.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Plant and machinery	-	33% on cost

continued...

1. ACCOUNTING POLICIES - continued

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Fund accounting

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

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
Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid.

Creditors
Creditors 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 are recognised at their settlement amount.

2. DONATIONS AND LEGACIES

	2021	2020
	£	£
General donations	10,346	25,837
Town & Parish donations	5,095	5,310
Grants	524,805	512,309
	540,246	543,456

Included above is £179,634 restricted income (2020: £202,893).

continued...

2. DONATIONS AND LEGACIES - continued

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

	2021	2020
	£	£
Grant from South Gloucestershire Council	270,923	283,052
Grant from St Monica's Trust	11,533	39,039
Grant from Bradley Stoke Town Council	14,922	14,633
Grant from Yate Town Council	8,000	8,000
Grant From Wessex Water	2,100	4,420
Thornbury Town Council rental grant	3,168	3,850
Thornbury Town Trust rental grant	£1,450	-
Grant from Stoke Gifford Parish Council	-	3,800
Grant from Wessex Water Services Ltd	-	5,400
Grant from Emersons Green Town Council	2,500	2,000
Grant from Serco Group plc	14,161	13,885
Grant from Citizens Advice (Help to Claim)	135,523	127,243
Grant from Second Step	9,167	6,549
Grant from Filton Town Council	-	438
Grant from Bristol Water	2,100	-
Grant from Citizen Advice (other)	42,630	-
North Bristol Foodbank	6,628	-
	524,805	512,309

3. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	291	1,229

4. CHARITABLE ACTIVITIES COSTS

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Provision of advice	269,129	190,483	459,612	457,818
Support costs	12,190	-	12,190	9,778
	281,319	190,483	471,802	467,596

continued...

5. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Provision of advice	8,554	36	8,590
Governance costs	-	3,600	3,600
	8,554	3,636	12,190

6. NET INCOME/(EXPENDITURE)

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

	2021	2020
	£	£
Depreciation - owned assets	1,949	767
Other operating leases	17,183	22,669

7. AUDITORS' REMUNERATION

	2021	2020
	£	£
Fees payable to the charity's auditors for the audit of the charity's financial statements	3,600	1,260

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

During the year Mr A R Hemingway incurred travel expenses of £nil (2020: £117) and was reimbursed directly by the charity. No other expenses were incurred by trustees of the charity.

continued...

9. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	251,302	215,845
Social security costs	16,216	14,761
Other pension costs	12,495	10,267
	280,013	240,873

In addition, the Charity utilised the services of up to 25 volunteer staff each providing 10 hours per week on average.

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

	2021	2020
Administrative staff	2.6	3
Advice staff	0.8	1
Project staff	6	3
	9.4	7

No employees received emoluments in excess of £60,000.

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £47,640 (2020: £47,508).

continued...

10. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 April 2020	25,629
Additions	6,543
Disposals	(13,395)
At 31 March 2021	18,777
DEPRECIATION	
At 1 April 2020	23,215
Charge for year	1,949
Eliminated on disposal	(13,395)
At 31 March 2021	11,769
NET BOOK VALUE	
At 31 March 2021	7,008
At 31 March 2020	2,414

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Prepayments and accrued income	9,915	19,368

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Social security and other taxes	5,826	4,433
Accruals and deferred income	30,995	25,671
	36,821	30,104

Included above is £13,777 of deferred income (2020: £22,235). This income has been received but relates to activity to be undertaken in the next financial year.

continued...

13. MOVEMENT IN FUNDS

	At 1/4/20 £	Net movement in funds £	Transfers between funds £	At 31/3/21 £
Unrestricted funds				
General fund	259,702	79,584	36,278	375,564
Contingency Fund	20,000	-	-	20,000
	279,702	79,584	36,278	395,564
Restricted funds				
EBDx	14,551	-	(14,551)	-
St Monica's Trust	13,176	(642)	(12,534)	-
Smart Energy	175	-	(175)	-
Life Difficulties & Autism Project	992	-	(992)	-
Universal Credit - Help to Claim	1,573	(11,050)	-	(9,477)
Other restricted	8,447	2,195	(10,642)	-
Second Step	1,651	1,340	(2,991)	-
EAP	-	3,786	-	3,786
Mindful Money	-	(871)	-	(871)
North Bristol Foodbank	-	(5,607)	5,607	-
	40,565	(10,849)	(36,278)	(6,562)
TOTAL FUNDS	320,267	68,735	-	389,002

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	360,903	(281,319)	79,584
Restricted funds			
St Monica's Trust	11,533	(12,175)	(642)
Universal Credit - Help to Claim	135,523	(146,573)	(11,050)
Other restricted	2,383	(188)	2,195
Second Step	9,167	(7,827)	1,340
EAP	14,400	(10,614)	3,786
Mindful Money	-	(871)	(871)
North Bristol Foodbank	6,628	(12,235)	(5,607)
	179,634	(190,483)	(10,849)
TOTAL FUNDS	540,537	(471,802)	68,735

continued...

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/19 £	Net movement in funds £	Transfers between funds £	At 31/3/20 £
Unrestricted funds				
General fund	203,414	76,288	(20,000)	259,702
Contingency Fund	-	-	20,000	20,000
	203,414	76,288	-	279,702
Restricted funds				
EBDx	-	14,551	-	14,551
St Monica's Trust	20,560	(7,384)	-	13,176
Smart Energy	175	-	-	175
Life Difficulties & Autism Project	6,912	(5,920)	-	992
Universal Credit - Help to Claim	4,147	(2,574)	-	1,573
Other restricted	7,970	477	-	8,447
Second Step	-	1,651	-	1,651
	39,764	801	-	40,565
TOTAL FUNDS	243,178	77,089	-	320,267

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	341,792	(265,504)	76,288
Restricted funds			
EBDx	19,800	(5,249)	14,551
St Monica's Trust	39,039	(46,423)	(7,384)
Life Difficulties & Autism Project	9,785	(15,705)	(5,920)
Universal Credit - Help to Claim	127,243	(129,817)	(2,574)
Other restricted	477	-	477
Second Step	6,549	(4,898)	1,651
	202,893	(202,092)	801
TOTAL FUNDS	544,685	(467,596)	77,089

continued...

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/19 £	Net movement in funds £	Transfers between funds £	At 31/3/21 £
Unrestricted funds				
General fund	203,414	155,872	16,278	375,564
Contingency Fund	-	-	20,000	20,000
	203,414	155,872	36,278	395,564
Restricted funds				
EBDx	-	14,551	(14,551)	-
St Monica's Trust	20,560	(8,026)	(12,534)	-
Smart Energy	175	-	(175)	-
Life Difficulties & Autism Project	6,912	(5,920)	(992)	-
Universal Credit - Help to Claim	4,147	(13,624)	-	(9,477)
Other restricted	7,970	2,672	(10,642)	-
Second Step	-	2,991	(2,991)	-
EAP	-	3,786	-	3,786
Mindful Money	-	(871)	-	(871)
North Bristol Foodbank	-	(5,607)	5,607	-
	39,764	(10,048)	(36,278)	(6,562)
TOTAL FUNDS	243,178	145,824	-	389,002

continued...

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	702,695	(546,823)	155,872
Restricted funds			
EBDx	19,800	(5,249)	14,551
St Monica's Trust	50,572	(58,598)	(8,026)
Life Difficulties & Autism Project	9,785	(15,705)	(5,920)
Universal Credit - Help to Claim	262,766	(276,390)	(13,624)
Other restricted	2,860	(188)	2,672
Second Step	15,716	(12,725)	2,991
EAP	14,400	(10,614)	3,786
Mindful Money	-	(871)	(871)
North Bristol Foodbank	6,628	(12,235)	(5,607)
	382,527	(392,575)	(10,048)
TOTAL FUNDS	1,085,222	(939,398)	145,824

Designated Fund
A contingency fund of £20,000 has been set up to cover any potential impact of COVID 19.

Restricted Funds
EBDx-R - funding from Citizens Advice to help clients compare energy tariffs and maximise their income by assisting with checks for benefit entitlement and also assisting in completing disability forms.

St Monica's Trust - A joint project with Age UK South Gloucestershire to provide a holistic advice service to South Gloucestershire residents over the age of 50. This includes specialist Welfare Benefit and Debt advice; specialist energy efficient advice; support and guidance on completing and registering Lasting Powers of Attorney.

Smart Energy - To provide information and assistance to those over the age 60 who have no personal internet access with regard Smart Meters.

Help to Claim - Our Help to Claim service supports clients in the early stages of their Universal Credit claim, from the application, through to their first payment. We can help with things like how to gather evidence for their application or how to prepare for their work coach appointment.

Life Difficulties & Autism project - To provide free and independent advice services specifically to people with learning difficulties and their carers.

continued...

13. MOVEMENT IN FUNDS - continued

Second Step - To provide a money advice services to the service users of Second Step.

EAP – to provide one-to-one advice to clients in fuel poverty, or in a fuel poverty risk group

Mindful Money – to improve the mental health of residents presenting with debt issues, and to support them to continue dealing well with their finances after the initial debt issues are managed

North Bristol Foodbank - to provide direct advice to assist foodbank clients and their families with benefit queries and other areas of general advice and provide a direct referral process within CASG to more specialist areas of advice such as debt, energy issues and disability benefit appeals within the foodbank outlets.

14. EMPLOYEE BENEFIT OBLIGATIONS

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £12,052 (2020: £5,345).

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

16. TOWN AND PARISH DONATIONS AND GRANTS

	2021 £	2020 £
Alveston Parish Council	-	345
Almondsbury Parish Council	-	325
Dodington Parish Council	1,750	1,700
Greater Badminton Parish Council	-	50
Hawkesbury Parish Council	200	200
Patchway Town Council	250	300
Pucklechurch Parish Council	850	-
Rockhampton Parish Council	45	-
Thornbury Town Trust	2,000	550
Thornbury Rotary	-	750
Wickwar Parish Council	-	200
Westerleigh Parish Council	-	850
	5,095	5,310

continued...

17. LIMITED LIABILITY

The charity is a private company limited by guarantee. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

CITIZENS ADVICE SOUTH GLOUCESTERSHIRE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	2021	2020
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
General donations	10,346	25,837
Town & Parish donations	5,095	5,310
Grants	524,805	512,309
	540,246	543,456
Investment income		
Deposit account interest	291	1,229
Total incoming resources	540,537	544,685
EXPENDITURE		
Charitable activities		
Wages	243,908	208,649
Social security	15,499	14,066
Pensions	12,052	9,835
Rent	17,183	22,669
Rates and water	1,217	1,227
Insurance	1,904	1,840
Light and heat	4,171	2,039
Telephone	5,468	6,026
Postage and stationery	6,254	6,887
Publicity and promotion	109	596
SGC contract partner costs	139,233	139,233
St Monica contract partner costs	-	22,892
Repairs and maintenance	2,038	2,161
Other motor/travel costs	772	10,757
Training	510	2,937
Subscriptions and reference materials	5,085	4,587
Miscellaneous	2,260	650
Depreciation of tangible fixed assets	1,949	767
	459,612	457,818
Support costs		
Management		
Wages	7,394	7,196
Carried forward	7,394	7,196

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	2021	2020
	£	£
Management		
Brought forward	7,394	7,196
Social security	717	695
Pensions	443	432
Sundries	-	117
	8,554	8,440
Governance costs		
Auditors' remuneration	3,600	1,260
Legal fees	36	78
	3,636	1,338
Total resources expended	471,802	467,596
Net income	68,735	77,089