

# NORTH SOMERSET CITIZENS ADVICE BUREAU

England & Wales · Charity number 1052967

## Details

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Other names	WOODSPRING CITIZENS ADVICE BUREAU, NORTH SOMERSET CAB
Status	Registered
Legal form	Charitable company
Company number	<a href="#">02906303</a>
Registered	1996-02-14
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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## Activities

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**Objects:** TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE COMMUNITY IN NORTH SOMERSET AND OTHER AREAS WITHIN ENGLAND BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

**Activities:** Advice Services

## Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes
- **Who:** Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

- **Area of benefit:** NORTH SOMERSET
- North Somerset

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,380,832	£1,632,943	£228,187	56
2024-03-31	£1,230,430	£1,465,598	£480,298	51
2023-03-31	£1,273,905	£1,028,567	£715,466	39
2022-03-31	£907,248	£763,566	£470,128	31
2021-03-31	£799,026	£662,296	£326,446	27

## Trustees

Name	Role	Appointed
<b>Farid Saada</b>	Chair	2018-09-03
Catherine Helen Coleman		2025-09-25
Dr Adam Massey		2025-09-25
Emma Gliddon		2026-03-25
John Reeve		2020-04-22
Peter Bray		2022-07-04
Philippa Mary Clark		2019-02-11
Richard Penska		2025-05-01

**NORTH SOMERSET CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1052967

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# Accounts

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citizens  
advice

North Somerset Citizens Advice  
Bureau, trading as  
**Citizens Advice North  
Somerset**

(A Charitable Company Limited by Guarantee)

Annual Report and Financial Statements  
For the Year Ended 31 March 2025

Company number: 02906303  
Charity Registered in England and Wales number: 1052967





# Contents

## Trustees' Report 3 - 27

Introduction and About Citizens Advice North Somerset	3
Who we are and What we do	10
Our Impact in 2024-25	14
Equity, Diversity & Inclusion	18
Research & Campaigns	19
Our structure, governance and management	20
Reference and Administrative details	22

Financial Reserves Policy & Financial Summary	23
Risk Management	24
Funding Sources	25
Future Plans	26
Statement of Trustees' Responsibilities	27

## Financial Statements 28 - 48

Independent Auditor's Report	28
Statement of Financial Activities	32
Balance Sheet	33
Statement of Cash Flows	34
Notes to the Financial Statements	35



## A message from our Chair of Trustees and Chief Executive Officer

Our biggest challenge as a service has been to continue to respond to the chronic nature of cost of living issues, embedding preventative measures whilst supporting our clients through crisis and ensuring a proactive approach to the changes we are anticipate, both for our clients and for us as an organisation.

We have grappled with numerous complexities as part of this challenge, not least the navigation of a demanding funding landscape.

We have established a diverse funding base, our challenge is to sustain that whilst continuing to innovate, flexibly respond to client and community need and ensure that we are a cost effective business, utilising our resources for maximising impact for our clients and communities.

We have continued to invest in our paid and volunteer workforce to ensure they have the tools, training and support to fulfil their roles



We continue to rely on our partners in the community to work together as a system, wrapping around clients and issues to respond to individual need and wider issues.

We have increased our consideration around the role technology has to play in our organisational development and how this may support service delivery models.

We have not lost sight of our role in tackling inequality and considering how we prioritise support for vulnerable and marginalised groups, ensuring fair access to advice and services, applying our Research, Campaigning and advocacy skills and enthusiasm to raise awareness of wider ranging concerns that affect us all.

We extend our deepest gratitude and thanks to all our volunteers and paid staff for their unwavering dedication in using their skills and knowledge for the benefit of local residents. What a tremendous difference they make in improving the life chances of so many people.

Thank you to our partners, funders, and the entire team for your incredible contributions and support. Together, we make a profound impact on the lives of North Somerset residents.

**12,990 clients**

**49,169 advice issues**

**15 In-Person Locations**

**49 Volunteers**

**50 Paid Staff**

**£59.2 Public Value**

**£25m value to clients**

**15,132 volunteer hours**



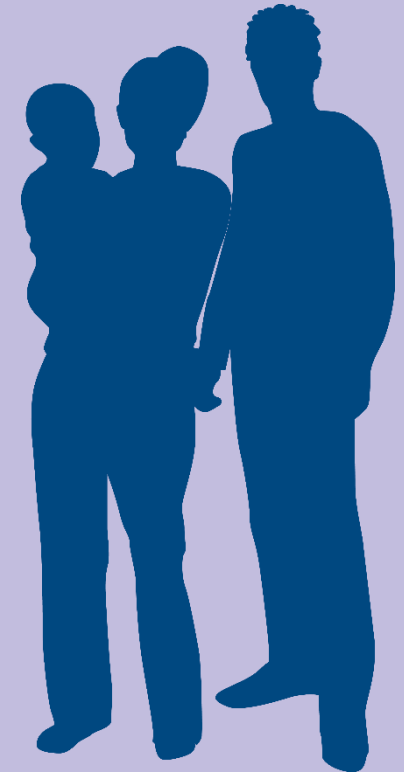
## Our Purpose:

*To provide free, confidential, impartial and non-judgmental advice to help people overcome their problems.*

*To improve the policies and practices that affects people's lives by becoming a voice for our clients and consumers on the issues that matter to them.*

## Our vision:

*To improve the wellbeing and health of everyone living or working in North Somerset who needs our help and support, by providing accessible, effective and tailored information and advice that is free, independent, confidential and impartial.*



**ADVICE – CHANGING AND SAVING LIVES**

# Strategic Business Plan 2024-2026

In designing our Strategic Business Plan, Trustees and Managers seek to **maintain, build upon, and transform** our high quality services. In doing this we have set ourselves 5 ambitions, to:

- Build on our high-quality services to meet growing **DEMAND**
- Secure **FUNDING** to remain sustainable and effective and to use new funding streams
- Extend our **INFLUENCE** in the community
- Invest further in ensuring the well-being and health of our **PEOPLE**
- Continue to be strong **EQUALITY** champions



# Advice Strategy 2024-26

## Access Community Needs

- Conduct surveys and focus groups: gather data from residents to identify common issues and areas where they need advice (e.g. housing, debt, employment, benefits)
- Analyze demographic data: use local demographic data to understand the needs of different cohorts within the community
- Consult with local organisations: collaborate with other local services (e.g. foodbanks, housing associations) to get a broader perspective on community needs
- Implement the Equality, Diversity and Inclusion Strategy and embed the 6 Outcomes for Communities Framework.

## Enhance Accessibility

### Ensure that advice services are accessible to everyone in the community

- Multi-channel access providing advice through in-person, telephone and digital platforms
- Extended hours – to work towards offering services outside of regular office hours to accommodate those who work or who have other commitments
- Language and disability access – we provide translation services and ensure that facilities are accessible to individuals with disabilities.

## Improve Service Delivery

### Enhancing the quality of advice provided is essential for effective service delivery

- Investment in our training and development ensuring all staff have the skill and knowledge to perform their roles and to keep them updated on the latest policies, regulations and best practice.
- Quality Assurance: we have in place robust quality assurance processes to monitor and evaluate the advice given.
- Resource Library: maintain an up-to-date library of resources and referral options for advisers

## Increase Awareness and Outreach

### Raise Awareness of the services offered and reach out underrepresented groups

- Marketing and Campaigns: use local media, social media and community events to promote services.
- Stakeholder and Engagement Strategy: we have built a rich network of key partners and stakeholders
- Targeted Outreach: focusing geographic areas, health settings i.e. Weston General Hospital and marginalized communities.

## Leverage Technology

### Use technology to enhance service efficiency and effectiveness

- Digital Platforms such as CANS website, on-line referral portal, developing comprehensive self-help resources.
- Data Management: use of Casebook and Elemental to manage client interactions and follow-ups efficiently.

## Monitor and Evaluate

### Continuous monitoring and evaluation help in adapting the strategy to meet evolving needs

- Feedback mechanisms: quarterly client feedback on their satisfaction and the impact of the services received
- Performance metrics:
- Regular reviews: conduct regular strategy reviews and adjust based on feedback and performance data.

## Secure Funding and Resources

### Cross reference with the Funding Strategy to ensure sustainable funding and resource allocation to maintain and expand services

# Standing up for Equality

At Citizens Advice North Somerset we believe that our common humanity makes us equal in worth, dignity and rights. We value **diversity**, promote **equality** and challenge **discrimination**.



Our service is available to everyone living, working, or travelling through North Somerset, regardless of race or nationality, gender, disability, sexual orientation, religion, age or marital status. We want to make sure everyone has access to our services. We are constantly reviewing how we can improve what we do and how we do it, to reach all those people who need our help.

We will be a stronger champion for equality by:

- challenging discrimination through advice
- championing equality through research and campaigns
- valuing diversity as an employer and volunteer agency

# Confidence in our Service

## Our aim is to provide a quality service for everyone:

- Our clients and their communities
- Our staff (paid and volunteer); and
- Our partners and funders.

## We will deliver this through:

- Our advice and social prescribing services;
- Our research & campaign work;
- Our equality & diversity work;
- Our investment in our staff (paid and volunteer); and
- Our training provision.



ADVICE – CHANGING AND SAVING LIVES

We are proud to be a member of Citizens Advice. Our membership sets out the detailed requirements all Citizens Advice local offices must meet in order to be part of the service. These include:

- Governance and Strategic Planning
- Quality of Advice Assurance
- Financial Management
- People management
- Equality leadership

We are proud of our **Quality Marks** that demonstrate we are organised, easily accessible, effectively managed and we employ staff with the skills and knowledge to meet the needs of our clients.



# Who we are and what we do

In 2024-25 CANS helped a total of **12,990** clients with **49,169** issues. Broadly we categorise our work into Generalist Advice, Specialist Debt Advice, Housing and Legal Aid, and Social Prescribing.

**Generalist Advice Service** (advice via telephone, email and in-person) is delivered by our team of Volunteer and paid Generalist Advisers, supported by a team of paid Advice Session Supervisors. They deal with the spectrum of advice issues including money advice, welfare rights, housing, family and relationships, fuel and utilities, charitable support.

In 2024-25 the Generalist Team helped **4,634** unique clients with over **20,653** issues.

CANS delivers **In-reach Services** which are dedicated services delivered by paid Advisers to service users of partner organisations.

Specialist Debt Advice, Housing and Legal Aid, and Social Prescribing are delivered through dedicated projects listed in the following pages.

In-person advice services are available in **15** locations:

- The Advice Shop, Sovereign Centre, WsM
- CANS Office, 39 Oxford Street, WsM
- Banwell Youth and Community Centre
- 65 High Street, Nailsea
- Pill Resource Centre
- Weston Foodbank – North Somerset, WsM
- Weston General Hospital (In-reach for Macmillan Service)
- Weston Foodbank – Bournville Family Centre
- Portishead Beacon Hub
- Weston Court House (in-reach for people facing homelessness)
- Big Worle Hub
- Clevedon Foodbank – Yatton Youth Club
- Clevedon Foodbank – Speedwell Industrial Estate
- Clevedon Foodbank – Southfield Church, Nailsea
- Seetec, The Stable, Wadham St, WsM



# Who we are and what we do



**Dedicated Projects** – we work in partnership with a number of local and national partners to deliver the following services:

- **Debt Advice** – CANS provided debt advice to **1,480** clients with **5,112** issues who presented with up to £1,458,740 million worth of debt. **332** clients went on to receive specialist level debt advice. The value of our debt advice to local residents is **£1,585,683** through helping them to maximise their income, budget and manage their debts by negotiating with creditors, rescheduling payments, and writing debts off through insolvency.
- **Bristol Wessex Water** - funded by Bristol Wessex Water to support clients to access the variety of their schemes to assist those on low incomes or who have fallen into arrears with their water bills. In 2024-25 we supported **567** clients with water related enquiries. We supported **222** clients to apply for a Bristol Wessex Water social tariff. This resulted in **£72,317** of debt written off and a reduction in the average monthly bill for these clients from **£39.78** to **£2.30**.
- **#FirstSteps** - this is a multi-agency project with North Somerset Council and Liberata, to deliver advice and support to people in receipt of Council Tax Support who are in council tax arrears. In 2024-25 we supported **529** clients to maximise their income, manage their money and meet their liabilities.
- **Housing Advice** – we are funded by North Somerset Council and The Legal Aid Agency to provide housing advice, deliver the Housing Possession Court Duty desk at Weston County Court and deliver the Housing Loss Prevention Advice Service providing advice, support and representation for people at risk of losing their homes. In 2024-25 we **1,410** clients deal with **3,415** housing related issues. The value of our advice is worth **£1,105,296** to local housing providers by preventing housing evictions and **£407,099** to local authorities by reducing statutory homelessness and the cost of temporary accommodation.
- **Weston and Clevedon Foodbank** – funded through the Trussell Trust, we deliver advice services in partnership with the Foodbanks across Weston-super-Mare, Clevedon, Yatton and Nailsea. In 2024-25 we supported **365** clients with **1,904** issues.

# Who we are and what we do



## Dedicated Projects – continued

- **Welfare Rights** – funded by North Somerset Council and Access to Justice to support local residents to maximise their income through benefit applications and to challenge benefit decisions. In 2024-25 our specialist caseworkers helped **312** clients with **1,682** issues, resulting in **£652,578** income gained through benefit claims and benefit appeals.
- **Macmillan Cancer Support Income Maximisation** – we work in partnership with Macmillan Cancer Support to provide advice and assistance to people living with cancer, their families and carers. These services are delivered by dedicated advisers through face-to-face and telephone advice from locations to suit the client including home visits and at Weston General Hospital. In 2024-25 we helped **769** clients with **3,105** issues access over **£2.7 million** in income gained through grant applications and benefit claims.
- **Help to Claim** – funded by the Department for Work and Pensions through national Citizens Advice. In 2024-25 we provided support and assistance to **2,377** clients with **9,586 issues** making claims for Universal Credit from the initial application through their first full payment.
- **Litigant in Person Support Service** – this new service, funded by North Somerset Council, is being set up to provide community based practical advice and McKenzie Friend support for anyone experiencing domestic abuse i.e. housing advice, benefit claims, appeals and money advice, together with support in navigating the court system.
- **Household Support Fund** – we distributed **£33,000** to people in North Somerset struggling with household finances, supporting those most in need to help with food, energy, water and other essential living needs.

# Who we are and what we do



## Dedicated Projects – continued

- **WHAM Project** – we work in partnership with The Centre for Sustainable Energy, Talking Money, We Care Home Improvements, Bristol City Council, North Somerset Council, and Citizens Advice Bristol to provide advice on energy, money, benefits and to carry out home repairs. In 2024-25 we helped **729** clients with fuel related enquiries.
- **Pier Health PCN Social Prescribing Service** – a partnership between Pier Health PCN, Citizens Advice North Somerset and Alliance Homes. The service is delivered by a dedicated team of Link Workers providing a wide range of community related support with an emphasis on loneliness and isolation, and on the wider determinants of health, particularly low income, employment, learning, support, housing, debt, financial management and domestic abuse. In 2024-25 they worked with **1,017** local residents.
- **North Somerset Together Virtual Hub** is a proof of concept collaboration between CANS, North Somerset Together, Curo Housing Association, Alliance Homes, North Somerset Wellbeing Collective, North Somerset Council, Woodspring Locality Partnership, One Weston Locality Partnership and Sirona with Citizens Advice North Somerset acting as lead agency. The service aims to provide a one-stop connector service for a wide range of community related support with an emphasis on loneliness and social isolation, and on the wider determinants of health, particularly low income, employment, learning, support, housing, financial management and domestic abuse. In 2024-25 we supported **668** local residents find a way forward.
- **VCSE Locality Lead Partner (Woodspring)** – this role is in partnership with BNSSG ICS, Sirona care and health, Voluntary Action North Somerset and the North Somerset Wellbeing Collective. The purpose of the role is to be an active member of and support the voices of the Woodspring community to be heard on the Integrated Locality Partnerships and the Integrated Care Board. We work closely with our VCFSE LLP partners in One Weston and across the BNSSG and we are members of the interim VCFSE Alliance.

# The Impact of Citizens Advice North Somerset – Advice Service

We create **VALUE** through everything we do and the way we do it. Through delivering advice to individuals who need it, we benefit them their communities and society at large. We also create benefits and impact through our campaigning and advocacy, which attempt to address the root causes of problems experienced by individuals and communities.

It's impossible to put a financial value on everything we do – but where we can we have. We've used a Treasury approved model to do this. From our robust management information, we've also separately considered the financial benefits to the people we help, which is detailed on the previous pages of our annual report.

**For every £1 invested in Citizens Advice North Somerset in 2024-25, we generated:**

Fiscal value  
**£2.55**

Savings to local and national Government due to fewer payments for out-of-work benefits, costly evictions, re-housing evicted tenants and less demand on the NHS.

**£3,424,397 total value**

Public value  
**£19.46**

When people have fewer problems they have higher levels of wellbeing, participation in society and productivity.

**£26,162,835 total value**

People we help  
**£18.71**

Through helping clients achieve financial outcomes like getting back-dated benefits, writing-off debts and refunds for consumer issues.

**£25,146,575 total value**

# The Value of Volunteering

Research conducted by Sonnet Advisory & Impact and The Centre for Charity Effectiveness allows us to measure the **value of activities and improved outcomes** for our volunteers. In 2024-25 this totaled **£478,149**:



**Value of time donated by  
our volunteers  
£356,916**



**Value to our  
volunteers - skills  
development &  
employability  
£27,186**



**Value to our  
volunteers - Health  
and wellbeing  
£94,047**

# Client Experience - Advice Service

Advice clients are anonymously surveyed to learn more about their experiences of using our services.

8 in 10 people

Found it easy to access our service



8 in 10 people

Found our service helped them find a way forward



7 in 10 people

Felt their problem was resolved after our help



9 in 10 people

Would recommend our service





## Some feedback from our clients...

*"I am totally appreciative of support and advice given. Would have quite simply given up or taken a dive to a very bad self place."*



*"Concise and informative with what was a complicated issue. Informed every step of the way in a way i could understand. Wouldn't hesitate to seek help again. I would not have been able to sort the problem without the help of citizens advice, as i had already tried!"*



*"The kindness, calmness and patience of the persons I spoke with and helped me with my issue, it really made a huge difference to my mental health. I would 100% recommend C.A. to everyone that struggle with solving their problems."*

*"I honestly don't know if I could have got through the last 6 months without the support of the cab, the quality of my life has improved enormously thanks to the help and support I have received."*

**Helping people today; stopping problems tomorrow. Whoever you are, whatever your problem**

# Equity, Diversity & Inclusion (EDI)

Together with National Citizens Advice, the charity believes that our common humanity makes us equal in worth, dignity and rights. The charity continues to implement the Citizens Advice Stand Up for Equality Strategy and work towards the National Citizens Advice Mission 2 “reducing the gap in access, experience and outcomes.”

CANS continues to provide access to advice through the provision of translation services including British Sign Language interpreters and Language Line. In 2024-25 the EDI campaigner continued to provide a stopgap text and support facility to tide Deaf community over until North Somerset Council appointed a replacement support worker. A member of the reception team attends Communication Café for BSL users regularly with EDI Campaigner.

In November 2024, our EDI campaigner was instrumental in organising an event with the Soroptimists, North Somerset Council and Next Link to mark United Nations International Day for the Elimination of Violence against Women and Girls.

CANS is proud to be involved with many of the EDI groups and organisations across North Somerset that include: Equality Stakeholder Implementation Group, Gypsy & Traveller Liaison Group, LGBT+ Forum, Communication Café, Domestic Abuse Strategy Group, RHINS (Responding to Hate Crimes in North Somerset), Race Equality North Somerset, Multicultural Friendship Associations and the Suicide and Self-harm Steering Group.

Following the 2024 summer riots staff and volunteers were offered refresher training on how to support clients to report hate crimes. In October 2024 and February 2025 we hosted two ‘Advancing EDI’ sessions for staff, volunteers and trustees focusing on how to have courageous conversations.

The charity is an active participant in the following local events:

- Hate Crime Reporting week
- Deaf Awareness week
- Mental Health Awareness week
- Black History Month

# Research & Campaigns (R&C)

Campaigning for change and advocacy are integral to the work carried out in the organisation. As a national and local service, we hold a huge amount of insight and data about the problems faced by our clients and their wider communities. We use this insight and data to do several things including to:

- **Help** national Citizens Advice research issues further
- **Influence** local and national decision makers to change policies and practices
- **Campaign** to get decision makers to change policies and practices

Over the last year the charity has been involved in:

- VCSE Locality Lead – contributing to the BNSSG Integrated Care System (Bristol, North Somerset and South Gloucestershire) Building Healthier Communities Development Group, and working to address the wider determinants of health
- North Somerset Wellbeing Collective – cross sector collaborative organisation set up with the aim to improve the wellbeing and health of all residents living in North Somerset through partnership working, influence and learning.
- North Somerset Cost-of-Living Crisis Taskforce – cross sector task force established to co-ordinate support and advice in response to the crisis.

Our campaigning within this year has been dominated by the general election and the Cost-of-Living Crisis and using local and national data to provide insight into the impact on North Somerset communities.

Other notable activity in the year has been:

- Updating the cost-of-living data dashboard, updated quarterly to share our frontline insights on the problems local people face.
- Creating constituency-specific data packs for Prospective Parliamentary Candidates and later MPs.
- Working with North Somerset Council to contribute to the Council Tax Support consultation and submit stakeholder evidence to the Adult Services Housing Policy & Scrutiny Panel's (ASH) Housing Standards Inquiry Day.
- Working in partnership to increase our capacity – our Insights & Impact Manager continues to co-lead the Data Community of Practice, bringing together local and national colleagues for peer support and learning; work with offices across the network via the Coastal Communities Cluster Group, co-designing a research project, and; assisting to re-launch the regional R&C Cluster group split into two meetings, one for WECA offices and another for the wider region to include Gloucestershire to the North and Somerset to the South.

# Our structure, governance and management

**North Somerset Citizens Advice Bureau** is a registered charity and a company limited by guarantee and operates under the name of Citizens Advice North Somerset. The Directors, who are also the Trustees for the purpose of charity law, present their report, together with the audited financial statements of the charitable company for the year ended 31 March 2025, which have been prepared in accordance with the current statutory requirements, its governing documents and Statement of Recommended Practice (SORP FRS 102- implemented 1 January 2019).

## Related Parties:

CANS is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which monitors standards against a Performance Quality Framework (PQF) of key performance indicators as follows:

- Quality of Advice Assessment (QAA);
- Client experience;
- People Management;
- Leadership, Research & Campaigns and Equality self-assessment; and
- Financial Health Monitoring.

Operating policies are independently determined by the Trustee Board of Citizens Advice North Somerset in order to fulfil its charitable objects and comply with the national membership requirements.

## Constitution

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

CANS is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £10. At 31 March 2025 the company had 20 members of whom 7 were Directors of the company. CANS is governed by its Articles of Association dated 3rd November 2022.

The registered name of the charity is North Somerset Citizens Advice Bureau and from 6 November 2015 the charity has used the operating name of Citizens Advice North Somerset (CANS). The charity was incorporated as a company limited by guarantee on 9 March 1994. The charity commenced operations on

10 March 1994 at which date the assets and liabilities of the unincorporated North Somerset Citizens Advice Bureau were acquired.

## Appointment of Members and Directors

The maximum number of Trustees shall be fifteen and the minimum shall be three. Trustees, who are also Directors of the organisation, are recruited based on their skill and knowledge and how they will contribute to the strategic direction of the charity. The Board of Trustees are elected at the Annual General Meeting (of which there are no more than ten) or are co-opted by the Trustee Board (of which there are no more than one third of the total number of Trustees). Following the Annual General Meeting the Trustee Board may elect from its number a Chair, Vice Chair and Treasurer. The Reference and Administrative Details identifies the constituencies that elected each of the current Trustees. No other persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

# Our structure, governance and management

Newly appointed Trustees spend time in the offices observing interviews (with client's permission), meeting staff (paid and volunteer) and observing current operational procedures in practice. In addition, they have a full briefing session with the Chair of Trustees and Chief Executive Officer which includes:

- The organisational structure, service delivery and operations;
- Relevant financial information, funding and 3-year funding and expenditure pipeline;
- Their obligations as members of the Board of Trustees, including relevant publications from the Charity Commission;
- Governance including Articles of Association, Board structures, meetings and papers; and
- Strategic plans and objectives.

## Guarantee

CANS does not have a share capital. Each member has guaranteed to contribute the sum of £10 in the event of the charity needing to close.

## Organisational Structure:

The Trustee Board provides strategic direction and vision for Citizens Advice North Somerset. The board currently has 6 members, who are trustees under charitable law and Directors of the charitable company. There are 4 Board meetings each year, plus quarterly Governance & Strategy and Finance & Resource Committee meetings. In addition, Trustees hold working parties and additional workshops to shape the organisation's strategic direction and develop as a team. The Chief Executive Officer, working with the senior management team, is responsible for delivering the strategy and day-to-day operations.

The Trustees carry the ultimate responsibility for the conduct of CANS and for ensuring that the charity satisfies its legal and contractual obligations within the requirements of the Articles of Association, Company and Charitable law. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

Our senior management team is responsible for delivering the Trustee Board's vision and for the day-to-day operation of Citizens Advice North Somerset.

## Management Salaries:

Senior Management pay and remuneration, along with all staff salaries, are reviewed every two years. These have been reviewed in 2023/24 and set following a benchmarking exercise organised across the Citizens Advice local office network, using salary levels from comparable local offices.

## Senior Management changes:

Fiona Cope, Chief Officer, left the employment of CANS on 31<sup>st</sup> July 2024, after leading the organisation for 9 years. Amy Jones, our new Chief Executive Officer joined on 1<sup>st</sup> October 2024.

# Reference and Administrative Details

## Public benefit:

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in North Somerset and surrounding areas.

The Trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission of England and Wales.

## Charity Details

Registered name	North Somerset Citizens Advice Bureau (trading as Citizens Advice North Somerset)
Charity number	1052967
Company Number	02906303
Registered Office	39 Oxford Street, Weston-super-Mare, North Somerset, BS23 1TN

## Trustees (at the date of approval of the report)

Farid Saada	Chair of Trustees
Philippa Clark	Vice Chair of Trustees
John Reeve	Trustee
Peter Bray	Trustee
Jackie Smith	Trustee
Richard Penska	Trustee

## Senior Leadership Team (at the date of approval of the report)

Amy Jones	Chief Executive Officer
Holly Law	Insights & Impact Manager
Rhys Leece	Finance & Resources Manager
Sara Leeroth	Advice Services Manager
Sam Olliffe	Advice Services Manager
Wendy Fletcher	Training Manager

**Bankers** CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

**Auditors** Albert Goodman LLP, Goodwood House, Blackbrook Park Avenue, Taunton, TA1 2PX

## Directors (at the date of approval of the report)

Mr F Saada (Chair)  
Ms P Clark (Vice Chair)  
Mr J Reeve  
Mr P Bray  
Mrs J Smith  
Mr R Penska

Each Director is a member of North Somerset Citizens Advice Bureau.

# Financial Reserves Policy and Financial Summary

## Financial Reserves Policy

CANS is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The charity maintains a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. As far as possible, we take steps to ensure that the cessation of one or more funding streams would not present so serious a challenge to the future of the charity as to jeopardise the delivery of services.

The Trustees believe that CANS should hold financial reserves in addition to Restricted Reserves and Designated Reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. These are referred to as Unrestricted Reserves.

The Trustees, following independent advice, consider that it would be prudent to set aside an amount equivalent to 3 – 4 months direct unrestricted costs (2025/26 this has created a range of £125k -£167k).

However, the Trustees recognise that not all unrestricted reserves (as identified in the financial statements) would be readily available in the case of a financial challenge and it may be desirable to hold a higher level of reserves than currently held particularly where CANS is faced with high levels of uncertainty.

## Financial Summary

CANS has consolidated its financial position following a number of years of significant growth. Income for the year of £1.380m has risen from the previous year's income of £1.230m, and in parallel expenditure has risen from £1.465m last year to £1.632m, as we have utilised restricted reserves and deferred income relating to this year's projects.

This year we have seen a reduction in the overall reserves position as medium to long term funding for certain projects has come to an end and CANS : it has now decreased from £480,928 to £228,187. This balance remaining are unrestricted fund and can be further categorised:

- £78,032 of CANS unrestricted funds relates to a Premises Fund which represents the value tied up within 39, Oxford Street.
- £5,446 of these funds are designated for the necessary refurbishment work required on CANS premises.
- £144,709 of CANS unrestricted funds are retained as an operating reserve to cover future financial risks and uncertainties.

# Risk Management

The Board of Trustees has in place a Risk Management Strategy and carry out an annual risk review which covers all areas of the organisation including financial and operational 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.

The most significant service delivery risk still relates to the demand for advice services through 2024/25 and beyond:

**If client demand and complexity increases, then there will be detrimental impact on CANS clients and staff. This may lead to: staff working under increased stress, with less time to support complex cases; clients presenting in more desperate circumstances; reduction in services; and a potential failure to follow safeguarding procedures, presenting safety risks to staff and/or clients.**

The impact of this risk for a staff welfare perspective has been minimised by: demand management procedures in place; a management focus on staff wellbeing and support; Staff Wellbeing group in place, promoting initiatives such as Mental Health First Aid and Mental Health awareness training for managers; and Employee Assistance Programmes in place.

The impact of this risk from a client welfare perspective has been minimised by: promotion of self-help, signposting and on-line channels in order to target f2f contact and telephony for the more complex and vulnerable customers; additional funding for services being sought, along with Client Crisis funding; robust safeguarding training, policies and reporting procedures in place.

The most significant resources risks in 2024/25 primarily relate to the organisational change carried out to respond to the reduction in funding and increased financial pressures in 2025/26.

**This has presented material risks around:**

- **The financial viability of CANS operating from two substantial premises within Weston super Mare**
- **The operational impact of a reduced senior management team, particularly in relation to financial management, delivery of compliance and governance objectives, and reduced capacity to access additional funding opportunities.**

The immediate financial risk has been mitigated through the establishment of a balanced budget for 2025/26, which has allowed time to develop a number of strategies to ensure that CANS is in a sustainable financial going forward.

The impact of the premises risk is being mitigated through the development of a Premises Strategy. The aim of the strategy to reduce down the number of main offices within Weston super Mare.

The impact of the risk in relation to Senior Management capacity is being managed through a number of strategic initiatives to determine a new operating model for the organisation.

# Funding Sources

The Trustees extend their continued gratitude to NSC, the Town Councils of Weston-super-Mare, Nailsea and Portishead and to the Parish Councils of Pill, Banwell and Winscombe who continue to support the operating capacity of the charity.

Additionally project-specific funding was received from:

- The Legal Aid Agency in support of specialist casework in the areas of housing law and the delivery of the Housing Court Possession Desk at Weston Court House.
- Money and Pension Service for specialist money advice funding local debt advice.
- Macmillan Cancer Care and Support for advice and information on welfare benefits for people living with cancer.
- North Somerset Council for the Litigant in Person support.
- North Somerset Council for benefits advice for vulnerable service users and for advice for their clients seeking housing advice.
- North Somerset Council for provision of housing prevention advice.
- First Steps – a multi-agency project funded by North Somerset Council to deliver advice and support to people in receipt of Council Tax Support who are in council tax arrears.
- Bristol Wessex Water in support of advice provision for people in arrears of water debt.
- Help to Claim – funded by the Department for Work and Pensions through national Citizens Advice. To provide assistance for people making claims for Universal Credit from the initial application through to their first full payment.
- Pier Health Social Prescribing Service funded by Pier Health PCN. A service delivered in partnership with Alliance Homes
- VCSE Locality Lead funded through Sirona care and health to provide VCSE collaborative support to the Woodspring Locality Partnership

- Centre for Sustainable Energy as part of the WHAM Partnership (Warm Homes, Advice and Money) to provide practical advice & support.
- Weston-super-Mare and Clevedon Foodbanks for the provision of on-site generalist advice.

The Trustees are also grateful for those funders who were able to provide clients with access to crisis funds:

- North Somerset Council - Household Support grants for energy
- Portishead Town Council - Crisis Funds
- ACTS435 charitable fund

## Fundraising

CANS undertakes limited public fundraising, our approach is to allow donations by means of ensuring that we have donation boxes at our Advice locations and also when we hold networking or engagement events. Clients receiving advice are never asked for a donation for the assistance provided.

CANS voluntarily complies with the Code of Fundraising Practice, published by the Fundraising Regulator and developed by the Institute of Fundraising (IoF) and the Public Fundraising Association (PFRA). We have received no complaints about our fundraising activities.

CANS always strives to protect our clients, as well as members of the general public from any unreasonable intrusion or unacceptable behaviour due to fundraising activities.

## Future Plans

Our Strategic Business Plan identifies the following key areas for our future focus :

**Services** – prioritising our services to ensure we meet the evolving needs of our clients with relevant, high quality advice and support, embedding ways of working that are responsive and agile.

**People** – ongoing investment in our workforce to ensure a skilled and motivated team that can deliver compassionate and effective support.

**Financial sustainability** – ensuring a strong financial foundation to enable us to continue to respond to emerging issues and continue to build on diverse funding sources.

**Premises** – providing safe, effective, accessible and welcoming spaces to our clients and workforce.

**Governance & Compliance** – ensuring accountability, transparency and trust, safeguarding our reputation and operations.

**Digital** – embracing digital tools to improve service delivery and development, increase accessibility and enhance organisational development.

## North Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2025

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### Statement of Trustees' Responsibilities

The trustees (who are also directors of North Somerset Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the directors' report) and the financial statements in accordance with 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).

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 income and expenditure, of the charitable company for that period. 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 judgments and accounting 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 business.

The trustees are responsible for maintaining proper accounting records which 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.

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

In so far as the Trustees are aware:

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

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

### Auditors

The auditors, Albert Goodman LLP, are deemed to be reappointed under section 487(2) of the Companies Act 2006.

By Order of the Board



F Saada - Chair

Date: 11 December 2025

## North Somerset Citizens Advice Bureau

Independent Auditors' Report to the Trustees and Members  
For the Year Ended 31 March 2025

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### Opinion

We have audited the financial statements of North Somerset Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2025, which comprise the Statement of Financial Activities (including an Income and Expenditure Account), Balance Sheet, 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 Generally Accepted Accounting Practice, 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 trustee's 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 entity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors 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 Trustee Directors' Report, other than the financial statements and our auditors' report 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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

## **North Somerset Citizens Advice Bureau**

Independent Auditors' Report to the Trustees and Members

For the Year Ended 31 March 2025

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### **Opinion on other matter 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 Trustee Directors' Report, which includes the Directors' Report prepared for the purposes of company law for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report included within the Trustees' Report have been prepared in accordance with applicable legal requirements.

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' Report included within the Trustees' Report.

### **Matters on which we are required to report by exception**

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

### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities set out on page 27, 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.

### **Auditor's 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 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

**The extent to which the audit was considered capable of detecting irregularities including fraud**

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, Charities Act 2011, employment and data protection legislation.
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation, claims and breaches of relevant legislation; and
- reviewing correspondence with the Charity Commission and other relevant regulators including the company's legal advisors and insurers.

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

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

## North Somerset Citizens Advice Bureau

Independent Auditors' Report to the Trustees and Members  
For the Year Ended 31 March 2025

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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](http://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 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 and 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 charitable company and the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



.....  
Michelle Ferris BSc (Hons) FCA DChA (Senior Statutory Auditor)  
For and on behalf of Albert Goodman LLP, Statutory Auditor  
Goodwood House  
Blackbrook Park Avenue  
Taunton  
TA1 2PX

Date: 18 December 2025

## North Somerset Citizens Advice Bureau

### Statement of Financial Activities (including an Income and Expenditure account)

For the Year Ended 31 March 2025

	Notes	Unre- stricted £	Re-stricted £	Total 2025 £	Unre- stricted £	Re- stricted £	Total 2024 £
<b>Income:</b>							
Donations and legacies	2	276,787	6,904	<b>283,691</b>	221,488	5,500	<b>226,988</b>
Investments	3	7,155	-	<b>7,155</b>	9,742	-	<b>9,742</b>
Charitable activities	4	186,688	903,298	<b>1,089,986</b>	150,820	842,880	<b>993,700</b>
<b>Total income</b>		<b>470,630</b>	<b>910,202</b>	<b>1,380,832</b>	<b>382,050</b>	<b>848,380</b>	<b>1,230,430</b>
<b>Expenditure:</b>							
Charitable activities	5	491,154	1,137,222	<b>1,628,376</b>	515,780	944,883	<b>1,460,663</b>
Interest payable		4,567	-	<b>4,567</b>	4,935	-	<b>4,935</b>
<b>Total expenditure</b>		<b>495,721</b>	<b>1,137,222</b>	<b>1,632,943</b>	<b>520,715</b>	<b>944,883</b>	<b>1,465,598</b>
<b>Net income / (expenditure) for the year</b>		<b>(25,091)</b>	<b>(227,020)</b>	<b>(252,111)</b>	<b>(138,665)</b>	<b>(96,503)</b>	<b>(235,168)</b>
Transfers between funds	16	(20,340)	20,340	-	(43,807)	43,807	-
<b>Net movement in funds for the year</b>		<b>(45,431)</b>	<b>(206,680)</b>	<b>(252,111)</b>	<b>(182,472)</b>	<b>(52,696)</b>	<b>(235,168)</b>
<b>Reconciliation of funds</b>							
Total funds brought forward		287,879	192,419	<b>480,298</b>	470,351	245,115	<b>715,466</b>
<b>Total funds carried forward</b>		<b>242,448</b>	<b>(14,261)</b>	<b>228,187</b>	<b>287,879</b>	<b>192,419</b>	<b>480,298</b>

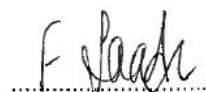
The results for the year derive from continuing activities and there are no gains or losses other than those shown above.

The statement of financial activities incorporates the income and expenditure account.

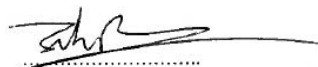
	Notes	2025 £	2024 £
<b>Fixed assets</b>			
Tangible fixed assets	8	198,177	212,977
		<u>198,177</u>	<u>212,977</u>
<b>Current assets</b>			
Stock	11	6,300	15,392
Debtors	12	84,550	141,958
Cash at bank and in hand		247,590	420,896
		<u>338,440</u>	<u>578,246</u>
<b>Liabilities:</b>			
Creditors falling due within one year	13	(217,999)	(212,372)
Net current assets		<u>120,441</u>	<u>365,874</u>
Creditors falling due in more than one year	14	(90,431)	(98,553)
<b>Total net assets</b>		<u><u>228,187</u></u>	<u><u>480,298</u></u>
<b>The funds of the charity:</b>			
Restricted funds	16	(14,261)	192,419
Unrestricted funds	16	242,448	287,879
<b>Total charity funds</b>		<u><u>228,187</u></u>	<u><u>480,298</u></u>

The financial statements have been prepared and delivered in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the Board of Directors for issue on 11 December 2025 and signed on their behalf by:



F Saada  
Chair



J Reeve  
Trustee

**North Somerset Citizens Advice Bureau**  
Statement of Cash Flows  
For the Year Ended 31 March 2025

	Notes	Total 2025 £	Total 2024 £
<b>Cash flows from operating activities</b>			
Net movements in funds for the year		(252,111)	(235,168)
Adjustments to cash flows from non-cash items			
Depreciation and amortisation	8	24,468	24,062
Finance income	3	(7,155)	(9,742)
		<u>(234,798)</u>	<u>(220,848)</u>
<b>Working capital adjustments</b>			
(Increase)/decrease in stock	11	9,092	(11,059)
(Increase)/decrease in debtors	12	57,408	178,704
Increase/(decrease) in creditors	13	5,627	39,024
		<u>(162,671)</u>	<u>(14,179)</u>
Net cash flow from operations		(162,671)	(14,179)
<b>Cash flows from investing activities</b>			
Interest received	3	7,155	9,742
Purchase of fixed assets	8	(9,668)	(24,320)
		<u>(2,513)</u>	<u>(14,578)</u>
<b>Cash flows from financing activities</b>			
Repayments of long term loans		(8,122)	(7,754)
		<u>(8,122)</u>	<u>(7,754)</u>
<b>Net increase/(decrease) in cash and cash equivalents</b>		<u>(173,306)</u>	<u>(36,511)</u>
Cash and cash equivalents at the beginning of the reporting period		420,896	457,407
<b>Cash and cash equivalents at the end of the reporting period</b>		<u>247,590</u>	<u>420,896</u>
<b>Cash &amp; Cash equivalents reconciliation:</b>			
Cash at bank		247,590	420,896
Total cash & cash equivalents at the end of the reporting period		<u>247,590</u>	<u>420,896</u>

**1 Accounting Policies**

**1.1 General information and basis of accounting**

North Somerset Citizens Advice Bureau is a company limited by guarantee incorporated in the United Kingdom under the Companies Act. Each member of the charity undertakes to contribute a maximum of £1 to the charity's assets if it should be wound up while they are a member or within one year after they cease to be a member. The address of the registered office is given on page 1. The nature of the charity's operations and its principal activities are set out in the Trustee Directors' Report on pages 3 – 27.

The financial statements have been prepared on the historical cost basis and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)- (Charities SORP (FRS 102)) and the Companies Act 2006.

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

**1.2 Income**

Income from donations is recognised in the accounts when receivable and the amount can be reliably measured.

Income from grants is accounted for when unconditionally due and reasonable assurance can be gained that it will be received. Income from charitable activities is recognised when either unconditionally due or when the service is completed depending on the nature of funding. Where funds are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate.

Income from investments is recognised in the accounts when receivable.

**1.3 Government grants**

Government grants are recognised when unconditionally due and reasonable assurance can be gained that they will be received. Where funds are received in advance, for a specified period, these funds are deferred in creditors and then recognised in the period to which they relate. Where funds are due but not yet received, they are accrued in debtors in the current period.

**1.4 Donated services**

In accordance with the Charities SORP (FRS 102), the unpaid volunteer time is not recognised in the financial statements. Refer to the Trustee Directors' Report for more information about their contribution.

Donated goods, facilities and services are recognised as income and an equal expense when the charity is entitled, it is probable and fair value can be measured reliably.

**1.5 Expenditure**

Resources expended are accounted for on the accruals basis. Liabilities are recognised in the accounting period to which they relate.

**1.6 Fixed assets**

Fixed assets are valued at cost or valuation less depreciation. Depreciation is calculated to write off the cost of fixed assets, less their residual value, over their estimated useful lives at the following rates:

Furniture and Fittings – 3 years straight line  
Computer Equipment – 3 years straight line  
Land and buildings – 50 years straight line

Land and buildings are subject to the revaluation model with assets held at fair value less subsequent depreciation and impairment losses. Gains and losses on revaluation are charged or credited to the Statement of Financial Activities. Where revaluation exceeds the original cost, the excess will be recognised in the revaluation reserve.

**1.7 Debtors**

Trade and other debtors are recognised at the settlement amount due and prepayments are valued at the amount prepaid. Debtors relating to accrued income are recognised when unconditionally due and reasonable assurance can be gained they will be received.

Where funds are due but have not yet been received, they are accrued in debtors and recognised in the period to which they relate.

**1.8 Cash at bank and in hand**

Cash at bank and in hand comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

**1.9 Creditors**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

Where grants are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate.

**1.10 Taxation**

The charity is a registered charity and is therefore not liable to corporation tax on its charitable activities to the extent that income and gains are applied to charitable purposes.

**1.11 Pension contributions**

For qualifying employees, they are auto enrolled into a defined contribution pension scheme, unless they have exercised their right to opt out of scheme membership, and the charity contributes into this scheme. Contributions are recognised in the Statement of Financial Activities in the period in which they become payable in accordance with the rules of the scheme.

**1.12 Allocation of costs**

Costs incurred by projects include amounts of pre-determined overhead expenditure.

**1.13 Fund accounting**

General funds are unrestricted funds receivable or generated for the objects of the charity without further specified purpose and are available as general funds. Designated funds are unrestricted funds earmarked by the directors for particular purposes.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets this criterion is charged to the fund, together with a fair allocation of management and support costs.

**1.14 Operating leases**

The charity has a number of equipment operating leases. The title to the leased equipment remains with the lessor. Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease. Lease incentives are recognised over the lease term on a straight line basis.

**1.15 VAT**

The charity is not VAT registered. All amounts are therefore shown gross of VAT where appropriate.

**1.16 Financial instruments**

The charity only holds basic financial instruments as defined in FRS 102. The financial assets and liabilities of the charity and their measurements are as follows:

Financial assets – trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments.

Cash at bank – is classified as a basic financial instrument and is measured at face value.

Financial liabilities – trade creditors, accruals, other creditors and bank loans are financial instruments, and are measured at amortised cost. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not seemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2025

### 2. Income from donations and legacies

	Unre- stricted funds £	Re- stricted funds £	2025 Total £	Unre- stricted funds £	Re- stricted funds £	2024 Total £
Donations and legacies						
NSC - Core funding*	156,016	5,000	161,016	120,984	5,000	125,984
Donations	4,636	-	4,636	3,327	500	3,827
Legacies	-	-	-	9,412	-	9,412
Miscellaneous income	1,341	1,904	3,245	1,355	-	1,355
Income from town councils;						
Weston town council*	50,000	-	50,000	25,000	-	25,000
Clevedon town council*	3,000	-	3,000	-	-	-
Portishead town council*	26,523	-	26,523	25,750	-	25,750
Nailsea town council*	20,042	-	20,042	19,458	-	19,458
Parish councils*	15,229	-	15,229	16,202	-	16,202
	<u>276,787</u>	<u>6,904</u>	<u>283,691</u>	<u>221,488</u>	<u>5,500</u>	<u>226,988</u>

\*Denotes government grant

### 3. Investment income

	Unre- stricted funds £	Re- stricted funds £	2025 Total £	Unre- stricted funds £	Re- stricted funds £	2024 Total £
Bank interest	7,155	-	7,155	9,742	-	9,742
	<u>7,155</u>	<u>-</u>	<u>7,155</u>	<u>9,742</u>	<u>-</u>	<u>9,742</u>

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2025

### 4. Income from charitable activities

	Unre- stricted funds £	Re- stricted funds £	2025 Total £	Unre- stricted funds £	Re- stricted funds £	2024 Total £
Legal Services						
Commission*	-	40,871	40,871	-	22,292	22,292
Bristol Wessex Water	-	26,650	26,650	-	22,750	22,750
MacMillan	-	141,716	141,716	-	105,556	105,556
MAS	-	100,548	100,548	-	106,944	106,944
Pier Health	-	247,788	247,788	-	230,968	230,968
Sirona	-	29,000	29,000	-	20,000	20,000
NSC - Housing Advice						
Grant*	28,802	-	28,802	28,802	-	28,802
NSC Energy Debt*	-	-	-	20,000	-	20,000
NSC Vulnerable People*	57,484	-	57,484	57,484	-	57,484
NSC Virtual Hub*	-	-	-	-	50,000	50,000
NSC Litigants in Person	-	42,872	42,872	-	42,872	42,872
Clevedon Foodbank	14,243	-	14,243	8,990	-	8,990
#First Steps*	-	28,898	28,898	-	28,898	28,898
Foodbank - Weston	26,071	-	26,071	26,883	-	26,883
Talking Money	-	-	-	-	-	-
Help to Claim	-	146,290	146,290	-	132,059	132,059
Big Worle	7,437	-	7,437	6,398	-	6,398
The Access to						
Justice Foundation	-	98,664	98,664	-	-	-
WHAM	-	-	-	-	21,550	21,550
Citizens Advice	-	-	-	2,263	54,999	57,262
Seetec	10,567	-	10,567	-	-	-
Centre for Sustainable						
Energy	34,610	-	34,610	-	-	-
Under £5k	7,474	1	7,475	-	3,992	3,992
	<u>186,688</u>	<u>903,298</u>	<u>1,089,986</u>	<u>150,820</u>	<u>842,880</u>	<u>993,700</u>

\*Denotes government grant

Where grants are received in advance, for a specified period, these funds are deferred in creditors and recognised in the period to which they relate. Where funds are due but have not yet been received, they are accrued in debtors and recognised in the period to which they relate.

## 5. Expenditure on charitable activities

	Unre- stricted funds £	Re- stricted funds £	2025 Total £	Unre- stricted funds £	Re- stricted funds £	2024 Total £
Depreciation & loss on disposal of assets	24,468	-	24,468	24,062	-	24,062
Staff costs	420,285	901,549	1,321,834	462,365	722,510	1,184,875
Allocated support costs	24,382	231,909	256,291	3,733	220,920	224,653
Accountancy fees	10,942	1,200	12,142	12,872	-	12,872
Legal & professional fees	1,665	1,335	3,000	156	1,108	1,264
Trade subscriptions	9,412	1,229	10,641	12,592	345	12,937
	491,154	1,137,222	1,628,376	515,780	944,883	1,460,663

## 6. Employees and employment costs

	2025 £	2024 £
<b>Staff costs during the year were:</b>		
Wages and salaries	1,199,477	1,083,678
Social security costs	97,506	79,648
Other pension costs	24,851	21,549
	1,321,834	1,184,875

### Defined contribution pension scheme:

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £24,851 (2024 - £21,549).

No individual employee was paid over £60,000 (2024 - nil).

No remuneration was paid to any directors during the year (2024 – none).

The charity reimbursed trustee travel expenses totalling £135 to one trustee during the year (2024 - £81 to one trustee).

The key management personnel of the charity are considered to be those listed under management on page 1. The total costs to the charity of employee benefits for the key management personnel were £78,360 (2024 - £79,591).

The average monthly head count during the year was 56 (2024: 53) and the average full time equivalent was 42 (2024: 42).

**7. Net incoming resources/operating surplus**

	<b>2025</b>	<b>2024</b>
	£	£
This is stated after charging:		
Depreciation	24,468	24,062
Operating leases- property rent	8,678	26,265
Operating leases- other	18,107	18,107
Auditors' remuneration- Audit fee	9,840	8,072
Auditors' remuneration- Accountancy & other	2,302	4,800
	<u>24,468</u>	<u>24,062</u>

**8. Tangible fixed assets**

	<b>Land and Buildings £</b>	<b>Furniture and Fittings £</b>	<b>Total £</b>
<b>Cost</b>			
At 1 April 2024	193,898	102,550	296,448
Additions	-	9,668	9,668
	<u>193,898</u>	<u>112,218</u>	<u>306,116</u>
At 31 March 2025	193,898	112,218	306,116
<b>Depreciation</b>			
At 1 April 2024	14,612	68,859	83,471
Charge for the year	4,023	20,445	24,468
	<u>18,635</u>	<u>89,304</u>	<u>107,939</u>
At 31 March 2025	18,635	89,304	107,939
<b>Net book value</b>			
At 31 March 2024	<u>179,286</u>	<u>33,691</u>	<u>212,977</u>
At 31 March 2025	<u><b>175,263</b></u>	<u><b>22,914</b></u>	<u><b>198,177</b></u>

Included in the above is £175,263 (2024: £179,286) of assets pledged as security against borrowings.

The land and buildings class of fixed assets was revalued on 31/03/2021 by the directors. The basis of the valuation was open market value based on existing use. The directors consider that the valuation remains appropriate.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2025

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### 9 Related party transactions

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

### 10 Government grants

Income from government grants comprise grants made by local authorities to fund the principal activities and objectives of the charity via core funding and funding for specific restricted projects. See notes 2 & 4 for more information and to the amount and source of these grants. There are no unfulfilled conditions or other contingencies attached to these grants.

### 11 Stocks

	2025	2024
	£	£
Work in progress	6,300	15,392
	<u>6,300</u>	<u>15,392</u>

### 12 Debtors

	2025	2024
	£	£
Trade debtors	6,122	79,212
Prepayments	13,608	7,654
Accrued income	64,820	55,092
	<u>84,550</u>	<u>141,958</u>

**13 Creditors: Amounts falling due within one year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Trade creditors	11,799	7,117
Accruals	33,080	47,228
Deferred income	111,648	101,157
Social security	31,111	20,303
Other creditors	23,561	29,767
Bank loan	6,800	6,800
	<u>217,999</u>	<u>212,372</u>
<b>Deferred Income</b>		
Deferred income brought forward	101,157	94,611
Released in year	(101,157)	(94,611)
Deferred income in year	111,648	101,157
	<u>111,648</u>	<u>101,157</u>
Deferred income carried forward	<u>111,648</u>	<u>101,157</u>

Where grants are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate.

Grants deferred in the year relate to Access to Justice Foundation and other small items of funding, which specifies the amounts as being for 2025/26.

**14 Creditors: Amounts falling due in over one year**

	<b>2025</b>	<b>2024</b>
	£	£
Bank loan	90,431	98,553
	<u>90,431</u>	<u>98,553</u>
	<b>2025</b>	<b>2024</b>
	£	£
Bank loans		
Total amount due	97,231	105,353
Less due in < 1 year	(6,800)	(6,800)
	<u>90,431</u>	<u>98,553</u>
Due 1-2 years	6,800	6,800
Due 2-5 years	20,400	20,400
Due >5 years	63,231	71,353
	<u>90,431</u>	<u>98,553</u>

The above amount relates to one loan from HSBC UK Bank plc with a total balance of £97,231 owing at 31 March 2025, and is due for repayment in March 2035. Interest is charged at a fixed rate of 4.49% per annum. The loan is secured against the freehold property known as 39 Oxford Street, Weston-super-Mare, North Somerset.

**15 Financial commitments**

At 31 March 2025 the charity was committed to making the following payments under non-cancellable operating leases:

	<b>2025</b>	<b>2024</b>
	£	£
Operating leases which expire:		
Within one year	18,107	18,107
Within two and five years	21,398	54,320
More than five years	-	3,291
	<u>39,505</u>	<u>75,718</u>

**North Somerset Citizens Advice Bureau**  
Notes to the Financial Statements  
For the Year Ended 31 March 2025

**16 Funds – current year**

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2025 £
<b>Unrestricted Funds</b>					
General Fund	188,445	470,630	(462,404)	(37,701)	158,970
Maintenance Fund	11,880	-	(26,434)	20,000	5,446
IT Hardware replacements	6,821	-	(6,883)	62	-
Premises Fund	80,733	-	-	(2,701)	78,032
<b>Total unrestricted funds</b>	<b>287,879</b>	<b>470,630</b>	<b>(495,721)</b>	<b>(20,340)</b>	<b>242,448</b>
<b>Restricted Funds</b>					
MAS	-	102,452	(102,516)	64	-
Macmillan	20,017	141,716	(161,844)	111	-
Help to Claim	36	146,290	(152,235)	-	(5,909)
#First Steps	-	28,898	(33,675)	4,777	-
Wessex Water	-	26,650	(31,733)	5,083	-
Pier Health	-	247,788	(247,892)	104	-
Sirona	-	29,000	(29,066)	66	-
Cost of Living	8,882	1	(8,883)	-	-
Virtual Hub	159,688	-	(159,928)	240	-
Legal Services Commission	-	40,871	(50,707)	9,836	-
North Somerset Council	3,796	5,000	(8,814)	18	-
Litigants in person	-	42,872	(42,913)	41	-
Access to Justice Foundation	-	98,664	(107,016)	-	(8,352)
<b>Total restricted funds</b>	<b>192,419</b>	<b>910,202</b>	<b>(1,137,222)</b>	<b>20,340</b>	<b>(14,261)</b>
<b>Total funds</b>	<b>480,298</b>	<b>1,380,832</b>	<b>(1,632,943)</b>	<b>-</b>	<b>228,187</b>

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2025

### 16 Funds – prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2024 £
<b>Unrestricted Funds</b>					
General Fund	379,404	382,050	(476,263)	(96,746)	188,445
Maintenance Fund	13,945	-	(25,325)	23,260	11,880
IT Hardware replacements	-	-	(19,127)	25,948	6,821
Premises Fund	77,002	-	-	3,731	80,733
<b>Total unrestricted funds</b>	<b>470,351</b>	<b>382,050</b>	<b>(520,715)</b>	<b>(43,807)</b>	<b>287,879</b>
<b>Restricted Funds</b>					
MAS	1,422	106,944	(108,522)	156	-
Macmillan	-	105,556	(85,539)	-	20,017
Help to Claim	12,982	132,059	(145,005)	-	36
#First Steps	130	28,898	(29,028)	-	-
Wessex Water	-	22,750	(40,306)	17,556	-
WHAM	605	21,550	(22,155)	-	-
Pier Health	-	231,468	(231,468)	-	-
CJF	4,178	-	(4,178)	-	-
Sirona	165	20,000	(20,165)	-	-
Quartet Community Foundation	-	-	(19,999)	19,999	-
Cost of Living	15,000	-	(6,118)	-	8,882
Virtual Hub	210,471	50,000	(100,783)	-	159,688
Legal Services Commission	162	22,292	(22,454)	-	-
Citizens advice	-	54,999	(61,095)	6,096	-
North Somerset Council	-	5,000	(1,204)	-	3,796
Litigants in person	-	42,872	(42,872)	-	-
FAHLC	-	3,992	(3,992)	-	-
<b>Total restricted funds</b>	<b>245,115</b>	<b>848,380</b>	<b>(944,883)</b>	<b>43,807</b>	<b>192,419</b>
<b>Total funds</b>	<b>715,466</b>	<b>1,230,430</b>	<b>(1,465,598)</b>	<b>-</b>	<b>480,298</b>

#### Unrestricted Funds

General funds are available for use at the trustees' discretion in furtherance of the objective of the charity.

Premises fund is the Net Book Value of the premises minus the total loan amount due over one year which is associated with the premises.

Maintenance fund is a fund designated towards the maintenance of the premises.

The IT Hardware replacements fund has been created in the year towards IT Hardware replacements.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2025

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### Restricted funds

Restricted income funds are those donated for use in a particular area or specific purposes, the use of which is restricted to that area or purpose. The material restricted funds are as follows:

*MacMillan Cancer Support* – A restricted fund provided by MacMillan Cancer Support to fund the provision of an outreach Welfare Benefits Caseworker, to work with individuals affected by cancer to ensure that they receive all the benefits to which they are entitled. This project is funded for 5 years.

*MAS (Formerly F2F Debt Advice Project)* – A restricted fund, Money West, a partnership funded by the Money Advice Service and led by Talking Money providing free, independent debt advice across Bristol, South Gloucestershire, North Somerset, Stroud and Gloucester.

*#FirstSteps (Formerly South Ward Initiative)* – A restricted fund. First Steps is a partnership between North Somerset Council, Liberata and Citizens Advice North Somerset. The aim of the project is to help residents across North Somerset who are in receipt of Council Tax Support and in arrears with council tax.

*Help to Claim* – A restricted fund provided by The Department of Work and Pensions and managed by the National Association of Citizens Advice Bureaux. The Help to Claim service supports clients in the early stages of their Universal Credit claim, from the application through to first payment. Our trained advisers help with things like how to gather evidence for a client's application or how to prepare for a first Jobcentre appointment. The overspend carry forward will be covered by future income into the fund.

*WHAM - Warm Homes Advice and Money* - a partnership between Centre for Sustainable Energy (CSE), Talking Money, We Care Home Improvements, Citizens Advice Bristol, Bristol Energy Network, North Somerset Council and Bristol City Council with the aim of developing a joint programme of support for low income groups in private accommodation who are in or at risk of being in fuel poverty.

*Pier Health* - a partnership between Pier Health PCN, Citizens Advice North Somerset and Alliance Homes to provide a one-stop connector service for a wide range of community related support with an emphasis on loneliness and isolation. Funds have been received post year end to cover the negative carry forward.

*CJF - Community Justice Fund*, provided by The Access to Justice fund to assist organisation in adapting to increase technological demands.

*Sirona* - Funding to provide input and leadership for the Voluntary Community and Social Enterprise (VCSE) a key element of the Health and Wellbeing Programme of the local NHS.

*Wessex Water* – Funding provided by the local water company for the provision of identifying suitable candidates for social tariffs and getting clients with arrears back into the habit of regular bill payment.

*Legal Services Commission* - For the provision of solicitor level Legal Aid advice to Clients undergoing possession proceedings.

*Quartet Community Foundation* - Funding provided to provide additional service capacity to assist older people access advice and support.

*Cost of Living* - Funding provided to support operational cost increases associated with meeting Cost of Living demand for advice services.

*Virtual Hub* - Funding provided to support the North Somerset Together care navigation pilot.

*Litigants in person* – funding provided by North Somerset Council to support clients experiencing domestic abuse.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2025

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### Restricted funds (continued)

*Access to Justice Foundation* - Improving Lives through Advice project to deliver specialist benefit advice for those facing benefit appeals. The overspend carry forward will be covered by future income into the fund.

#### 17 Analysis of net assets between funds

	Unre- stricted funds £	Re- stricted funds £	2025 Total £	Unre- stricted funds £	Re- stricted funds £	2024 Total £
Tangible fixed assets	198,177	-	198,177	212,977	-	212,977
Current assets	254,037	84,403	338,440	291,216	287,030	578,246
Current liabilities	(119,335)	(98,664)	(217,999)	(117,761)	(94,611)	(212,372)
Non current liabilities	(90,431)	-	(90,431)	(98,553)	-	(98,553)
	<u>242,448</u>	<u>(14,261)</u>	<u>228,187</u>	<u>287,879</u>	<u>192,419</u>	<u>480,298</u>

#### 18 Company limited by guarantee

The company was incorporated as a company limited by guarantee and has no share capital. The guarantee to the company is £10 per member on winding up of the company. At 31 March 2025 the company had 20 members and the total guaranteed is therefore £200.

**NORTH SOMERSET CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1052967

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# Accounts

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North Somerset Citizens Advice Bureau, trading as

# Citizens Advice North Somerset

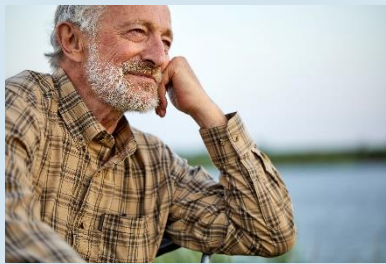
(A Charitable Company Limited by Guarantee)

## Annual Report and Financial Statements For the Year Ended 31 March 2024

Company number 02906303

Charity Registered in England and Wales number 1052967





# Contents –

## Trustees' Report 3 - 25

Introduction and About Citizens Advice North Somerset	3
Who we are and What we do	10
Our Impact in 2023-24	14
Equity & Diversity	15
Research & Campaigns	16
Our structure, governance and management	17
Reference and Administrative details	19

Financial Reserves Policy & Financial Summary	20
Risk Management	21
Funding Sources	22
Future Plans	23
Statement of Trustees' Responsibilities	25

## Financial Statements 26 - 46

Independent Auditor's Report	26
Statement of Financial Activities	30
Balance Sheet	31
Statement of Cash Flows	32
Notes to the Financial Statements	33

# Welcome and Introduction

## A message from our Chair of Trustees and Chief Officer

Citizens Advice North Somerset (CANS) provides free, independent advice and help to the residents of North Somerset. This report highlights the significant strides we have made over the past year, adapting and expanding our services to meet the community's needs.

In the last 12 months, we have strategically and actively increased our Generalist in-person advice offerings, working closely with many community and statutory partners to ensure people get the advice they need, where and when they need it. This commitment is exemplified by the expansion of our Advice Shop in Weston-super-Mare and the 18 in-person outreaches across North Somerset.

As has been the case across the sector, we have struggled to recruit to technical roles and instead turned our attention to 'growing our own' by investing in entry-level recruitment. This has been hugely successful with many of our Generalist and Outreach Advisers coming through the programme, with many progressing into caseworker, supervisor and management roles. This investment in our team's growth is crucial to maintaining and enhancing the quality of our services.

Our volunteers continue to be the backbone of our charity, contributing over 13,000 volunteer hours, to the value of £449,356. This is an incredible contribution to our North Somerset community.

We extend our deepest gratitude and thanks to all our volunteers and paid staff for their unwavering dedication in using their skills and knowledge for the benefit of local residents. What a tremendous difference they make in improving the life chances of so many people.



Over the last year we have looked for opportunities to strengthen and develop our specialist services: expanding our Macmillan funded support service to 2.5 FTE Advisers. In partnership with North Somerset Council (NSC) we have developed the Litigant in Person Service, supporting those fleeing domestic abuse. We continue to be only one of 8 Local CAs in England delivering Legal Aid contracts, providing housing advice and running the Court Duty Desk. This year we expanded the service having been awarded the Housing Loss Prevent Advice Service (HLPAS) contract, and through our continuing partnership with North Somerset Council, we supported even more local residents to keep their homes and prevent homelessness.

Our client base has grown considerably over the last year, from 9,500 clients to almost 13,000 clients. The value of the support we provide amounts to £19,082,499, with a public value of £23,962,396. This means that for every £1 invested in CANS, we return £13.14 to the local community.

We value all our partnerships, knowing that we are stronger together, and that together we can help many more people facing hardship and uncertainties. A flagship for partnership working is the North Somerset Together Virtual Hub, a proof of concept multi agency service providing a social welfare navigation service that helps local residents access the support they need. This service brings together NSC, The North Somerset Wellbeing Collective, Woodspring and One Weston Locality Partnerships, Alliance Homes, Curo Housing Association and Sirona care and health.

As we look to the future, with the continuing cost-of-living crisis, we anticipate the demand for our services will continue to grow. We remain committed to increasing our capacity within the available funding and exploring new sources of income to support our crucial work.

Thank you to our partners, funders, and the entire team for your incredible contributions and support. Together, we make a profound impact on the lives of North Somerset residents.

**13,000 clients**

**45,442 advice issues**

**15 In-Person Locations**

**47 Volunteers**

**54 Paid Staff**

**£23.9m Public Value**

**£19m value to clients**

**13,000 volunteer hours**



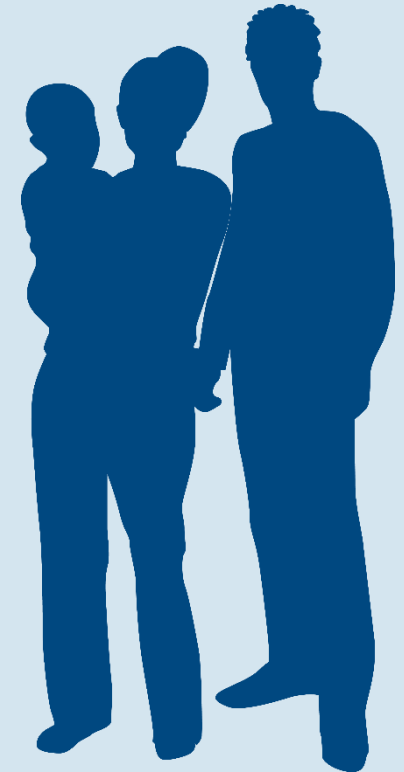
## Our Purpose:

*To provide free, confidential, impartial and non-judgmental advice to help people overcome their problems.*

*To improve the policies and practices that affects people's lives by becoming a voice for our clients and consumers on the issues that matter to them.*

## Our vision:

*To improve the wellbeing and health of everyone living or working in North Somerset who needs our help and support, by providing accessible, effective and tailored information and advice that is free, independent, confidential and impartial.*



**ADVICE – CHANGING AND SAVING LIVES**

# Strategic Business Plan 2024-2026

In designing our Strategic Business Plan, Trustees and Managers seek to **maintain, build upon, and transform** our high quality services. In doing this we have set ourselves 5 ambitions, to:

- Build on our high-quality services to meet growing **DEMAND**
- Secure **FUNDING** to remain sustainable and effective and to use new funding streams to:
- Extend our **INFLUENCE** in the community
- Invest further in ensuring the well-being and health of our **PEOPLE** and
- Continue to be strong **EQUALITY** champions



# Advice Strategy 2024-26

## Access Community Needs

- Conduct surveys and focus groups: gather data from residents to identify common issues and areas where they need advice (e.g. housing, debt, employment, benefits)
- Analyze demographic data: use local demographic data to understand the needs of different cohorts within the community
- Consult with local organisations: collaborate with other local services (e.g. foodbanks, housing associations) to get a broader perspective on community needs
- Implement the Equality, Diversity and Inclusion Strategy and embed the 6 Outcomes for Communities Framework.

## Enhance Accessibility

### Ensure that advice services are accessible to everyone in the community

- Multi-channel access providing advice through in-person, telephone and digital platforms
- Extended hours – to work towards offering services outside of regular office hours to accommodate those who work or who have other commitments
- Language and disability access – we provide translation services and ensure that facilities are accessible to individuals with disabilities.

## Improve Service Delivery

### Enhancing the quality of advice provided is essential for effective service delivery

- Investment in our training and development ensuring all staff have the skill and knowledge to perform their roles and to keep them updated on the latest policies, regulations and best practice.
- Quality Assurance: we have in place robust quality assurance processes to monitor and evaluate the advice given.
- Resource Library: maintain an up-to-date library of resources and referral options for advisers

## Increase Awareness and Outreach

### Raise Awareness of the services offered and reach out underrepresented groups

- Marketing and Campaigns: use local media, social media and community events to promote services.
- Stakeholder and Engagement Strategy: we have built a rich network of key partners and stakeholders
- Targeted Outreach: focusing geographic areas, health settings i.e. WGH, and marginalized communities.

## Leverage Technology

### Use technology to enhance service efficiency and effectiveness

- Digital Platforms: CANS website, on-line referral portal, developing comprehensive self-help resources.
- Data Management: use of Casebook and Elemental to manage client interactions and follow-ups efficiently.

## Monitor and Evaluate

### Continuous monitoring and evaluation help in adapting the strategy to meet evolving needs

- Feedback mechanisms: quarterly client feedback on their satisfaction and the impact of the services received
- Performance metrics:
- Regular reviews: conduct regular strategy reviews and adjust based on feedback and performance data.

## Secure Funding and Resources

### Cross reference with the Funding Strategy to ensure sustainable funding and resource allocation to maintain and expand services

# Standing up for Equality

At Citizens Advice North Somerset we believe that our common humanity makes us equal in worth, dignity and rights. We value **diversity**, promote **equality** and challenge **discrimination**.



Our service is available to everyone living, working, or travelling through North Somerset, regardless of race or nationality, gender, disability, sexual orientation, religion, age or marital status. We want to make sure everyone has access to our services. We are constantly reviewing how we can improve what we do and how we do it, to reach all those people who need our help.

We will be a stronger champion for equality by:

- challenging discrimination through advice
- championing equality through research and campaigns
- valuing diversity as an employer and volunteer agency

# Confidence in our Service

## Our aim is to provide a quality service for everyone:

- Our clients and their communities
- Our staff (paid and volunteer); and
- Our partners and funders.

## We will deliver this through:

- Our advice and social prescribing services;
- Our research & campaign work;
- Our equality & diversity work;
- Our investment in our staff (paid and volunteer); and
- Our training provision.



We are proud to be a member of Citizens Advice. Our membership sets out the detailed requirements all Citizens Advice local offices must meet in order to be part of the service. These include:

- Governance and Strategic Planning
- Quality of Advice Assurance
- Financial Management
- People management
- Equality leadership

We are proud of our **Quality Marks** that demonstrate we are organised, easily accessible, effectively managed and we employ staff with the skills and knowledge to meet the needs of our clients.



# Who we are and what we do

In 2023-24 CANS helped a total of **12,990** clients with **45,442** issues. Broadly we categorise our work into Generalist Advice, Specialist Debt Advice, Housing and Legal Aid, and Social Prescribing.

**Generalist Advice Service** (advice via telephone, email and in-person) is delivered by our team of Volunteer and paid Generalist Advisers, supported by a team of paid Advice Session Supervisors. They deal with the spectrum of advice issues including money advice, welfare rights, housing, family and relationships, fuel and utilities, charitable support.

In 2023-24 the Generalist Team helped **5,014** unique clients with over **22,524** issues.

CANS delivers **In-reach Services** which are dedicated services delivered by paid Advisers to service users of partner organisations.

Specialist Debt Advice, Housing and Legal Aid, and Social Prescribing are delivered through dedicated projects listed in the following pages.

In-person advice services are available in **15** locations:

- The Advice Shop, Sovereign Centre, WsM
- CANS Office, 39 Oxford Street, WsM
- Banwell Youth and Community Centre
- 65 High Street, Nailsea
- Pill Resource Centre
- Weston Foodbank – North Somerset, WsM
- Weston General Hospital (In-reach for Macmillan Service)
- Weston Foodbank – Bournville Family Centre
- Portishead Beacon Hub
- Weston Court House (in-reach for people facing homelessness)
- Big Worle Hub
- Clevedon Foodbank – Yatton Youth Club
- Clevedon Foodbank – Speedwell Industrial Estate
- Clevedon Foodbank – Southfield Church, Nailsea
- Seetec, The Stable, Wadham St, WsM



# Who we are and what we do

**Dedicated Projects** – we work in partnership with a number of local and national partners to deliver the following services:



- **Debt Advice** – CANS provided debt advice to **1,324** clients with **5,016** issues who presented with up to £8.4 million worth of debt. **488** clients went on to receive specialist level debt advice. The value of our debt advice to local residents is **£2,867,894** helping them to maximise their income, budget and manage their debts by negotiating with creditors, rescheduling payments, and writing debts off through insolvency.
- **Bristol Wessex Water** - funded by Bristol Wessex Water to support clients to access the variety of their schemes to assist those on low incomes or who have fallen into arrears with their water bills. In 2023-24 we supported **452** clients with water related enquiries. We made supported **209** clients to apply for a Bristol Wessex Water social tariff, and **100%** of these were successful. This resulted in **£95,981** of debt written off and a reduction in the average monthly bill for these clients from **£39.46** to **£3.73**.
- **#FirstSteps** - this is a multi-agency project with North Somerset Council and Liberata, to deliver advice and support to people in receipt of Council Tax Support who are in council tax arrears. In 2023-24 we supported **662** clients to maximise their income, manage their money and meet their liabilities.
- **Housing Advice** – we are funded by North Somerset Council and The Legal Aid Agency to provide housing advice, deliver the Housing Possession Court Duty desk at Weston County Court and deliver the Housing Loss Prevention Advice Service providing advice, support and representation for people at risk of losing their homes. In 2023-24 we dealt with **3,392** housing related issues. The value of our advice is worth **£984,445** to local housing providers by preventing housing evictions and **£208,198** to local authorities by reducing statutory homelessness and the cost of temporary accommodation.
- **Weston Foodbank** – funded through the Trussell Trust, we deliver advice services in partnership with the Foodbank at their North Street depot, The For All Healthy Living Centre, The Purple Sheep Pantry and The Bournville Family Centre. In 2023-24 we supported **686** clients with **966** issues.

# Who we are and what we do



## Dedicated Projects – continued

- **Welfare Rights** – funded by North Somerset Council to support local residents to maximise their income through benefit applications and to challenge benefit decisions. In 2023-24 **55%** of our clients had a welfare benefit related enquiry and we dealt with **24,885** issues worth **£19,632,621** in income gained through benefit claims and benefit appeals.
- **Macmillan Cancer Support Income Maximisation** – we work in partnership with Macmillan Cancer Support to provide advice and assistance to people living with cancer, their families and carers. These services are delivered by dedicated advisers through face-to-face and telephone advice from locations to suit the client including home visits and at Weston General Hospital. In 2023-24 we helped **710** clients with recorded outcomes of almost **£2.5 million** in income gained through grant applications and benefit claims and through debts managed.
- **Help to Claim** – funded by the Department for Work and Pensions through national Citizens Advice. In 2023-24 we provide support and assistance to **2,357** people making claims for Universal Credit from the initial application through their first full payment.
- **Litigant in Person Support Service** – this new service, funded by North Somerset Council, is being set up to provide community based practical advice and McKenzie Friend support for anyone experiencing domestic abuse i.e. housing advice, benefit claims, appeals and money advice, together with support in navigating the court system.
- **Household Support Fund** – we distributed **£26,000** to people in North Somerset struggling with household finances, supporting those most in need to help with food, energy, water and other essential living needs.

# Who we are and what we do



## Dedicated Projects – continued

- **WHAM Project** – we work in partnership with The Centre for Sustainable Energy, Talking Money, We Care Home Improvements, Bristol City Council, North Somerset Council, Citizens Advice Bristol to provide advice on energy, money, benefits and to carry out home repairs. In 2023-24 we helped **449** clients with fuel related enquiries.
- **Pier Health PCN Social Prescribing Service** – a partnership between Pier Health PCN, Citizens Advice North Somerset and Alliance Homes. The service is delivered by a dedicated team of Link Workers providing a wide range of community related support with an emphasis on loneliness and isolation, and on the wider determinants of health, particularly low income, employment, learning, support, housing, debt, financial management and domestic abuse. In 2023-24 they worked with **928** local residents.
- **North Somerset Together Virtual Hub** is a proof of concept collaboration between CANS, North Somerset Together, Curo Housing Association, Alliance Homes, North Somerset Wellbeing Collective, North Somerset Council, Woodspring Locality Partnership, One Weston Locality Partnership and Sirona with Citizens Advice North Somerset acting as lead agency. The service aims to provide a one-stop connector service for a wide range of community related support with an emphasis on loneliness and social isolation, and on the wider determinants of health, particularly low income, employment, learning, support, housing, financial management and domestic abuse. In 2023-24 we supported **394** local residents find a way forward.
- **VCSE Locality Lead Partner (Woodspring)** – this role is in partnership with BNSSG ICS, Sirona care and health, Voluntary Action North Somerset and the North Somerset Wellbeing Collective. The purpose of the role is to be an active member of and support the voices of the Woodspring community to be heard on the Integrated Locality Partnerships and the Integrated Care Board. We work closely with our VCFSE LLP partners in One Weston and across the BNSSG and we are members of the interim VCFSE Alliance.

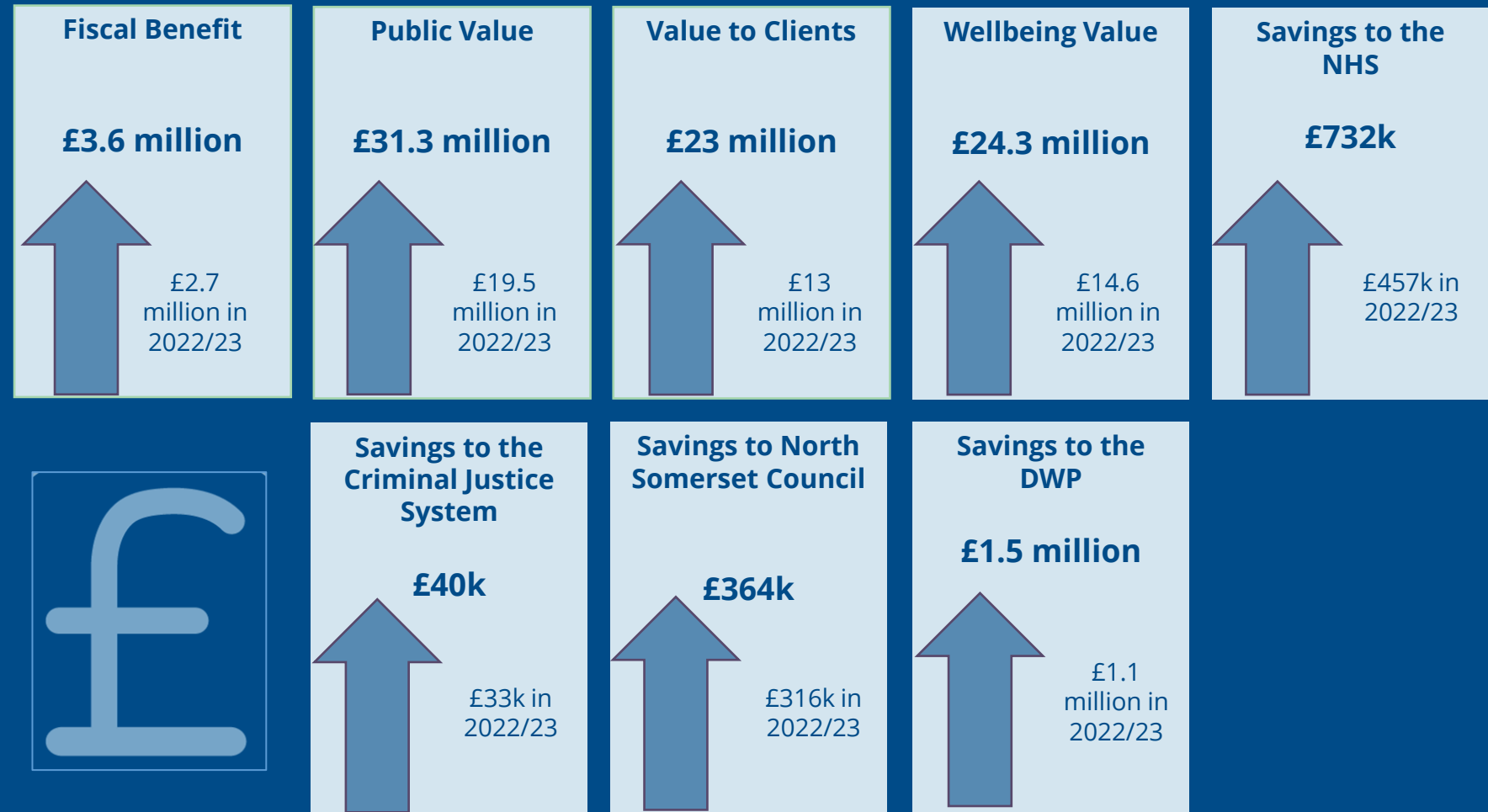
# The Impact of Citizens Advice North Somerset – Advice Service

We create **VALUE** through everything we do and the way we do it. Through delivering advice to individuals who need it, we benefit them their communities and society at large. We also create benefits and impact through our campaigning and advocacy, which attempt to address the root causes of problems experienced by individuals and communities.

It's impossible to put a financial value on everything we do – but where we can we have.

We've used a Treasury approved model to do this.

From our robust management information, we've also separately considered the financial benefits to the people we help.



# The Value of Volunteering

Research conducted by Sonnet Advisory & Impact and The Centre for Charity Effectiveness allows us to measure the **value of activities and improved outcomes** for our volunteers. In 2023/24 this totaled **£355,072**:



**Skill development  
& employability**  
**£7,188**



**Time donated**  
**£276,759**



**Health and  
wellbeing**  
**£71,186**



### Some feedback from our clients ...

I am extremely grateful that this organisation is there for people in need. I have an appeal against a decision from DWP. The help and support I have received from CA has been immense and I cannot express my gratitude strongly enough.

Thank you for sending all the volunteering ideas that are available locally, that might appeal to me.

The help that I received was more than I expected. I really liked that I was met in person, for a person with anxiety and low confidence this is very helpful.

I just want to say how professional and understanding the staff were from phone call to consultation, they managed to rectify my problem but even if they hadn't the effort and dedication the staff have to try to help is more than anyone could ask. Thank you CAB

There is nowhere I would go than the Citizens Advice as they are very knowledgeable and extremely helpful.

Everyone with whom I had contact with were amazing-very helpful and explained everything in great detail with very complicated issues. Has helped my mental health immensely and has given me the impetus to carry on sorting my life out. Well done CAB and thankyou very much for all the ongoing and previous help.

**Helping people today; stopping problems tomorrow. Whoever you are, whatever your problem**

# Equity, Diversity & Inclusion (EDI)

Together with national Citizens Advice, the charity believes that our common humanity makes us equal in worth, dignity and rights. The charity continues to implement the Citizens Advice Stand Up for Equality Strategy.

CANS continues to provide access to advice through the provision of translation services including British Sign Language interpreters and Language Line. EDI campaigner provided a stopgap text and support facility to tide Deaf community over until North Somerset Council appoint replacement support worker. Member of Reception Team attends Communication Café for BSL users regularly with EDI Campaigner, and has passed the first part of his Level 1 BSL course.

In November 2023, our EDI campaigner was instrumental in organising an event with the Soroptimists, North Somerset Council, Next Link, MP and Mayor to mark United Nations International Day for the Elimination of Violence against Women and Girls.

CANS is proud to be involved with many of the EDI groups across North Somerset that include: Gypsy & Traveller Liaison Group, LGBT+ Forum, Communication Café, Domestic Abuse Strategy Group, Suicide and Self-harm Steering Group.

In July 2023 CANS re-launched as a Hate Crime Reporting Centre, providing refresher training for all staff, and is an active member of RHINS (Responding to Hate Crimes in North Somerset). SARI provide monthly drop in sessions within the Advice Shop.

The charity is an active participant in the following local events:

- Hate Crime Reporting week
- Deaf Awareness week
- Mental Health Awareness week
- Black History Month



# Research & Campaigns (R&C)

Campaigning for change and advocacy are integral to the work carried out in the organisation. As a national and local service, we hold a huge amount of insight and data about the problems faced by our clients and their wider communities. We use this insight and data to do several things including to:

- **Help** national Citizens Advice research issues further
- **Influence** local and national decision makers to change policies and practices
- **Campaign** to get decision makers to change policies and practices

Over the last year the charity has been involved in:

- VCSE Locality Lead – contributing to the BNSSG Integrated Care System (Bristol, North Somerset and South Gloucestershire) Building Healthier Communities Development Group, and working to address the wider determinants of health
- North Somerset Together – supporting the development of local initiatives and special interest groups dealing with food poverty and digital poverty and contributing to the North Somerset Council's Empowering Communities Strategy.
- North Somerset Wellbeing Collective – cross sector collaborative organisation set up with the aim to improve the wellbeing and health of all residents living in North Somerset through partnership working, influence and learning.
- North Somerset Cost-of-Living Crisis Taskforce – cross sector task force established to co-ordinate support and advice in response to the crisis.

Our campaigning within this year has been dominated by the Cost-of-Living Crisis and using local and national data to provide insight into the impact on North Somerset communities.

Other notable activity in the year has been:

- Creating a cost-of-living data dashboard, updated monthly to share our frontline insights on the problems local people face.
- Working in partnership to increase our capacity – our Data, Insights & Impact Team Leader has: launched a Data Community of Practice, bringing together local and national colleagues for peer support and learning; joined the R&C Coastal Communities Cluster Group, co-designing a research project with network colleagues, and; following work with CA South Gloucestershire, provided the data for a Negative Budget report featured on BBC Points West and local BBC News site.



# Our structure, governance and management

**North Somerset Citizens Advice Bureau** is a registered charity and a company limited by guarantee and operates under the name of Citizens Advice North Somerset. The Directors, who are also the Trustees for the purpose of charity law, present their report, together with the audited financial statements of the charitable company for the year ended 31 March 2024, which have been prepared in accordance with the current statutory requirements, its governing documents and Statement of Recommended Practice (SORP FRS 102- implemented 1 January 2019).

## Related Parties:

CANS is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which monitors standards against a Performance Quality Framework (PQF) of key performance indicators as follows:

- Quality of Advice Assessment (QAA);
- Client experience;
- People Management;
- Leadership, Research & Campaigns and Equality self-assessment; and
- Financial Health Monitoring.

Operating policies are independently determined by the Trustee Board of Citizens Advice North Somerset in order to fulfil its charitable objects and comply with the national membership requirements.

## Constitution

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

CANS is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £10. At 31 March 2024 the company had 24 members of whom 9 are Directors of the company. CANS is governed by its Articles of Association dated 3rd November 2022.

The registered name of the charity is North Somerset Citizens Advice Bureau and from 6 November 2015 the charity has used the operating name of Citizens Advice North Somerset (CANS). The charity was incorporated as a company limited by guarantee on 9 March 1994. The charity commenced operations on

10 March 1994 at which date the assets and liabilities of the unincorporated North Somerset Citizens Advice Bureau were acquired.

## Appointment of Members and Directors

The maximum number of Trustees shall be fifteen and the minimum shall be three. Trustees, who are also Directors of the organisation, are recruited based on their skill and knowledge and how they will contribute to the strategic direction of the charity. The Board of Trustees are elected at the Annual General Meeting (of which there are no more than ten) or are co-opted by the Trustee Board (of which there are no more than one third of the total number of Trustees). Following the Annual General Meeting the Trustee Board may elect from its number a Chair, Vice Chair and Treasurer. The Reference and Administrative Details identifies the constituencies that elected each of the current Trustees. No other persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

# Our structure, governance and management

Newly appointed Trustees spend time in the offices observing interviews (with client's permission), meeting staff (paid and volunteer) and observing current operational procedures in practice. In addition, they have a full briefing session with the Chair of Trustees and Chief Officer and Deputy Chief Officer which includes:

- The organisational structure, service delivery and operations;
- Relevant financial information, funding and 3-year funding and expenditure pipeline;
- Their obligations as members of the Board of Trustees, including relevant publications from the Charity Commission;
- Governance including Articles of Association, Board structures, meetings and papers; and
- Strategic plans and objectives.

## Guarantee

CANS does not have a share capital. Each member has guaranteed to contribute the sum of £10 in the event of the charity needing to close.

## Organisational Structure:

The Trustee Board provides strategic direction and vision for Citizens Advice North Somerset. The board currently has 9 members, who are trustees under charitable law and Directors of the charitable company. There are 5 Board meetings each year, plus quarterly Governance & Strategy and Finance & Resource Committee meetings. In addition, Trustees hold working parties and additional workshops to shape the organisation's strategic direction and develop as a team. The Chief Executive Officer, working with the senior management team, is responsible for delivering the strategy and day-to-day operations.

The Trustees carry the ultimate responsibility for the conduct of CANS and for ensuring that the charity satisfies its legal and contractual obligations within the requirements of the Articles of Association, Company and Charitable law. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

Our senior management team is responsible for delivering the Trustee Board's vision and for the day-to-day operation of Citizens Advice North Somerset.

## Management Salaries:

Senior Management pay and remuneration, along with all staff salaries, are reviewed every two years.

These have been reviewed in 2023/24 and set following a benchmarking exercise organised across the Citizens Advice local office network, using salary levels from comparable local offices.

## Senior Management changes:

Fiona Cope, Chief Officer, left the employment of CANS on 31<sup>st</sup> July 2024, after leading the organisation for 9 years.

Amy Jones, our new Chief Executive joined on 1<sup>st</sup> October 2024.

# Reference and Administrative Details

## Public benefit:

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in North Somerset and surrounding areas.

The Trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission of England and Wales.

## Charity Details

Registered name	North Somerset Citizens Advice Bureau (trading as Citizens Advice North Somerset)
Charity number	1052967
Company Number	02906303
Registered Office	39 Oxford Street, Weston-super-Mare, North Somerset, BS23 1TN

## Trustees (at the date of approval of the report)

Farid Saada	Chair of Trustees
Philippa Clark	Vice Chair of Trustees
Andrew Hatherell	Treasurer (appointed 21 <sup>st</sup> September 2023)
John Reeve	Trustee
Elizabeth Fothergill	Trustee
Peter Bray	Trustee
Jackie Smith	Trustee
James Childs-Evans	Trustee
Sara Turner	Trustee (appointed 21 <sup>st</sup> September 2023)

## Senior Management Team

Fiona Cope	Chief Officer
Rich Penska	Deputy Chief Officer
Rhys Leece	Finance & Resources Manager
Sara Leeroth	Advice Services Manager
Sam Olliffe	Advice Services Manager
Beverley Wadley	Social Prescribing Operations Manager

**Bankers** CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

**Auditors** Albert Goodman LLP, Goodwood House, Blackbrook Park Avenue, Taunton, TA1 2PX

## Directors

Mr F Saada (Chair)  
Ms P Clark (Vice Chair)  
Mr J Reeve  
Mrs E Fothergill  
Mr P Bray  
Mrs J Smith  
Mr J Childs-Evans  
Mr A Hatherell (appointed 21<sup>st</sup> September 2023)  
Mrs S Turner (appointed 21<sup>st</sup> September 2023)

Each Director is a member of North Somerset Citizens Advice Bureau.

# Financial Reserves Policy and Financial Summary

## Financial Reserves Policy

CANS is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The charity maintains a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. As far as possible, we take steps to ensure that the cessation of one or more funding streams would not present so serious a challenge to the future of the charity as to jeopardise the delivery of services.

The Trustees believe that CANS should hold financial reserves in addition to Restricted Reserves and Designated Reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. These are referred to as Unrestricted Reserves.

The Trustees, following independent advice, consider that it would be prudent to set aside an amount equivalent to 3 – 4 months direct unrestricted costs (2024/25 this has created a range of £205k -£270k). However, the Trustees recognise that it may be desirable to hold extra reserves particularly where CANS is faced with high levels of uncertainty. Where this is appropriate the Trustees will retain additional reserves.

## Financial Summary

CANS has consolidated its financial position following a number of years of significant growth. Income for the year of £1.230m is comparable to the previous year's income of £1.273m, expenditure has risen significantly from £1.028m last year to £1.465m, as we have utilised restricted reserves and deferred income relating to this year's projects.

In 2022/23 a significant proportion of our funding received year related to the medium to long term delivery of specific projects and these were reflected within an increase in the restricted funds balances within our overall Reserves position. This year we have seen a reduction in the overall reserves position as these funds have been expended: it has now decreased from £715,456 to £480,298.

- £192,419 of these funds are restricted and are to be applied in 2024/25 for the delivery of specific projects;
- £80,733 of CANS unrestricted funds relates to a Premises Fund which represents the value tied up within 39, Oxford Street.
- £18,701 of these funds are designated for the necessary refurbishment work required on CANS premises and to upgrade and maintain IT assets.
- £188,445 of CANS unrestricted funds are retained as an operating reserve to cover future financial risks and uncertainties.

# Risk Management

The Board of Trustees has in place a Risk Management Strategy and carry out an annual risk review which covers all areas of the organisation including financial and operational 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.

The most significant service delivery risk relates to the demand for advice services through 2023/24 and beyond:

**If client demand and complexity increases, then there will be detrimental impact on CANS clients and staff. This may lead to: staff working under increased stress, with less time to support complex cases; clients presenting in more desperate circumstances; reduction in services; and a potential failure to follow safeguarding procedures, presenting safety risks to staff and/or clients.**

The impact of this risk for a staff welfare perspective has been minimised by: demand management procedures in place; a management focus on staff wellbeing and support; Staff Wellbeing group in place, promoting initiatives such as Mental Health First Aid and Mental Health awareness training for managers; and Employee Assistance Programmes in place.

The impact of this risk from a client welfare perspective has been minimised by: promotion of self-help, signposting and on-line channels in order to target f2f contact and telephony for the more complex and vulnerable customers; additional funding for services being sought, along with Client Crisis funding; robust safeguarding training, policies and reporting procedures in place.

The most significant resources risk in 2023/24 relates to the affordability and availability of premises to operate from:

**If CANS do not invest appropriate funds into its' main office this may become unviable and unplanned maintenance may prove to be unaffordable, and if the Advice Shop within The Sovereign shopping centre was no longer available, along with other outreach locations, this would cause service delivery issues.**

The impact of the risk in respect of 39 Oxford Street has been minimised by: the development of a Premises Maintenance plan and Premises Working Group in place, reviewing works required and estimated costs; financial monitor developed providing regular reporting to the senior management and trustees.

The impact of the risk in relation to the continued availability of the Advice Shop has been minimised by continued support from the North Somerset Council and Weston-super-Mare Town Council, with more long-term arrangements and support being sought by CANS. At other outreach locations this risk is mitigated by continued support and engagement with the local Town and Parish Councils.

# Funding Sources

The Trustees extend their continued gratitude to NSC, the Town Councils of Weston-super-Mare, Nailsea and Portishead and to the Parish Councils of Pill, Banwell and Winscombe who continue to support the operating capacity of the charity.

Additionally project-specific funding was received from:

- The Legal Aid Agency in support of specialist casework in the areas of housing law and the delivery of the Housing Court Possession Desk at Weston Court House.
- Money and Pension Service for specialist money advice funding local debt advice.
- Macmillan Cancer Care and Support for advice and information on welfare benefits for people living with cancer.
- North Somerset Council for the Litigant in Person support.
- North Somerset Council for benefits advice for vulnerable service users and for advice for their clients seeking housing advice.
- North Somerset Council for provision of housing prevention advice.
- First Steps – a multi-agency project funded by North Somerset Council to deliver advice and support to people in receipt of Council Tax Support who are in council tax arrears.
- Bristol Wessex Water in support of advice provision for people in arrears of water debt.
- Help to Claim – funded by the Department for Work and Pensions through national Citizens Advice. To provide assistance for people making claims for Universal Credit from the initial application through to their first full payment.
- Pier Health Social Prescribing Service funded by Pier Health PCN. A service delivered in partnership with Alliance Homes
- VCSE Locality Lead funded through Sirona care and health to provide VCSE collaborative support to the Woodspring Locality Partnership

- Centre for Sustainable Energy as part of the WHAM Partnership (Warm Homes, Advice and Money) to provide practical advice & support.
- Weston-super-Mare and Clevedon Foodbanks for the provision of on-site generalist advice.

The Trustees are also grateful for those funders who were able to provide clients with access to crisis funds:

- North Somerset Council - Household Support grants for energy
- Portishead Town Council - Crisis Funds
- ACTS435 charitable fund

## Fundraising

CANS undertakes limited public fundraising, our approach is to allow donations by means of ensuring that we have donation boxes at our Advice locations and also when we hold networking or engagement events. Clients receiving advice are never asked for a donation for the assistance provided.

CANS voluntarily complies with the Code of Fundraising Practice, published by the Fundraising Regulator and developed by the Institute of Fundraising (IoF) and the Public Fundraising Association (PFRA). We have received no complaints about our fundraising activities.

CANS always strives to protect our clients, as well as members of the general public from any unreasonable intrusion or unacceptable behaviour due to fundraising activities.

## Future Plans

In the previous few years, our strategic plans have been shaped by the immediacy of our response to COVID and the Cost of Living Crisis pushing up demand for advice services and crisis support. Whilst this demand is still with us, we have now mobilised to deal with this. The strategic focus for 2024/25 is much more about shaping our plans to align with the strategic plans of our key funders and partners to ensure that CANS and its services remain relevant and are focused within a broader regional strategic framework, promoted by the local councils or health partners.

We will continue to develop and improve our knowledge and understanding of data trends to direct and inform our advice services, and our social prescribing and virtual hub services. This data analysis which has significantly sharpened our reporting in 2023/24, will help us better understand the cohorts of unmet need and target advice provision to those groups who do not readily access our services.

As in 2023/24, our strategy to open up our services to more face to face contact has been proved to be correctly targeted with many more vulnerable clients accessing our services. We will continue to seek to increase our outreach and “pop up” locations during 2024/25, to better connect with rural communities and also to support the ambitions of some of our funders. We will continue to engage with Parish Councils and other local organisations.

With the assistance of both NSC and Weston-super-Mare Town Council we will continue to operate the Advice Shop in the Sovereign Centre and seek to establish a more long term future for this much needed facility. In 2024/25 we will continue to look to increase our in-reach services, and our recent piloting of advice provision within Weston Hospital may result in a more permanent established provision.

During the year we intend to further develop and test the effectiveness of our triage web form, the Adviceline telephony platform and participate in national citizen advice initiatives such as AI and web chat functionality to meet the current unmet demand.

Whilst we consider that the charity is managed and operated to a high standard, we will continue to be open to scrutiny in by National Citizens Advice in all leadership areas: Governance; Strategy and Planning; Financial Governance; People Management; Risk Management and Compliance; Operational Performance; Research & Campaigning; and Equity, Diversity & Inclusion.

The Trustees are committed to supporting the continued success of CANS and in ensuring that the charity achieves its stated objectives and aims. During the year, we have plans to better connect the roles of Trustees to service areas, through the further development of link trustees oversight of the charity’s operational service planning and delivery.

We expect that funding for services will remain a challenge within 2024/25 and we will endeavour to ensure that, where it is possible, medium term financial arrangements are established that fully recover the costs of service delivery.

This report has been approved by the Trustees on 19 September 2024 and signed on their behalf by:

F Saada - Chair

# Advice – changing and saving lives

[www.nscab.org.uk](http://www.nscab.org.uk)



Citizens Advice North Somerset is the operating name of North Somerset Citizens Advice Bureau  
Registered Office: 39 Oxford Street, Weston-super-Mare, North Somerset, BS23 1TN  
Charity Registration: 1052967  
Company limited by guarantee: 02906303  
Citizens Advice North Somerset is authorised and regulated by the Financial Conduct Authority FRN: 617686.

## North Somerset Citizens Advice Bureau

Independent Auditors' Report to the Trustees and Members

For the Year Ended 31 March 2024

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### Opinion

We have audited the financial statements of North Somerset Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2024, which comprise the Statement of Financial Activities (including an Income and Expenditure Account), Balance Sheet, 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 Generally Accepted Accounting Practice, 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 2024 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 trustee's 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 entity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors 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 Trustee Directors' Report, other than the financial statements and our auditors' report 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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

## **North Somerset Citizens Advice Bureau**

Independent Auditors' Report to the Trustees and Members

For the Year Ended 31 March 2024

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### **Opinion on other matter 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 Trustee Directors' Report, which includes the Directors' Report prepared for the purposes of company law for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report included within the Trustees' Report have been prepared in accordance with applicable legal requirements.

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' Report included within the Trustees' Report.

### **Matters on which we are required to report by exception**

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

### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities set out on page 25, 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.

### **Auditor's 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 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

**The extent to which the audit was considered capable of detecting irregularities including fraud**

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, Charities Act 2011, employment and data protection legislation.
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation, claims and breaches of relevant legislation; and
- reviewing correspondence with the Charity Commission and other relevant regulators including the company's legal advisors and insurers.

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

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

## **North Somerset Citizens Advice Bureau**

Independent Auditors' Report to the Trustees and Members

For the Year Ended 31 March 2024

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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](http://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 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 and 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 charitable company and the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Michelle Ferris BSc (Hons) FCA DChA** (Senior Statutory Auditor)

For and on behalf of Albert Goodman LLP, Statutory Auditor

Goodwood House

Blackbrook Park Avenue

Taunton

TA1 2PX

Date: 27 September 2024

## North Somerset Citizens Advice Bureau

Statement of Financial Activities (including an Income and Expenditure account)

For the Year Ended 31 March 2024

	Notes	Unre- stricted £	Re-stricted £	Total 2024 £	Unre- stricted £	Re- stricted £	Total 2023 £
<b>Income:</b>							
Donations and legacies	2	221,488	5,500	<b>226,988</b>	206,798	-	<b>206,798</b>
Investments	3	9,742	-	<b>9,742</b>	2,654	-	<b>2,654</b>
Charitable activities	4	150,820	842,880	<b>993,700</b>	138,557	925,896	<b>1,064,453</b>
<b>Total income</b>		<b>382,050</b>	<b>848,380</b>	<b>1,230,430</b>	<b>348,009</b>	<b>925,896</b>	<b>1,273,905</b>
<b>Expenditure:</b>							
Charitable activities	5	515,780	944,883	<b>1,460,663</b>	293,584	729,721	<b>1,023,305</b>
Interest payable		4,935	-	<b>4,935</b>	5,262	-	<b>5,262</b>
<b>Total expenditure</b>		<b>520,715</b>	<b>944,883</b>	<b>1,465,598</b>	<b>298,846</b>	<b>729,721</b>	<b>1,028,567</b>
<b>Net income / (expenditure) for the year</b>		(138,665)	(96,503)	(235,168)	49,163	196,175	245,338
Transfers between funds	16	(43,807)	43,807	-	(28,623)	28,623	-
<b>Net movement in funds for the year</b>		<b>(182,472)</b>	<b>(52,696)</b>	<b>(235,168)</b>	<b>20,540</b>	<b>224,798</b>	<b>245,338</b>
<b>Reconciliation of funds</b>							
Total funds brought forward		470,351	245,115	<b>715,466</b>	449,811	20,317	<b>470,128</b>
<b>Total funds carried forward</b>		<b>287,879</b>	<b>192,419</b>	<b>480,298</b>	<b>470,351</b>	<b>245,115</b>	<b>715,466</b>

The results for the year derive from continuing activities and there are no gains or losses other than those shown above.

The statement of financial activities incorporates the income and expenditure account.

**North Somerset Citizens Advice Bureau - Company Registration Number: 02906303**

## Balance Sheet

As at 31 March 2024

		2024 £	2023 £
	<b>Notes</b>		
<b>Fixed assets</b>			
Tangible fixed assets	8	212,977	212,719
		<u>212,977</u>	<u>212,719</u>
<b>Current assets</b>			
Stock	11	15,392	4,333
Debtors	12	141,958	320,662
Cash at bank and in hand		420,896	457,407
		<u>578,246</u>	<u>782,402</u>
<b>Liabilities:</b>			
Creditors falling due within one year	13	(212,372)	(173,348)
		<u>365,874</u>	<u>609,054</u>
Net current assets		365,874	609,054
		<u>480,298</u>	<u>715,466</u>
Creditors falling due in more than one year	14	(98,553)	(106,307)
		<u>480,298</u>	<u>715,466</u>
<b>Total net assets</b>		<u>480,298</u>	<u>715,466</u>
<b>The funds of the charity:</b>			
Restricted funds	16	192,419	245,115
Unrestricted funds	16	287,879	470,351
		<u>480,298</u>	<u>715,466</u>
<b>Total charity funds</b>		<u>480,298</u>	<u>715,466</u>

The financial statements have been prepared and delivered in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the Board of Directors for issue on 19 September 2024 and signed on their behalf by:

**F Saada**  
Chair

**A Hatherell**  
Trustee

**North Somerset Citizens Advice Bureau**  
Statement of Cash Flows  
For the Year Ended 31 March 2024

		Total 2024 £	Total 2023 £
	<b>Notes</b>		
<b>Cash flows from operating activities</b>			
Net movements in funds for the year		(235,168)	245,338
Adjustments to cash flows from non-cash items			
Depreciation and amortisation	8	24,062	24,157
Loss on disposal of fixed assets	8	-	-
Finance income	3	(9,742)	(2,654)
		<u>(220,848)</u>	<u>266,841</u>
<b>Working capital adjustments</b>			
(Increase)/decrease in stock	11	(11,059)	2,261
(Increase)/decrease in debtors	12	178,704	(263,380)
Increase/(decrease) in creditors	13	39,024	82,922
		<u>(14,179)</u>	<u>88,644</u>
Net cash flow from operations		(14,179)	88,644
<b>Cash flows from investing activities</b>			
Interest received	3	9,742	2,654
Purchase of fixed assets	8	(24,320)	(27,141)
		<u>(14,578)</u>	<u>(24,487)</u>
<b>Cash flows from financing activities</b>			
Repayments of long term loans		(7,754)	(7,427)
		<u>(7,754)</u>	<u>(7,427)</u>
<b>Net increase/(decrease) in cash and cash equivalents</b>		<u>(36,511)</u>	<u>56,730</u>
Cash and cash equivalents at the beginning of the reporting period		457,407	400,677
<b>Cash and cash equivalents at the end of the reporting period</b>		<u>420,896</u>	<u>457,407</u>
<b>Cash &amp; Cash equivalents reconciliation:</b>			
Cash at bank		420,896	457,407
Total cash & cash equivalents at the end of the reporting period		<u>420,896</u>	<u>457,407</u>

**1 Accounting Policies**

**1.1 General information and basis of accounting**

North Somerset Citizens Advice Bureau is a company limited by guarantee incorporated in the United Kingdom under the Companies Act. Each member of the charity undertakes to contribute a maximum of £1 to the charity's assets if it should be wound up while they are a member or within one year after they cease to be a member. The address of the registered office is given on page 1. The nature of the charity's operations and its principal activities are set out in the Trustee Directors' Report on pages 3 – 25.

The financial statements have been prepared on the historical cost basis and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)- (Charities SORP (FRS 102)) and the Companies Act 2006.

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

**1.2 Income**

Income from donations is recognised in the accounts when receivable and the amount can be reliably measured.

Income from grants is accounted for when unconditionally due and reasonable assurance can be gained that it will be received. Income from charitable activities is recognised when either unconditionally due or when the service is completed depending on the nature of funding. Where funds are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate.

Income from investments is recognised in the accounts when receivable.

**1.3 Government grants**

Government grants are recognised when unconditionally due and reasonable assurance can be gained that they will be received. Where funds are received in advance, for a specified period, these funds are deferred in creditors and then recognised in the period to which they relate. Where funds are due but not yet received, they are accrued in debtors in the current period.

**1.4 Donated services**

In accordance with the Charities SORP (FRS 102), the unpaid volunteer time is not recognised in the financial statements. Refer to the Trustee Directors' Report for more information about their contribution.

Donated goods, facilities and services are recognised as income and an equal expense when the charity is entitled, it is probable and fair value can be measured reliably.

**1.5 Expenditure**

Resources expended are accounted for on the accruals basis. Liabilities are recognised in the accounting period to which they relate.

**1.6 Fixed assets**

Fixed assets are valued at cost or valuation less depreciation. Depreciation is calculated to write off the cost of fixed assets, less their residual value, over their estimated useful lives at the following rates:

Furniture and Fittings – 3 years straight line

Computer Equipment – 3 years straight line

Land and buildings – 50 years straight line

Land and buildings are subject to the revaluation model with assets held at fair value less subsequent depreciation and impairment losses. Gains and losses on revaluation are charged or credited to the Statement of Financial Activities. Where revaluation exceeds the original cost, the excess will be recognised in the revaluation reserve.

**1.7 Debtors**

Trade and other debtors are recognised at the settlement amount due and prepayments are valued at the amount prepaid. Debtors relating to accrued income are recognised when unconditionally due and reasonable assurance can be gained they will be received.

Where funds are due but have not yet been received, they are accrued in debtors and recognised in the period to which they relate.

**1.8 Cash at bank and in hand**

Cash at bank and in hand comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

**1.9 Creditors**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

Where grants are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate.

**1.10 Taxation**

The charity is a registered charity and is therefore not liable to corporation tax on its charitable activities to the extent that income and gains are applied to charitable purposes.

**1.11 Pension contributions**

For qualifying employees, they are auto enrolled into a defined contribution pension scheme, unless they have exercised their right to opt out of scheme membership, and the charity contributes into this scheme. Contributions are recognised in the Statement of Financial Activities in the period in which they become payable in accordance with the rules of the scheme.

**1.12 Allocation of costs**

Costs incurred by projects include amounts of pre-determined overhead expenditure.

**1.13 Fund accounting**

General funds are unrestricted funds receivable or generated for the objects of the charity without further specified purpose and are available as general funds. Designated funds are unrestricted funds earmarked by the directors for particular purposes.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets this criterion is charged to the fund, together with a fair allocation of management and support costs.

**1.14 Operating leases**

The charity has a number of equipment operating leases. The title to the leased equipment remains with the lessor. Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease. Lease incentives are recognised over the lease term on a straight line basis.

**1.15 VAT**

The charity deregistered for VAT during the prior year. Prior to deregistration, all income and expenditure is shown net of reclaimable VAT where applicable, and post deregistration, all income and expenditure is shown gross of VAT where applicable.

**1.16 Financial instruments**

The charity only holds basic financial instruments as defined in FRS 102. The financial assets and liabilities of the charity and their measurements are as follows:

Financial assets – trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments.

Cash at bank – is classified as a basic financial instrument and is measured at face value.

Financial liabilities – trade creditors, accruals, other creditors and bank loans are financial instruments, and are measured at amortised cost. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not seemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2024

### 2. Income from donations and legacies

	Unre- stricted funds £	Re- stricted funds £	2024 Total £	Unre- stricted funds £	Re- stricted funds £	2023 Total £
Donations and legacies						
NSC - Core funding*	120,984	5,000	125,984	90,986	-	90,986
Donations	3,327	500	3,827	12,394	-	12,394
Legacies	9,412	-	9,412	-	-	-
Miscellaneous income	1,355	-	1,355	402	-	402
Income from town councils;						
Weston town council*	25,000	-	25,000	25,000	-	25,000
Clevedon town council*	-	-	-	15,000	-	15,000
Portishead town council*	25,750	-	25,750	25,000	-	25,000
Nailsea town council*	19,458	-	19,458	18,892	-	18,892
Parish councils*	16,202	-	16,202	19,124	-	19,124
	<u>221,488</u>	<u>5,500</u>	<u>226,988</u>	<u>206,798</u>	<u>-</u>	<u>206,798</u>

\*Denotes government grant

### 3. Investment income

	Unre- stricted funds £	Re- stricted funds £	2024 Total £	Unre- stricted funds £	Re- stricted funds £	2023 Total £
Bank interest	9,742	-	9,742	2,654	-	2,654
	<u>9,742</u>	<u>-</u>	<u>9,742</u>	<u>2,654</u>	<u>-</u>	<u>2,654</u>

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2024

### 4. Income from charitable activities

	Unre- stricted funds £	Re- stricted funds £	2024 Total £	Unre- stricted funds £	Re- stricted funds £	2023 Total £
Legal Services						
Commission*	-	22,292	22,292	-	16,679	16,679
Bristol Wessex Water	-	22,750	22,750	-	13,650	13,650
MacMillan	-	105,556	105,556	-	67,280	67,280
MAS (Formerly F2F Debt Advice Project)*	-	106,944	106,944	-	-	-
Pier Health	-	230,968	230,968	-	106,571	106,571
Sirona	-	20,000	20,000	-	20,000	20,000
NSC - Housing Advice						
Grant*	28,802	-	28,802	19,443	-	19,443
NSC Energy Debt*	20,000	-	20,000	-	-	-
NSC Vulnerable People*	57,484	-	57,484	57,484	-	57,484
NSC Virtual Hub*	-	50,000	50,000	-	226,800	226,800
NSC Litigants in Person	-	42,872	42,872	-	-	-
Clevedon Foodbank	8,990	-	8,990	-	-	-
NSC Healthier together*	-	-	-	-	100,000	100,000
#First Steps*	-	28,898	28,898	-	28,898	28,898
Foodbank - Weston	26,883	-	26,883	27,128	-	27,128
Talking Money	-	-	-	8,421	30,794	39,215
Help to Claim	-	132,059	132,059	-	140,801	140,801
Big Worle	6,398	-	6,398	6,954	-	6,954
The Access to Justice Foundation	-	-	-	14,672	-	14,672
WHAM	-	21,550	21,550	-	29,006	29,006
Citizens Advice	2,263	54,999	57,262	-	92,211	92,211
Quartet Community Foundation	-	-	-	-	51,206	51,206
Under £5k	-	3,992	3,992	4,455	2,000	6,455
	<u>150,820</u>	<u>842,880</u>	<u>993,700</u>	<u>138,557</u>	<u>925,896</u>	<u>1,064,453</u>

\*Denotes government grant

Where grants are received in advance, for a specified period, these funds are deferred in creditors and recognised in the period to which they relate. Where funds are due but have not yet been received, they are accrued in debtors and recognised in the period to which they relate.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2024

### 5. Expenditure on charitable activities

	Unre- stricted funds £	Re- stricted funds £	2024 Total £	Unre- stricted funds £	Re- stricted funds £	2023 Total £
Depreciation & loss on disposal of assets	24,062	-	24,062	24,157	-	24,157
Staff costs	462,365	722,510	1,184,875	230,951	605,261	836,212
Allocated support costs	3,733	220,920	224,653	18,874	123,650	142,524
Accountancy fees	12,872	-	12,872	7,518	-	7,518
Legal & professional fees	156	1,108	1,264	3,985	724	4,709
Trade subscriptions	12,592	345	12,937	8,099	86	8,185
	<u>515,780</u>	<u>944,883</u>	<u>1,460,663</u>	<u>293,584</u>	<u>729,721</u>	<u>1,023,305</u>

### 6. Employees and employment costs

	2024 £	2023 £
<b>Staff costs during the year were:</b>		
Wages and salaries	1,083,678	764,322
Social security costs	79,648	56,991
Other pension costs	21,549	14,899
	<u>1,184,875</u>	<u>836,212</u>

#### Defined contribution pension scheme:

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £21,549 (2023 - £14,899).

No individual employee was paid over £60,000 (2023 - nil).

No remuneration was paid to any directors during the year (2023 – none).

The charity reimbursed trustee expenses totalling £81 to one trustee during the year (2023 - £181 to one trustee).

The key management personnel of the charity are considered to be those listed under management on page 1. The total costs to the charity of employee benefits for the key management personnel were £214,931 (2023 - £196,745).

The average monthly head count during the year was 53 (2023: 39) and the average full time equivalent was 42 (2023: 25).

**7. Net incoming resources/operating surplus**

	<b>2024</b>	<b>2023</b>
	£	£
This is stated after charging:		
Depreciation	24,062	24,157
Operating leases- property rent	26,265	10,773
Operating leases- other	18,107	18,107
Auditors' remuneration- Audit fee	4,800	4,800
Auditors' remuneration- Accountancy & other	8,072	2,718
	<u>24,062</u>	<u>24,157</u>

**8. Tangible fixed assets**

	<b>Land and Buildings</b>	<b>Furniture and Fittings</b>	<b>Total</b>
	£	£	£
<b>Cost</b>			
At 1 April 2023	193,898	78,230	272,128
Additions	-	24,320	24,320
	<u>193,898</u>	<u>102,550</u>	<u>296,448</u>
At 31 March 2024	193,898	102,550	296,448
<b>Depreciation</b>			
At 1 April 2023	10,589	48,820	59,409
Charge for the year	4,023	20,039	24,062
	<u>14,612</u>	<u>68,859</u>	<u>83,471</u>
At 31 March 2024	14,612	68,859	83,471
<b>Net book value</b>			
At 31 March 2023	183,309	29,410	212,719
	<u>183,309</u>	<u>29,410</u>	<u>212,719</u>
At 31 March 2024	<u><b>179,286</b></u>	<u><b>33,691</b></u>	<u><b>212,977</b></u>

Included in the above is £179,286 (2023: £183,309) of assets pledged as security against borrowings.

The land and buildings class of fixed assets was revalued on 31/03/2021 by the directors. The basis of the valuation was open market value based on existing use.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2024

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### 9 Related party transactions

There were no related party transactions during the year (2023 - none).

### 10 Government grants

Income from government grants comprise grants made by local authorities to fund the principal activities and objectives of the charity via core funding and funding for specific restricted projects. See notes 2 & 4 for more information and to the amount and source of these grants. There are no unfulfilled conditions or other contingencies attached to these grants.

### 11 Stocks

	2024	2023
	£	£
Work in progress	15,392	4,333

### 12 Debtors

	2024	2023
	£	£
Trade debtors	79,212	276,721
Prepayments	7,654	12,553
Accrued income	55,092	31,388
	<u>141,958</u>	<u>320,662</u>

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2024

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### 13 Creditors: Amounts falling due within one year

	2024	2023
	£	£
Trade creditors	7,117	4,592
Accruals	47,228	26,900
Deferred income	101,157	94,611
Social security	20,303	20,285
VAT	-	-
Other creditors	29,767	20,160
Bank loan	6,800	6,800
	<u>212,372</u>	<u>173,348</u>
<b>Deferred Income</b>		
Deferred income brought forward	94,611	8,421
Released in year	(94,611)	(8,421)
Deferred income in year	101,157	94,611
	<u>101,157</u>	<u>94,611</u>
Deferred income carried forward		

Where grants are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate.

Grants deferred in the year relate to Access to Justice Foundation and NSC Clevedon Foodbank funding, which specifies the amounts as being for 2024/25.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2024

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### 14 Creditors: Amounts falling due in over one year

	2024 £	2023 £
Bank loan	98,553	106,307
	<hr/> 98,553	<hr/> 106,307
	<hr/> <hr/>	<hr/> <hr/>
	2024 £	2023 £
Bank loans		
Total amount due	105,353	113,106
Less due in < 1 year	(6,800)	(6,800)
	<hr/> 98,553	<hr/> 106,306
Due 1-2 years	6,800	6,800
Due 2-5 years	20,400	20,400
Due >5 years	71,353	79,107
	<hr/> 98,553	<hr/> 106,307
	<hr/> <hr/>	<hr/> <hr/>

The above amount relates to one loan from HSBC UK Bank plc with a total balance of £105,353 owing at 31 March 2024, and is due for repayment in March 2035. Interest is charged at a fixed rate of 4.49% per annum. The loan is secured against the freehold property known as 39 Oxford Street, Weston-super-Mare, North Somerset.

### 15 Financial commitments

At 31 March 2024 the charity was committed to making the following payments under non-cancellable operating leases:

	2024 £	2023 £
Operating leases which expire:		
Within one year	18,107	18,107
Within two and five years	54,320	57,611
More than five years	3,291	-
	<hr/> 75,718	<hr/> 75,718
	<hr/> <hr/>	<hr/> <hr/>

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2024

### 16 Funds – current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2024 £
<b>Unrestricted Funds</b>					
General Fund	379,404	382,050	(476,263)	(96,746)	188,445
Maintenance Fund	13,945	-	(25,325)	23,260	11,880
IT Hardware replacements	-	-	(19,127)	25,948	6,821
Premises Fund	77,002	-	-	3,731	80,733
<b>Total unrestricted funds</b>	<b>470,351</b>	<b>382,050</b>	<b>(520,715)</b>	<b>(43,807)</b>	<b>287,879</b>
<b>Restricted Funds</b>					
MAS (Formerly F2F Debt Advice Project)	1,422	106,944	(108,522)	156	-
Macmillan	-	105,556	(85,539)	-	20,017
Help to Claim #First Steps (Formerly South Ward Initiative)	12,982	132,059	(145,005)	-	36
Wessex Water	-	22,750	(40,306)	17,556	-
WHAM	605	21,550	(22,155)	-	-
Pier Health	-	231,468	(231,468)	-	-
CJF	4,178	-	(4,178)	-	-
Sirona	165	20,000	(20,165)	-	-
Quartet Community Foundation	-	-	(19,999)	19,999	-
Cost of Living	15,000	-	(6,118)	-	8,882
Virtual Hub	210,471	50,000	(100,783)	-	159,688
Legal Services Commission	162	22,292	(22,454)	-	-
Citizens Advice	-	54,999	(61,095)	6,096	-
North Somerset Council	-	5,000	(1,204)	-	3,796
Litigants in person	-	42,872	(42,872)	-	-
FAHLC	-	3,992	(3,992)	-	-
<b>Total restricted funds</b>	<b>245,115</b>	<b>848,380</b>	<b>(944,883)</b>	<b>43,807</b>	<b>192,419</b>
<b>Total funds</b>	<b>715,466</b>	<b>1,230,430</b>	<b>(1,465,598)</b>	<b>-</b>	<b>480,298</b>

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements  
For the Year Ended 31 March 2024

### 16 Funds – prior year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2023 £
<b>Unrestricted Funds</b>					
General Fund	376,212	348,009	(292,791)	(52,026)	379,404
Maintenance Fund	-	-	(6,055)	20,000	13,945
Premises Fund	73,599	-	-	3,403	77,002
<b>Total unrestricted funds</b>	<b>449,811</b>	<b>348,009</b>	<b>(298,846)</b>	<b>(28,623)</b>	<b>470,351</b>
<b>Restricted Funds</b>					
MAS (Formerly F2F Debt Advice Project)	4,377	108,004	(115,042)	2,661	-
Macmillan	-	67,280	(67,338)	58	-
Healthier together	-	100,000	(101,750)	1,750	-
Talking Money	1,422	-	-	-	1,422
Help to Claim	3,265	140,801	(131,084)	-	12,982
#First Steps (Formerly South Ward Initiative)	486	28,898	(29,254)	-	130
Wessex Water	829	44,858	(54,229)	8,542	-
WHAM	6,231	29,006	(34,632)	-	605
Pier Health	(801)	106,571	(121,372)	15,602	-
CJF	4,178	-	-	-	4,178
Sirona	(73)	22,000	- 21,762	-	165
Quartet Community Foundation	-	20,000	(20,010)	10	-
Cost of Living	-	15,000	-	-	15,000
Virtual Hub	-	226,800	(16,329)	-	210,471
Legal Services Commission	403	16,678	(16,919)	-	162
<b>Total restricted funds</b>	<b>20,317</b>	<b>925,896</b>	<b>(729,721)</b>	<b>28,623</b>	<b>245,115</b>
<b>Total funds</b>	<b>470,128</b>	<b>1,273,905</b>	<b>(1,028,567)</b>	<b>-</b>	<b>715,466</b>

#### Unrestricted Funds

General funds are available for use at the trustees' discretion in furtherance of the objective of the charity.

Premises fund is the Net Book Value of the premises minus the total loan amount due over one year which is associated with the premises.

Maintenance fund is a fund designated towards the maintenance of the premises.

The IT Hardware replacements fund has been created in the year towards IT Hardware replacements.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2024

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### Restricted funds

Restricted income funds are those donated for use in a particular area or specific purposes, the use of which is restricted to that area or purpose. The material restricted funds are as follows:

*MacMillan Cancer Support* – A restricted fund provided by MacMillan Cancer Support to fund the provision of an outreach Welfare Benefits Caseworker, to work with individuals affected by cancer to ensure that they receive all the benefits to which they are entitled. This project is funded for 5 years.

*MAS (Formerly F2F Debt Advice Project)* – A restricted fund, Money West, a partnership funded by the Money Advice Service and led by Talking Money providing free, independent debt advice across Bristol, South Gloucestershire, North Somerset, Stroud and Gloucester.

*#FirstSteps (Formerly South Ward Initiative)* – A restricted fund. First Steps is a partnership between North Somerset Council, Liberata and Citizens Advice North Somerset. The aim of the project is to help residents across North Somerset who are in receipt of Council Tax Support and in arrears with council tax.

*Help to Claim* – A restricted fund provided by The Department of Work and Pensions and managed by the National Association of Citizens Advice Bureaux. The Help to Claim service supports clients in the early stages of their Universal Credit claim, from the application through to first payment. Our trained advisers help with things like how to gather evidence for a client's application or how to prepare for a first Jobcentre appointment.

*WHAM - Warm Homes Advice and Money* - a partnership between Centre for Sustainable Energy (CSE), Talking Money, We Care Home Improvements, Citizens Advice Bristol, Bristol Energy Network, North Somerset Council and Bristol City Council with the aim of developing a joint programme of support for low income groups in private accommodation who are in or at risk of being in fuel poverty.

*Pier Health* - a partnership between Pier Health PCN, Citizens Advice North Somerset and Alliance Homes to provide a one-stop connector service for a wide range of community related support with an emphasis on loneliness and isolation. Funds have been received post year end to cover the negative carry forward.

*CJF - Community Justice Fund*, provided by The Access to Justice fund to assist organisation in adapting to increase technological demands.

*Sirona* - Funding to provide input and leadership for the Voluntary Community and Social Enterprise (VCSE) a key element of the Health and Wellbeing Programme of the local NHS.

*Wessex Water* – Funding provided by the local water company for the provision of identifying suitable candidates for social tariffs and getting clients with arrears back into the habit of regular bill payment.

*Legal Services Commission* - For the provision of solicitor level Legal Aid advice to Clients undergoing possession proceedings.

*Quartet Community Foundation* - Funding provided to provide additional service capacity to assist older people access advice and support.

*Cost of Living* - Funding provided to support operational cost increases associated with meeting Cost of Living demand for advice services.

*Virtual Hub* - Funding provided to support the North Somerset Together care navigation pilot.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2024

### 17 Analysis of net assets between funds

	Unre- stricted funds £	Re- stricted funds £	2024 Total £	Unre- stricted funds £	Re- stricted funds £	2023 Total £
Tangible fixed assets	212,977	-	212,977	212,719	-	212,719
Current assets	291,216	287,030	578,246	442,676	339,726	782,402
Current liabilities	(117,761)	(94,611)	(212,372)	(78,737)	(94,611)	(173,348)
Non current liabilities	(98,553)	-	(98,553)	(106,307)	-	(106,307)
	<u>287,879</u>	<u>192,419</u>	<u>480,298</u>	<u>470,351</u>	<u>245,115</u>	<u>715,466</u>

### 18 Company limited by guarantee

The company was incorporated as a company limited by guarantee and has no share capital. The guarantee to the company is £10 per member on winding up of the company. At 31 March 2024 the company had 24 members and the total guaranteed is therefore £240.

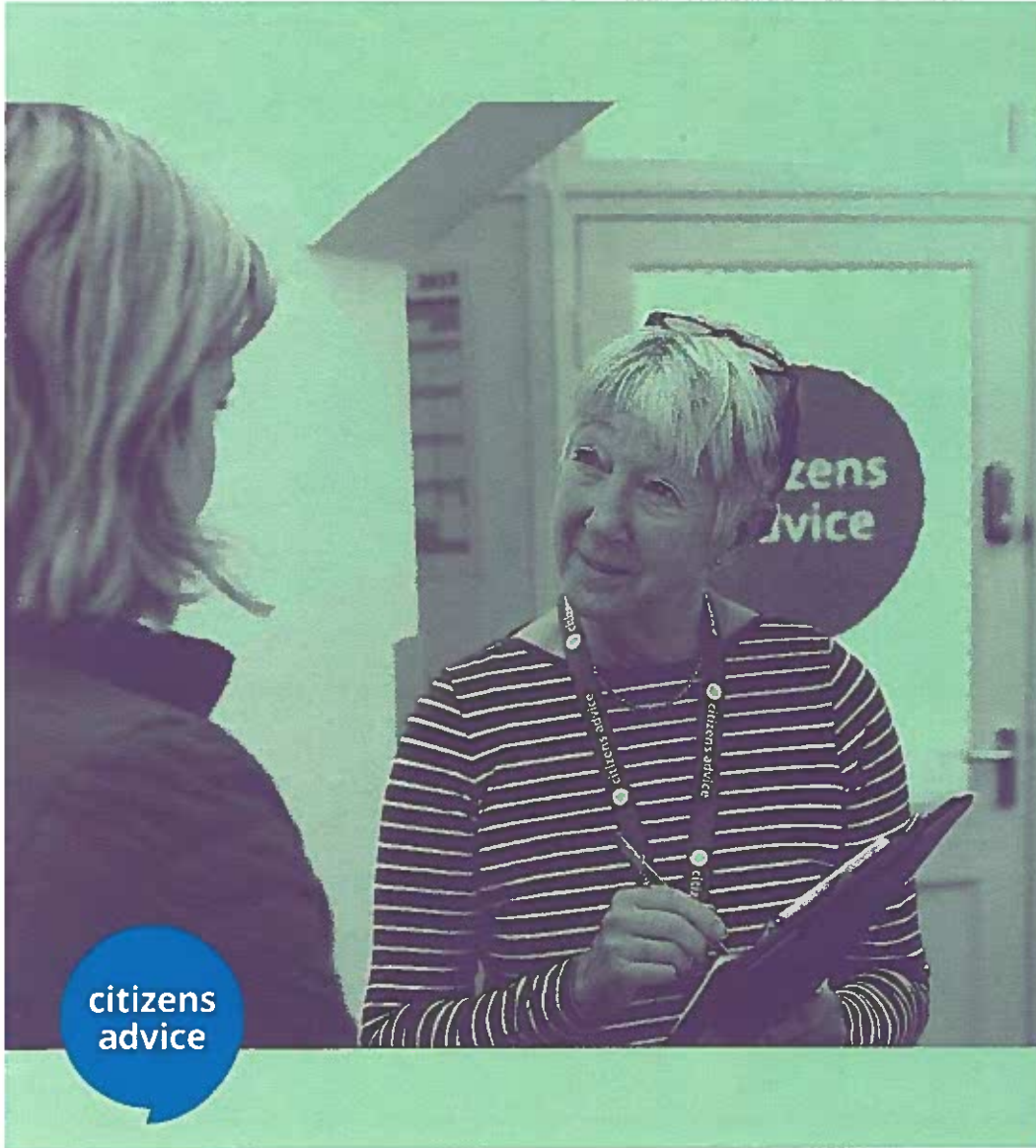
**NORTH SOMERSET CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1052967

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# Accounts

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# Citizens Advice North Somerset

Annual Report and  
Financial Statements  
2022-2023



# Contents

## Trustees' Report 3 - 25

Introduction and About Citizens Advice North Somerset	3
Who we are and What we do	9
Our Impact in 2022-23	13
Equity & Diversity	15
Research & Campaigns	16
Our structure, governance and management	17
Reference and Administrative details	19

Financial Reserves Policy & Financial Summary	20
Risk Management	21
Funding Sources	22
Future Plans	23
Statement of Trustees' Responsibilities	25

## Financial Statements 26 - 49

Independent Auditor's Report	26
Statement of Financial Activities	31
Balance Sheet	32
Statement of Cash Flows	33
Notes to the Financial Statements	34



# Welcome and Introduction

## A message from our Chair of Trustees and Chief Officer

Citizens Advice North Somerset provides free, independent advice and help to the residents of North Somerset.

This report shows how the service has adapted and expanded to deal with the community needs particularly associated with the Cost-of-Living Crisis and its impact on wellbeing and the impact we have achieved through 2022/23.

2022/23 has been an extremely challenging year for the organisation as it has successfully responded to the additional demands and challenges presented by the Cost-of-Living Crisis. Additional funding was secured that enabled the organisation to expand its resources to meet that increasing demand and further expand its face-to-face advice, most notably with the opening of the Advice Shop in Weston-super-Mare in November 2022.

Whilst we have been pleased to see an increase in our in-person contact (which assists our most vulnerable clients) we have also maintained our remote access channels for those who are able to access our advice services that way.

The organisation grew significantly through this year with income increasing from £907,248 to £1,188,905 and the overall staffing increasing from 31 paid staff and 46 volunteers at the beginning of the year to 52 paid staff and 45 volunteers, by the end of the year.

In total this year the charity dealt with **9,502** unique clients generating **33,200** advice issues. This is compared to **6,862** unique clients with **21,887** advice issues in 2021/22. Our data and insights gave early indications of the what is now the Cost-of-Living Crisis, giving us the foresight to reopen our outreach services and, with the support of North Somerset Council, the Advice Shop in The Sovereign Centre in Weston-super-Mare. Our aim being to make it as easy as possible for local residents to access our services across multiple channels.

We would like to thank our partners and funders who continue to work closely with us in developing and delivering services and providing the necessary financial support to fund our activities.

We would also like to acknowledge the tremendous work of our staff and volunteers who have worked tirelessly to deliver the results contained within this report.

We would once again wish to extend our thanks, along with each of our colleagues within our Trustee Board, to our senior management team and every person within our Charity for their passion and commitment to helping and supporting our North Somerset community.

As we look to the future, we believe that the demand for our services will significantly increase as the Cost-of-Living Crisis continues. Some of the issues we have already identified include:

- Increase in fuel poverty, child poverty and indebtedness
- Higher interest rates / inflation will result in increased problems with mortgage and rent payments leading to more repossessions
- Risk of homelessness with the lack of affordable housing
- Increased reliance on foodbanks, charitable support and welfare provision
- Increase in family and relationship issues as households are put under more stress

We continue to look at ways of increasing our capacity within the funding available and to increase sources of income for the charity.



Farid Saada  
Chair of Trustees



Fiona Cope  
Chief Officer

**9,502 unique clients**

**33,200 advice issues**

**18 In-Person Locations**

**45 Volunteers**

**52 Paid Staff**

**£19m Public Value**

**£13m value to clients**



## Our Purpose:

*To provide free, confidential, impartial and non-judgmental advice to help people overcome their problems.*

*To improve the policies and practices that affects people's lives by becoming a voice for our clients and consumers on the issues that matter to them.*

## Our vision:

*To improve the wellbeing and health of everyone living or working in North Somerset who needs our help and support, by providing accessible, effective and tailored information and advice that is free, independent, confidential and impartial.*



**ADVICE – CHANGING AND SAVING LIVES**

## Strategic Business Plan 2022-2025

In designing our Strategic Business Plan, Trustees and Managers seek to **maintain, build upon, and transform** our high quality services. In doing this we have set ourselves 5 ambitions, to:

- Build on our high quality services to meet growing **DEMAND**
- Secure **FUNDING** to remain sustainable and effective and to use new funding streams to:
- Extend our **INFLUENCE** in the community
- Invest further in ensuring the well-being and health of our **PEOPLE** and
- Continue to be strong **EQUALITY** champions



# Standing up for Equality

At Citizens Advice North Somerset we believe that our common humanity makes us equal in worth, dignity and rights. We value **diversity**, promote **equality** and challenge **discrimination**.

Our service is available to everyone living, working, or travelling through North Somerset, regardless of race or nationality, gender, disability, sexual orientation, religion, age or marital status. We want to make sure everyone has access to our services. We are constantly reviewing how we can improve what we do and how we do it, to reach all those people who need our help.

We will be a stronger champion for equality by:

- challenging discrimination through advice
- championing equality through research and campaigns
- valuing diversity as an employer and volunteer agency



# Confidence in our Service

## Our aim is to provide a quality service for everyone:

- . Our clients and their communities
- . Our staff (paid and volunteer); and
- . Our partners and funders.

## We will deliver this through:

- . Our advice services;
- . Our research & campaign work;
- . Our equality & diversity work;
- . Our investment in our staff (paid and volunteer); and
- . Our training provision.



ADVICE – CHANGING AND SAVING LIVES

We are proud to be a member of Citizens Advice. Our membership sets out the detailed requirements all Citizens Advice local offices must meet in order to be part of the service. These include:

- Governance and Strategic Planning
- Quality of Advice Assurance
- Financial Management
- People management
- Equality leadership

We are proud of our **Quality Marks** that demonstrate we are organised, easily accessible, effectively managed and we employ staff with the skills and knowledge to meet the needs of our clients.



# Who we are and what we do

In 2022-23 CANS helped a total of **9,502** unique clients with **33,200** issues.

**Generalist Advice Service** – the CANS Generalist Service (telephone, email and in-person) is delivered by our team of Volunteer and paid Generalist Advisers, supported by a team of paid Advice Session Supervisors. They deal with the spectrum of advice issues including money advice, welfare rights, housing, family and relationships, fuel and utilities, charitable support.

In November 2022 we re-opened the Advice Shop in the Sovereign Shopping Centre, Weston-super-Mare.

In 2022-23 the Generalist Team helped **4,446** unique clients with over **17,489** issues.

CANS delivers **In-reach Services** which are dedicated services delivered by paid Advisers to service users of partner organisations.

In-person advice services are available in **18** locations:

- The Advice Shop, Sovereign Centre, WsM
- CANS Office, 39 Oxford Street, WsM
- Yatton Library
- Banwell Youth and Community Centre
- Winscombe Community Centre
- Weston Foodbank – Purple Sheep Pantry
- 65 High Street, Nailsea
- Pill Resource Centre
- Weston Foodbank – North Somerset, WsM
- Weston General Hospital (In-reach for Macmillan Service)
- Weston Foodbank – Bournville Family Centre
- Portishead Beacon Hub
- Weston Court House (in-reach for people facing homelessness)
- Clevedon Job Centre
- Big Worle Hub
- Clevedon Foodbank – Yatton Youth Club
- Clevedon Foodbank – Speedwell Industrial Estate
- Clevedon Foodbank – Southfield Church, Nailsea



# Who we are and what we do



**Dedicated Projects** – we work in partnership with a number of local and national partners to deliver the following services:

- **Debt Advice** – CANS provided debt advice to **1,099** clients with **4,128** issues who presented with up to **£8.4 million** worth of debt. **572** clients went on to receive specialist level debt advice. The value of our debt advice to local residents is **£2,280,045** helping them to maximise their income, budget and manage their debts by negotiating with creditors, rescheduling payments, and writing debts off through insolvency.
- **Bristol Wessex Water** - funded by Bristol Wessex Water to support clients to access the variety of their schemes to assist those on low incomes or who have fallen into arrears with their water bills. In 2022-23 we supported **554** clients with water related enquiries and successfully supported **162** clients to apply for a Bristol Wessex Water social tariff.
- **#FirstSteps** - this is a multi-agency project with North Somerset Council and Liberata, to deliver advice and support to people in receipt of Council Tax Support who are in council tax arrears. In 2022-23 we supported **603** clients to maximise their income, manage their money and meet their liabilities.
- **Housing Advice** – we are funded by North Somerset Council and The Legal Aid Agency to provide housing advice, deliver the Housing Possession Court Duty desk at Weston County Court and deliver the Housing Loss Prevention Advice Service providing advice, support and representation for people at risk of losing their homes. In 2022-23 we dealt with **3,092** housing related issues. The value of our advice is worth **£820,622** to local housing providers by preventing housing evictions.
- **Weston Foodbank** – funded through the Trussell Trust, we deliver advice services in partnership with the Foodbank at their North Street depot, The For All Healthy Living Centre, The Purple Sheep Pantry and The Bournville Family Centre. In 2022-23 we supported **232** clients with **690** issues.

# Who we are and what we do



## Dedicated Projects – continued

- **Welfare Rights** – funded by North Somerset Council to support local residents to maximise their income through benefit applications and to challenge benefit decisions. In 2022-23 51% of our clients had a welfare benefit related enquiry and we dealt with **16,896** issues worth **£10.5m** in income gained through benefit claims and benefit appeals.
- **Macmillan Cancer Support Income Maximisation** – we work in partnership with Macmillan Cancer Support to provide advice and assistance to people living with cancer, their families and carers. These services are delivered by dedicated advisers through face-to-face and telephone advice from locations to suit the client including home visits and at Weston General Hospital. In 2022-23 we helped **707** clients with recorded outcomes of over **£1.1 million** in income gained through grant applications and benefit claims and through debts managed.
- **Help to Claim** – funded by the Department for Work and Pensions through national Citizens Advice. In 2022-23 we provide support and assistance to **1,598** people making claims for Universal Credit from the initial application through their first full payment.
- **Litigant in Person Support Service** – this new service, funded by North Somerset Council, is being set up to provide community based practical advice and McKenzie Friend support for anyone experiencing domestic abuse i.e. housing advice, benefit claims, appeals and money advice, together with support in navigating the court system.
- **Quartet Community Foundation/Surviving Winter** A grant was received of £5,000 funding to provide immediate financial assistance in the form of fuel top-ups for older people in financial difficulties was quickly exhausted early in the financial year.

# Who we are and what we do



## Dedicated Projects – continued

- **WHAM Project** – we work in partnership with The Centre for Sustainable Energy, Talking Money, We Care Home Improvements, Bristol City Council, North Somerset Council, Citizens Advice Bristol to provide advice on energy, money, benefits and to carry out home repairs. In 2022-23 we helped **449** clients with fuel related enquiries.
- **Pier Health PCN Social Prescribing Service** – a partnership between Pier Health PCN, Citizens Advice North Somerset and Alliance Homes. The service is delivered by a dedicated team of Link Workers providing a wide range of community related support with an emphasis on loneliness and isolation, and on the wider determinants of health, particularly low income, employment, learning, support, housing, debt, financial management and domestic abuse. In 2022-23 they worked with **750** local residents.
- **North Somerset Together Virtual Hub** is a proof of concept collaboration between CANS, North Somerset Together, Curo Housing Association, Alliance Homes, North Somerset Wellbeing Collective, North Somerset Council, Woodspring Locality Partnership, One Weston Locality Partnership and Sirona with Citizens Advice North Somerset acting as lead agency. The service aims to provide a one-stop connector service for a wide range of community related support with an emphasis on loneliness and social isolation, and on the wider determinants of health, particularly low income, employment, learning, support, housing, financial management and domestic abuse.
- **VCSE Locality Lead Partner (Woodspring)** – this role is in partnership with BNSSG ICS, Sirona care and health, Voluntary Action North Somerset and the North Somerset Wellbeing Collective. The purpose of the role is to be an active member of and support the voices of the Woodspring community to be heard on the Integrated Locality Partnerships and the Integrated Care Board. We work closely with our VCFSE LLP partners in One Weston and across the BNSSG and we are members of the interim VCFSE Alliance.

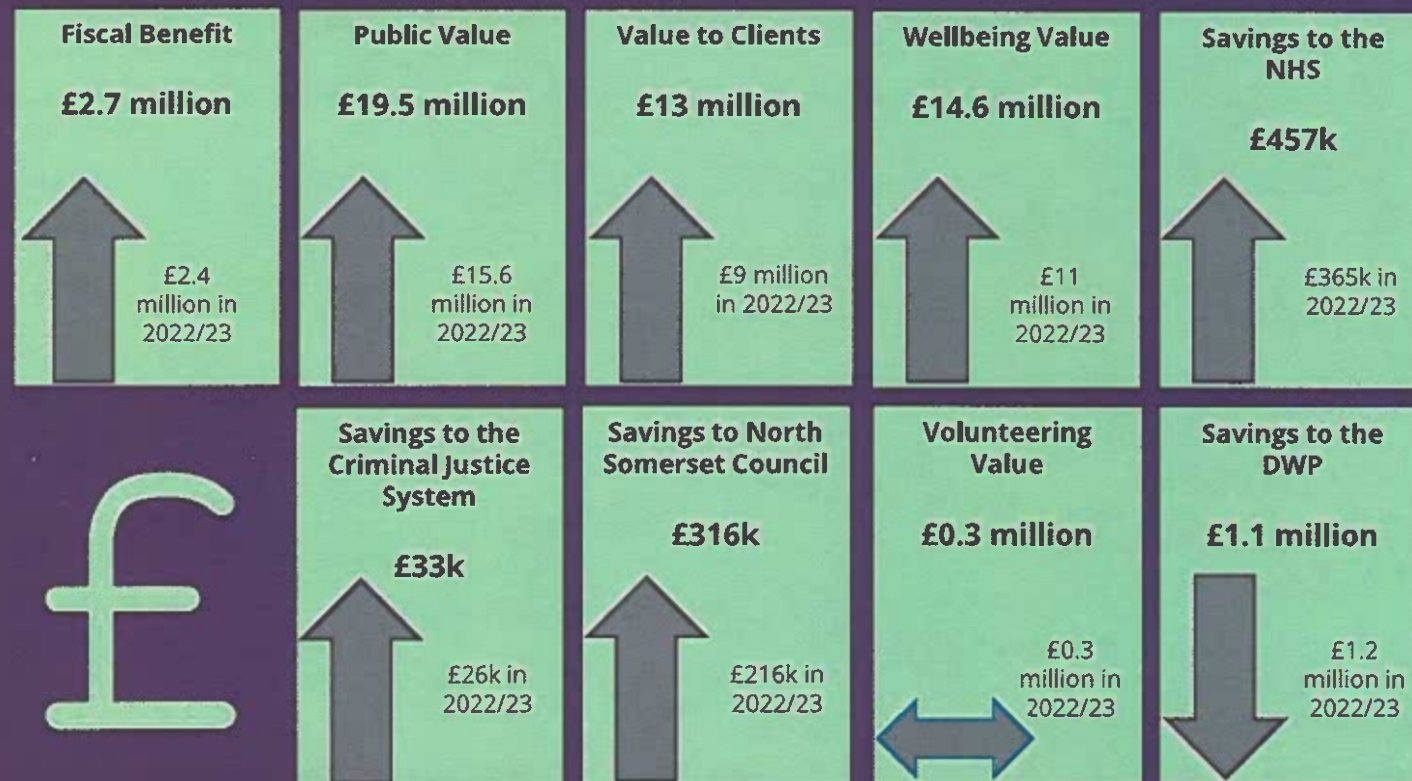
## The Impact of Citizens Advice North Somerset

We create **VALUE** through everything we do and the way that we do it. Through delivering advice to individuals who need it, we not only benefit them but also their communities and society at large. We also create benefits and impact through our campaigning and advocacy, which attempt to address the root causes of problems experienced by individuals and communities.

It's impossible to put a financial value on everything we do – but where we can we have.

We've used a Treasury approved model to do this.

From our robust management information, we've also separately considered the financial benefits to the people we help.





***Some feedback from our clients ...***



*I didn't know where else to turn. Thank you!*

*So relieved to have support in my time of crisis. I would not be strong enough to deal with it myself. I would not have coped or done it. Very grateful.*

*The help they give is invaluable, they give excellent advice, I say thank you all.*

*Extremely helpful and knowledgeable advice. Would totally recommend. Thank you Citizens Advice!*



*The team were absolutely amazing and very helpful and went above and beyond, really great.*

*Everyone was amazing!*



*A totally professional service offered and thankful it is there to help.*

*The ongoing problems would not have been solved without the help of Citizens Advice. I was not being listened to or having any problems resolved until the wonderful help that was provided by Citizens Advice North Somerset.*

**Helping people today; stopping problems tomorrow. Whoever you are, whatever your problem**

## Equity & Diversity

Together with national Citizens Advice, the charity believes that our common humanity makes us equal in worth, dignity and rights. The charity continues to implement the Citizens Advice Stand Up for Equality Strategy. In doing this the charity:

- Challenges discrimination through advice;
- Champions equality through research and campaigns; and
- Values diversity as an employer and volunteer agency.

The charity continues to provide access to advice through the provision of translation services including British Sign Language interpreters and Language Line. BSL training was provided to front line staff during the year and every opportunity is being taken to practice these skills with the Communications Café.

The charity was successful in securing funding for a Litigant in Person service to increase support for those who have experienced Domestic Abuse and NextLink provide a weekly drop-in service at the Advice Shop.

The charity is proud to be involved with many of the EDI groups across North Somerset that include: Gypsy & Traveller Liaison Group, LGBT+ Forum, Communication Café, Domestic Abuse Strategy Group, Suicide and Self-harm Steering Group.

The charity is a Hate Crime Reporting Centre and is an active member of RHINS (Responding to Hate Crimes in North Somerset), SARI provide monthly drop in sessions within the Advice Shop.

The charity is an active participant in the following local events:

- Hate Crime Reporting week
- Deaf Awareness week
- Mental Health Awareness week



## Research & Campaigns

Campaigning for change and advocacy are integral to the work carried out in the organisation. As a national and local service, we hold a huge amount of insight and data about the problems faced by our clients and their wider communities. We use this insight and data to do several things including to:

- **Help** national Citizens Advice research issues further
- **Influence** local and national decision makers to change policies and practices
- **Campaign** to get decision makers to change policies and practices

Over the last year the charity has been involved in:

- VCSE Locality Lead – contributing to the BNSSG Integrated Care System (Bristol, North Somerset and South Gloucestershire) Building Healthier Communities Development Group, and working to address the wider determinants of health
- North Somerset Together – supporting the development of local initiatives and special interest groups dealing with food poverty and digital poverty and contributing to the North Somerset Council's Empowering Communities Strategy.
- North Somerset Wellbeing Collective – cross sector collaborative organisation set up with the aim to improve the wellbeing and health of all residents living in North Somerset through partnership working, influence and learning.
- North Somerset Cost-of-Living Crisis Taskforce – cross sector task force established to co-ordinate support and advice in response to the crisis.

Our campaigning within this year has been dominated by the Cost-of-Living Crisis and using local and national data to provide insight into the impact on North Somerset communities.

Other notable activity in the year has been:

- Ensuring that CANS social media profiles are active and highlight both local and national research and campaigning priorities Co-production of a Deaf Awareness Report involving clients experience of accessing services across a number of agencies; Local lobbying in respect of Blue Badge applications
- North Somerset Council Facebook Live– Cost-of-Living Special. Executive Members from North Somerset Council Executive were joined by Fiona Cope, Chief Officer. Fiona raised issues in regard to the Energy Price Guarantee, access to support and advice, and the multi-agency work taking place across the district through the North Somerset Cost-of-Living Taskforce. Members of the public were able to ask questions.



## Our structure, governance and management

**North Somerset Citizens Advice Bureau** is a registered charity and a company limited by guarantee and operates under the name of Citizens Advice North Somerset. The Directors, who are also the Trustees for the purpose of the charity law, present their report, together with the audited financial statements of the charitable company for the year ended 31 March 2023, which have been prepared in accordance with the current statutory requirements, its governing documents and Statement of Recommended Practice (SORP FRS 102- implemented 1 January 2019).

### Related Parties:

Citizens Advice North Somerset is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which monitors standards against a Performance Quality Framework (PQF) of key performance indicators as follows:

- Quality of Advice Assessment (QAA);
- Client experience;
- People Management;
- Leadership, Research & Campaigns and Equality self-assessment; and
- Financial Health Monitoring.

Operating policies are independently determined by the Trustee Board of Citizens Advice North Somerset in order to fulfil its charitable objects and comply with the national membership requirements.

### Constitution

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Citizens Advice North Somerset is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2023 the company had 24 members of whom 9 are Directors of the company. Citizens Advice North Somerset is governed by its Articles of Association dated 3rd November 2022.

The registered name of the charity is North Somerset Citizens Advice Bureau and from 6 November 2015 the charity has used the operating name of Citizens Advice North Somerset. The charity was incorporated as a company limited by guarantee on 9 March 1994. The charity commenced operations on

10 March 1994 at which date the assets and liabilities of the unincorporated North Somerset Citizens Advice Bureau were acquired.

### Appointment of Members and Directors

The maximum number of Trustees shall be fifteen and the minimum shall be three. Trustees, who are also Directors of the organisation, are recruited based on their skill and knowledge and how they will contribute to the strategic direction of the organisation. The Board of Trustees are elected at the Annual General Meeting (of which there are no more than ten) or are co-opted by the Trustee Board (of which there are no more than one third of the total number of Trustees). Following the Annual General Meeting the Trustee Board may elect from its number a Chair, Vice Chair and Treasurer. The Reference and Administrative Details identifies the constituencies that elected each of the current Trustees. No other persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

## Our structure, governance and management

Newly appointed Trustees spend time in the offices observing interviews (with client's permission), meeting staff (paid and volunteer) and observing current operational procedures in practice. In addition, they have a full briefing session with the Chair of Trustees and Chief Officer and Deputy Chief Officer which includes:

- The organisation structure, service deliver and operations;
- Relevant financial information, funding and 3-year funding and expenditure pipeline;
- Their obligations as members of the Board of Trustees, including relevant publications from the Charity Commission;
- Governance including Articles of Association, Board structures, meetings and papers; and
- Strategic plans and objectives.

### Guarantee

Citizens Advice North Somerset does not have a share capital. Each member has guaranteed to contribute the sum of £1 in the event of the charity being wound-up.

### Organisational Structure:

The Trustee Board provides strategic direction and vision for Citizens Advice North Somerset. The board is made up of 9 members who are Trustees under charitable law and Directors of the charitable company. There are 5 Board meetings each year, plus quarterly Governance & Strategy and Finance & Resource Committee meetings. In addition, Trustees hold working parties and additional workshops to shape the organisation's strategic direction and develop as a team. The Chief Officer, working with the senior management team, is responsible for delivering the strategy and day-to-day operations.

The Trustees carry the ultimate responsibility for the conduct of Citizens Advice North Somerset and for ensuring that the charity satisfies its legal and contractual obligations within the requirements of the Articles of Association, Company and Charitable law. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

Our senior management team is responsible for delivering the Trustee Board's vision and for the day-to-day operation of Citizens Advice North Somerset.

## Reference and Administrative Details

### Public benefit:

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in North Somerset and surrounding areas.

The Trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission of England and Wales.

### Charity Details

Registered name	North Somerset Citizens Advice Bureau (trading as Citizens Advice North Somerset)
Charity number	1052967
Company Number	02906303
Registered Office	39 Oxford Street, Weston-super-Mare, North Somerset, BS23 1TN

### Trustees (at the date of approval of the report)

Farid Saada	Chair of Trustees
Philippa Clark	Vice Chair of Trustees
John Reeve	Trustee
Elizabeth Fothergill	Trustee
Peter Bray	Trustee
Jackie Smith	Trustee – appointed 6 <sup>th</sup> April 2023
James Childs-Evans	Trustee – appointed 6 <sup>th</sup> April 2023

### Senior Management Team

Fiona Cope	Chief Officer
Rich Penska	Deputy Chief Officer
Rhys Leece	Finance & Resources Manager
Sara Leeroth	Advice Services Manager
Sam Olliffe	Advice Services Manager
Beverley Wadley	Social Prescribing Operations Manager

**Bankers** CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

**Auditors** Albert Goodman LLP, Goodwood House, Blackbrook Park Avenue, Taunton, TA1 2PX

### Directors

Mr F Saada (Chair)  
Ms P Clark (Vice Chair)  
Mr J Reeve  
Mrs E Fothergill  
Mr P Bray (appointed 4 July 2022)  
Mrs J Smith (appointed 6th April 2023)  
Mr J Childs-Evans (appointed 6th April 2023)  
Mr G Wright (resigned 25<sup>th</sup> April 2022)  
Mr I Campbell (resigned 18 July 2022)  
Mrs M Jacobs (resigned 17 October 2022)  
Mr R Bailey (resigned 6th December 2022)

Each Director is a member of North Somerset Citizens Advice Bureau.

# Financial Reserves Policy and Financial Summary

## Financial Reserves Policy

Citizens Advice North Somerset (CANS) is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The charity maintains a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. As far as possible, we will take steps to ensure that the cessation of one or more funding streams would not present so serious a challenge to the future of the organisation as to jeopardise the delivery of services.

The Trustees believe that CANS should hold financial reserves in addition to Restricted Reserves and Designated Reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. These are referred to as Unrestricted Reserves.

The Trustees, following independent advice, consider that it would be prudent to set aside an amount equivalent to 4 – 6 months direct unrestricted costs (2023/24 this has created a range of £220k -£330k). However, the Trustees recognise that it may be desirable to hold extra reserves particularly where CANS is faced with high levels of uncertainty. Where this is appropriate the Trustees will retain additional reserves.

## Financial Summary

The CANS organisation and the services it provides continues to grow and as a consequence income for the year of £1.273m is 41% ahead of the previous

year's income of £0.9m, expenditure has also risen significantly from £.0763m last year to £1.028m, this lead to an overall surplus of £0.157m for the year.

A significant proportion of our funding received within the year relates to the medium to long term delivery of specific projects and these are reflected within the restricted funds balances within our overall Reserves position.

So whilst the overall reserves position has increased from £470,128 to £715,456:

- £245,115 of these funds are restricted and are to be applied in 2023/24 & 2024/24 for the delivery of specific projects;
- £77,002 of CANS unrestricted funds relates to a Premises Fund which represents the value tied up within 39, Oxford Street.
- £45,000 of these funds are designated for the necessary refurbishment work required on CANS premises and to upgrade and maintain IT assets.
- £265,000 of CANS unrestricted funds must be retained as an operating reserve to cover future financial risks and uncertainties.

Taking these elements into consideration this leaves approximately £83,000 unrestricted reserves within our balances and this is due to be spent as part of our 2023/24 budget on the direct provision of services.

## Risk Management

The Board of Trustees has put in place a Risk Management Strategy and carry out an annual risk review which covers all areas of the organisation including financial and operational 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.

Included in external risks are:

1. Under Resourcing in terms of completing all leadership / management responsibilities - potentially caused by Senior Managers becoming more operational due to advice demands. The effects of this have been minimised by all key senior leadership posts either filled or recruitments processes in place; Workforce Plan, Training & Development Plan, and Demand Management procedures in place
2. Potential failure in client safeguarding (risk to health), the Cost-of-Living Crisis & economic downturn is increasing the number of clients presenting with safeguarding concerns in relation to their health or those within their household. There has been a marked increase in clients exhibiting suicide ideation and/or a detriment in mental health. The effects of this have been minimised by: robust safeguarding policies and incident reporting procedures; safeguarding training; incidents are reported and patterns and trends reviewed by senior management; safeguarding incidents and concerns are regular discussed and the importance of safe practice reinforced; and demand management procedures in place.
3. Failure to recruitment sufficient staff or volunteers. The likelihood of this risks occurring has been minimised by: recruitment drives are ongoing as we seek to fill vacant posts (demand & funding opportunities create the need for CANS to grow); and Trust Board's intention to complete a salary review in 2023/24.
4. Staff Welfare, the unprecedented demand on services and the pressurised nature of client contact may cause a detriment in staff resilience with a resulting impact on staff welfare. The effects of this have been minimised by: demand management procedures in place; a supportive culture and regular staff contact; a staff wellbeing group in place leading on supporting staff, promoting initiatives such as: Mental Health First Aid training, Mental Health awareness training for managers; Employee Assistance Programmes in place; and daily virtual team meetings in place.
5. Cost-of-Living Crisis and economic downturn create unprecedented pressure on services resulting in service failure having a detrimental impact on clients and staff. The impact of this risk have been minimised by: promotion of self-help, signposting and on-line channels in order to target in-person contact and telephony for the more complex and vulnerable clients; focus on staff wellbeing and support through increased "team time", access to employee support; demand management procedures in place; and additional funding for services being sought, along with Client Crisis funding.

## Funding Sources

The Trustees extend their continued gratitude to North Somerset Council, the Town Councils of Clevedon, Weston-super-Mare, Nailsea and Portishead and to the Parish Councils of Yatton, Banwell and Winscombe and to Big Worle and to the many Parish Councils who continue to support the operating capacity of the charity.

Additionally project-specific funding was received from:

- The Legal Aid Agency in support of specialist casework in the areas of housing law and the delivery of the Housing Court Possession Desk at Weston Court House.
- Money and Pension Service for specialist money advice funding local debt advice.
- Macmillan Cancer Care and Support for advice and information on welfare benefits for people living with cancer.
- North Somerset Council for benefits advice for vulnerable service users and for advice for their clients seeking housing advice.
- North Somerset Council for provision of housing advice.
- First Steps – a multi-agency project funded by North Somerset Council to deliver advice and support to people in receipt of Council Tax Support who are in council tax arrears.
- Bristol Wessex Water in support of advice provision for people in arrears of water debt.
- Help to Claim – funded by the Department for Work and Pensions through national Citizens Advice. To provide assistance for people making claims for Universal Credit from the initial application through to their first full payment.
- Pier Health Social Prescribing Service funded by Pier Health PCN. A service delivered in partnership with Alliance Homes
- VCSE Locality Lead funded through Sirona care and health to provide VCSE collaborative support to the Woodspring Locality Partnership

- Centre for Sustainable Energy as part of the WHAM Partnership (Warm Homes, Advice and Money) to provide practical advice and support.
- Weston-super-Mare Foodbank for the provision of on-site generalist advice.
- Quartet Community Foundation for funding to support the an increase in mobilisation costs associated with the establishment of the Advice Shop

### Fundraising

CANS undertakes limited public fundraising, our approach is to allow donations by means of ensuring that we have donation boxes at our Advice locations and also when we hold networking or engagement events. Clients receiving advice are never asked for a donation for the assistance provided.

CANS voluntarily complies with the Code of Fundraising Practice, published by the Fundraising Regulator and developed by the Institute of Fundraising (IoF) and the Public Fundraising Association (PFRA). We have received no complaints about our fundraising activities.

CANS always strives to protect our clients, as well as members of the general public from any unreasonable intrusion or unacceptable behaviour due to fundraising activities.

## Future Plans

The strategic planning of CANS has been dominated by a number of related factors all driven by the Cost-of-Living Crisis which as yet shows no sign of abating. This has driven up the demand for advice across all our advice categories in 2022/23, and has increased contact by 39% and complexity from 3.6 issues per client to 4.9 issues per client. The organisation and its funders have responded to this crisis by increasing funding and CANS, in turn has increased its resources accordingly in an attempt to deal with this demand.

For the short to medium term we consider that this context will persist and we will continue to reshape and grow our services in order to meet this demand, we will continue to seek funding opportunities to grow our specialist services particularly in the areas of debt management and welfare rights, both of these areas being under resourced within our current operating context.

Our strategy to open up our services to more face to face contact has been proved to be correctly targeted with many more vulnerable clients accessing our services that way, we expect to increase our outreach and “pop up” locations during 2023/24, to better connect with rural communities and also to support the ambitions of some of our funders. The increase in face to face funding has also promulgated our web-based triage system and we expect to further develop our digital tools to help manage demand.

In 2023/24 we will also look to increase our in-reach services, with an expansion of the Macmillan Team and also exploring opportunity to better serve the Weston Hospital community more broadly.

2022/23 saw an exponential increase in client referrals to crisis funds, primarily the Foodbanks and it has become apparent that access to Crisis

Funds is becoming an important element of providing our most vulnerable customers with this form of support whilst we engage on more medium term solutions. In 2023/24 we will seek to access more of this type of funding for our clients.

Whilst we see an increase in demand for advice and support, it is also evident that an increasing number of clients are experiencing mental health issues including suicide ideation. This context creates an imperative that we safeguard both our clients and our staff and is a strategic priority for 2023/24. This same context has created demand within the Social Prescribing Service, who continue to work closely with GP practices to increase the capacity to deal with the increase in referrals.

The Virtual Hub, the North Somerset Together social welfare navigation project, started in April 2023 and we will focus on growing that services through the year, working with partners to ensure that the service meets the project objectives. Both the Social Prescribing and Virtual Hub services have provided an opportunity to better support clients in a more holistic way and to try and address the social determinants of health and make a real and sustained difference to peoples' wellbeing.

During the year, we intend to increase our Data Insight capacity to more effectively report on the impact of our advice and support, this will strengthen areas such as research and ensuring equity within our service provision; and also provide the necessary data to assist CANS in demonstrating the impact of service delivery.

# North Somerset Citizens Advice Bureau

(A Charitable Company Limited by Guarantee)

Annual Report and Financial Statements

For the Year Ended 31 March 2023

Company Number: 02906303

Charity Registered in England and Wales Number: 1052967

North Somerset Citizens Advice Bureau is a registered charity and a company limited by guarantee and operates under the name of Citizens Advice North Somerset. The Directors, who are also the Trustees for the purpose of the charity law, present their report, together with the audited financial statements of the charitable company for the year ended 31 March 2023, which have been prepared in accordance with the current statutory requirements, its governing documents and Statement of Recommended Practice (SORP FRS 102- implemented 1 January 2019).

## **Small Company**

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

## Statement of Trustees' Responsibilities

The Trustees (who are also Directors of North Somerset Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the Directors' report) and the financial statements in accordance with 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).

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 income and expenditure, of the charitable company for that period. 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 judgments and accounting 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 business.**

The Trustees are responsible for maintaining proper accounting records which 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.

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

In so far as the Trustees are aware:

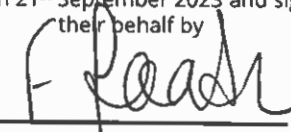
- There is no relevant audit information of which the charitable company's auditors are unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

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

### Auditors

The auditors, Albert Goodman LLP, are deemed to be reappointed under section 487(2) of the Companies Act 2006. By Order of the Board.

The Trustees Report was approved by the Trustees on 21<sup>st</sup> September 2023 and signed on their behalf by



Farid Saada - Chair

## **Opinion**

We have audited the financial statements of North Somerset Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2023, which comprise the Statement of Financial Activities (including an Income and Expenditure Account), Balance Sheet, 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 Generally Accepted Accounting Practice, 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 2023 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 Trustee's 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 entity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue. Our responsibilities and the responsibilities of the Directors 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 Trustee Directors' Report, other than the financial statements and our auditors' report 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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

### **Opinion on other matter 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 Trustee Directors' Report, which includes the Directors' Report prepared for the purposes of company law for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report included within the Trustees' Report have been prepared in accordance with applicable legal requirements.

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' Report included within the Trustees' Report.

### **Matters on which we are required to report by exception**

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 and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or

- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the Trustee Directors' Report and from the requirement to prepare a Strategic Report.

### **Responsibilities of Trustees**

As explained more fully in the Statement of Trustees' Responsibilities set out on page 13, 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.

### **Auditor's 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 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

### **The extent to which the audit was considered capable of detecting irregularities including fraud**

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, Charities Act 2011, employment and data protection legislation.
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;

**North Somerset Citizens Advice Bureau**

Independent Auditors' Report to the Trustees and Members  
For the Year Ended 31 March 2023

- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation, claims and breaches of relevant legislation; and
- reviewing correspondence with the Charity Commission and other relevant regulators including the company's legal advisors and insurers.

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

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://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 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 and 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 charitable company and the charitable company's members as a body and the charitable company's Trustees as a body, for our audit work, for this report, or for the opinions we have formed.



12/12/2023

Michelle Ferris BSc (Hons) FCA DChA (Senior Statutory Auditor)  
For and on behalf of Albert Goodman LLP, Statutory Auditor  
Goodwood House  
Blackbrook Park Avenue  
Taunton  
TA1 2PX

**North Somerset Citizens Advice Bureau**  
**Statement of Financial Activities**  
**For the Year Ended 31 March 2023**

	Notes	Unre- stricted £	Re- stricted £	Total 2023 £	Unre- stricted £	Re- stricted £	Total 2022 £
<b>Income:</b>							
Donations and legacies	2	206,798	-	206,798	191,230	-	191,230
Investments	3	2,654	-	2,654	837	-	837
Charitable activities	4	138,557	925,896	1,064,453	225,906	489,275	715,181
<b>Total income</b>		<b>348,009</b>	<b>925,896</b>	<b>1,273,905</b>	<b>417,973</b>	<b>489,275</b>	<b>907,248</b>
<b>Expenditure:</b>							
Charitable activities	5	293,584	729,721	1,023,305	225,794	532,184	757,978
Interest payable		5,262	-	5,262	5,588	-	5,588
<b>Total expenditure</b>		<b>298,846</b>	<b>729,721</b>	<b>1,028,567</b>	<b>231,382</b>	<b>532,184</b>	<b>763,566</b>
<b>Net income / (expenditure) for the year</b>		<b>49,163</b>	<b>196,175</b>	<b>245,338</b>	<b>186,591</b>	<b>(42,909)</b>	<b>143,682</b>
Transfers between funds	16	(28,623)	28,623	-	(9,763)	9,763	-
<b>Net movement in funds for the year</b>		<b>20,540</b>	<b>224,798</b>	<b>245,338</b>	<b>176,828</b>	<b>(33,146)</b>	<b>143,682</b>
<b>Reconciliation of funds</b>							
Total funds brought forward		449,811	20,317	470,128	272,983	53,463	326,446
<b>Total funds carried forward</b>		<b>470,351</b>	<b>245,115</b>	<b>715,466</b>	<b>449,811</b>	<b>20,317</b>	<b>470,128</b>

The results for the year derive from continuing activities and there are no gains or losses other than those shown above.

The statement of financial activities incorporate the income and expenditure account.

North Somerset Citizens Advice Bureau – Company Number 02906303

Balance Sheet

As at 31 March 2023


	Notes	2023 £	2022 £
<b>Fixed assets</b>			
Tangible fixed assets	8	212,719	209,735
		<u>212,719</u>	<u>209,735</u>
<b>Current assets</b>			
Stock	11	4,333	6,594
Debtors	12	320,662	57,282
Cash at bank and in hand		457,407	400,677
		<u>782,402</u>	<u>464,553</u>
<b>Liabilities:</b>			
Creditors falling due within one year	13	(173,348)	(90,426)
<b>Net current assets</b>		<u>609,054</u>	<u>374,127</u>
Creditors falling due in more than one year	14	(106,307)	(113,734)
<b>Total net assets</b>		<u>715,466</u>	<u>470,128</u>
<b>The funds of the charity:</b>			
Restricted funds	16	245,115	20,317
Unrestricted funds	16	470,351	449,811
<b>Total charity funds</b>		<u>715,466</u>	<u>470,128</u>

The financial statements have been prepared and delivered in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the Board of Directors for issue on 21<sup>st</sup> September 2023 and signed on their behalf by:



F Saada  
Chair



J Reeve  
Trustee

North Somerset Citizens Advice Bureau  
Statement of Cash Flows  
For the Year Ended 31 March 2023

	Notes	Total 2023 £	Total 2022 £
<b>Cash flows from operating activities</b>			
Net movements in funds for the year		245,338	143,682
Adjustments to cash flows from non-cash items			
Depreciation and amortisation	8	24,157	20,024
Loss on disposal of fixed assets	8	-	-
Finance income	3	(2,654)	(837)
		<u>266,841</u>	<u>162,869</u>
<b>Working capital adjustments</b>			
(Increase)/decrease in stock	11	2,261	(471)
(Increase)/decrease in debtors	12	(263,380)	(7,194)
Increase/(decrease) in creditors	13	82,922	1,220
		<u>88,644</u>	<u>156,424</u>
<b>Net cash flow from operations</b>			
		88,644	156,424
<b>Cash flows from investing activities</b>			
Interest received	3	2,654	837
Purchase of fixed assets	8	(27,141)	(17,028)
		<u>(24,487)</u>	<u>(16,191)</u>
<b>Cash flows from financing activities</b>			
Repayments of long term loans		(7,427)	(7,101)
		<u>(7,427)</u>	<u>(7,101)</u>
<b>Net increase/(decrease) in cash and cash equivalents</b>			
		56,730	133,132
<b>Cash and cash equivalents at the beginning of the reporting period</b>			
		400,677	267,545
<b>Cash and cash equivalents at the end of the reporting period</b>			
		<u>457,407</u>	<u>400,677</u>
<b>Cash &amp; Cash equivalents reconciliation:</b>			
Cash at bank		457,407	400,677
<b>Total cash &amp; cash equivalents at the end of the reporting period</b>			
		<u>457,407</u>	<u>400,677</u>

## 1 Accounting Policies

### 1.1 General information and basis of accounting

North Somerset Citizens Advice Bureau is a company limited by guarantee incorporated in the United Kingdom under the Companies Act. Each member of the charity undertakes to contribute a maximum of £1 to the charity's assets if it should be wound up while they are a member or within one year after they cease to be a member. The address of the registered office is given on page 1. The nature of the charity's operations and its principal activities are set out in the Trustee Directors' Report on pages 2 – 13.

The financial statements have been prepared on the historical cost basis and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)- (Charities SORP (FRS 102)) and the Companies Act 2006.

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

### 1.2 Income

Income from donations is recognised in the accounts when receivable and the amount can be reliably measured.

Income from grants is accounted for when unconditionally due and reasonable assurance can be gained that it will be received. Income from charitable activities is recognised when either unconditionally due or when the service is completed depending on the nature of funding. Where funds are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate.

Income from investments is recognised in the accounts when receivable.

### 1.3 Government grants

Government grants are recognised when unconditionally due and reasonable assurance can be gained that they will be received. Where funds are received in advance, for a specified period, these funds are deferred in creditors and then recognised in the period to which they relate. Where funds are due but not yet received, they are accrued in debtors in the current period.

**1.4 Donated services**

In accordance with the Charities SORP (FRS 102), the unpaid volunteer time is not recognised in the financial statements. Refer to the Trustee Directors' Report for more information about their contribution. Donated goods, facilities and services are recognised as income and an equal expense when the charity is entitled, it is probable and fair value can be measured reliably.

**1.5 Expenditure**

Resources expended are accounted for on the accruals basis. Liabilities are recognised in the accounting period to which they relate.

**1.6 Fixed assets**

Fixed assets are valued at cost or valuation less depreciation. Depreciation is calculated to write off the cost of fixed assets, less their residual value, over their estimated useful lives at the following rates:

Furniture and Fittings – 3 years straight line

Computer Equipment – 3 years straight line

Land and buildings – 50 years straight line

Land and buildings are subject to the revaluation model with assets held at fair value less subsequent depreciation and impairment losses. Gains and losses on revaluation are charged or credited to the Statement of Financial Activities. Where revaluation exceeds the original cost, the excess will be recognised in the revaluation reserve.

**1.7 Debtors**

Trade and other debtors are recognised at the settlement amount due and prepayments are valued at the amount prepaid. Debtors relating to accrued income are recognised when unconditionally due and reasonable assurance can be gained they will be received.

Where funds are due but have not yet been received, they are accrued in debtors and recognised in the period to which they relate.

**1.8 Cash at bank and in hand**

Cash at bank and in hand comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

**1.9 Creditors**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

Where grants are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate.

**1.10 Taxation**

The charity is a registered charity and is therefore not liable to corporation tax on its charitable activities to the extent that income and gains are applied to charitable purposes.

**1.11 Pension contributions**

For qualifying employees, they are auto enrolled into a defined contribution pension scheme, unless they have exercised their right to opt out of scheme membership, and the charity contributes into this scheme. Contributions are recognised in the Statement of Financial Activities in the period in which they become payable in accordance with the rules of the scheme.

**1.12 Allocation of costs**

Costs incurred by projects include amounts of pre-determined overhead expenditure.

**1.13 Fund accounting**

General funds are unrestricted funds receivable or generated for the objects of the charity without further specified purpose and are available as general funds. Designated funds are unrestricted funds earmarked by the Directors for particular purposes.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets this criterion is charged to the fund, together with a fair allocation of management and support costs.

**1.14 Operating leases**

The charity has a number of equipment operating leases. The title to the leased equipment remains with the lessor. Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease. Lease incentives are recognised over the lease term on a straight line basis.

1.15 **VAT**

The charity deregistered for VAT during the year. Prior to deregistration, all income and expenditure is shown net of reclaimable VAT where applicable, and post deregistration, all income and expenditure is shown gross of VAT where applicable.

1.16 **Financial instruments**

The charity only holds basic financial instruments as defined in FRS 102. The financial assets and liabilities of the charity and their measurements are as follows:

Financial assets – trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments.

Cash at bank – is classified as a basic financial instrument and is measured at face value.

Financial liabilities – trade creditors, accruals, other creditors and bank loans are financial instruments, and are measured at amortised cost. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not seemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument.

2. Income from donations and legacies

	Unre- stricted funds £	Re- stricted funds £	2023 Total £	Unre- stricted funds £	Re- stricted funds £	2022 Total £
Donations and legacies						
NSC - Core funding*	90,986	-	90,986	84,000	-	84,000
North Somerset Council*		-	-		-	-
Donations	12,394	-	12,394	4,721	-	4,721
Miscellaneous income	402	-	402	(572)	-	(572)
Income from town councils:						
Weston town council*	25,000	-	25,000	25,000	-	25,000
Clevedon town council*	15,000	-	15,000	25,000	-	25,000
Portishead town council*	25,000	-	25,000	25,000	-	25,000
Nailsea town council*	18,892	-	18,892	18,341	-	18,341
Parish councils*	19,124	-	19,124	9,740	-	9,740
	206,798	-	206,798	191,230	-	191,230

\*Denotes government grant

3. Investment income

	Unre- stricted funds £	Re- stricted funds £	2023 Total £	Unre- stricted funds £	Re- stricted funds £	2022 Total £
Bank interest	2,654	-	2,654	837	-	837
	2,654	-	2,654	837	-	837

4. Income from charitable activities

	Unre- stricted funds £	Re- stricted funds £	2023 Total £	Unre- stricted funds £	Re- stricted funds £	2022 Total £
Legal Services						
Commission*	-	16,679	16,679	-	9,055	9,055
Bristol Wessex Water	-	13,650	13,650	-	9,425	9,425
MacMillan	-	67,280	67,280	-	47,975	47,975
MAS (Formerly F2F Debt Advice Project)*	-	-	-	-	149,719	149,719
Pier Health	-	106,571	106,571	-	96,414	96,414
Sirona	-	20,000	20,000	-	20,000	20,000
NSC - Housing Advice Grant*	19,443	-	19,443	10,404	-	10,404
NSC - Post COVID Advice Services*	-	-	-	46,000	-	46,000
NSC - Other Grants*	-	-	-	8,202	-	8,202
NSC Vulnerable People*	57,484	-	57,484	56,356	-	56,356
NSC Virtual Hub*	-	226,800	226,800	-	-	-
NSC debt advice*	-	-	-	100,000	-	100,000
NSC Healthier together*	-	100,000	100,000	-	-	-
#First Steps*	-	28,898	28,898	-	28,331	28,331
Foodbank - Weston	27,128	-	27,128	-	-	-
Talking Money	8,421	30,794	39,215	-	-	-
Help to Claim	-	140,801	140,801	-	74,934	74,934
Big Worle	6,954	-	6,954	4,944	-	4,944
The Access to Justice Foundation	14,672	-	14,672	-	-	-
WHAM	-	29,006	29,006	-	25,282	25,282
Citizens Advice Quartet Community Foundation	-	92,211	92,211	-	-	-
	-	51,206	51,206	-	24,440	24,440
Under £5k	4,455	2,000	6,455	-	3,700	3,700
	<u>138,557</u>	<u>925,896</u>	<u>1,064,453</u>	<u>225,906</u>	<u>489,275</u>	<u>715,181</u>

\*Denotes government grant

Where grants are received in advance, for a specified period, these funds are deferred in creditors and recognised in the period to which they relate. Where funds are due but have not yet been received, they are accrued in debtors and recognised in the period to which they relate.

5. Expenditure on charitable activities

	Unre- stricted funds £	Re- stricted funds £	2023 Total £	Unre- stricted funds £	Re- stricted funds £	2022 Total £
Depreciation & loss on disposal of assets	24,157	-	24,157	20,024	-	20,024
Staff costs	230,951	605,261	836,212	174,040	428,083	602,123
Allocated support costs	18,874	123,650	142,524	15,494	103,221	118,715
Accountancy fees	7,518	-	7,518	7,019	-	7,019
Legal & professional fees	3,985	724	4,709	1,302	509	1,811
Trade subscriptions	8,099	86	8,185	7,915	371	8,286
	<u>293,584</u>	<u>729,721</u>	<u>1,023,305</u>	<u>225,794</u>	<u>532,184</u>	<u>757,978</u>

6. Employees and employment costs

	2023 £	2022 £
<b>Staff costs during the year were:</b>		
Wages and salaries	764,322	554,867
Social security costs	56,991	36,740
Other pension costs	14,899	10,516
	<u>836,212</u>	<u>602,123</u>

Defined contribution pension scheme:

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £14,899 (2022 - £10,516).

No individual employee was paid over £60,000 (2022 - nil).

No remuneration was paid to any Directors during the year (2022 - none).

The charity reimbursed Trustee expenses totaling £181 to one Trustee during the year (2022 - £27 to one Trustee).

The key management personnel of the charity are considered to be those listed under management on page 1. The total costs to the charity of employee benefits for the key management personnel were £196,745 (2022 - £164,310).

The average monthly head count during the year was 39 (2022: 31) and the average full time equivalent was 25 (2022: 21).

7. Net incoming resources/operating surplus

	2023	2022
	£	£
This is stated after charging:		
Depreciation	24,157	20,024
Operating leases- property rent	10,773	140
Operating leases- other	18,107	14,516
Auditors' remuneration- Audit fee	4,800	3,350
Auditors' remuneration- Accountancy & other	2,718	3,669
	<u>24,157</u>	<u>20,024</u>

Included in the above is £183,309 (2022: £190,020) of assets pledged as security against borrowings.

The land and buildings class of fixed assets was revalued on 31/03/2021 by the Directors. The basis of the valuation was open market value based on existing use.

8. Tangible fixed assets

	Land and Buildings	Furniture and Fittings	Total
	£	£	£
<b>Cost</b>			
At 1 April 2022	193,898	51,089	244,987
Additions	-	27,141	27,141
At 31 March 2023	<u>193,898</u>	<u>78,230</u>	<u>272,128</u>
<b>Depreciation</b>			
At 1 April 2022	3,878	31,374	35,252
Charge for the year	6,711	17,446	24,157
At 31 March 2023	<u>10,589</u>	<u>48,820</u>	<u>59,409</u>
<b>Net book value</b>			
At 31 March 2022	<u>190,020</u>	<u>19,715</u>	<u>209,735</u>
At 31 March 2023	<u>183,309</u>	<u>29,410</u>	<u>212,719</u>

**9 Related party transactions**

There were no related party transactions during the year (2022 - none).

**10 Government grants**

Income from government grants comprise grants made by local authorities to fund the principal activities and objectives of the charity via core funding and funding for specific restricted projects. See notes 2 & 4 for more information and to the amount and source of these grants. There are no unfulfilled conditions or other contingencies attached to these grants.

**11 Stocks**

	<b>2023</b>	<b>2022</b>
	£	£
Work in progress	4,333	6,594
	<u>4,333</u>	<u>6,594</u>

**12 Debtors**

	<b>2023</b>	<b>2022</b>
	£	£
Trade debtors	276,721	9,379
Prepayments	12,553	3,585
Accrued income	31,388	44,318
	<u>320,662</u>	<u>57,282</u>

13 Creditors: Amounts falling due within one year

	2023	2022
	£	£
Trade creditors	4,592	12,422
Accruals	26,900	40,048
Deferred income	94,611	8,421
Social security	20,285	14,830
VAT	-	1,917
Other creditors	20,160	5,988
Bank loan	6,800	6,800
	<u>173,348</u>	<u>90,426</u>
<b>Deferred Income</b>		
Deferred income brought forward	8,421	18,715
Released in year	(8,421)	(18,715)
Deferred income in year	<u>94,611</u>	<u>8,421</u>
Deferred income carried forward	<u>94,611</u>	<u>8,421</u>

Where grants are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate.

Grants deferred in the year relate to NSC Virtual Hub, NSC DV/LIP funding and Pill Easton-In-Gordano funding, which specifies the amounts as being for 2023/24.

**North Somerset Citizens Advice Bureau**  
**Notes to the Financial Statements**  
**For the Year Ended 31 March 2023**

<b>14</b>	<b>Creditors: Amounts falling due in over one year</b>	<b>2023</b>	<b>2022</b>
		£	£
	Bank loan	106,307	113,734
		<hr/>	<hr/>
		106,307	113,734
		<hr/>	<hr/>
		<b>2023</b>	<b>2022</b>
		£	£
	Bank loans		
	Total amount due	113,106	120,533
	Less due in < 1 year	(6,800)	(6,800)
		<hr/>	<hr/>
		106,306	113,733
	Due 1-2 years	6,800	6,800
	Due 2-5 years	20,400	20,400
	Due >5 years	79,107	86,534
		<hr/>	<hr/>
		106,307	113,734
		<hr/>	<hr/>

The above amount relates to one loan from HSBC UK Bank plc with a total balance of £113,106 owing at 31 March 2023, and is due for repayment in March 2035. Interest is charged at a fixed rate of 4.49% per annum. The loan is secured against the freehold property known as 39 Oxford Street, Weston-super-Mare, North Somerset.

**15** **Financial commitments**

At 31 March 2023 the charity was committed to making the following payments under non-cancellable operating leases:

	<b>2023</b>	<b>2022</b>
	£	£
Operating leases which expire:		
Within one year	18,107	26,884
Within two and five years	57,611	72,426
More than five years	-	3,291
	<hr/>	<hr/>
	75,718	102,601
	<hr/>	<hr/>

16 Funds – current year

	Balance at 1 April 2022	Income	Expenditure	Transfers	Balance at 31 March 2023
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	376,212	348,009	(292,791)	(52,026)	379,404
Maintenance Fund	-	-	(6,055)	20,000	13,945
Premises Fund	73,599	-	-	3,403	77,002
<b>Total unrestricted funds</b>	<b>449,811</b>	<b>348,009</b>	<b>(298,846)</b>	<b>(28,623)</b>	<b>470,351</b>
<b>Restricted Funds</b>					
MAS (Formerly F2F Debt Advice Project)	4,377	108,004	(115,042)	2,661	-
Macmillan	-	67,280	(67,338)	58	-
Healthier together	-	100,000	(101,750)	1,750	-
Talking Money	1,422	-	-	-	1,422
Help to Claim	3,265	140,801	(131,084)	-	12,982
#First Steps (Formerly South Ward Initiative)	486	28,898	(29,254)	-	130
Wessex Water	829	44,858	(54,229)	8,542	-
WHAM	6,231	29,006	(34,632)	-	605
Pier Health	(801)	106,571	(121,372)	15,602	-
C.JF	4,178	-	-	-	4,178
Sirona	(73)	22,000	(21,762)	-	165
Quartet Community Foundation	-	20,000	(20,010)	10	-
Cost of Living	-	15,000	-	-	15,000
Virtual Hub	-	226,800	(16,329)	-	210,471
Legal Services Commission	403	16,678	(16,919)	-	162
<b>Total restricted funds</b>	<b>20,317</b>	<b>925,896</b>	<b>(729,721)</b>	<b>28,623</b>	<b>245,115</b>
<b>Total funds</b>	<b>470,128</b>	<b>1,273,905</b>	<b>(1,028,567)</b>	<b>-</b>	<b>715,466</b>

16 Funds – prior year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2022 £
<b>Unrestricted Funds</b>					
General Fund	208,818	417,973	(231,382)	(19,197)	376,212
Premises Fund	64,165	-	-	9,434	73,599
<b>Total unrestricted funds</b>	<b>272,983</b>	<b>417,973</b>	<b>(231,382)</b>	<b>(9,763)</b>	<b>449,811</b>
<b>Restricted Funds</b>					
MAS (Formerly F2F Debt Advice Project)	6,728	149,719	(152,070)	-	4,377
Macmillan	-	47,975	(51,826)	3,851	-
Talking Money	1,422	-	-	-	1,422
Help to Claim	5,204	74,934	(76,873)	-	3,265
#First Steps (Formerly South Ward Initiative)	9,304	28,331	(37,149)	-	486
Wessex Water	-	18,850	(18,021)	-	829
WHAM	2,979	25,282	(22,030)	-	6,231
Pier Health	-	96,414	(99,252)	2,037	(801)
CJF	7,610	3,700	(7,132)	-	4,178
Sirona	20,216	20,000	(41,824)	1,535	(73)
Quartet Community Foundation	-	15,015	(15,916)	901	-
Legal Services Commission	-	9,055	(10,091)	1,439	403
<b>Total restricted funds</b>	<b>53,463</b>	<b>489,275</b>	<b>(532,184)</b>	<b>9,763</b>	<b>20,317</b>
<b>Total funds</b>	<b>326,446</b>	<b>907,248</b>	<b>(763,566)</b>	<b>-</b>	<b>470,128</b>

**Unrestricted Funds**

General funds are available for use at the trustees' discretion in furtherance of the objective of the charity

Premises fund is the Net Book Value of the premises minus the total loan amount due over one year which is associated with the premises.

Maintenance fund is a fund designated towards the maintenance of the premises.

### **Restricted funds**

Restricted income funds are those donated for use in a particular area or specific purposes, the use of which is restricted to that area or purpose. The material restricted funds are as follows: MacMillan Cancer Support – A restricted fund provided by

*MacMillan Cancer Support* to fund the provision of an outreach Welfare Benefits Caseworker, to work with individuals affected by cancer to ensure that they receive all the benefits to which they are entitled. This project is funded for 5 years.

*MAS (Formerly F2F Debt Advice Project)* – A restricted fund, Money West, a partnership funded by the Money Advice Service and led by Talking Money providing free, independent debt advice across Bristol, South Gloucestershire, North Somerset, Stroud and Gloucester.

*#FirstSteps (Formerly South Ward Initiative)* – A restricted fund. First Steps is a partnership between North Somerset Council, Liberata and Citizens Advice North Somerset. The aim of the project is to help residents across North Somerset who are in receipt of Council Tax Support and in arrears with council tax.

*Help to Claim* – A restricted fund provided by The Department of Work and Pensions and managed by the National Association of Citizens Advice Bureaux. The Help to Claim service supports clients in the early stages of their Universal Credit claim, from the application through to first payment. Our trained advisers help with things like how to gather evidence for a client's application or how to prepare for a first Jobcentre appointment.

*WHAM - Warm Homes Advice and Money* - a partnership between Centre for Sustainable Energy (CSE), Talking Money, We Care Home Improvements, Citizens Advice Bristol, Bristol Energy Network, North Somerset Council and Bristol City Council with the aim of developing a joint programme of support for low income groups in private accommodation who are in or at risk of being in fuel poverty.

*Pier Health* - a partnership between Pier Health PCN, Citizens Advice North Somerset and Alliance Homes to provide a one-stop connector service for a wide range of community related support with an emphasis on loneliness and isolation. Funds have been received post year end to cover the negative carry forward.

*CJF - Community Justice Fund*, provided by The Access to Justice fund to assist organisation in adapting to increase technological demands.

*Sirona* - Funding to provide input and leadership for the Voluntary Community and Social Enterprise (VCSE) a key element of the Health and Wellbeing Programme of the local NHS.

*Wessex Water* – Funding provided by the local water company for the provision of identifying suitable candidates for social tariffs and getting clients with arrears back into the habit of regular bill payment.

*Legal Services Commission* - For the provision of solicitor level Legal Aid advice to Clients undergoing possession proceedings.

*Quartet Community Foundation* - Funding provided to provide additional service capacity to assist older people access advice and support.

*Healthier together* - Funding provided to increase service capacity to respond to the Cost-of-Living Crisis.

*Cost-of-Living* - Funding provided to support operational cost increases associated with meeting Cost-of-Living demand for advice services.

*Virtual Hub* - Funding provided to support the North Somerset Together care navigation pilot

**17 Analysis of net assets between funds**

	Unre- stricted funds £	Re- stricted funds £	2023 Total £	Unre- stricted funds £	Re- stricted funds £	2022 Total £
Tangible fixed assets	212,719	-	212,719	209,735	-	209,735
Current assets	442,676	339,726	782,402	427,987	36,566	464,553
Current liabilities	(78,737)	(94,611)	(173,348)	(74,177)	(16,249)	(90,426)
Non current liabilities	(106,307)	-	(106,307)	(113,734)	-	(113,734)
	<u>470,351</u>	<u>245,115</u>	<u>715,466</u>	<u>449,811</u>	<u>20,317</u>	<u>470,128</u>

**18 Company limited by guarantee**

The company was incorporated as a company limited by guarantee and has no share capital. The guarantee to the company is £10 per member on winding up of the company. At 31 March 2023 the company had 21 members and the total guaranteed is therefore £210.

Shout out  
to our  
volunteers  
and staff  
#You'reAmazing

# Advice – changing and saving lives

[www.nscab.org.uk](http://www.nscab.org.uk)



Citizens Advice North Somerset is the operating name of North Somerset Citizens Advice Bureau  
Registered Office: 39 Oxford Street, Weston-super-Mare, North Somerset, BS23 1TN  
Charity Registration: 1052967  
Company limited by guarantee: 02906303  
Citizens Advice North Somerset is authorised and regulated by the Financial Conduct Authority FRN: 617686.

**NORTH SOMERSET CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1052967

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# Accounts

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**North Somerset Citizens Advice Bureau**  
(A Charitable Company Limited by Guarantee)

**Annual Report and Financial Statements**

**For the Year Ended 31 March 2022**

**Company Number: 02906303**  
**Charity Registered in England and Wales Number: 1052967**

**North Somerset Citizens Advice Bureau**  
Contents  
For the Year Ended 31 March 2022

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	<u>Page</u>
Reference and Administrative Details	1
Trustee Directors' Report	2 – 13
Independent Auditors' Report	14 – 17
Statement of Financial Activities	18
Balance Sheet	19
Statement of Cash Flow	20
Notes to the Financial Statements	21 – 34

**North Somerset Citizens Advice Bureau**

Reference and Administrative Details

For the Year Ended 31 March 2022

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**Trustees (as at the date of approval of the report)**

R Bailey  
P Bray  
P Clark (Vice Chair)  
E Fothergill  
J Reeve  
F Saada (Chair)

**Management**

Mrs F Cope (Chief Officer)  
Mr R Penska (Deputy Chief Officer) (from June 2022)  
Mrs S Leeroth (Advice Services Manager)  
Mr R Lees (Deputy Finance & Resource Manager)

**Registered Office**

39 Oxford Street  
Weston-super-Mare  
England  
BS23 1TN

**Bankers**

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hall  
West Malling  
Kent  
ME19 4JQ

**Auditors**

Albert Goodman LLP  
Goodwood House  
Blackbrook Park Avenue  
Taunton  
TA1 2PX

## **North Somerset Citizens Advice Bureau**

### **Trustee Directors' Report**

For the Year Ended 31 March 2022

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North Somerset Citizens Advice Bureau is a registered charity and a company limited by guarantee and operates under the name of Citizens Advice North Somerset. The directors, who are also the trustees for the purpose of the charity law, present their report, together with the audited financial statements of the charitable company for the year ended 31 March 2022, which have been prepared in accordance with the current statutory requirements, its governing documents and Statement of Recommended Practice (SORP FRS 102- implemented 1 January 2019).

### **Related Parties**

Citizens Advice North Somerset is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which monitors standards against a Performance Quality Framework (PQF) of key performance indicators as follows:

- Quality of Advice Assessment (QAA);
- Client experience;
- People Management;
- Leadership, Research & Campaigns and Equality self-assessment; and
- Financial Health Monitoring.

Operating policies are independently determined by the Trustee Board of Citizens Advice North Somerset in order to fulfil its charitable objects and comply with the national membership requirements.

### **Constitution**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Citizens Advice North Somerset is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2022 the company had 24 members of whom 7 are directors of the company. Citizens Advice North Somerset is governed by its Articles of Association dated 2 November 2017.

The registered name of the charity is North Somerset Citizens Advice Bureau and from 6 November 2015 the charity has used the operating name of Citizens Advice North Somerset. The charity was incorporated as a company limited by guarantee on 9 March 1994. The charity commenced operations on 10 March 1994 at which date the assets and liabilities of the unincorporated North Somerset Citizens Advice Bureau were acquired.

### **Appointment of Members and Directors**

The maximum number of trustees shall be fifteen and the minimum shall be three. Trustees, who are also directors of the organisation, are recruited based on their skill and knowledge and how they will contribute to the strategic direction of the organisation. The Board of Trustees are elected at the Annual General Meeting (of which there are no more than ten) or are co-opted by the Trustee Board (of which there are no more than one third of the total number of trustees). Following the Annual General Meeting the Trustee Board may elect from its number a Chair, Vice Chair and Treasurer. The Reference and Administrative Details above identifies the constituencies that elected each of the current trustees. No other persons or bodies external to the charity are entitled to appoint persons to the Trustee Board

## **North Somerset Citizens Advice Bureau**

Trustee Directors' Report

For the Year Ended 31 March 2022

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Newly appointed trustees would normally spend time in the offices with the opportunity of observing interviews (with client's permission), meeting staff (paid and volunteer) and observing current operational procedures in practice. Due to the restrictions of the pandemic trustees have been encouraged to use video conferencing facilities to familiarise themselves with the organisation. In addition, they have a full briefing session with the Chair of Trustees and Chief Officer which includes:

- The organisation structure, service delivery and operations;
- Relevant financial information, funding streams and 3-year funding and expenditure pipeline;
- Their obligations as members of the Board of Trustees, including relevant publications from the Charity Commission;
- Governance including Articles of Association, Board structures, meetings and papers; and
- Strategic plans and objectives.

### **Guarantee**

Citizens Advice North Somerset does not have a share capital. Each member has guaranteed to contribute the sum of £1 in the event of the charity being wound-up.

### **Charity**

North Somerset Citizens Advice Bureau is a registered charity, number 1052967.

### **Directors**

The following were directors during the year:

Mr F Saada	(Chair)
Mrs E Fothergill	
Ms P Clark	(Vice Chair)
Mr R Bailey	
Mr P Bray	(appointed 4 July 2022)
Mr J Reeve	
Mr I Campbell	(resigned 18 July 2022)
Mrs M Jacobs	(appointed 24 May 2022 and resigned 17 October 2022)
Mr G Wright	(resigned 25 April 2022)
Miss A Nijjar	(resigned 21 October 2021)

Each Director is a member of North Somerset Citizens Advice Bureau.

### **Principal Objectives and Activities**

#### **The Charity's Purpose**

To provide free, confidential, impartial and non-judgmental advice to help people overcome their problems.

To improve the policies and practices that affects people's lives by becoming a voice for our clients and consumers on the issues that matter to them.

To promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in North Somerset and surrounding areas.

## North Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

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### The Charity's Vision

To improve the health and wellbeing of everyone living or working in North Somerset who needs our help and support, by providing accessible, affective and tailored information and advice that is free, independent, confidential and impartial.

At Citizens Advice North Somerset we believe that our common humanity makes us equal in worth, dignity and rights. We value diversity, promote equality and challenge discrimination.

### Organisational Structure

The Trustee Board provides strategic direction and vision for Citizens Advice North Somerset. The board is made up of 7 members who are trustees under charitable law and directors of the charitable company. There are 5 Board meetings each year, plus quarterly Governance & Strategy and Finance & Resource Committee meetings. In addition, trustees hold working parties and additional workshops to shape the organisation's strategic direction and develop as a team. The Chief Officer, working with the senior management team, is responsible for delivering the strategy and day-to-day operations.

The trustees carry the ultimate responsibility for the conduct of Citizens Advice North Somerset and for ensuring that the charity satisfies its legal and contractual obligations within the requirements of the Articles of Association, Company and Charitable law. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

Our senior management team is responsible for delivering the Trustee Board's vision and for the day-to-day operation of Citizens Advice North Somerset.

- Fiona Cope, Chief Officer – strategic direction and leadership of the organisation.
- Sara Leeroth, Advice Services Manager – specialist advice service
- Katherine Hutton, Advice Services Manager – generalist advice service
- Rhys Leece, Finance & Resource Manager – operation of financial systems and resources with regard to premises, IT and equipment.

### Public benefit

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in North Somerset and surrounding areas. The trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission of England and Wales.

### The Charity's Activities

The team have worked tirelessly to re-establish face-to-face advice across North Somerset with all outreaches back up and running by the 31<sup>st</sup> March 2022 together with new outreaches being developed in Weston-super-Mare Foodbank and Pill Resource Centre. We continue to deliver remote advice through telephone, email and webchat, which is an accessible way for many local residents, but the challenge remains, that services need to be available for all client groups across multiple channels and accessibility for the most vulnerable groups is essential. For this purpose, we have set out a number of objectives:

- To build strong connections with front line community groups to encourage and build referral pathways into advice services. We have piloted *Advice First Aid* with Weston-super-Mare Foodbank Volunteers with the aim of rolling this out across North Somerset. We continue to build relationships with the developing community hubs across North Somerset.

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2022

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- To re-introduce drop-in advice in locations across North Somerset. We are working with North Somerset Council and The Sovereign Centre to re-open *The Advice Shop*, to be open from autumn 2022.

Through the Charity's 31 paid staff and 46 volunteers, Citizens Advice North Somerset (CANS) offers generalist and specialist advice service on a range of issues to the people of North Somerset who require support.

The range of advice areas include:

- Welfare Benefits and Tax Credits
- Universal Credit
- Debt and Money
- Housing
- Employment
- Family and relationships
- Consumer
- Law and courts
- Immigration
- Health and community care
- Discrimination
- Utilities and communication

#### Generalist Advice Service

Citizens Advice North Somerset delivers a multi-channel generalist advice service delivered by paid and volunteer Generalist Advisers and Outreach Advisers through telephone, email, webchat and in-person advice.

The Generalist Service is funded through grants received from North Somerset Council, Weston, Clevedon, Nailsea and Portishead Town Councils, Yatton, Banwell and Winscombe Parish Councils, Big Worle Hub, and with donations and support from Town and Parish Councils. Face-to-face advice through limited drop-in and pre-booked appointments is now available from the following locations:

- 39 Oxford Street (CANS main office)
- Beacon Centre, Portishead
- Jobcentre Plus Castlewood, Clevedon
- 65 High Street, Nailsea
- Yatton Library
- Pill Resource Centre
- Banwell Children's Centre
- Winscombe & Sandford Parish Council Offices
- Big Worle Hub
- Weston Foodbank

#### Specialist Advice Services

Citizens Advice North Somerset deliver specialist advice and casework in the areas of:

- Debt and Money
- Welfare Benefits and Tax Credits
- Universal Credit
- Housing advice

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2022

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In-reach services are available in the following locations:

- Weston General Hospital – for people living with cancer
- Weston-super-Mare County Court – housing court possession desk
- Weston Foodbank (including The For All Healthy Living Centre)

### Social Prescribing

CANS, in partnership with Alliance Homes, delivers the Pier Health Social Prescribing Service (funded through the NHS ARRS scheme via Pier Health Primary Care Network). This service places Link Workers in 7 of the 9 GP Surgeries within the Pier Health Group across Weston, Worle and the Villages. Recognising that people's health is determined by a range of social, economic and environmental factors, social prescribing seeks to address people's needs in a holistic way and is designed to support people with a wide range of social, emotional or practical needs, and with the focus on improving mental health and physical well-being.

### Projects

CANS delivers the following projects:

- Debt Free South West (DFSW) – a Money and Pension Service (MaPS) funded partnership led by Talking Money providing free, independent debt advice across Bristol, South Gloucestershire, North Somerset, South Somerset, Bath & North East Somerset and Gloucester. In 2021-22 MaPS launched the recommissioning of debt advice across England and Wales resulting in DFSW funding being at risk and likely to end on the 31<sup>st</sup> March 2022. With the support of North Somerset Council, the charity's Debt Advice Service was secured through the provision of financial support to 'underwrite' the funding pending the decision from MaPS. The MaPS regional recommissioning has now been suspended pending public consultation and the lead agency has moved across to national Citizens Advice with Talking Money stepping away. Despite all of this uncertainty, the Generalist Team and Money Advice Team have delivered services to North Somerset residents, helping 901 clients with 2,656 debt issues, with 597 clients helped at specialist advice level.
- Macmillan Cancer Support Income Maximisation – a well-established and valued partnership with Macmillan Cancer Support provides a benefits service to those living with cancer, their carers and relatives within the Weston General Hospital catchment area. The service helped 785 new clients in the financial year 2021-22 and raised £1.3 million in unclaimed or under claimed benefits and charitable payments for these clients.
- Legal Aid Agency (LAA) Housing Possession Court Duty Scheme (HPCDS) – client numbers dropped significantly due to the closure of the Courts in the first lockdown but have now increased significantly throughout the year. We anticipate that the demand for housing advice and housing loss prevention will be essential and in high demand as more people are at risk of losing their homes due to the cost of living crisis.
- Housing Advice – funded by Legal Aid Agency (LAA) Housing Advice Contract and North Somerset Council – 91 clients were advised with housing related issues under these funding streams. As stated above, numbers are rising, but it is anticipated there will be a surge in housing related issues as the cost-of-living crisis unfolds. 128 clients advised under this and the HPCD Scheme during the year.
- Housing Advice Team – funded through North Somerset Council providing support and assistance to people facing homelessness. 52 unique clients were supported through this project in 2021-22.
- Welfare Benefit Appeals – funded by North Somerset Council to assist local residents to challenge benefit decisions. Just under 40% (8534) of all client issues relate to welfare benefits, with 56 clients receiving specialist level benefit advice, appeals and tribunal representation.

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2022

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- #First Steps is a partnership between North Somerset Council, Liberata and Citizens Advice North Somerset. The aim of the project is to help residents across North Somerset who are in receipt of Council Tax Support and in arrears with their council tax. In 2021-22 the charity supported 545 unique clients through this project.
- Relationship and Family issues – GDASS (Gloucester Domestic Abuse Support Service) fund a 17.5 hour per week Adviser to provide advice and support for Litigants in Person in family law cases and McKenzie Friend support for CANS clients, particularly for victims of domestic abuse. 569 unique clients presented with relationship and family related issues, with 62 clients receiving support with a domestic abuse issue.
- Help to Claim – funded by the Department for Work and Pensions through national Citizens Advice to provide assistance for people making claims for Universal Credit from the initial application through to their first full payment. Working in collaboration with Jobcentre Plus in Clevedon, Weston-super-Mare. 548 unique clients were supported with their Universal Credit claims.
- WHAM (Warm Homes Advice and Money) Project – in partnership with the Centre for Sustainable Energy, Talking Money, We Care Home Improvements, Bristol City Council, North Somerset Council, and Citizens Advice Bristol to provide practical advice and support. 35 clients were supported through this project in the year.
- Pier Health PCN Social Prescribing Service – a partnership between Pier Health PCN, CANS and Alliance Homes. The service provides social prescribing service for a wide range of community related support with an emphasis on loneliness and isolation, and on the determinants of health, particularly low income, employment, learning, support, housing, debt, financial management and domestic abuse. 637 clients have been supported through this project.
- Bristol Wessex Water – CANS is funded to support Bristol Wessex Water customers access the variety of schemes provided by them to assist those on low incomes or who have fallen into arrears with their water bills. In 2021-22 CANS has supported 172 local residents with their applications for support.
- Quartet Community Foundation / Surviving Winter - funding to provide immediate financial assistance in the form of fuel top-ups for older people in financial difficulties.
- VCSE Locality Lead, Woodspring –VCSE LLP is funded through Sirona care and health on behalf of the BNSSG CCG. The role of the Locality Lead is to be an active member of and support the voices of the Third Sector to be heard within the developing Locality Partnerships; use and share best practice/local experience in working with local communities to support the locality response; and other support and activities identified to achieve our overall outcomes. This role is delivered in partnership with Voluntary Action North Somerset and the North Somerset Wellbeing Collective.

In total this year the charity dealt with 5,367 unique clients generating 21,887 advice issues. This is compared 7,410 unique clients with 21,075 advice issues in 2020/21. Although we have seen fewer unique clients in the year compared to the previous year, the complexity of presenting issues has increased significantly from 2.8 to 4.1 issues per unique client.

Breakdown of Issues	2020/21	2021/22
Welfare Rights	37%	39%
Money Advice	13%	18%
Housing Advice	11%	11%
Employment Advice	11%	5%
Relationship & Family	7%	5%
Remaining issues i.e. consumer, discrimination, health & community care etc.	21%	22%

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2022

We have previously reported our unique client count as an indicator of volume of work. However, whilst an important measure, a unique client is counted once in a reporting period and does not take into account return visits, time spent with each client and the complexity of the presenting issue(s). With the increasing complexity we are facing we believe the number of issues addressed, and activities undertaken are better measures of our service. On both of these measures, we have seen a further increase in what we have been able to achieve. We continue to look at how we can increase capacity further within the funding available to help us reach more people.

	2019/20	2020/21	Annual Variation	2021/22	Annual Variation
Unique Clients	10,664	7410	↓	5367	↓
Issues	27,041	21075	↓	21887	↑
Activities	20,433	24509	↑	33176	↑
Complexity Indicator	2.5	2.8	↑	4.1	↑

As we look to the future, we believe that the demand for our services will significantly increase as the cost-of-living crisis takes hold. Some of the issues we have already identified include:

- Increase in fuel poverty, child poverty and indebtedness
- Higher interest rates / inflation will result in increased mortgage and rent repossessions
- Risk of homelessness with the lack of affordable housing
- Increased reliance on foodbanks, charitable support and welfare provision
- Increase in family and relationship issues as households are put under more stress

We continue to look at ways of increasing our capacity within the funding available and to increase sources of income for the charity.

#### Value to the Community

Central to how the organisation perceives its value is a simple premise: the creation of value through the positive impact we have on individuals' lives, which in turn benefits local communities and society. These individuals might be clients receiving advice or members of the public who benefit via the local and national research and campaigns work, or as our volunteers. National Citizens Advice has looked at where a cost value can be placed on their work with these individuals, using a cost benefit tool created by New Economy ([www.neweconomymanchester.com](http://www.neweconomymanchester.com)). This has been developed with and approved by HM Treasury economists to ensure that the methodology is robust and takes into account the most up to date research and data.

Using the New Economy Manchester Model the Overall Value (advice and volunteering) in 2021-22:

<b>Fiscal Benefit</b> – savings to local and national government	£2,448,647
<b>Public Value</b> – improvements in health, well-being, participation and productivity	£15,602,848
<b>Value to the people we help</b> (financial outcomes)	£9,224,701
<b>Public value of improving clients' wellbeing</b> (emotional wellbeing, family relationships and positive functioning)	£11,068,653
<b>Value of Volunteering</b>	£292,606

## North Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

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These totals can be broken down as follows:

Savings to North Somerset Council – preventing homelessness and housing evictions	£216,162
Savings to the NHS – reducing mental health and GP services and keeping people in work	£365,381
Savings to the DWP – by keeping people in work	£1,189,366
Savings to the Criminal Justice System by preventing housing evictions and homelessness	£26,204

The total financial gain for clients for the year 2021/22 is over £11 million, which includes income gained, debts written off, charitable grants received and consumer problems resolved. Despite the challenges of the pandemic, for every £1 invested in Citizens Advice North Somerset £12.34 is going back into the local economy and directly helping local people.

### Research & Campaigns

Campaigning for change and advocacy are integral to the work carried out in the organisation.

As a national and local service, we hold a huge amount of insight and data about the problems faced by our clients and their wider communities face. We use this insight and data to do several things including:

- To help national Citizens Advice research issues further
- To influence local and national decision makers to change policies and practices
- To campaign to get decision makers to change policies and practices

Over the last year the charity has been involved in:

- VCSE Locality Lead – contributing to the BNSSG CCG's (Bristol, North Somerset and South Gloucestershire Clinical Commissioning Group) Building Healthier Communities Development Group, and working to address the wider determinants of health
- North Somerset Together – supporting the development of local initiatives and special interest groups dealing with food poverty and digital poverty and contributing to the North Somerset Council's Empowering Communities Strategy.
- North Somerset Wellbeing Collective – cross sector collaborative organisation set up with the aim to improve the wellbeing and health of all residents living in North Somerset through partnership working, influence and learning.

### Equality, Diversity and Inclusion (EDI)

Together with national Citizens Advice, the charity believes that our common humanity makes us equal in worth, dignity and rights. The charity continues to implement the Citizens Advice Stand Up for Equality Strategy. In doing this the charity:

- Challenges discrimination through advice;
- Champions equality through research and campaigns; and
- Values diversity as an employer and volunteer agency.

The charity continues to provide access to advice through the provision of translation services including British Sign Language interpreters and Language Line.

The charity is proud to be involved with many of the EDI groups across North Somerset that include the Gypsy & Traveler Liaison Group, LGBT+ Forum, Communication Café, Domestic Abuse Strategy Group.

The charity is a Hate Crime Reporting Centre and is an active member of RHINS (Responding to Hate Crimes in North Somerset).

## **North Somerset Citizens Advice Bureau**

Trustee Directors' Report

For the Year Ended 31 March 2022

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The charity is an active participant in the following local events:

- Hate Crime Reporting week
- Deaf Awareness week
- Mental Health Awareness week

### Challenges and Risks

The global pandemic and subsequent lockdowns have had a significant impact on the charity with the closure of our face-to-face advice services and the relocation of our paid and volunteer staff to home working. We have embraced the hybrid way of home and office working and have successfully delivered our advice services remotely. Re-building our in-person advice has been challenging, not least in relation to recruitment and ensuring we have suitably skilled and experienced people to deliver advice.

The signage for 39 Oxford Street blew off in Storm Arwin in November 2021 which resulted in an insurance claim. However, in order to comply with The Heritage Action Zone for Weston Town Centre we sought to put up a new sign but unfortunately, this has led to a delay with the planning permission and the lack of signage continues to be frustrating. We also intend to deal with the repair and maintenance of both the flat roof to the front of the building and the pitched roof, and we continue to deal with prevalent damp issues, but nothing that prevents occupation of the building. The trustees continue to seek additional funding to maintain the property; however, the move to our own building has been a major milestone in the evolution of Citizens Advice North Somerset that has helped to secure its future for many years to come.

### **Financial Reserves Policy**

Citizens Advice North Somerset is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The charity maintains a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. They will take all necessary steps to ensure as far as possible that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

The charity currently holds £360,610 in free reserves (unrestricted reserves less fixed assets held in unrestricted reserves, add back borrowing secured against those assets), against an objective of 3 – 4 month unrestricted costs, which would equate to £58,000 – £77,000. Whilst reserves held are in excess of this, investment is being made in the paid staff and volunteer teams, to build the service to meet the growing needs of our communities with the cost-of-living crisis.

The reasons for holding particular reserves are outlined in the notes to the financial statements.

### **Financial Review**

The charity had income for the year of £907,248 (2021 – £799,026) and expenditure of £763,556 (2021 – £668,196), leading to a surplus of £143,682 (2021 – surplus of £130,830 - prior to a loss on revaluation in 2021 of the premises of £166,056). The split between is a restricted deficit of £33,146 and an unrestricted surplus of £176,828 (2021 – restricted surplus of £29,877 and unrestricted deficit of £65,103).

Funds carried forward as at 31 March 2022 are £470,128 (2021 – £326,446), comprising £20,317 restricted funds (2021 – £53,463) and £449,811 unrestricted funds (2021 – £272,983).

## North Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

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### Risk Management

The Board of Trustees has in place a Risk Management Strategy and carry out an annual risk review which covers all areas of the organisation including financial and operational 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.

Included in external risks is that of:

1. Loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are systematically reviewed to ensure that they continue to meet the needs of the charity.
2. Loss of premises. The effects of this have been minimised by the purchase of 39 Oxford Street as the charity's main office. This property now provides security of tenure and gives the charity a permanent home. The charity has in place robust systems and procedures that promote hybrid working allowing staff (paid and volunteer) to work from home, the office or outreach locations across North Somerset, delivering the same high quality of service.

### Funding Sources

The directors extend their continued gratitude to North Somerset Council, the Town Councils of Clevedon, Weston-super-Mare, Nailsea and Portishead and to the Parish Councils of Yatton, Banwell and Winscombe and to Big Worle and to the many Parish Councils who continue to support the operating capacity of the charity.

Additionally project-specific funding was received from:

- The Legal Aid Agency in support of specialist casework in the areas of housing law and the delivery of the Housing Court Possession Desk at Weston Court House.
- Money and Pension Service for specialist money advice funding local debt advice.
- Macmillan Cancer Care and Support for advice and information on welfare benefits for people living with cancer.
- North Somerset Council for benefits advice for vulnerable service users and for advice for their clients seeking housing advice.
- North Somerset Council for provision of housing advice.
- First Steps – a multi-agency project funded by North Somerset Council to deliver advice and support to people in receipt of Council Tax Support who are in council tax arrears.
- Bristol Wessex Water in support of advice provision for people in arrears of water debt.
- Help to Claim – funded by the Department for Work and Pensions through national Citizens Advice. To provide assistance for people making claims for Universal Credit from the initial application through to their first full payment. Working in collaboration with Jobcentre Plus in Clevedon, Weston-super-Mare and Shirehampton.
- Pier Health Social Prescribing Service funded by Pier Health PCN. A service delivered in partnership with Alliance Homes.
- VCSE Locality Lead funded through Sirona care and health to provide VCSE collaborative support to the developing Woodspring Locality Partnership.
- Centre for Sustainable Energy as part of the WHAM Partnership (Warm Homes, Advice and Money) to provide practical advice and support.

## **North Somerset Citizens Advice Bureau**

Trustee Directors' Report

For the Year Ended 31 March 2022

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### **Future Plans**

It is essential that the charity continue to look forward and stay ahead of developments in order to be prepared for change and to make the most of opportunities. Our Strategic Business Plan 2022-25 sets out our five ambitions:

1. To be more accessible across multiple channels
2. To have more influence within our communities
3. To be sustainable and effective
4. To continue to invest in our people
5. To be a strong Equality Champion

The pandemic had a major impact with many local residents facing hardships through loss of employment, increased indebtedness, housing vulnerability and other issues. The world is in turmoil yet again with the war in Ukraine having a direct impact on the UK economy. With rising inflation, interest rates and fuel costs, we are now facing an unprecedented cost-of-living crisis in which many local residents will find it difficult to heat their homes, feed their families and maintain their mortgage and/or rent payments. This is a poverty pandemic and CANS' services are going to be in demand more than ever.

Working in partnership with North Somerset Council, North Somerset Together, The North Somerset Wellbeing Collective, Weston, Clevedon, Portishead and Nailsea Town Councils, Big Worle Hub, Yatton, Banwell and Winscombe Parish Councils and many other community groups and organisation we are developing new in-person outreaches and referral pathways to ensure local residents have the best access into our services. This will include the re-opening of the very successful Advice Shop in The Sovereign Shopping Centre, Weston-super-Mare. This is in addition to our remote advice service that we will continue to deliver via telephone, email and video conferencing channels.

We can only do this by having the right people with the right skills and technical knowledge in place. Recruitment has been, as for many organisations, an issue and, despite our best efforts, we have struggled to attract new staff with the right technical knowledge and skill.

With these vacant positions, prudent financial management, cost savings and increased funding we have a healthy surplus which will be invested in building our paid and volunteer teams to increase capacity. We will do this by expanding our Training Team who will continue to recruit, train and support Volunteer Generalist Advisers. In addition, they will support the recruitment and training of paid, entry level, Generalist Advisers who, will in time, become the specialist caseworkers, supervisors and managers of the future.

By investing in our people, our strategic aim is to promote a culture of support and development for all who work and volunteer for CANS. In this way, we hope to build a resilient and robust service that attracts and retains people with the skill and knowledge required to meet the ever-increasing needs of our clients, local residents and our communities.

Having purchased our head office of 39 Oxford Street, Weston-super-Mare, BS23 1TN in 2019, it continues to provide us with security of tenure and stability from which we can build and develop our services. For this purpose, we will continue to invest in it by progressing the renovation works and developing our programme of maintenance.

### **Small Company**

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

## North Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

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### Statement of Trustees' Responsibilities

The trustees (who are also directors of North Somerset Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the directors' report) and the financial statements in accordance with 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).

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 income and expenditure, of the charitable company for that period. 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 judgments and accounting 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 business.

The trustees are responsible for maintaining proper accounting records which 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.

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

In so far as the Trustees are aware:

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

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

### Auditors

The auditors, Albert Goodman LLP, are deemed to be reappointed under section 487(2) of the Companies Act 2006.

By Order of the Board



F Saada - Chair

Date: 4/11/22

## **North Somerset Citizens Advice Bureau**

Independent Auditors' Report to the Trustees and Members  
For the Year Ended 31 March 2022

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### **Opinion**

We have audited the financial statements of North Somerset Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2022, which comprise the Statement of Financial Activities (including an Income and Expenditure Account), Balance Sheet, 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 Generally Accepted Accounting Practice, 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 2022 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 trustee's 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 entity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors 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 Trustee Directors' Report, other than the financial statements and our auditors' report 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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

### **Opinion on other matter 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 Trustee Directors' Report, which includes the Directors' Report prepared for the purposes of company law for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report included within the Trustees' Report have been prepared in accordance with applicable legal requirements.

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' Report included within the Trustees' Report.

### **Matters on which we are required to report by exception**

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

### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities set out on page 13, 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.

### **Auditor's 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 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

## North Somerset Citizens Advice Bureau

Independent Auditors' Report to the Trustees and Members  
For the Year Ended 31 March 2022

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### **The extent to which the audit was considered capable of detecting irregularities including fraud**

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, Charities Act 2011, employment and data protection legislation.
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation, claims and breaches of relevant legislation; and
- reviewing correspondence with the Charity Commission and other relevant regulators including the company's legal advisors and insurers.

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

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

## North Somerset Citizens Advice Bureau

Independent Auditors' Report to the Trustees and Members  
For the Year Ended 31 March 2022

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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](http://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 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 and 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 charitable company and the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



.....  
Michelle Ferris BSc (Hons) FCA DChA (Senior Statutory Auditor)  
For and on behalf of Albert Goodman LLP, Statutory Auditor  
Goodwood House  
Blackbrook Park Avenue  
Taunton  
TA1 2PX

Date: ...10/11/2022.....

## North Somerset Citizens Advice Bureau

### Statement of Financial Activities (including an Income and Expenditure account)

For the Year Ended 31 March 2022

	Notes	Unre- stricted £	Re- stricted £	Total 2022 £	Unre- stricted £	Re- stricted £	Total 2021 £
<b>Income:</b>							
Donations and legacies	2	191,230	-	191,230	210,189	10,152	220,341
Investments	3	837	-	837	991	-	991
Charitable activities	4	225,906	489,275	715,181	116,666	461,028	577,694
<b>Total income</b>		<b>417,973</b>	<b>489,275</b>	<b>907,248</b>	<b>327,846</b>	<b>471,180</b>	<b>799,026</b>
<b>Expenditure:</b>							
Charitable activities	5	(225,794)	(532,184)	(757,978)	(205,102)	(457,194)	(662,296)
Interest payable		(5,588)	-	(5,588)	(5,900)	-	(5,900)
<b>Total expenditure</b>		<b>(231,382)</b>	<b>(532,184)</b>	<b>(763,566)</b>	<b>(211,002)</b>	<b>(457,194)</b>	<b>(668,196)</b>
<b>Net income / (expenditure) for the year</b>		<b>186,591</b>	<b>(42,909)</b>	<b>143,682</b>	<b>116,844</b>	<b>13,986</b>	<b>130,830</b>
Transfers between funds	16	(9,763)	9,763	-	(15,891)	15,891	-
<b>Other recognised gains</b>							
Losses on revaluation of fixed assets		-	-	-	(166,056)	-	(166,056)
<b>Net movement in funds for the year</b>		<b>176,828</b>	<b>(33,146)</b>	<b>143,682</b>	<b>(65,103)</b>	<b>29,877</b>	<b>(35,226)</b>
<b>Reconciliation of funds</b>							
Total funds brought forward		272,983	53,463	326,446	338,086	23,586	361,672
<b>Total funds carried forward</b>		<b>449,811</b>	<b>20,317</b>	<b>470,128</b>	<b>272,983</b>	<b>53,463</b>	<b>326,446</b>

The results for the year derive from continuing activities and there are no gains or losses other than those shown above.

The statement of financial activities incorporates the income and expenditure account.

	Notes	2022 £	2021 £
<b>Fixed assets</b>			
Tangible fixed assets	8	209,735	212,731
		<u>209,735</u>	<u>212,731</u>
<b>Current assets</b>			
Stock	11	6,594	6,123
Debtors	12	57,282	50,088
Cash at bank and in hand		400,677	267,545
		<u>464,553</u>	<u>323,756</u>
<b>Liabilities:</b>			
Creditors falling due within one year	13	(90,426)	(89,206)
Net current assets		<u>374,127</u>	<u>234,550</u>
Creditors falling due in more than one year	14	(113,734)	(120,835)
<b>Total net assets</b>		<u><u>470,128</u></u>	<u><u>326,446</u></u>
<b>The funds of the charity:</b>			
Restricted funds	16	20,317	53,463
Unrestricted funds	16	449,811	272,983
<b>Total charity funds</b>		<u><u>470,128</u></u>	<u><u>326,446</u></u>

The financial statements have been prepared and delivered in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the Board of Directors for issue on 4/11/22 and signed on their behalf by:



F Saada  
Chair



J Reeve  
Trustee

**North Somerset Citizens Advice Bureau**  
Statement of Cash Flow  
For the Year Ended 31 March 2022

		Total 2022	Total 2021
		£	£
	<b>Notes</b>		
<b>Cash flows from operating activities</b>			
Net movements in funds for the year		143,682	130,830
Adjustments to cash flows from non-cash items			
Depreciation and amortisation	8	20,024	12,957
Loss on disposal of fixed assets	8	-	16
Finance income	3	(837)	(991)
		<u>162,869</u>	<u>142,812</u>
<b>Working capital adjustments</b>			
(Increase)/decrease in stock	11	(471)	(3,614)
(Increase)/decrease in debtors	12	(7,194)	13,084
Increase/(decrease) in creditors	13	1,220	(40,408)
		<u>156,424</u>	<u>111,874</u>
<b>Cash flows from investing activities</b>			
Interest received	3	837	991
Purchase of fixed assets	8	(17,028)	(45,344)
		<u>(16,191)</u>	<u>(44,353)</u>
<b>Cash flows from financing activities</b>			
Repayments of long term loans		(7,101)	(6,789)
		<u>(7,101)</u>	<u>(6,789)</u>
<b>Net increase/(decrease) in cash and cash equivalents</b>		<u>133,132</u>	<u>60,732</u>
Cash and cash equivalents at the beginning of the reporting period		267,545	206,813
<b>Cash and cash equivalents at the end of the reporting period</b>		<u>400,677</u>	<u>267,545</u>
<b>Cash &amp; Cash equivalents reconciliation:</b>			
Cash at bank		400,677	267,545
Total cash & cash equivalents at the end of the reporting period		<u>400,677</u>	<u>267,545</u>

## North Somerset Citizens Advice Bureau

### Notes to the Financial Statements

For the Year Ended 31 March 2022

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#### 1 Accounting Policies

##### 1.1 General information and basis of accounting

North Somerset Citizens Advice Bureau is a company limited by guarantee incorporated in the United Kingdom under the Companies Act. Each member of the charity undertakes to contribute a maximum of £1 to the charity's assets if it should be wound up while they are a member or within one year after they cease to be a member. The address of the registered office is given on page 1. The nature of the charity's operations and its principal activities are set out in the Trustee Directors' Report on pages 2 – 13.

The financial statements have been prepared on the historical cost basis and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)- (Charities SORP (FRS 102)) and the Companies Act 2006.

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

##### 1.2 Income

Income from donations is recognised in the accounts when receivable and the amount can be reliably measured.

Income from grants is accounted for when unconditionally due and reasonable assurance can be gained that it will be received. Income from charitable activities is recognised when either unconditionally due or when the service is completed depending on the nature of funding. Where funds are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate.

Income from investments is recognised in the accounts when receivable.

##### 1.3 Government grants

Government grants are recognised when unconditionally due and reasonable assurance can be gained that they will be received. Where funds are received in advance, for a specified period, these funds are deferred in creditors and then recognised in the period to which they relate. Where funds are due but not yet received, they are accrued in debtors in the current period.

##### 1.4 Donated services

In accordance with the Charities SORP (FRS 102), the unpaid volunteer time is not recognised in the financial statements. Refer to the Trustee Directors' Report for more information about their contribution.

Donated goods, facilities and services are recognised as income and an equal expense when the charity is entitled, it is probable and fair value can be measured reliably.

##### 1.5 Expenditure

Resources expended are accounted for on the accruals basis. Liabilities are recognised in the accounting period to which they relate.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

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### 1.6 Fixed assets

Fixed assets are valued at cost or valuation less depreciation. Depreciation is calculated to write off the cost of fixed assets, less their residual value, over their estimated useful lives at the following rates:

Furniture and Fittings – 3 years straight line

Computer Equipment – 3 years straight line

Land and buildings – 50 years straight line

Land and buildings are subject to the revaluation model with assets held at fair value less subsequent depreciation and impairment losses. Gains and losses on revaluation are charged or credited to the Statement of Financial Activities. Where revaluation exceeds the original cost, the excess will be recognised in the revaluation reserve.

### 1.7 Debtors

Trade and other debtors are recognised at the settlement amount due and prepayments are valued at the amount prepaid. Debtors relating to accrued income are recognised when unconditionally due and reasonable assurance can be gained they will be received.

Where funds are due but have not yet been received, they are accrued in debtors and recognised in the period to which they relate.

### 1.8 Cash at bank and in hand

Cash at bank and in hand comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

### 1.9 Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

Where grants are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate.

### 1.10 Taxation

The charity is a registered charity and is therefore not liable to corporation tax on its charitable activities to the extent that income and gains are applied to charitable purposes.

### 1.11 Pension contributions

For qualifying employees, they are auto enrolled into a defined contribution pension scheme, unless they have exercised their right to opt out of scheme membership, and the charity contributes into this scheme. Contributions are recognised in the Statement of Financial Activities in the period in which they become payable in accordance with the rules of the scheme.

### 1.12 Allocation of costs

Costs incurred by projects include amounts of pre-determined overhead expenditure.

## North Somerset Citizens Advice Bureau

### Notes to the Financial Statements

For the Year Ended 31 March 2022

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#### 1.13 Fund accounting

General funds are unrestricted funds receivable or generated for the objects of the charity without further specified purpose and are available as general funds. Designated funds are unrestricted funds earmarked by the directors for particular purposes.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets this criterion is charged to the fund, together with a fair allocation of management and support costs.

#### 1.14 Operating leases

The charity has a number of equipment operating leases. The title to the leased equipment remains with the lessor. Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease. Lease incentives are recognised over the lease term on a straight line basis.

#### 1.15 VAT

The charity is VAT registered. All income and expenditure is shown net of reclaimable VAT where applicable.

#### 1.16 Financial instruments

The charity only holds basic financial instruments as defined in FRS 102. The financial assets and liabilities of the charity and their measurements are as follows:

Financial assets – trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments.

Cash at bank – is classified as a basic financial instrument and is measured at face value.

Financial liabilities – trade creditors, accruals, other creditors and bank loans are financial instruments, and are measured at amortised cost. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not seemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements  
For the Year Ended 31 March 2022

### 2. Income from donations and legacies

	Unre- stricted funds £	Re- stricted funds £	2022 Total £	Unre- stricted funds £	Re- stricted funds £	2021 Total £
Donations and legacies						
NSC - Core funding*	84,000	-	84,000	83,744	-	83,744
Donations	4,721	-	4,721	1,764	9,502	11,266
Miscellaneous income	(572)	-	(572)	14,729	650	15,379
Income from town councils;						
Weston town council*	25,000	-	25,000	25,000	-	25,000
Clevedon town council*	25,000	-	25,000	25,000	-	25,000
Portishead town council*	25,000	-	25,000	24,514	-	24,514
Nailsea town council*	18,341	-	18,341	17,806	-	17,806
Parish councils*	9,740	-	9,740	17,632	-	17,632
	<u>191,230</u>	<u>-</u>	<u>191,230</u>	<u>210,189</u>	<u>10,152</u>	<u>220,341</u>

\*Denotes government grant

### 3. Investment income

	Unre- stricted funds £	Re- stricted funds £	2022 Total £	Unre- stricted funds £	Re- stricted funds £	2021 Total £
Bank interest	837	-	837	991	-	991
	<u>837</u>	<u>-</u>	<u>837</u>	<u>991</u>	<u>-</u>	<u>991</u>

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements  
For the Year Ended 31 March 2022

### 4. Income from charitable activities

	Unre- stricted funds £	Re- stricted funds £	2022 Total £	Unre- stricted funds £	Re- stricted funds £	2021 Total £
Legal Services Commission*	-	9,055	9,055	12,095	-	12,095
Bristol Wessex Water	-	9,425	9,425	-	9,000	9,000
MacMillan	-	47,975	47,975	-	50,954	50,954
MAS (Formerly F2F Debt Advice Project)*	-	149,719	149,719	-	126,440	126,440
Pier Health	-	96,414	96,414	-	76,612	76,612
CJF	-	3,700	3,700	-	55,722	55,722
Sirona	-	20,000	20,000	-	20,216	20,216
NSC - Housing Advice Grant*	10,404	-	10,404	10,200	-	10,200
NSC - Post COVID Advice Services*	46,000	-	46,000	-	-	-
NSC - Other Grants*	8,202	-	8,202	19,100	-	19,100
NSC Vulnerable People*	56,356	-	56,356	55,252	-	55,252
NSC debt advice*	100,000	-	100,000	-	-	-
#First Steps*	-	28,331	28,331	-	28,470	28,470
Help to Claim	-	74,934	74,934	-	74,778	74,778
Big Worle	4,944	-	4,944	8,144	-	8,144
Second step (Hope)	-	-	-	-	7,858	7,858
WHAM	-	25,282	25,282	-	10,978	10,978
Citizens Advice National-BEIS	-	-	-	10,000	-	10,000
Quartet Community Foundation	-	24,440	24,440	-	-	-
Under £5k	-	-	-	1,875	-	1,875
	<u>225,906</u>	<u>489,275</u>	<u>715,181</u>	<u>116,666</u>	<u>461,028</u>	<u>577,694</u>

\*Denotes government grant

Where grants are received in advance, for a specified period, these funds are deferred in creditors and recognised in the period to which they relate. Where funds are due but have not yet been received, they are accrued in debtors and recognised in the period to which they relate.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

### 5. Expenditure on charitable activities

	Unre- stricted funds £	Re- stricted funds £	2022 Total £	Unre- stricted funds £	Re- stricted funds £	2021 Total £
Depreciation & loss on disposal of assets	20,024	-	20,024	12,973	-	12,973
Staff costs	174,040	428,083	602,123	172,343	330,805	503,148
Allocated support costs	15,494	103,221	118,715	4,423	125,084	129,507
Accountancy fees	7,019	-	7,019	6,894	239	7,133
Legal & professional fees	1,302	509	1,811	-	1,066	1,066
Trade subscriptions	7,915	371	8,286	8,469	-	8,469
	<u>225,794</u>	<u>532,184</u>	<u>757,978</u>	<u>205,102</u>	<u>457,194</u>	<u>662,296</u>

### 6. Employees and employment costs

	2022 £	2021 £
<b>Staff costs during the year were:</b>		
Wages and salaries	554,867	465,693
Social security costs	36,740	28,685
Other pension costs	10,516	8,770
	<u>602,123</u>	<u>503,148</u>

#### Defined contribution pension scheme:

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £10,516 (2021 - £8,770).

No individual employee was paid over £60,000 (2021 - nil).

No remuneration was paid to any directors during the year (2021 - none).

The charity reimbursed trustee expenses totalling £27 to one trustee during the year (2021 - none).

The key management personnel of the charity are considered to be the Chief Officer, Finance & Resources Manager and the Advice Services Managers. The total costs to the charity of employee benefits for the key management personnel were £164,310 (2021 - £121,193).

The average monthly head count during the year was 31 (2021: 27) and the average full time equivalent was 21 (2021: 19).

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

### 7. Net incoming resources/operating surplus

	2022	2021
	£	£
This is stated after charging:		
Depreciation	20,024	12,957
Operating leases- property rent	140	7,541
Operating leases- other	14,516	14,488
Current auditors' remuneration- Audit fee	3,350	3,350
Current auditors' remuneration- Accountancy & other	3,669	3,783

### 8. Tangible fixed assets

	Land and Buildings £	Furniture and Fittings £	Total £
<b>Cost</b>			
At 1 April 2021	185,000	42,959	227,959
Additions	8,898	8,130	17,028
At 31 March 2022	193,898	51,089	244,987
<b>Depreciation</b>			
At 1 April 2021	-	15,228	15,228
Charge for the year	3,878	16,146	20,024
At 31 March 2022	3,878	31,374	35,252
<b>Net book value</b>			
At 31 March 2021	185,000	27,731	212,731
At 31 March 2022	190,020	19,715	209,735

Included in the above is £187,333 (2021: £185,000) of assets pledged as security against borrowings.

The land and buildings class of fixed assets was revalued on 31/03/2021 by the directors. The basis of the valuation was open market value based on existing use. The carrying amount at historical cost is £361,176 (2021: £361,176) and accumulated depreciation on historical cost is £16,685 (2021: £10,120).

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

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### 9 Related party transactions

There were no related party transactions during the year (2021 - none).

### 10 Government grants

Income from government grants comprise grants made by local authorities to fund the principal activities and objectives of the charity via core funding and funding for specific restricted projects. See notes 2 & 4 for more information and to the amount and source of these grants. There are no unfulfilled conditions or other contingencies attached to these grants.

### 11 Stocks

	2022	2021
	£	£
Work in progress	6,594	6,123

### 12 Debtors

	2022	2021
	£	£
Trade debtors	9,379	14,172
Other debtors	-	323
Prepayments	3,585	591
Accrued income	44,318	35,002
	<u>57,282</u>	<u>50,088</u>

**North Somerset Citizens Advice Bureau**

Notes to the Financial Statements

For the Year Ended 31 March 2022

**13 Creditors: Amounts falling due within one year**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Trade creditors	12,422	3,124
Accruals	40,048	48,300
Deferred income	8,421	18,715
Social security	14,830	1,863
VAT	1,917	7,605
Other creditors	5,988	2,799
Bank loan	6,800	6,800
	<u>90,426</u>	<u>89,206</u>
<b>Deferred Income</b>		
Deferred income brought forward	18,715	-
Released in year	(18,715)	-
Deferred income in year	8,421	18,715
	<u>8,421</u>	<u>18,715</u>
Deferred income carried forward		
	<u>8,421</u>	<u>18,715</u>

Where grants are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate.

Grants deferred in the year relate to MAS – CANS roadshow payment which specifies the amounts as being for 2022/23.

**14 Creditors: Amounts falling due in over one year**

	<b>2022</b>	<b>2021</b>
	£	£
Bank loan	113,734	120,835
	<u>113,734</u>	<u>120,835</u>
	<b>2022</b>	<b>2021</b>
	£	£
Bank loans		
Total amount due	120,533	127,635
Less due in < 1 year	(6,800)	(6,800)
	<u>113,733</u>	<u>120,835</u>
Due 1-2 years	6,800	6,800
Due 2-5 years	20,400	20,400
Due >5 years	86,534	93,635
	<u>113,734</u>	<u>120,835</u>

The above amount relates to one loan from HSBC UK Bank plc with a total balance of £120,533 owing at 31 March 2022, and is due for repayment in March 2035. Interest is charged at a fixed rate of 4.49% per annum. The loan is secured against the freehold property known as 39 Oxford Street, Weston-super-Mare, North Somerset.

**15 Financial commitments**

At 31 March 2022 the charity was committed to making the following payments under non-cancellable operating leases:

	<b>2022</b>	<b>2021</b>
	£	£
Operating leases which expire:		
Within one year	26,844	14,488
Within two and five years	72,426	31,929
More than five years	3,291	-
	<u>102,561</u>	<u>46,417</u>

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

### 16 Funds – current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers/ revaluation £	Balance at 31 March 2022 £
<b>Unrestricted Funds</b>					
General Fund	208,818	417,973	(231,382)	(19,197)	376,212
Premises Fund	64,165	-	-	9,434	73,599
<b>Total unrestricted funds</b>	<b>272,983</b>	<b>417,973</b>	<b>(231,382)</b>	<b>(9,763)</b>	<b>449,811</b>
<b>Restricted Funds</b>					
MAS (Formerly F2F Debt Advice Project)	6,728	149,719	(152,070)	-	4,377
Macmillan	-	47,975	(51,826)	3,851	-
Talking Money	1,422	-	-	-	1,422
Help to Claim	5,204	74,934	(76,873)	-	3,265
#First Steps (Formerly South Ward Initiative)	9,304	28,331	(37,149)	-	486
Wessex Water	-	18,850	(18,021)	-	829
WHAM	2,979	25,282	(22,030)	-	6,231
Pier Health	-	96,414	(99,252)	2,037	(801)
CJF	7,610	3,700	(7,132)	-	4,178
Sirona	20,216	20,000	(41,824)	1,535	(73)
Quartet Community Foundation	-	15,015	(15,916)	901	-
Legal Services Commission	-	9,055	(10,091)	1,439	403
<b>Total restricted funds</b>	<b>53,463</b>	<b>489,275</b>	<b>(532,184)</b>	<b>9,763</b>	<b>20,317</b>
<b>Total funds</b>	<b>326,446</b>	<b>907,248</b>	<b>(763,566)</b>	<b>-</b>	<b>470,128</b>

**North Somerset Citizens Advice Bureau**  
Notes to the Financial Statements  
For the Year Ended 31 March 2022

**16 Funds – prior year**

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2021 £
<b>Unrestricted Funds</b>					
General Fund	119,753	327,846	(211,002)	(27,779)	208,818
Premises Fund	218,333	-	-	(154,168)	64,165
<b>Total unrestricted funds</b>	<b>338,086</b>	<b>327,846</b>	<b>(211,002)</b>	<b>(181,947)</b>	<b>272,983</b>
<b>Restricted Funds</b>					
MAS (Formerly F2F Debt Advice Project)	6,912	127,360	(127,544)	-	6,728
Macmillan	-	50,954	(59,869)	8,915	-
Talking Money	1,422	-	-	-	1,422
Help to Claim	1,418	74,708	(70,922)	-	5,204
#First Steps (Formerly South Ward Initiative)	7,493	28,470	(26,659)	-	9,304
Wessex Water	-	9,000	(10,231)	1,231	-
WHAM	540	10,978	(8,539)	-	2,979
Moving Fund	-	9,502	(13,366)	3,864	-
Miscellaneous	-	(200)	-	200	-
Virtual Law Clinic	3,171	-	-	(3,171)	-
Hope	3,245	7,858	(7,542)	(3,561)	-
Pier Health	(615)	76,612	(84,410)	8,413	-
CJF	-	55,722	(48,112)	-	7,610
Sirona	-	20,216	-	-	20,216
<b>Total restricted funds</b>	<b>23,586</b>	<b>471,180</b>	<b>(457,194)</b>	<b>15,891</b>	<b>53,463</b>
<b>Total funds</b>	<b>361,672</b>	<b>799,026</b>	<b>(668,196)</b>	<b>(166,056)</b>	<b>326,446</b>

**Unrestricted Funds**

General funds are available for use at the trustees' discretion in furtherance of the objective of the charity

Premises fund is the Net Book Value of the premises minus the total loan amount due over one year which is associated with the premises.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements  
For the Year Ended 31 March 2022

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### Restricted funds

Restricted income funds are those donated for use in a particular area or specific purposes, the use of which is restricted to that area or purpose. The material restricted funds are as follows:

*MacMillan Cancer Support* – A restricted fund provided by MacMillan Cancer Support to fund the provision of an outreach Welfare Benefits Caseworker, to work with individuals affected by cancer to ensure that they receive all the benefits to which they are entitled. This project is funded for 5 years.

*MAS (Formerly F2F Debt Advice Project)* – A restricted fund, Money West, a partnership funded by the Money Advice Service and led by Talking Money providing free, independent debt advice across Bristol, South Gloucestershire, North Somerset, Stroud and Gloucester.

*#FirstSteps (Formerly South Ward Initiative)* – A restricted fund. First Steps is a partnership between North Somerset Council, Liberata and Citizens Advice North Somerset. The aim of the project is to help residents across North Somerset who are in receipt of Council Tax Support and in arrears with council tax.

*Help to Claim* – A restricted fund provided by The Department of Work and Pensions and managed by the National Association of Citizens Advice Bureaux. The Help to Claim service supports clients in the early stages of their Universal Credit claim, from the application through to first payment. Our trained advisers help with things like how to gather evidence for a client's application or how to prepare for a first Jobcentre appointment.

*North Somerset Council Settle Status* - a restricted fund provided by North Somerset Council to support EEA nationals apply for settled status.

*WHAM* - Warm Homes Advice and Money - a partnership between Centre for Sustainable Energy (CSE), Talking Money, We Care Home Improvements, Citizens Advice Bristol, Bristol Energy Network, North Somerset Council and Bristol City Council with the aim of developing a joint programme of support for low income groups in private accommodation who are in or at risk of being in fuel poverty.

*Pier Health* - a partnership between Pier Health PCN, Citizens Advice North Somerset and Alliance Homes to provide a one-stop connector service for a wide range of community related support with an emphasis on loneliness and isolation. Funds have been received post year end to cover the negative carry forward.

*CJF* - Community Justice Fund, provided by The Access to Justice fund to assist organisation in adapting to increase technological demands.

*Sirona* - Funding to provide input and leadership for the Voluntary Community and Social Enterprise (VCSE) a key element of the Health and Wellbeing Programme of the local NHS.

*Wessex Water* – Funding provided by the local water company for the provision of identifying suitable candidates for social tariffs and getting clients with arrears back into the habit of regular bill payment.

*Quartet Community Foundation* – Funding provided by Quartet Community Foundation Catalyst Fund to provide social prescribing services for the over 55's.

*Legal Services Commission* - For the provision of solicitor level Legal Aid advice to Clients undergoing possession proceedings.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

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### 17 Analysis of net assets between funds

	Unre- stricted funds £	Re- stricted funds £	2022 Total £	Unre- stricted funds £	Re- stricted funds £	2021 Total £
Tangible fixed assets	209,735	-	209,735	212,731	-	212,731
Current assets	427,987	36,566	464,553	270,293	53,463	323,756
Current liabilities	(74,177)	(16,249)	(90,426)	(89,206)	-	(89,206)
Non current liabilities	(113,734)	-	(113,734)	(120,835)	-	(120,835)
	<u>449,811</u>	<u>20,317</u>	<u>470,128</u>	<u>272,983</u>	<u>53,463</u>	<u>326,446</u>

### 18 Company limited by guarantee

The company was incorporated as a company limited by guarantee and has no share capital. The guarantee to the company is £1 per member on winding up of the company. At 31 March 2022 the company had 23 members and the total guaranteed is therefore £23.

**NORTH SOMERSET CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1052967

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# Accounts

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**North Somerset Citizens Advice Bureau**  
(A Charitable Company Limited by Guarantee)

**Annual Report and Financial Statements**

**For the Year Ended 31 March 2022**

**Company Number: 02906303**  
**Charity Registered in England and Wales Number: 1052967**

# North Somerset Citizens Advice Bureau

## Contents

For the Year Ended 31 March 2022

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	<u>Page</u>
Reference and Administrative Details	1
Trustee Directors' Report	2 – 13
Independent Auditors' Report	14 – 17
Statement of Financial Activities	18
Balance Sheet	19
Statement of Cash Flow	20
Notes to the Financial Statements	21 – 34

## **North Somerset Citizens Advice Bureau**

Reference and Administrative Details

For the Year Ended 31 March 2022

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### **Trustees (as at the date of approval of the report)**

R Bailey  
P Bray  
P Clark (Vice Chair)  
E Fothergill  
J Reeve  
F Saada (Chair)

### **Management**

Mrs F Cope (Chief Officer)  
Mr R Penska (Deputy Chief Officer) (from June 2022)  
Mrs S Leeroth (Advice Services Manager)  
Mr R Lees (Deputy Finance & Resource Manager)

### **Registered Office**

39 Oxford Street  
Weston-super-Mare  
England  
BS23 1TN

### **Bankers**

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hall  
West Malling  
Kent  
ME19 4JQ

### **Auditors**

Albert Goodman LLP  
Goodwood House  
Blackbrook Park Avenue  
Taunton  
TA1 2PX

## **North Somerset Citizens Advice Bureau**

Trustee Directors' Report

For the Year Ended 31 March 2022

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North Somerset Citizens Advice Bureau is a registered charity and a company limited by guarantee and operates under the name of Citizens Advice North Somerset. The directors, who are also the trustees for the purpose of the charity law, present their report, together with the audited financial statements of the charitable company for the year ended 31 March 2022, which have been prepared in accordance with the current statutory requirements, its governing documents and Statement of Recommended Practice (SORP FRS 102- implemented 1 January 2019).

### **Related Parties**

Citizens Advice North Somerset is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which monitors standards against a Performance Quality Framework (PQF) of key performance indicators as follows:

- Quality of Advice Assessment (QAA);
- Client experience;
- People Management;
- Leadership, Research & Campaigns and Equality self-assessment; and
- Financial Health Monitoring.

Operating policies are independently determined by the Trustee Board of Citizens Advice North Somerset in order to fulfil its charitable objects and comply with the national membership requirements.

### **Constitution**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Citizens Advice North Somerset is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2022 the company had 24 members of whom 7 are directors of the company. Citizens Advice North Somerset is governed by its Articles of Association dated 2 November 2017.

The registered name of the charity is North Somerset Citizens Advice Bureau and from 6 November 2015 the charity has used the operating name of Citizens Advice North Somerset. The charity was incorporated as a company limited by guarantee on 9 March 1994. The charity commenced operations on 10 March 1994 at which date the assets and liabilities of the unincorporated North Somerset Citizens Advice Bureau were acquired.

### **Appointment of Members and Directors**

The maximum number of trustees shall be fifteen and the minimum shall be three. Trustees, who are also directors of the organisation, are recruited based on their skill and knowledge and how they will contribute to the strategic direction of the organisation. The Board of Trustees are elected at the Annual General Meeting (of which there are no more than ten) or are co-opted by the Trustee Board (of which there are no more than one third of the total number of trustees). Following the Annual General Meeting the Trustee Board may elect from its number a Chair, Vice Chair and Treasurer. The Reference and Administrative Details above identifies the constituencies that elected each of the current trustees. No other persons or bodies external to the charity are entitled to appoint persons to the Trustee Board

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2022

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Newly appointed trustees would normally spend time in the offices with the opportunity of observing interviews (with client's permission), meeting staff (paid and volunteer) and observing current operational procedures in practice. Due to the restrictions of the pandemic trustees have been encouraged to use video conferencing facilities to familiarise themselves with the organisation. In addition, they have a full briefing session with the Chair of Trustees and Chief Officer which includes:

- The organisation structure, service delivery and operations;
- Relevant financial information, funding streams and 3-year funding and expenditure pipeline;
- Their obligations as members of the Board of Trustees, including relevant publications from the Charity Commission;
- Governance including Articles of Association, Board structures, meetings and papers; and
- Strategic plans and objectives.

### Guarantee

Citizens Advice North Somerset does not have a share capital. Each member has guaranteed to contribute the sum of £1 in the event of the charity being wound-up.

### Charity

North Somerset Citizens Advice Bureau is a registered charity, number 1052967.

### Directors

The following were directors during the year:

Mr F Saada	(Chair)
Mrs E Fothergill	
Ms P Clark	(Vice Chair)
Mr R Bailey	
Mr P Bray	(appointed 4 July 2022)
Mr J Reeve	
Mr I Campbell	(resigned 18 July 2022)
Mrs M Jacobs	(appointed 24 May 2022 and resigned 17 October 2022)
Mr G Wright	(resigned 25 April 2022)
Miss A Nijjar	(resigned 21 October 2021)

Each Director is a member of North Somerset Citizens Advice Bureau.

### Principal Objectives and Activities

#### The Charity's Purpose

To provide free, confidential, impartial and non-judgmental advice to help people overcome their problems.

To improve the policies and practices that affects people's lives by becoming a voice for our clients and consumers on the issues that matter to them.

To promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in North Somerset and surrounding areas.

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2022

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#### The Charity's Vision

To improve the health and wellbeing of everyone living or working in North Somerset who needs our help and support, by providing accessible, affective and tailored information and advice that is free, independent, confidential and impartial.

At Citizens Advice North Somerset we believe that our common humanity makes us equal in worth, dignity and rights. We value diversity, promote equality and challenge discrimination.

#### Organisational Structure

The Trustee Board provides strategic direction and vision for Citizens Advice North Somerset. The board is made up of 7 members who are trustees under charitable law and directors of the charitable company. There are 5 Board meetings each year, plus quarterly Governance & Strategy and Finance & Resource Committee meetings. In addition, trustees hold working parties and additional workshops to shape the organisation's strategic direction and develop as a team. The Chief Officer, working with the senior management team, is responsible for delivering the strategy and day-to-day operations.

The trustees carry the ultimate responsibility for the conduct of Citizens Advice North Somerset and for ensuring that the charity satisfies its legal and contractual obligations within the requirements of the Articles of Association, Company and Charitable law. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

Our senior management team is responsible for delivering the Trustee Board's vision and for the day-to-day operation of Citizens Advice North Somerset.

- Fiona Cope, Chief Officer – strategic direction and leadership of the organisation.
- Sara Leeroth, Advice Services Manager – specialist advice service
- Katherine Hutton, Advice Services Manager – generalist advice service
- Rhys Leece, Finance & Resource Manager – operation of financial systems and resources with regard to premises, IT and equipment.

#### Public benefit

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in North Somerset and surrounding areas. The trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission of England and Wales.

#### The Charity's Activities

The team have worked tirelessly to re-establish face-to-face advice across North Somerset with all outreaches back up and running by the 31<sup>st</sup> March 2022 together with new outreaches being developed in Weston-super-Mare Foodbank and Pill Resource Centre. We continue to deliver remote advice through telephone, email and webchat, which is an accessible way for many local residents, but the challenge remains, that services need to be available for all client groups across multiple channels and accessibility for the most vulnerable groups is essential. For this purpose, we have set out a number of objectives:

- To build strong connections with front line community groups to encourage and build referral pathways into advice services. We have piloted *Advice First Aid* with Weston-super-Mare Foodbank Volunteers with the aim of rolling this out across North Somerset. We continue to build relationships with the developing community hubs across North Somerset.

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2022

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- To re-introduce drop-in advice in locations across North Somerset. We are working with North Somerset Council and The Sovereign Centre to re-open *The Advice Shop*, to be open from autumn 2022.

Through the Charity's 31 paid staff and 46 volunteers, Citizens Advice North Somerset (CANS) offers generalist and specialist advice service on a range of issues to the people of North Somerset who require support.

The range of advice areas include:

- Welfare Benefits and Tax Credits
- Universal Credit
- Debt and Money
- Housing
- Employment
- Family and relationships
- Consumer
- Law and courts
- Immigration
- Health and community care
- Discrimination
- Utilities and communication

#### Generalist Advice Service

Citizens Advice North Somerset delivers a multi-channel generalist advice service delivered by paid and volunteer Generalist Advisers and Outreach Advisers through telephone, email, webchat and in-person advice.

The Generalist Service is funded through grants received from North Somerset Council, Weston, Clevedon, Nailsea and Portishead Town Councils, Yatton, Banwell and Winscombe Parish Councils, Big Worle Hub, and with donations and support from Town and Parish Councils. Face-to-face advice through limited drop-in and pre-booked appointments is now available from the following locations:

- 39 Oxford Street (CANS main office)
- Beacon Centre, Portishead
- Jobcentre Plus Castlewood, Clevedon
- 65 High Street, Nailsea
- Yatton Library
- Pill Resource Centre
- Banwell Children's Centre
- Winscombe & Sandford Parish Council Offices
- Big Worle Hub
- Weston Foodbank

#### Specialist Advice Services

Citizens Advice North Somerset deliver specialist advice and casework in the areas of:

- Debt and Money
- Welfare Benefits and Tax Credits
- Universal Credit
- Housing advice

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2022

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In-reach services are available in the following locations:

- Weston General Hospital – for people living with cancer
- Weston-super-Mare County Court – housing court possession desk
- Weston Foodbank (including The For All Healthy Living Centre)

### Social Prescribing

CANS, in partnership with Alliance Homes, delivers the Pier Health Social Prescribing Service (funded through the NHS ARRS scheme via Pier Health Primary Care Network). This service places Link Workers in 7 of the 9 GP Surgeries within the Pier Health Group across Weston, Worle and the Villages. Recognising that people's health is determined by a range of social, economic and environmental factors, social prescribing seeks to address people's needs in a holistic way and is designed to support people with a wide range of social, emotional or practical needs, and with the focus on improving mental health and physical well-being.

### Projects

CANS delivers the following projects:

- Debt Free South West (DFSW) – a Money and Pension Service (MaPS) funded partnership led by Talking Money providing free, independent debt advice across Bristol, South Gloucestershire, North Somerset, South Somerset, Bath & North East Somerset and Gloucester. In 2021-22 MaPS launched the recommissioning of debt advice across England and Wales resulting in DFSW funding being at risk and likely to end on the 31<sup>st</sup> March 2022. With the support of North Somerset Council, the charity's Debt Advice Service was secured through the provision of financial support to 'underwrite' the funding pending the decision from MaPS. The MaPS regional recommissioning has now been suspended pending public consultation and the lead agency has moved across to national Citizens Advice with Talking Money stepping away. Despite all of this uncertainty, the Generalist Team and Money Advice Team have delivered services to North Somerset residents, helping 901 clients with 2,656 debt issues, with 597 clients helped at specialist advice level.
- Macmillan Cancer Support Income Maximisation – a well-established and valued partnership with Macmillan Cancer Support provides a benefits service to those living with cancer, their carers and relatives within the Weston General Hospital catchment area. The service helped 785 new clients in the financial year 2021-22 and raised £1.3 million in unclaimed or under claimed benefits and charitable payments for these clients.
- Legal Aid Agency (LAA) Housing Possession Court Duty Scheme (HPCDS) – client numbers dropped significantly due to the closure of the Courts in the first lockdown but have now increased significantly throughout the year. We anticipate that the demand for housing advice and housing loss prevention will be essential and in high demand as more people are at risk of losing their homes due to the cost of living crisis.
- Housing Advice – funded by Legal Aid Agency (LAA) Housing Advice Contract and North Somerset Council – 91 clients were advised with housing related issues under these funding streams. As stated above, numbers are rising, but it is anticipated there will be a surge in housing related issues as the cost-of-living crisis unfolds. 128 clients advised under this and the HPCD Scheme during the year.
- Housing Advice Team – funded through North Somerset Council providing support and assistance to people facing homelessness. 52 unique clients were supported through this project in 2021-22.
- Welfare Benefit Appeals – funded by North Somerset Council to assist local residents to challenge benefit decisions. Just under 40% (8534) of all client issues relate to welfare benefits, with 56 clients receiving specialist level benefit advice, appeals and tribunal representation.

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2022

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- #First Steps is a partnership between North Somerset Council, Liberata and Citizens Advice North Somerset. The aim of the project is to help residents across North Somerset who are in receipt of Council Tax Support and in arrears with their council tax. In 2021-22 the charity supported 545 unique clients through this project.
- Relationship and Family issues – GDASS (Gloucester Domestic Abuse Support Service) fund a 17.5 hour per week Adviser to provide advice and support for Litigants in Person in family law cases and McKenzie Friend support for CANS clients, particularly for victims of domestic abuse. 569 unique clients presented with relationship and family related issues, with 62 clients receiving support with a domestic abuse issue.
- Help to Claim – funded by the Department for Work and Pensions through national Citizens Advice to provide assistance for people making claims for Universal Credit from the initial application through to their first full payment. Working in collaboration with Jobcentre Plus in Clevedon, Weston-super-Mare. 548 unique clients were supported with their Universal Credit claims.
- WHAM (Warm Homes Advice and Money) Project – in partnership with the Centre for Sustainable Energy, Talking Money, We Care Home Improvements, Bristol City Council, North Somerset Council, and Citizens Advice Bristol to provide practical advice and support. 35 clients were supported through this project in the year.
- Pier Health PCN Social Prescribing Service – a partnership between Pier Health PCN, CANS and Alliance Homes. The service provides social prescribing service for a wide range of community related support with an emphasis on loneliness and isolation, and on the determinants of health, particularly low income, employment, learning, support, housing, debt, financial management and domestic abuse. 637 clients have been supported through this project.
- Bristol Wessex Water – CANS is funded to support Bristol Wessex Water customers access the variety of schemes provided by them to assist those on low incomes or who have fallen into arrears with their water bills. In 2021-22 CANS has supported 172 local residents with their applications for support.
- Quartet Community Foundation / Surviving Winter - funding to provide immediate financial assistance in the form of fuel top-ups for older people in financial difficulties.
- VCSE Locality Lead, Woodspring –VCSE LLP is funded through Sirona care and health on behalf of the BNSSG CCG. The role of the Locality Lead is to be an active member of and support the voices of the Third Sector to be heard within the developing Locality Partnerships; use and share best practice/local experience in working with local communities to support the locality response; and other support and activities identified to achieve our overall outcomes. This role is delivered in partnership with Voluntary Action North Somerset and the North Somerset Wellbeing Collective.

In total this year the charity dealt with 5,367 unique clients generating 21,887 advice issues. This is compared 7,410 unique clients with 21,075 advice issues in 2020/21. Although we have seen fewer unique clients in the year compared to the previous year, the complexity of presenting issues has increased significantly from 2.8 to 4.1 issues per unique client.

Breakdown of Issues	2020/21	2021/22
Welfare Rights	37%	39%
Money Advice	13%	18%
Housing Advice	11%	11%
Employment Advice	11%	5%
Relationship & Family	7%	5%
Remaining issues i.e. consumer, discrimination, health & community care etc.	21%	22%

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2022

We have previously reported our unique client count as an indicator of volume of work. However, whilst an important measure, a unique client is counted once in a reporting period and does not take into account return visits, time spent with each client and the complexity of the presenting issue(s). With the increasing complexity we are facing we believe the number of issues addressed, and activities undertaken are better measures of our service. On both of these measures, we have seen a further increase in what we have been able to achieve. We continue to look at how we can increase capacity further within the funding available to help us reach more people.

	2019/20	2020/21	Annual Variation	2021/22	Annual Variation
Unique Clients	10,664	7410	↓	5367	↓
Issues	27,041	21075	↓	21887	↑
Activities	20,433	24509	↑	33176	↑
Complexity Indicator	2.5	2.8	↑	4.1	↑

As we look to the future, we believe that the demand for our services will significantly increase as the cost-of-living crisis takes hold. Some of the issues we have already identified include:

- Increase in fuel poverty, child poverty and indebtedness
- Higher interest rates / inflation will result in increased mortgage and rent repossessions
- Risk of homelessness with the lack of affordable housing
- Increased reliance on foodbanks, charitable support and welfare provision
- Increase in family and relationship issues as households are put under more stress

We continue to look at ways of increasing our capacity within the funding available and to increase sources of income for the charity.

### Value to the Community

Central to how the organisation perceives its value is a simple premise: the creation of value through the positive impact we have on individuals' lives, which in turn benefits local communities and society. These individuals might be clients receiving advice or members of the public who benefit via the local and national research and campaigns work, or as our volunteers. National Citizens Advice has looked at where a cost value can be placed on their work with these individuals, using a cost benefit tool created by New Economy ([www.neweconomymanchester.com](http://www.neweconomymanchester.com)). This has been developed with and approved by HM Treasury economists to ensure that the methodology is robust and takes into account the most up to date research and data.

Using the New Economy Manchester Model the Overall Value (advice and volunteering) in 2021-22:

<b>Fiscal Benefit</b> – savings to local and national government	£2,448,647
<b>Public Value</b> – improvements in health, well-being, participation and productivity	£15,602,848
<b>Value to the people we help</b> (financial outcomes)	£9,224,701
<b>Public value of improving clients' wellbeing</b> (emotional wellbeing, family relationships and positive functioning)	£11,068,653
<b>Value of Volunteering</b>	£292,606

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2022

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These totals can be broken down as follows:

Savings to North Somerset Council – preventing homelessness and housing evictions	£216,162
Savings to the NHS – reducing mental health and GP services and keeping people in work	£365,381
Savings to the DWP – by keeping people in work	£1,189,366
Savings to the Criminal Justice System by preventing housing evictions and homelessness	£26,204

The total financial gain for clients for the year 2021/22 is over £11 million, which includes income gained, debts written off, charitable grants received and consumer problems resolved. Despite the challenges of the pandemic, for every £1 invested in Citizens Advice North Somerset £12.34 is going back into the local economy and directly helping local people.

### Research & Campaigns

Campaigning for change and advocacy are integral to the work carried out in the organisation.

As a national and local service, we hold a huge amount of insight and data about the problems faced by our clients and their wider communities face. We use this insight and data to do several things including:

- To help national Citizens Advice research issues further
- To influence local and national decision makers to change policies and practices
- To campaign to get decision makers to change policies and practices

Over the last year the charity has been involved in:

- VCSE Locality Lead – contributing to the BNSSG CCG's (Bristol, North Somerset and South Gloucestershire Clinical Commissioning Group) Building Healthier Communities Development Group, and working to address the wider determinants of health
- North Somerset Together – supporting the development of local initiatives and special interest groups dealing with food poverty and digital poverty and contributing to the North Somerset Council's Empowering Communities Strategy.
- North Somerset Wellbeing Collective – cross sector collaborative organisation set up with the aim to improve the wellbeing and health of all residents living in North Somerset through partnership working, influence and learning.

### Equality, Diversity and Inclusion (EDI)

Together with national Citizens Advice, the charity believes that our common humanity makes us equal in worth, dignity and rights. The charity continues to implement the Citizens Advice Stand Up for Equality Strategy. In doing this the charity:

- Challenges discrimination through advice;
- Champions equality through research and campaigns; and
- Values diversity as an employer and volunteer agency.

The charity continues to provide access to advice through the provision of translation services including British Sign Language interpreters and Language Line.

The charity is proud to be involved with many of the EDI groups across North Somerset that include the Gypsy & Traveler Liaison Group, LGBT+ Forum, Communication Café, Domestic Abuse Strategy Group.

The charity is a Hate Crime Reporting Centre and is an active member of RHINS (Responding to Hate Crimes in North Somerset).

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2022

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The charity is an active participant in the following local events:

- Hate Crime Reporting week
- Deaf Awareness week
- Mental Health Awareness week

### Challenges and Risks

The global pandemic and subsequent lockdowns have had a significant impact on the charity with the closure of our face-to-face advice services and the relocation of our paid and volunteer staff to home working. We have embraced the hybrid way of home and office working and have successfully delivered our advice services remotely. Re-building our in-person advice has been challenging, not least in relation to recruitment and ensuring we have suitably skilled and experienced people to deliver advice.

The signage for 39 Oxford Street blew off in Storm Arwin in November 2021 which resulted in an insurance claim. However, in order to comply with The Heritage Action Zone for Weston Town Centre we sought to put up a new sign but unfortunately, this has led to a delay with the planning permission and the lack of signage continues to be frustrating. We also intend to deal with the repair and maintenance of both the flat roof to the front of the building and the pitched roof, and we continue to deal with prevalent damp issues, but nothing that prevents occupation of the building. The trustees continue to seek additional funding to maintain the property; however, the move to our own building has been a major milestone in the evolution of Citizens Advice North Somerset that has helped to secure its future for many years to come.

### **Financial Reserves Policy**

Citizens Advice North Somerset is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The charity maintains a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. They will take all necessary steps to ensure as far as possible that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

The charity currently holds £360,610 in free reserves (unrestricted reserves less fixed assets held in unrestricted reserves, add back borrowing secured against those assets), against an objective of 3 – 4 month unrestricted costs, which would equate to £58,000 – £77,000. Whilst reserves held are in excess of this, investment is being made in the paid staff and volunteer teams, to build the service to meet the growing needs of our communities with the cost-of-living crisis.

The reasons for holding particular reserves are outlined in the notes to the financial statements.

### **Financial Review**

The charity had income for the year of £907,248 (2021 – £799,026) and expenditure of £763,556 (2021 – £668,196), leading to a surplus of £143,682 (2021 – surplus of £130,830 - prior to a loss on revaluation in 2021 of the premises of £166,056). The split between is a restricted deficit of £33,146 and an unrestricted surplus of £176,828 (2021 – restricted surplus of £29,877 and unrestricted deficit of £65,103).

Funds carried forward as at 31 March 2022 are £470,128 (2021 – £326,446), comprising £20,317 restricted funds (2021 – £53,463) and £449,811 unrestricted funds (2021 – £272,983).

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2022

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## Risk Management

The Board of Trustees has in place a Risk Management Strategy and carry out an annual risk review which covers all areas of the organisation including financial and operational 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.

Included in external risks is that of:

1. Loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are systematically reviewed to ensure that they continue to meet the needs of the charity.
2. Loss of premises. The effects of this have been minimised by the purchase of 39 Oxford Street as the charity's main office. This property now provides security of tenure and gives the charity a permanent home. The charity has in place robust systems and procedures that promote hybrid working allowing staff (paid and volunteer) to work from home, the office or outreach locations across North Somerset, delivering the same high quality of service.

## Funding Sources

The directors extend their continued gratitude to North Somerset Council, the Town Councils of Clevedon, Weston-super-Mare, Nailsea and Portishead and to the Parish Councils of Yatton, Banwell and Winscombe and to Big Worle and to the many Parish Councils who continue to support the operating capacity of the charity.

Additionally project-specific funding was received from:

- The Legal Aid Agency in support of specialist casework in the areas of housing law and the delivery of the Housing Court Possession Desk at Weston Court House.
- Money and Pension Service for specialist money advice funding local debt advice.
- Macmillan Cancer Care and Support for advice and information on welfare benefits for people living with cancer.
- North Somerset Council for benefits advice for vulnerable service users and for advice for their clients seeking housing advice.
- North Somerset Council for provision of housing advice.
- First Steps – a multi-agency project funded by North Somerset Council to deliver advice and support to people in receipt of Council Tax Support who are in council tax arrears.
- Bristol Wessex Water in support of advice provision for people in arrears of water debt.
- Help to Claim – funded by the Department for Work and Pensions through national Citizens Advice. To provide assistance for people making claims for Universal Credit from the initial application through to their first full payment. Working in collaboration with Jobcentre Plus in Clevedon, Weston-super-Mare and Shirehampton.
- Pier Health Social Prescribing Service funded by Pier Health PCN. A service delivered in partnership with Alliance Homes.
- VCSE Locality Lead funded through Sirona care and health to provide VCSE collaborative support to the developing Woodspring Locality Partnership.
- Centre for Sustainable Energy as part of the WHAM Partnership (Warm Homes, Advice and Money) to provide practical advice and support.

## **North Somerset Citizens Advice Bureau**

### **Trustee Directors' Report**

For the Year Ended 31 March 2022

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#### **Future Plans**

It is essential that the charity continue to look forward and stay ahead of developments in order to be prepared for change and to make the most of opportunities. Our Strategic Business Plan 2022-25 sets out our five ambitions:

1. To be more accessible across multiple channels
2. To have more influence within our communities
3. To be sustainable and effective
4. To continue to invest in our people
5. To be a strong Equality Champion

The pandemic had a major impact with many local residents facing hardships through loss of employment, increased indebtedness, housing vulnerability and other issues. The world is in turmoil yet again with the war in Ukraine having a direct impact on the UK economy. With rising inflation, interest rates and fuel costs, we are now facing an unprecedented cost-of-living crisis in which many local residents will find it difficult to heat their homes, feed their families and maintain their mortgage and/or rent payments. This is a poverty pandemic and CANS' services are going to be in demand more than ever.

Working in partnership with North Somerset Council, North Somerset Together, The North Somerset Wellbeing Collective, Weston, Clevedon, Portishead and Nailsea Town Councils, Big Worle Hub, Yatton, Banwell and Winscombe Parish Councils and many other community groups and organisation we are developing new in-person outreaches and referral pathways to ensure local residents have the best access into our services. This will include the re-opening of the very successful Advice Shop in The Sovereign Shopping Centre, Weston-super-Mare. This is in addition to our remote advice service that we will continue to deliver via telephone, email and video conferencing channels.

We can only do this by having the right people with the right skills and technical knowledge in place. Recruitment has been, as for many organisations, an issue and, despite our best efforts, we have struggled to attract new staff with the right technical knowledge and skill.

With these vacant positions, prudent financial management, cost savings and increased funding we have a healthy surplus which will be invested in building our paid and volunteer teams to increase capacity. We will do this by expanding our Training Team who will continue to recruit, train and support Volunteer Generalist Advisers. In addition, they will support the recruitment and training of paid, entry level, Generalist Advisers who, will in time, become the specialist caseworkers, supervisors and managers of the future.

By investing in our people, our strategic aim is to promote a culture of support and development for all who work and volunteer for CANS. In this way, we hope to build a resilient and robust service that attracts and retains people with the skill and knowledge required to meet the ever-increasing needs of our clients, local residents and our communities.

Having purchased our head office of 39 Oxford Street, Weston-super-Mare, BS23 1TN in 2019, it continues to provide us with security of tenure and stability from which we can build and develop our services. For this purpose, we will continue to invest in it by progressing the renovation works and developing our programme of maintenance.

#### **Small Company**

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

## North Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

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### Statement of Trustees' Responsibilities

The trustees (who are also directors of North Somerset Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the directors' report) and the financial statements in accordance with 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).

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 income and expenditure, of the charitable company for that period. 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 judgments and accounting 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 business.

The trustees are responsible for maintaining proper accounting records which 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.

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

In so far as the Trustees are aware:

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

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

### Auditors

The auditors, Albert Goodman LLP, are deemed to be reappointed under section 487(2) of the Companies Act 2006.

By Order of the Board

F Saada - Chair

Date: 4 November 2022

## North Somerset Citizens Advice Bureau

Independent Auditors' Report to the Trustees and Members

For the Year Ended 31 March 2022

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### Opinion

We have audited the financial statements of North Somerset Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2022, which comprise the Statement of Financial Activities (including an Income and Expenditure Account), Balance Sheet, 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 Generally Accepted Accounting Practice, 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 2022 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 trustee's 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 entity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors 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 Trustee Directors' Report, other than the financial statements and our auditors' report 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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

## **North Somerset Citizens Advice Bureau**

Independent Auditors' Report to the Trustees and Members  
For the Year Ended 31 March 2022

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### **Opinion on other matter 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 Trustee Directors' Report, which includes the Directors' Report prepared for the purposes of company law for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report included within the Trustees' Report have been prepared in accordance with applicable legal requirements.

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' Report included within the Trustees' Report.

### **Matters on which we are required to report by exception**

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

### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities set out on page 13, 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.

### **Auditor's 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 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

**The extent to which the audit was considered capable of detecting irregularities including fraud**

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, Charities Act 2011, employment and data protection legislation.
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation, claims and breaches of relevant legislation; and
- reviewing correspondence with the Charity Commission and other relevant regulators including the company's legal advisors and insurers.

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

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

## **North Somerset Citizens Advice Bureau**

Independent Auditors' Report to the Trustees and Members  
For the Year Ended 31 March 2022

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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](http://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 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 and 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 charitable company and the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Michelle Ferris BSc (Hons) FCA DChA (Senior Statutory Auditor)  
For and on behalf of Albert Goodman LLP, Statutory Auditor  
Goodwood House  
Blackbrook Park Avenue  
Taunton  
TA1 2PX

Date: 10 November 2022

## North Somerset Citizens Advice Bureau

### Statement of Financial Activities (including an Income and Expenditure account)

For the Year Ended 31 March 2022

	Notes	Unre- stricted £	Re- stricted £	Total 2022 £	Unre- stricted £	Re- stricted £	Total 2021 £
<b>Income:</b>							
Donations and legacies	2	191,230	-	<b>191,230</b>	210,189	10,152	<b>220,341</b>
Investments	3	837	-	<b>837</b>	991	-	<b>991</b>
Charitable activities	4	225,906	489,275	<b>715,181</b>	116,666	461,028	<b>577,694</b>
<b>Total income</b>		<b>417,973</b>	<b>489,275</b>	<b>907,248</b>	<b>327,846</b>	<b>471,180</b>	<b>799,026</b>
<b>Expenditure:</b>							
Charitable activities	5	(225,794)	(532,184)	<b>(757,978)</b>	(205,102)	(457,194)	<b>(662,296)</b>
Interest payable		(5,588)	-	<b>(5,588)</b>	(5,900)	-	<b>(5,900)</b>
<b>Total expenditure</b>		<b>(231,382)</b>	<b>(532,184)</b>	<b>(763,566)</b>	<b>(211,002)</b>	<b>(457,194)</b>	<b>(668,196)</b>
<b>Net income / (expenditure) for the year</b>		<b>186,591</b>	<b>(42,909)</b>	<b>143,682</b>	<b>116,844</b>	<b>13,986</b>	<b>130,830</b>
Transfers between funds	16	(9,763)	9,763	-	(15,891)	15,891	-
<b>Other recognised gains</b>							
Losses on revaluation of fixed assets		-	-	-	(166,056)	-	<b>(166,056)</b>
<b>Net movement in funds for the year</b>		<b>176,828</b>	<b>(33,146)</b>	<b>143,682</b>	<b>(65,103)</b>	<b>29,877</b>	<b>(35,226)</b>
<b>Reconciliation of funds</b>							
Total funds brought forward		272,983	53,463	<b>326,446</b>	338,086	23,586	<b>361,672</b>
<b>Total funds carried forward</b>		<b>449,811</b>	<b>20,317</b>	<b>470,128</b>	<b>272,983</b>	<b>53,463</b>	<b>326,446</b>

The results for the year derive from continuing activities and there are no gains or losses other than those shown above.

The statement of financial activities incorporates the income and expenditure account.

	Notes	2022 £	2021 £
<b>Fixed assets</b>			
Tangible fixed assets	8	209,735	212,731
		<u>209,735</u>	<u>212,731</u>
<b>Current assets</b>			
Stock	11	6,594	6,123
Debtors	12	57,282	50,088
Cash at bank and in hand		400,677	267,545
		<u>464,553</u>	<u>323,756</u>
<b>Liabilities:</b>			
Creditors falling due within one year	13	(90,426)	(89,206)
Net current assets		<u>374,127</u>	<u>234,550</u>
Creditors falling due in more than one year	14	(113,734)	(120,835)
<b>Total net assets</b>		<u><u>470,128</u></u>	<u><u>326,446</u></u>
<b>The funds of the charity:</b>			
Restricted funds	16	20,317	53,463
Unrestricted funds	16	449,811	272,983
<b>Total charity funds</b>		<u><u>470,128</u></u>	<u><u>326,446</u></u>

The financial statements have been prepared and delivered in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the Board of Directors for issue on 4 November 2022 and signed on their behalf by:

F Saada  
Chair

J Reeve  
Trustee

**North Somerset Citizens Advice Bureau**  
Statement of Cash Flow  
For the Year Ended 31 March 2022

	Notes	Total 2022 £	Total 2021 £
<b>Cash flows from operating activities</b>			
Net movements in funds for the year		143,682	130,830
Adjustments to cash flows from non-cash items			
Depreciation and amortisation	8	20,024	12,957
Loss on disposal of fixed assets	8	-	16
Finance income	3	(837)	(991)
		<u>162,869</u>	<u>142,812</u>
<b>Working capital adjustments</b>			
(Increase)/decrease in stock	11	(471)	(3,614)
(Increase)/decrease in debtors	12	(7,194)	13,084
Increase/(decrease) in creditors	13	1,220	(40,408)
		<u>156,424</u>	<u>111,874</u>
<b>Cash flows from investing activities</b>			
Interest received	3	837	991
Purchase of fixed assets	8	(17,028)	(45,344)
		<u>(16,191)</u>	<u>(44,353)</u>
<b>Cash flows from financing activities</b>			
Repayments of long term loans		(7,101)	(6,789)
		<u>(7,101)</u>	<u>(6,789)</u>
<b>Net increase/(decrease) in cash and cash equivalents</b>			
		<u>133,132</u>	<u>60,732</u>
Cash and cash equivalents at the beginning of the reporting period		267,545	206,813
<b>Cash and cash equivalents at the end of the reporting period</b>			
		<u>400,677</u>	<u>267,545</u>
<b>Cash &amp; Cash equivalents reconciliation:</b>			
Cash at bank		400,677	267,545
Total cash & cash equivalents at the end of the reporting period		<u>400,677</u>	<u>267,545</u>

## **1 Accounting Policies**

### **1.1 General information and basis of accounting**

North Somerset Citizens Advice Bureau is a company limited by guarantee incorporated in the United Kingdom under the Companies Act. Each member of the charity undertakes to contribute a maximum of £1 to the charity's assets if it should be wound up while they are a member or within one year after they cease to be a member. The address of the registered office is given on page 1. The nature of the charity's operations and its principal activities are set out in the Trustee Directors' Report on pages 2 – 13.

The financial statements have been prepared on the historical cost basis and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)- (Charities SORP (FRS 102)) and the Companies Act 2006.

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

### **1.2 Income**

Income from donations is recognised in the accounts when receivable and the amount can be reliably measured.

Income from grants is accounted for when unconditionally due and reasonable assurance can be gained that it will be received. Income from charitable activities is recognised when either unconditionally due or when the service is completed depending on the nature of funding. Where funds are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate.

Income from investments is recognised in the accounts when receivable.

### **1.3 Government grants**

Government grants are recognised when unconditionally due and reasonable assurance can be gained that they will be received. Where funds are received in advance, for a specified period, these funds are deferred in creditors and then recognised in the period to which they relate. Where funds are due but not yet received, they are accrued in debtors in the current period.

### **1.4 Donated services**

In accordance with the Charities SORP (FRS 102), the unpaid volunteer time is not recognised in the financial statements. Refer to the Trustee Directors' Report for more information about their contribution.

Donated goods, facilities and services are recognised as income and an equal expense when the charity is entitled, it is probable and fair value can be measured reliably.

### **1.5 Expenditure**

Resources expended are accounted for on the accruals basis. Liabilities are recognised in the accounting period to which they relate.

**1.6 Fixed assets**

Fixed assets are valued at cost or valuation less depreciation. Depreciation is calculated to write off the cost of fixed assets, less their residual value, over their estimated useful lives at the following rates:

Furniture and Fittings – 3 years straight line  
Computer Equipment – 3 years straight line  
Land and buildings – 50 years straight line

Land and buildings are subject to the revaluation model with assets held at fair value less subsequent depreciation and impairment losses. Gains and losses on revaluation are charged or credited to the Statement of Financial Activities. Where revaluation exceeds the original cost, the excess will be recognised in the revaluation reserve.

**1.7 Debtors**

Trade and other debtors are recognised at the settlement amount due and prepayments are valued at the amount prepaid. Debtors relating to accrued income are recognised when unconditionally due and reasonable assurance can be gained they will be received.

Where funds are due but have not yet been received, they are accrued in debtors and recognised in the period to which they relate.

**1.8 Cash at bank and in hand**

Cash at bank and in hand comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

**1.9 Creditors**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

Where grants are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate.

**1.10 Taxation**

The charity is a registered charity and is therefore not liable to corporation tax on its charitable activities to the extent that income and gains are applied to charitable purposes.

**1.11 Pension contributions**

For qualifying employees, they are auto enrolled into a defined contribution pension scheme, unless they have exercised their right to opt out of scheme membership, and the charity contributes into this scheme. Contributions are recognised in the Statement of Financial Activities in the period in which they become payable in accordance with the rules of the scheme.

**1.12 Allocation of costs**

Costs incurred by projects include amounts of pre-determined overhead expenditure.

**1.13 Fund accounting**

General funds are unrestricted funds receivable or generated for the objects of the charity without further specified purpose and are available as general funds. Designated funds are unrestricted funds earmarked by the directors for particular purposes.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets this criterion is charged to the fund, together with a fair allocation of management and support costs.

**1.14 Operating leases**

The charity has a number of equipment operating leases. The title to the leased equipment remains with the lessor. Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease. Lease incentives are recognised over the lease term on a straight line basis.

**1.15 VAT**

The charity is VAT registered. All income and expenditure is shown net of reclaimable VAT where applicable.

**1.16 Financial instruments**

The charity only holds basic financial instruments as defined in FRS 102. The financial assets and liabilities of the charity and their measurements are as follows:

Financial assets – trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments.

Cash at bank – is classified as a basic financial instrument and is measured at face value.

Financial liabilities – trade creditors, accruals, other creditors and bank loans are financial instruments, and are measured at amortised cost. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not seemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

### 2. Income from donations and legacies

	Unre- stricted funds £	Re- stricted funds £	2022 Total £	Unre- stricted funds £	Re- stricted funds £	2021 Total £
Donations and legacies						
NSC - Core funding*	84,000	-	84,000	83,744	-	83,744
Donations	4,721	-	4,721	1,764	9,502	11,266
Miscellaneous income	(572)	-	(572)	14,729	650	15,379
Income from town councils;						
Weston town council*	25,000	-	25,000	25,000	-	25,000
Clevedon town council*	25,000	-	25,000	25,000	-	25,000
Portishead town council*	25,000	-	25,000	24,514	-	24,514
Nailsea town council*	18,341	-	18,341	17,806	-	17,806
Parish councils*	9,740	-	9,740	17,632	-	17,632
	<u>191,230</u>	<u>-</u>	<u>191,230</u>	<u>210,189</u>	<u>10,152</u>	<u>220,341</u>

\*Denotes government grant

### 3. Investment income

	Unre- stricted funds £	Re- stricted funds £	2022 Total £	Unre- stricted funds £	Re- stricted funds £	2021 Total £
Bank interest	837	-	837	991	-	991
	<u>837</u>	<u>-</u>	<u>837</u>	<u>991</u>	<u>-</u>	<u>991</u>

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements  
For the Year Ended 31 March 2022

### 4. Income from charitable activities

	Unre- stricted funds £	Re- stricted funds £	2022 Total £	Unre- stricted funds £	Re- stricted funds £	2021 Total £
Legal Services Commission*	-	9,055	9,055	12,095	-	12,095
Bristol Wessex Water	-	9,425	9,425	-	9,000	9,000
MacMillan	-	47,975	47,975	-	50,954	50,954
MAS (Formerly F2F Debt Advice Project)*	-	149,719	149,719	-	126,440	126,440
Pier Health	-	96,414	96,414	-	76,612	76,612
CJF	-	3,700	3,700	-	55,722	55,722
Sirona	-	20,000	20,000	-	20,216	20,216
NSC - Housing Advice Grant*	10,404	-	10,404	10,200	-	10,200
NSC - Post COVID Advice Services*	46,000	-	46,000	-	-	-
NSC - Other Grants*	8,202	-	8,202	19,100	-	19,100
NSC Vulnerable People*	56,356	-	56,356	55,252	-	55,252
NSC debt advice*	100,000	-	100,000	-	-	-
#First Steps*	-	28,331	28,331	-	28,470	28,470
Help to Claim	-	74,934	74,934	-	74,778	74,778
Big Worle	4,944	-	4,944	8,144	-	8,144
Second step (Hope)	-	-	-	-	7,858	7,858
WHAM	-	25,282	25,282	-	10,978	10,978
Citizens Advice National-BEIS	-	-	-	10,000	-	10,000
Quartet Community Foundation	-	24,440	24,440	-	-	-
Under £5k	-	-	-	1,875	-	1,875
	225,906	489,275	715,181	116,666	461,028	577,694

\*Denotes government grant

Where grants are received in advance, for a specified period, these funds are deferred in creditors and recognised in the period to which they relate. Where funds are due but have not yet been received, they are accrued in debtors and recognised in the period to which they relate.

**5. Expenditure on charitable activities**

	Unre- stricted funds £	Re- stricted funds £	2022 Total £	Unre- stricted funds £	Re- stricted funds £	2021 Total £
Depreciation & loss on disposal of assets	20,024	-	20,024	12,973	-	12,973
Staff costs	174,040	428,083	602,123	172,343	330,805	503,148
Allocated support costs	15,494	103,221	118,715	4,423	125,084	129,507
Accountancy fees	7,019	-	7,019	6,894	239	7,133
Legal & professional fees	1,302	509	1,811	-	1,066	1,066
Trade subscriptions	7,915	371	8,286	8,469	-	8,469
	225,794	532,184	757,978	205,102	457,194	662,296
	225,794	532,184	757,978	205,102	457,194	662,296

**6. Employees and employment costs**

	2022 £	2021 £
<b>Staff costs during the year were:</b>		
Wages and salaries	554,867	465,693
Social security costs	36,740	28,685
Other pension costs	10,516	8,770
	602,123	503,148
	602,123	503,148

Defined contribution pension scheme:

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £10,516 (2021 - £8,770).

No individual employee was paid over £60,000 (2021 - nil).

No remuneration was paid to any directors during the year (2021 – none).

The charity reimbursed trustee expenses totalling £27 to one trustee during the year (2021 - none).

The key management personnel of the charity are considered to be the Chief Officer, Finance & Resources Manager and the Advice Services Managers. The total costs to the charity of employee benefits for the key management personnel were £164,310 (2021 - £121,193).

The average monthly head count during the year was 31 (2021: 27) and the average full time equivalent was 21 (2021: 19).

**7. Net incoming resources/operating surplus**

	<b>2022</b>	<b>2021</b>
	£	£
This is stated after charging:		
Depreciation	20,024	12,957
Operating leases- property rent	140	7,541
Operating leases- other	14,516	14,488
Current auditors' remuneration- Audit fee	3,350	3,350
Current auditors' remuneration- Accountancy & other	3,669	3,783
	<u>20,024</u>	<u>12,957</u>

**8. Tangible fixed assets**

	<b>Land and Buildings £</b>	<b>Furniture and Fittings £</b>	<b>Total £</b>
<b>Cost</b>			
At 1 April 2021	185,000	42,959	227,959
Additions	8,898	8,130	17,028
	<u>193,898</u>	<u>51,089</u>	<u>244,987</u>
At 31 March 2022	193,898	51,089	244,987
<b>Depreciation</b>			
At 1 April 2021	-	15,228	15,228
Charge for the year	3,878	16,146	20,024
	<u>3,878</u>	<u>31,374</u>	<u>35,252</u>
At 31 March 2022	3,878	31,374	35,252
<b>Net book value</b>			
At 31 March 2021	<u>185,000</u>	<u>27,731</u>	<u>212,731</u>
At 31 March 2022	<u><b>190,020</b></u>	<u><b>19,715</b></u>	<u><b>209,735</b></u>

Included in the above is £187,333 (2021: £185,000) of assets pledged as security against borrowings.

The land and buildings class of fixed assets was revalued on 31/03/2021 by the directors. The basis of the valuation was open market value based on existing use. The carrying amount at historical cost is £361,176 (2021: £361,176) and accumulated depreciation on historical cost is £16,685 (2021: £10,120).

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

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### 9 Related party transactions

There were no related party transactions during the year (2021 - none).

### 10 Government grants

Income from government grants comprise grants made by local authorities to fund the principal activities and objectives of the charity via core funding and funding for specific restricted projects. See notes 2 & 4 for more information and to the amount and source of these grants. There are no unfulfilled conditions or other contingencies attached to these grants.

### 11 Stocks

	<b>2022</b>	<b>2021</b>
	£	£
Work in progress	6,594	6,123

### 12 Debtors

	<b>2022</b>	<b>2021</b>
	£	£
Trade debtors	9,379	14,172
Other debtors	-	323
Prepayments	3,585	591
Accrued income	44,318	35,002
	<u>57,282</u>	<u>50,088</u>

**13 Creditors: Amounts falling due within one year**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Trade creditors	12,422	3,124
Accruals	40,048	48,300
Deferred income	8,421	18,715
Social security	14,830	1,863
VAT	1,917	7,605
Other creditors	5,988	2,799
Bank loan	6,800	6,800
	<u>90,426</u>	<u>89,206</u>
<b>Deferred Income</b>		
Deferred income brought forward	18,715	-
Released in year	(18,715)	-
Deferred income in year	8,421	18,715
	<u>8,421</u>	<u>18,715</u>
Deferred income carried forward	<u>8,421</u>	<u>18,715</u>

Where grants are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate.

Grants deferred in the year relate to MAS – CANS roadshow payment which specifies the amounts as being for 2022/23.

**14 Creditors: Amounts falling due in over one year**

	<b>2022</b>	<b>2021</b>
	£	£
Bank loan	113,734	120,835
	<u>113,734</u>	<u>120,835</u>
	<b>2022</b>	<b>2021</b>
	£	£
Bank loans		
Total amount due	120,533	127,635
Less due in < 1 year	(6,800)	(6,800)
	<u>113,733</u>	<u>120,835</u>
Due 1-2 years	6,800	6,800
Due 2-5 years	20,400	20,400
Due >5 years	86,534	93,635
	<u>113,734</u>	<u>120,835</u>

The above amount relates to one loan from HSBC UK Bank plc with a total balance of £120,533 owing at 31 March 2022, and is due for repayment in March 2035. Interest is charged at a fixed rate of 4.49% per annum. The loan is secured against the freehold property known as 39 Oxford Street, Weston-super-Mare, North Somerset.

**15 Financial commitments**

At 31 March 2022 the charity was committed to making the following payments under non-cancellable operating leases:

	<b>2022</b>	<b>2021</b>
	£	£
Operating leases which expire:		
Within one year	26,844	14,488
Within two and five years	72,426	31,929
More than five years	3,291	-
	<u>102,561</u>	<u>46,417</u>

**North Somerset Citizens Advice Bureau**  
Notes to the Financial Statements  
For the Year Ended 31 March 2022

**16 Funds – current year**

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers/ revalutaion £	Balance at 31 March 2022 £
<b>Unrestricted Funds</b>					
General Fund	208,818	417,973	(231,382)	(19,197)	376,212
Premises Fund	64,165	-	-	9,434	73,599
<b>Total unrestricted funds</b>	<b>272,983</b>	<b>417,973</b>	<b>(231,382)</b>	<b>(9,763)</b>	<b>449,811</b>
<b>Restricted Funds</b>					
MAS (Formerly F2F Debt Advice Project)	6,728	149,719	(152,070)	-	4,377
Macmillan	-	47,975	(51,826)	3,851	-
Talking Money	1,422	-	-	-	1,422
Help to Claim #First Steps (Formerly South Ward Initiative)	5,204	74,934	(76,873)	-	3,265
Wessex Water	9,304	28,331	(37,149)	-	486
WHAM	-	18,850	(18,021)	-	829
Pier Health	2,979	25,282	(22,030)	-	6,231
CJF	-	96,414	(99,252)	2,037	(801)
Sirona	7,610	3,700	(7,132)	-	4,178
Quartet Community Foundation	20,216	20,000	(41,824)	1,535	(73)
Legal Services Commission	-	15,015	(15,916)	901	-
	-	9,055	(10,091)	1,439	403
<b>Total restricted funds</b>	<b>53,463</b>	<b>489,275</b>	<b>(532,184)</b>	<b>9,763</b>	<b>20,317</b>
<b>Total funds</b>	<b>326,446</b>	<b>907,248</b>	<b>(763,566)</b>	<b>-</b>	<b>470,128</b>

**North Somerset Citizens Advice Bureau**  
Notes to the Financial Statements  
For the Year Ended 31 March 2022

**16 Funds – prior year**

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2021 £
<b>Unrestricted Funds</b>					
General Fund	119,753	327,846	(211,002)	(27,779)	208,818
Premises Fund	218,333	-	-	(154,168)	64,165
<b>Total unrestricted funds</b>	<b>338,086</b>	<b>327,846</b>	<b>(211,002)</b>	<b>(181,947)</b>	<b>272,983</b>
<b>Restricted Funds</b>					
MAS (Formerly F2F Debt Advice Project)	6,912	127,360	(127,544)	-	6,728
Macmillan	-	50,954	(59,869)	8,915	-
Talking Money	1,422	-	-	-	1,422
Help to Claim	1,418	74,708	(70,922)	-	5,204
#First Steps (Formerly South Ward Initiative)	7,493	28,470	(26,659)	-	9,304
Wessex Water	-	9,000	(10,231)	1,231	-
WHAM	540	10,978	(8,539)	-	2,979
Moving Fund	-	9,502	(13,366)	3,864	-
Miscellaneous	-	(200)	-	200	-
Virtual Law Clinic	3,171	-	-	(3,171)	-
Hope	3,245	7,858	(7,542)	(3,561)	-
Pier Health	(615)	76,612	(84,410)	8,413	-
CJF	-	55,722	(48,112)	-	7,610
Sirona	-	20,216	-	-	20,216
<b>Total restricted funds</b>	<b>23,586</b>	<b>471,180</b>	<b>(457,194)</b>	<b>15,891</b>	<b>53,463</b>
<b>Total funds</b>	<b>361,672</b>	<b>799,026</b>	<b>(668,196)</b>	<b>(166,056)</b>	<b>326,446</b>

**Unrestricted Funds**

General funds are available for use at the trustees' discretion in furtherance of the objective of the charity

Premises fund is the Net Book Value of the premises minus the total loan amount due over one year which is associated with the premises.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

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### Restricted funds

Restricted income funds are those donated for use in a particular area or specific purposes, the use of which is restricted to that area or purpose. The material restricted funds are as follows:

*MacMillan Cancer Support* – A restricted fund provided by MacMillan Cancer Support to fund the provision of an outreach Welfare Benefits Caseworker, to work with individuals affected by cancer to ensure that they receive all the benefits to which they are entitled. This project is funded for 5 years.

*MAS (Formerly F2F Debt Advice Project)* – A restricted fund, Money West, a partnership funded by the Money Advice Service and led by Talking Money providing free, independent debt advice across Bristol, South Gloucestershire, North Somerset, Stroud and Gloucester.

*#FirstSteps (Formerly South Ward Initiative)* – A restricted fund. First Steps is a partnership between North Somerset Council, Liberata and Citizens Advice North Somerset. The aim of the project is to help residents across North Somerset who are in receipt of Council Tax Support and in arrears with council tax.

*Help to Claim* – A restricted fund provided by The Department of Work and Pensions and managed by the National Association of Citizens Advice Bureaux. The Help to Claim service supports clients in the early stages of their Universal Credit claim, from the application through to first payment. Our trained advisers help with things like how to gather evidence for a client's application or how to prepare for a first Jobcentre appointment.

*North Somerset Council Settle Status* - a restricted fund provided by North Somerset Council to support EEA nationals apply for settled status.

*WHAM* - Warm Homes Advice and Money - a partnership between Centre for Sustainable Energy (CSE), Talking Money, We Care Home Improvements, Citizens Advice Bristol, Bristol Energy Network, North Somerset Council and Bristol City Council with the aim of developing a joint programme of support for low income groups in private accommodation who are in or at risk of being in fuel poverty.

*Pier Health* - a partnership between Pier Health PCN, Citizens Advice North Somerset and Alliance Homes to provide a one-stop connector service for a wide range of community related support with an emphasis on loneliness and isolation. Funds have been received post year end to cover the negative carry forward.

*CJF* - Community Justice Fund, provided by The Access to Justice fund to assist organisation in adapting to increase technological demands.

*Sirona* - Funding to provide input and leadership for the Voluntary Community and Social Enterprise (VCSE) a key element of the Health and Wellbeing Programme of the local NHS.

*Wessex Water* – Funding provided by the local water company for the provision of identifying suitable candidates for social tariffs and getting clients with arrears back into the habit of regular bill payment.

*Quartet Community Foundation* – Funding provided by Quartet Community Foundation Catalyst Fund to provide social prescribing services for the over 55's.

*Legal Services Commission* - For the provision of solicitor level Legal Aid advice to Clients undergoing possession proceedings.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

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### 17 Analysis of net assets between funds

	Unre- stricted funds £	Re- stricted funds £	2022 Total £	Unre- stricted funds £	Re- stricted funds £	2021 Total £
Tangible fixed assets	209,735	-	209,735	212,731	-	212,731
Current assets	427,987	36,566	464,553	270,293	53,463	323,756
Current liabilities	(74,177)	(16,249)	(90,426)	(89,206)	-	(89,206)
Non current liabilities	(113,734)	-	(113,734)	(120,835)	-	(120,835)
	<u>449,811</u>	<u>20,317</u>	<u>470,128</u>	<u>272,983</u>	<u>53,463</u>	<u>326,446</u>

### 18 Company limited by guarantee

The company was incorporated as a company limited by guarantee and has no share capital. The guarantee to the company is £1 per member on winding up of the company. At 31 March 2022 the company had 23 members and the total guaranteed is therefore £23.