

Citizens Advice Somerset

England & Wales · Charity number 1054134

Details

Other names	SOUTH SOMERSET CITIZENS ADVICE BUREAU, SOUTH SOMERSET CAB
Status	Registered
Legal form	Charitable company
Company number	03173414
Registered	1996-03-28
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Somerset St. Marys House Magdalene Street Taunton Somerset TA1 1SB
Phone	01935847661
Email	admin@citizensadvicesouthsomerset.org.uk
Website	www.citizensadvicesomerset.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE COMMUNITY IN THE LOCAL AREA(THE AREA OF BENEFIT) BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

Activities: Citizens Advice Somerset aims to ensure that everyone has somewhere trusted to turn to for help and advice. Our services empower people and advocate for social change. We enable clients to act early to prevent a problem becoming a long term issue, address those critical issues and crisis that affect their lives and to tackle the underlying causes of inequality, financial distress and injustice

Classification

- **How:** Makes Grants To Individuals, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** LOCAL AREA.
- Somerset

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£2,268,514	£2,212,848	£1,021,181	71
2024-03-31	£2,375,105	£2,957,613	£965,515	82
2023-03-31	£949,502	£894,097	£461,525	31
2022-03-31	£1,040,480	£951,501	£406,120	32
2021-03-31	£881,279	£796,830	£317,141	32

Trustees

Name	Role	Appointed
Alexander Heath		2025-04-22
Anthony Charles Edward Taylor		2025-02-14
David John Incoll		2023-10-01
Jo Humble		2020-10-01
Lin Cousins		2019-09-06
Lyn Goodfellow		2023-10-01
Margaret Mary Mercer		2017-07-18
Nicola Emma Joan Rhodin		2026-01-19
Peter John Hunter		2021-09-20

Accounts

Citizens Advice Somerset

(A Charitable Company Limited by Guarantee)

Annual Report and Financial Statements

For the Year Ended 31 March 2025

Company Number: 03173414

Charity Registered in England and Wales Number: 1054134



Citizens Advice Somerset

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Citizens Advice Somerset

Reference and Administrative Details

For the Year Ended 31 March 2025

Charity Name Citizens Advice Somerset

Trustee Directors

L Cousins
R Crittall
E Goodfellow
A Heath
J Humble
P Hunter
D Incoll
L Martin-Scull
M Mercer
A Taylor
K Wheeler

Company Secretary A Kerr

Chief Executive A Kerr

Registered Office

St. Mary's House
Magdalene Street
Taunton
Somerset, TA1 1SB

Auditors

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

Bankers

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent, ME19 4TA

Insignis Cash
8 Devonshire Square
London, EC2M 4YJ

Solicitors

Porter Dodson
Telford House
The Park
Yeovil
Somerset, BA20 1DY

Citizens Advice Somerset

Trustee Director's Report

For the Year Ended 31 March 2025

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the financial statements for the year ended 31 March 2025. The provisions of the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP FRS 102- implemented 1 January 2019) have been adopted in preparing the annual report and financial statements of the charity.

On 1 October 2023, Citizens Advice Mendip (company number 03368452, charity number 1062605), Sedgemoor Citizens Advice Bureau (company number 02947532, charity number 1041082) and Taunton and District Citizens Advice Bureau (company number 02900368, charity number 1050297), merged into South Somerset Citizens Advice Bureau (company number 03173414, charity number 1054134).

South Somerset Citizens Advice Bureau changed its name to Citizens Advice Somerset on 4 September 2023.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Citizens Advice Somerset is a registered charity, charity number 1054134, and a company limited by guarantee, company number 03173414. The charity's registered office is St Mary's House, Magdalene Street, Taunton, Somerset, TA1 1SB. The maximum liability of each member is limited to £10. At 31 March 2025 the company had 10 members. Citizens Advice Somerset is governed by its Memorandum and Articles of Association as updated on 1 October 2023.

Recruitment, Appointment of Trustees

A Governance Committee, made up of Trustees and chaired by the Vice Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the appointment of the Chair. 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 were entitled to appoint persons to the Trustee Board.

The following people were directors/trustees of the charity during the year:

L Cousins	
R Crittall	(appointed 22 January 2025)
E Goodfellow	
J Harrison	(resigned 18 November 2024)
A Heath	(appointed 22 April 2025)
C Hudson	(resigned 9 October 2024)
J Humble	
P Hunter	
D Incoll	
L Martin-Scull	(appointed 22 January 2025)
M Mercer	(Treasurer)
B O'Leary	(resigned 20 February 2025)
C Smedley	(resigned 5 August 2024)
A Taylor	(appointed 14 February 2025)
K Wheeler	

Citizens Advice Somerset

Trustee Director's Report

For the Year Ended 31 March 2025

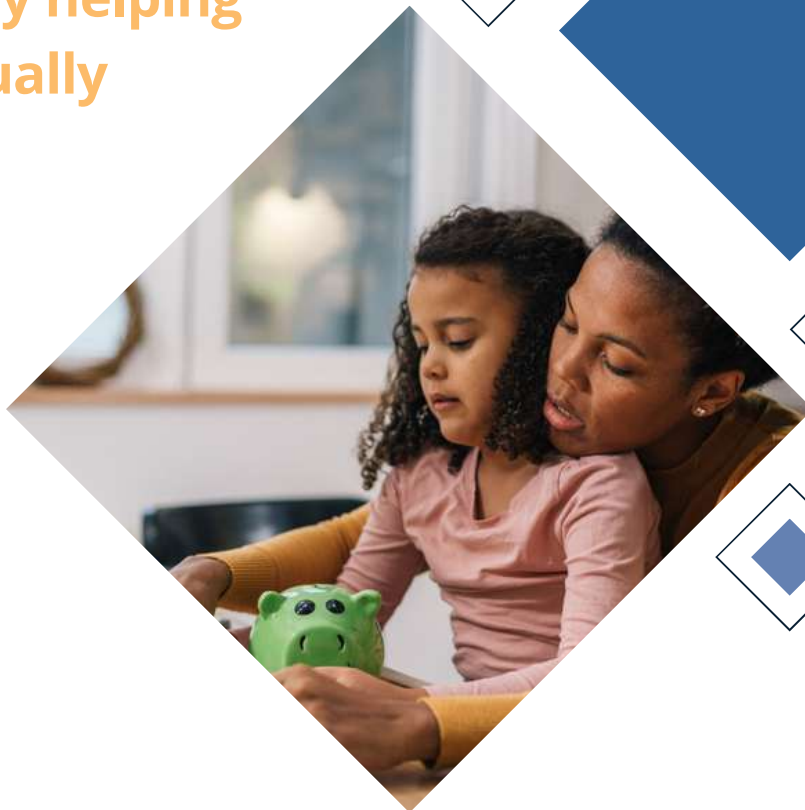
Induction of Trustees

Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice Somerset through the provision of training courses and mentoring by established trustees.

Key Management Personnel

Operation of the charity on a day-to-day basis is delegated to the Chief Executive Officer, who in turn works with her team to deliver the work of the charity. Pay and remuneration of the Chief Executive Officer is set by the Trustees, having reference to charity benchmarking and other available information

Supporting whole
communities by helping
people individually



Trustee Directors Report

For the Year Ended 31 March 2025

**citizens
advice**

Somerset

About us

Citizens Advice Somerset is an independent charity that provides free, confidential, and impartial advice for people in Somerset.

Our 2023-25 organisational vision, mission and values were as follows.

Our Vision

Everyone has somewhere trusted to turn to for help and advice.

Our Mission

Delivering excellence in advice services; advising, supporting and empowering people and advocating for social change.

We'll provide high quality and seamless services that meet our clients' needs enabling them to:

- ▶ act early to prevent a problem becoming a long-term issue (Early Help and Prevention)
- ▶ get help to address critical issues and crisis (Advice at Critical Times)
- ▶ tackle the under-lying causes of financial distress and inequality (Tackling Disadvantage)



Our Values

We are an inclusive and person-centered organisation that is responsive to the needs of our clients, staff, volunteers, and partners. Committed to treating everyone fairly and with respect and dignity.

Chair's report

For the period of this report Citizens Advice Somerset was chaired by Barry O'Leary. Barry resigned from the Board in March 2025. I had been elected as Vice Chair in June 2024 and had the honour to succeed Barry as Chair from April 2025. The Board's thanks go to Barry for his service during his period of office.

We were also sad to see the resignation, during the year, of three other Trustees to whom our thanks also go, Claire Hudson, Catherine Smedley and John Harrison. However, we were able to welcome three new Trustee appointees, Lee Martin-Scull, Robert Crittall and Anthony Taylor.

Despite these changes at Board level, the organisation has continued to consolidate following the merger of its four predecessor bodies in October 2023 and is flourishing. The 2024-25 year is our first full year as a Somerset-wide organisation, and the strength of the larger unit is evident in our depth of expertise and ability to offer a consistent service across the whole county.

Nevertheless, we are well aware of the challenge we face in meeting increasing demand, with both an increasing number of clients and the increasing complexity of the problems that many of them must contend with.

In response to this, we have actively embraced the use of technology to maintain the quality of our work and to enable us to become more efficient in our response to the demand. We shall continue to build on this approach in the future.

The high quality of advice we can provide is only possible because of the high quality of management and energy of our CEO and senior team and the expertise, skill and dedication of our staff and volunteers. We, as a Board, are grateful to them for what they do. And I, as Vice Chair and now Chair, am grateful to my fellow Trustees for their thoughtful deliberations, their commitment to their governance responsibilities and to their investment of time and effort into the success of Citizens Advice Somerset.



A handwritten signature in black ink, appearing to read 'Peter Hunter'.

Peter Hunter, Chair of Trustees



Our income from Somerset Council decreased by £282k due to Somerset Unitary Cost of Living partnership ceasing at year end 2024 and not being replaced by the Council.

During the year we received funding for additional projects including Somerset Council's Household Support Fund and Young Citizens Advice. This funding was provided to enable us to specifically improve access to advice for young people (aged between 16 and 24) who have problems with benefits, debt, housing and many other issues. We also continue to receive grants from those funders who supported us during 2024. Our work with Somerset Open Mental Health continues, as did the extended opening hours.

The four legacy charities have now been closed. Although, the past year has provided a number of funding challenges we managed to end the year with a small surplus.

Governance Costs - During the past year there has been an increase in audit, consultancy and annual board strategy meeting costs. However, legal costs have decreased significantly now that the merger is behind us.

Staff Costs - There have not been any major changes to the expenditure profile; as usual staff costs remain our biggest expense amounting this year 79% of expenditure.

Premises and Resources - Expenses during the year included the continuing upgrade of our IT infrastructure which included the trial of AI to support our Advice Staff in writing up interview notes. The evaluation of AI will continue during the following financial year as we are convinced that expenditure on the evaluation of AI will enable us to save costs and provide our clients with a bespoke service in future.

During the year we purchased Chromebooks for members of the board of directors. All this expenditure is aligned to our Business Plan and is of great importance in ensuring that we adhere to best practice in cyber security.

Other expenditure during the year reflects the cost of ending our tenure at Petters House as well as the additional cost of refurbishing part of the Foyer to ensure we have suitable space for confidential client interviews. This expenditure includes the cost of moving from Petters House.

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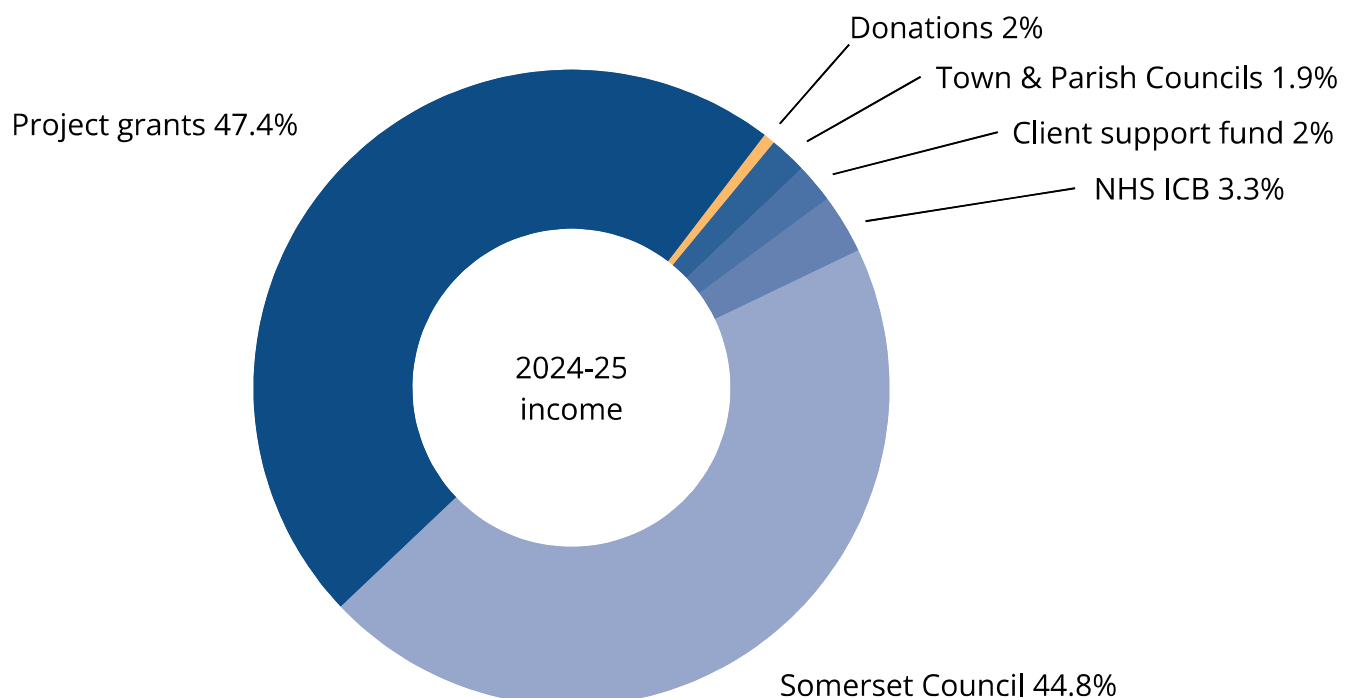
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We remain committed to offering a fully accessible service and recognise that to do so we must fund all advice channels and interpretation services. During the year we continued to fund community access points in Bridgewater, Street, Chard, Wincanton, Shepton Mallet, Frome and Wells. We consider expenditure on these outreach offices to be extremely important otherwise there is the danger that some communities across the county could be disadvantaged.

Assets - At the year end, our fixed assets were valued at £38,408 and it remains our policy not to capitalise items of equipment under £1k in value.

Reserves - At year-end we had unrestricted reserves of £1,010,220 made up of designated funds of £492,500 and general funds of £517,720. We also held restricted fund of £10,961 to be spent in the coming year. These funds are held in interest bearing bank accounts; each account's balance being no more than £85k. This ensures the funds are protected by the Financial Services Compensation Scheme. Our Reserves Policy allows investment in term deposits not exceeding six months and this is reviewed annually.

Margaret Mercer, Treasurer



CEO's report

With the 2023 merger completely behind us our focus for the year was on the delivery of our Business Plan objectives, all of which aim to ensure that we deliver great advice to as many people as possible. We approached the year's work within a specific context of people, places and partnerships aiming to build the capacity, infrastructure and relationships needed to achieve our annual goals and lay foundations for the future.

I am proud to report that we have made remarkable progress on many fronts, advising 20,214 clients, welcoming 24 new volunteers and 3 new trustees, forging new partnerships and launching additional services tackling priority needs and crisis.

Our tremendous team of trustees, staff and volunteers stepped up to the demands of the year with enthusiasm and determination. Together we delivered a huge range of services for the people of Somerset helping them through difficult problems and challenging circumstances. We have certainly realised the benefits of having one large team, instead of four smaller teams, since the merger in 2023. Our increased capacity enabled us to respond quickly and launch a new Help Through Winter service when the opportunity arose in the Autumn of 2024.

Of the many challenges we faced during the year two significant themes emerged; the need to support increasing numbers of clients who presented with multiple and complex problems and the importance of equipping ourselves to benefit from all that new technology offers without compromising cyber security or trust in our organization.

The continuing impact of the cost-of-living crisis and the wider pressures on public sector services are both factors that sit behind increased demand for advice. Other more local pressures include the affordability and availability of housing for rent, particularly around the Hinkley C and main hospital sites. Many of our clients initially engaged with us through our general community advice service which is primarily funded by Somerset Council, Town and Parish Councils and Somerset Integrated Care Board. These frontline teams are a vital lifeline offering a fast and effective route into both initial and specialist advice. A significant proportion of clients (52%) that accessed help via the general advice service went on to receive follow-on or specialist advice from one of our many project teams.

This report documents progress against our Business Plan Objectives and gives a brief outline of the achievements for each of the funded projects and services delivered over the year.



Angela Kerr, Chief Executive Officer



Business plan objectives

Community advice services

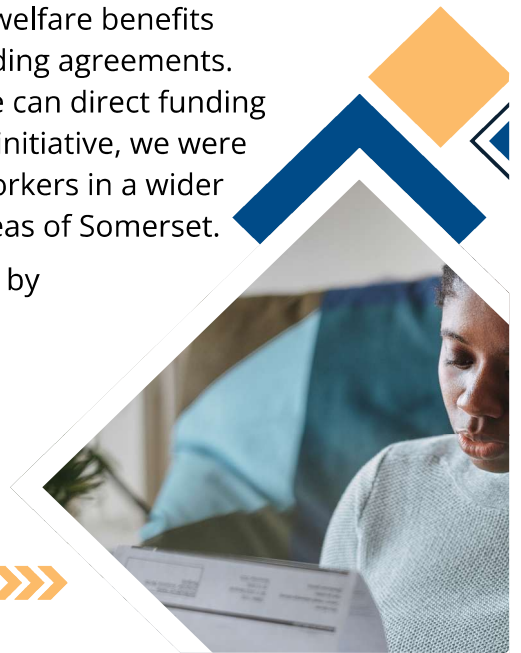
We set out to re-model our provision and increase access to advice across all channels (phone, email and face to face). Specific objectives were pursued to promote access to advice by phone and email and to improve our responsiveness and quality of provision.

- **People** – we completed a service review and identified areas for development to improve the effectiveness of advice offered across all channels. This included a programme of refresher training to equip all our teams with the confidence and skills needed to work within the new approach.
- **Places** – during the year we invested in our Main Sites and Community Access Points moving both our Yeovil and Bridgwater offices and opening a new access point in Glastonbury and re-opening Wellington.
- **Partnerships** – considerable effort and resource was directed at simplifying referral routes into our services with dedicated pathways built to meet the needs of different agencies and community groups including the Help Through Winter partners.

Improving specialist advice provision

Our aim was to increase the capacity of our specialist services by training more staff and volunteers as expert advisers and case workers.

- **People** – we planned to increase the number of staff and volunteers trained to provide welfare benefits, debt and money advice and the number of technical expert supervisors able to support them. Although this work continues into 2025 it has helped us to improve developmental opportunities for staff and volunteers and increased the support available to clients. This has been especially important due to the rising number of clients approaching us for help to pay for essential living expenses (food and fuel).
- **Places** – prior to our merger in 2023 access to debt and welfare benefits casework was rather patchy and dependent on local funding agreements. One advantage of the new organisation has been that we can direct funding more fairly and target areas of high need. As part of this initiative, we were able to provide appointments with specialist debt caseworkers in a wider range of community settings, bringing help into more areas of Somerset.
- **Partnerships** – the Help Through Winter project (funded by the Household Support Fund) was a hugely successful partnership. We were able to work with key partners (Parent Carer Forum, Village Agents, Foodbanks, Warm Space Hubs, Navigate) to establish quick and easy routes into advice for their clients and service users.



Pathways into advice

Although Citizens Advice Somerset is a well-known and busy service, we recognise that some people don't feel they can access advice when they need to. One of the most effective ways we engage under-served communities is to work with trusted partners who reach into these communities. Following a period of consultation, we developed several initiatives aiming to improve access to advice for young people and families.



- **People** – we developed a range of resources and co-produced an Advice First Aid training programme tailored to the needs of young people and youth workers. 45 youth workers were trained and supported, and we achieved a 13% increase in the number of young people accessing advice during the year. We were successful in a bid to Somerset Community Foundation to expand the Advice First Aid provision including it within a wider project to increase access to specialist advice in and around the Hinkley Point C site.
- **Places** – During the year we increased the number of our staff that were based out in the community with a particular focus on Foodbanks and other similar grass-roots groups.
- **Partnerships** – our membership of the Somerset voluntary and community sector collaborative enabled us to strengthen our network of contacts and deepen our working relationship with members of the Somerset Youth Alliance. We hope to build on the success of our Young CA project and develop similarly tailored offers to help us reach other under-served communities during 2025.



Building sustainability

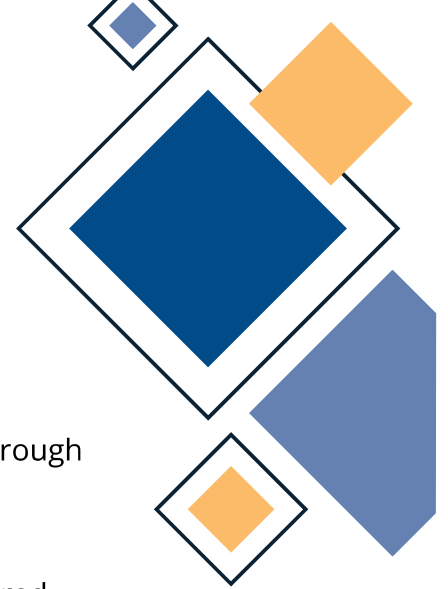
The objectives set down within this aspect of our business plan were focused on increasing efficiency and effectiveness (working smarter), making better use of technology (embracing new ways of working) and driving up quality, impact and value for money.

- **People** – a major investment, started in 2023, continued through the year to bring all our systems, IT equipment and use of technology to the highest possible standards.

A comprehensive programme of training and support ensured that all our staff and volunteers were able to benefit from improved working practices and better IT. An element of this work included a successful pilot to explore the use of AI as a tool to assist our team with case notes. The use of AI will continue in future years as it has helped us increase productivity (advisers helped more clients per session because they' spent less time on case write ups).

Another element of building our sustainability focused on developing the skills of our managers and team-leaders, with 8 completing management courses.

- **Places** – as part of the community advice needs analysis and strategic review the Trustees considered the organisation's long term premises needs. All three main sites (Taunton, Bridgwater and Yeovil) were deemed essential and re-fitted to support hybrid working and cyber security.
- **Partnerships** – National Citizens Advice began a process of review to transform the support offered to local network members. This work has led to closer collaboration among South West Citizens Advice charities enabling us to trial staff secondments as a way of boosting capacity or providing developmental opportunities.



Volunteer contributions

Most of our volunteers were active at the front-line advising clients who came to us via Adviceline, Community Access Points or Email, and they were supported by 10 volunteers in administrative or other essential roles.

Volunteering is the heart of Citizens Advice Somerset, bringing immense and diverse value - we're strengthened by our volunteers. Volunteering adds value by:

- ▶ increasing the employability of volunteers through skill development
- ▶ helping volunteers develop and progress in their careers
- ▶ improving the health and wellbeing of volunteers
- ▶ improving life satisfaction through a sense of belonging and purpose

To understand the value and impact of volunteering for our organisation, our volunteers, and the local community, we calculated the 'value of volunteering' at Citizens Advice Somerset as:

Value of volunteers' time contribution	£822,000
Value of skills development and employability	£43,000
Health & wellbeing benefits	£215,000
Total	£1,080,000

One of our volunteers shared their reason for volunteering:

"I want to give something back to my local community. I think Citizens Advice Somerset is an organisation that helps empower people and offer them support when they don't know where to turn or what to do."



Projects and services

Community Advice Service - providing early help and prevention at first point of contact

At a glance

14,633	Number of clients helped
7,163	Clients helped on Adviceline (free phone)
5,080	Clients helped in person
£3,216,634	Income gained
59%	Reported a long-term health condition and/or disability

With contributions from Somerset Council, the Integrated Care Board, Yorkshire Building Society, Town and Parish Councils and local/other donors we provided advice at the first point of contact for 14,633 clients.

Our Community Advice Team included 94 volunteers who offered initial advice (at the first point of contact), follow-on (further help) and casework (specialist support). Our volunteers were involved in advising 7,476 clients during the year.

82% of clients said we helped them find a way forward having received advice. 48% of our clients were able to act upon the advice they received independently (no further help was required). The remaining 52% required further follow-on help or specialist advice due to the complexity of their issues and circumstances.

We are passionate about ensuring that everyone has easy access to great advice and have committed to maintaining community-based, face to face, services as well as a free phone Adviceline and Email advice options. The community access points allowed us to take our services out to local areas and ensured that we continued to serve the needs of those who are digitally excluded or can't use the phone. We are extremely grateful to our community partners who host weekly advice sessions and help us to provide our clients with a safe and welcoming local space.

70% of clients said they felt less stressed, anxious or depressed due to our help.

Specialist projects - tackling financial distress

The following projects were all separately funded and collectively provided to the people of Somerset with a range of follow-on and specialist services. Our objective for the year was to increase the number of people receiving specialist help.

The money and pension service debt project

At a glance

792	Clients helped
£13,664	Average debt
£102,069	Debt repayments rescheduled
£1,244,536	Debt written off
170	Debt relief orders

We are extremely fortunate to have such a highly skilled team who offered the full range of debt solutions to our clients. With additional funding from Wessex Water and the National Energy Grid we were able to offer each client an individual action plan for dealing with their debts and money worries. The pressure on households' finances continued unabated with little relief for those struggling to pay their bills and living expenses. There was an upward trend of increasing financial distress affecting Somerset residents and as a result we had high demand for debt advice throughout the year. The most reported debts were Council Tax Arrears, Credit & Store Cards, Fuel and Water debts. Most clients supported by the debt team were of working age (20 – 64). One trend identified in the year was an increase in the number of people aged 65 and over presenting for help with debt. This is something we fed back to key stakeholders as it has implications for adult health and social care.

Each client received a tailored combination of appropriate support where we considered the whole picture, including income maximization, help to combat fuel poverty, applications to reduce bills and expenses (including Council Tax Reduction, lower water bills and other energy schemes) and a debt resolution plan of action. We welcomed the Government's abolition of the £90 fee for a Debt Relief Order (DRO) as this was a historic barrier for low-income households seeking a long-term debt solution. We expect to see many more clients opting to access a DRO and plan to maintain the number of Debt Relief Order Intermediaries on our team.

During the year we also supported 254 clients to secure outcomes through Wessex Water schemes.



Additional funding through the National Grid Partnership allowed us to extend the help available for 84 clients who had fuel debts and mental health support needs. Remedies including Breathing Space were sought to alleviate financial distress and secure debt solutions.

Number of clients benefiting from the National Grid Partnership (Western Power): 84



Pension Wise

Clients helped: 2,928

Following the pension changes in 2015 Pension Wise was created to provide free and impartial advice to people with a defined contribution pension approaching retirement. Over the year our Guider provided on average 10 appointments a week.

Homelessness reduction

Our housing advice services were funded by Somerset Council.

At a glance

531	Clients helped
£349,191	Income gained
£249,193	Debt written off
73%	reported a long-term health condition or disability

Unfortunately, the lack of affordable rented housing in Somerset has continued to grow over the year with pressure points around the Hinkley C Power Station and main hospital sites. Our Homelessness Reduction team offered specialist help for those at risk of homelessness.

There were many aspects to this work and priority was given to helping people to stay housed (preventing or challenging eviction) or to helping them overcome the barriers that would otherwise prevent them from being re-housed (rent arrears and debts). Our goal wherever possible was to work with Housing Officers and Housing Providers to prevent someone having to move into temporary or emergency accommodation.

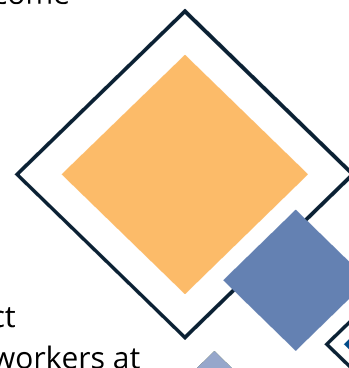
Many of the clients supported by this team required in-depth and sustained support to stabilise their housing situation. The team offered a blend of housing, debt and income maximisation advice.

Hinkley Point C Advice & Community Empowerment

Clients helped: 34

This was a new project secured during 2024 with funding from Somerset Community Foundation and the Hinkley Point C (HPC) Community Impact Mitigation Fund. The funding has increased advice capacity, funding caseworkers at Citizens Advice Somerset and West Somerset, alongside a programme of Advice First Aid.

The two elements of the project work will ensure that we are better equipped to meet the level of demand for advice in the HPC area. The drivers behind the advice needs are due to the higher concentration of people living in the area and the number of residents experiencing worsening financial and social circumstances where competition for housing has pushed local rents beyond affordability for many.



Trussell Foodbanks

At a glance

400	Clients helped across 6 foodbank locations
£288,245	was secured for clients by our foodbank adviser team
75%	reported a long-term health condition or disability

We worked in partnership with all the wonderful staff and volunteers active across Somerset to provide relief and support for those experiencing food poverty. Our team was hosted by individual foodbanks and on-hand to provide immediate access to advice for those in financial distress. The advice provided to foodbank clients was holistic and invariably included help to make and manage benefit claims and welfare applications.

The most common presenting advice needs for those helped with access to food and charitable support were: benefits and tax credits (including Universal Credit), debt and Council Tax arrears, utility & phone bills, housing, relationship/family. These are identified by National Citizens Advice as the main indicators associated with the cost-of-living crisis and were as partners' expected.

Household Support Fund - help through winter

At a glance

1,215	Clients helped
£268,581	Income gained

This was a short-term project funded by Somerset Council that was delivered in partnership with The Community Council for Somerset, The Somerset Community Foundation, Age UK Somerset and Somerset Activity and Sports Partnership.

The project provided a safety net for those struggling with increased living expenses. A broad range of provisions were made available including Warm Spaces, school holiday activities, vouchers and charitable support to alleviate fuel or food poverty and specialist advice to support those in financial distress.



The Corton Hill Trust

At a glance

414	Clients helped
£148,777	Income gained
£3,717	Debt written off
62%	Reported a long-term health condition or disability
39%	of client households had dependent children

The ongoing support from The Corton Hill Trust has been invaluable because it provided an open and flexible grant that allowed us to address unmet need and gaps in provision.

Over the year we were able to give extended help to individuals and families experiencing exceptional financial distress and hardship. The 2024/25 year saw a steady increase in demand for help with welfare benefits claims and renewals including Personal Independent Payment. This indicated continued cost of living pressures and in particular the impact of rising costs for those living with disability and long-term health conditions.

The funding contributed to the advice by email service and specialist follow-on advice. These two aspects combine to offer a safe route into help for someone fearful of speaking on the phone or being seen at one of our offices. The email route ensured that anyone experiencing abuse or coercive control had easy access to help no matter what time of day they choose to get in touch.



Specialist projects - tackling inequalities

Macmillan Cancer Support benefits advice service

At a glance

1,618

Clients helped

£4,135,632

Income gained

93%

Reported a long-term health condition and/or disability

With funding from Macmillan Cancer Support we were able to provide those living with cancer and their families with help from a dedicated, specialist, caseworker. A cancer diagnosis or a change in a person's cancer treatment options can have a devastating impact on their employment options, financial situation and housing needs.

The Macmillan Team offered a fast and individualised package of support ensuring each client received all the support and welfare assistance available. We worked very closely with the Somerset Cancer Nurse specialists and the teams of doctors and health professionals at the hospitals and St Margaret's Hospice. These professional networks provided an additional safety net by referring clients to us as early in their treatment as possible.

Mendip Health Connectors

With support from the Mendip GP practices and Primary Care Network we were able to provide a route into a specialist appointments for patients living in Frome, Glastonbury or Shepton Mallet. These were often people who would otherwise struggle to access Citizens Advice and whose health was adversely affected by their unmet advice needs.

Multiple Sclerosis Society

At a glance

58

Clients helped

£31,018

Income gained

91%

Reported a long-term health condition and/or disability

Thanks to the combined efforts of all the Somerset MS Groups we developed a new, Countywide provision that provided a fast and individually tailored service to people affected by MS in Somerset.

Open Mental Health Somerset, Cygnet Healthcare and Elysium Healthcare

Somerset's OMH partnership project has gone from strength to strength and our team advise on the wider determinants of health (money, housing, employment, benefits etc) as part of a much broader, co-produced, package of care and support.

At a glance

865	Clients helped
£1,039,019	Income gained
93%	Reported a long-term health condition and/or disability

Through the combined support of three funders our team were able to work with clients living independently in the community, receiving in-patient or acute treatment or who were in touch with Mindline, Crisis Safe Space and other mental health support services.

Henry Smith Priority Support

At a glance

262	Clients helped
£736,592	Income gained
84%	of clients had complex support needs

The grant enabled us to provide specialist and individualised support for clients with complex needs, specifically allowing us to provide a named caseworker that was able to build trust and rapport with their clients and support them to achieve positive outcomes. The caseworkers provided a blend of advice, advocacy and coaching which enabled our clients to develop greater confidence and resilience should they need to deal with similar issues in the future. This is important to ensure that the clients involved in the project are empowered and better able to manage independently once the support from the project has ended.

Domestic abuse litigants in person advice

At a glance

462	Clients helped
£376,762	Income gained
87%	of clients identified as female



We are extremely proud of our work supporting clients who were not entitled to legal aid to access support in relation to legal proceedings in the family courts. The project is dedicated to helping survivors of domestic abuse or gender violence and has received funding from both the Charles Hayward Foundation and The Henry Smith Foundation.



Strategic projects - addressing wider issues

Food resilience

At a glance

25

£43,580

Grants to local groups

Funds distributed

With funding from The Somerset Integrated Care Board and Somerset Council we hosted a community development worker who was able to support the Food Resilience Steering Group and bring stakeholders together to work towards a Food Strategy for Somerset.

The project officer worked across the County to champion neighbourhood projects promoting growing schemes and addressing food poverty/waste. The work continues into 2025 and included a small grants scheme allocating funds to food projects across Somerset.

Keyworker Housing Hub

Somerset Integrated Care Board has responsibility for workforce development across the health and social care system. Key stakeholders, including the NHS Trust, Registered Care Providers and Somerset Council, identified workforce shortages across the health, social care and public sector as a priority issue. One of the major factors affecting employers (and provision) was found to be the shortage of affordable housing and in particular the impact of this on recruiting and retaining health and social care staff.

We were approached in early 2025 to host a development programme to identify the issues and establish a keyworker housing hub providing support for those seeking accommodation, including access to advice and guidance for the workforce. The work continues and the housing hub will be launched soon.

Connect Champion

We were invited to join a network of Connect Champions to support the Shepton Mallet area. Our Connect Champion held a coordinating role supporting the development of Early Help resources that linked schools and the Parent Family Support Advisers (PFSAs) with community support.

A series of events and support groups were held throughout the year and a local needs analysis was completed. A number of funding applications were taken forward to improve local opportunities.



Young Citizens Advice

At a glance

45

Advice First Aiders trained

The aim of this work was to improve access to advice for young people in Somerset, funded by Somerset Council. The project delivered Advice First Aid training to youth sector staff and volunteers from 15 organisations, supporting more than 3,500 young people.

Alongside the development of advice and financial capability resources for those working with young people. The number of young people contacting Citizens Advice during the project period increased by 13% and demonstrates the value of targeted work to address gaps in provision.



Campaign, policy and advocacy work

Because we see thousands of people every year, we have a detailed understanding of the problems people in Somerset experience.

We know which policies are working and spot emerging problems early. In our policy research we combine these insights with analysis of the wider social and economic trends affecting everyone in Somerset, we set out new ideas to improve policy and campaign for change.

Our most impactful piece of campaigning was aiming to change social and council housing provider policy in Somerset to rip out flooring before new tenants move in. We published a report [Somerset's Flooring Lottery](#) which was presented to the council and directors of all social housing providers – they agreed to take action and we're working with them to enact changes.

We provided evidence to the Select Committee and ran several campaigns during the year:

- Energy Savers Week
- Debt Awareness Week
- Stop Loan Sharks Week
- National Consumer Campaign Fortnight
- Carers Week campaign
- Somerset Council Tax Reduction changes
- Somerset Pension Credit take-up campaign (to mitigate the effects of the changes to Winter Fuel payment eligibility)

We engaged with prospective parliamentary candidates prior to elections and have met with all the new MPs and their teams to raise awareness of local issues. We also had success through a variety of TV, radio and print media work highlighting some key themes – the cost of living crisis, affordable housing, welfare benefits, and scam awareness.





Thank you



We are grateful to all our supporters (large, small and individual) for helping us to make a difference in Somerset.

Further information



Website

www.citizensadvice-somerset.org.uk

Fundraising

The Fundraising Strategy and activities aim to ensure that Citizens Advice Somerset achieves income diversification. Most of the fundraising activity is focused on raising funds through Trust and Grant applications. A small programme of community events fund raising takes place each year. These activities are led and delivered by staff with support from volunteers and none of these activities involved a professional fundraiser or commercial participant.

The CEO is responsible for oversight and control of all income generation and fundraising activities including the protection of vulnerable people and other members of the public. Citizens Advice Somerset are not subject to or bound by any voluntary scheme for regulating fund-raising activities. There have not been any complaints received in relation to fund-raising activities carried out by Citizens Advice Somerset.

Financial Review

For the year ending 31 March 2025 the charity generated income of £2,268,514 (2024: £2,375,105), of which £1,350,481 (2024: £1,340,337) was restricted, and £918,033 (2024: £1,034,768) unrestricted. Expenditure in the year to 31 March 2025 for the entity was £2,212,848 (£2,857,613) of which £1,339,520 (£1,680,336) was restricted and £873,328 (2024: £1,177,277) unrestricted.

The net result for the year ended 31 March 2025 was a surplus of £55,666 of which £10,961 was restricted and £44,705 unrestricted (2024: After taking account of an extraordinary cost in relation to a lease settlement of £100,000, and transfers between funds, the net result was a deficit of £582,508 of which £275,991 was restricted and £306,517 unrestricted).

As at 31 March 2025, the charity had funds carried forward of £1,021,181, and cash in the bank of £1,262,910. Taking into account future budgets and forecasts, the Trustees therefore consider it reasonable and appropriate to prepare the accounts on a going concern basis.

Reserves policy

As at 31 March 2025, the charity had reserves of £1,021,181, of which £1,010,220 is held in unrestricted funds and £10,961 is held in restricted (2024: total funds of £965,515 all held in unrestricted funds). The Trustees have approved a reserves policy that puts aside specific funds for contractual liabilities, moving costs and IT upgrades and renewals, which is shown as a balance of £492,500 within designated funds. After allowing for these designated funds, the policy of the charity is to hold general reserves of £500,000 – £550,000, which approximates to 3 months running costs.

As at the year end, free reserves after excluding fixed assets, were £971,811, and after allowing for the designated reserves, were £479,311, which is in line the reserves target.

Statement of Trustees' Responsibilities

The trustees (who are also directors of Citizens Advice Somerset for the purposes of company law) are responsible for preparing the Trustees Directors' 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:

- (a) select appropriate accounting policies and then apply them consistently;
- (b) observe the methods and principles in the Charities SORP;
- (c) make judgements and estimates that are reasonable and prudent,
- (d) state whether UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- (e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

In so far as the Trustees are aware:

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

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.

Approved by the board and signed on their behalf by:

P Hunter
Chair
Date: 21/10/25

Citizens Advice Somerset

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

Opinion

We have audited the financial statements of Citizens Advice Somerset (the 'charitable company') for the year ended 31 March 2025, which comprise the Statement of Financial Activities, Balance Sheet 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 Trustees' Report, other than the financial statements and our auditor's 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.

Citizens Advice Somerset

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

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 Trustees' 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.
- 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, Charity SORP FRS 2019, employment, data protection and health and safety 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.

Citizens Advice Somerset

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

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

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

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

Other matters

In forming our opinion on the financial statements, which is not modified, we note the prior period financial statements were not audited. Consequently, International Standards on Auditing (UK & Ireland) require the auditor to state that the corresponding figures contained within these financial statements are unaudited.

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
Chartered Accountants
Statutory Auditor

Goodwood House
Blackbrook Park Avenue
Taunton
Somerset
TA1 2PX

Date: 21 October 2025

Citizens Advice SomersetStatement of Financial Activities (including an Income and Expenditure account)
For the Year Ended 31 March 2025

	Notes	Unrest- ricted Funds £	Rest-ri-cted Funds £	Total 2025 £	Unrest- ricted Funds £	Rest-ri-cted Funds £	Total 2024 £
Income from:							
Donations and general grants	2	709,913	-	709,913	683,835	66,101	749,936
Charitable activities	3	159,856	1,350,481	1,510,337	294,653	1,274,236	1,568,889
Investment income		38,027	-	38,027	36,030	-	36,030
Other	4	10,237	-	10,237	20,250	-	20,250
Total income		918,033	1,350,481	2,268,514	1,034,768	1,340,337	2,375,105
Expenditure on:							
Charitable expenditure	5	873,328	1,339,520	2,212,848	1,177,277	1,680,336	2,857,613
Total expenditure		873,328	1,339,520	2,212,848	1,177,277	1,680,336	2,857,613
Net income/(expenditure) before transfers		44,705	10,961	55,666	(142,509)	(339,999)	(482,508)
Extraordinary item	6	-	-	-	(100,000)	-	(100,000)
Transfer between funds	12	-	-	-	(64,008)	64,008	-
Net movement in funds		44,705	10,961	55,666	(306,517)	(275,991)	(582,508)
Reconciliation of funds							
Fund balances at 01 April 2024		965,515	-	965,515	1,272,032	275,991	1,548,023
Fund balances at 31 March 2025	12	1,010,220	10,961	1,021,181	965,515	-	965,515

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.

Citizens Advice Somerset - Company Registration Number: 03173414

Balance Sheet

As at 31 March 2025

	Notes	2025 £	2024 £
Fixed assets			
Tangible fixed assets	8	38,409	48,442
Current assets			
Debtors	9	87,557	37,800
Cash at bank and in hand	10	1,262,910	1,476,638
		<u>1,350,467</u>	<u>1,514,438</u>
Creditors			
Amounts falling due within one year	11	<u>(367,695)</u>	<u>(597,365)</u>
Net current assets		<u>982,772</u>	<u>917,073</u>
Net assets		<u><u>1,021,181</u></u>	<u><u>965,515</u></u>
Funds			
Unrestricted funds			
General funds	12	517,720	396,490
Designated funds	12	492,500	569,025
		<u>1,010,220</u>	<u>965,515</u>
Restricted funds	12	<u>10,961</u>	<u>-</u>
Total charity funds		<u><u>1,021,181</u></u>	<u><u>965,515</u></u>

These accounts 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 Trustees for issue on 21/10/25 and signed on their behalf by:

P Hunter
Chair

M Mercer
Treasurer

Citizens Advice Somerset
Cash flow statement
For the Year Ended 31 March 2025

		Total 2025 £	Total 2024 £
	Notes		
Cash flows from operating activities			
Net movements in funds for the year		55,666	(582,508)
Adjustments to cash flows from non-cash items			
Depreciation and amortisation	8	12,189	14,271
Loss on disposal		-	27,251
Finance income	4	(10,237)	(20,250)
		57,618	(561,236)
Working capital adjustments			
(Increase)/decrease in debtors	9	(49,757)	88,551
Increase/(decrease) in creditors	11	(229,670)	(164,819)
Net cash flow from operations		(221,809)	(637,504)
Cash flows from investing activities			
Interest received	4	10,237	20,250
Acquisitions of tangible assets	9	(2,156)	-
Net increase/(decrease) in cash and cash equivalents		(213,728)	(617,254)
Reconciliation of net debt			
Cash and cash equivalents at the beginning of the reporting period		1,476,638	2,093,892
Net increase/(decrease) in cash and cash equivalents		(213,728)	(617,254)
Cash and cash equivalents at the end of the reporting period		1,262,910	1,476,638

1 Accounting Policies

1.1 General information and basis of accounting

Citizens Advice Somerset is a company limited by guarantee incorporated in the United Kingdom under the Companies Act. The maximum liability of each member is limited to £10. The address of the registered office is given on page 2. The nature of the charity's operations and its principal activities are set out in the Trustees report on pages 3-27.

The financial statements have been prepared in £ sterling 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.

On 1 October 2023, Citizens Advice Mendip (company number 03368452, charity number 1062605), Sedgemoor Citizens Advice Bureau (company number 02947532, charity number 1041082) and Taunton and District Citizens Advice Bureau (company number 02900368, charity number 1050297), merged into South Somerset Citizens Advice Bureau (company number 03173414, charity number 1054134).

South Somerset Citizens Advice Bureau changed its name to Citizens Advice Somerset on 4 September 2023.

1.2 Income

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income. The valuation of donated services is not quantified within the Statement of Financial Activities.

Donation income is received by way of general grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

Income from grants, relating to specifically the provision of goods or services as part of charitable activities or services to clients are included in full in the Statement of Financial Activities when receivable and in the period in which they relate to. Grants are deferred when the monies have been received in advance of the period in which they relate to.

Other trading activities income includes income relating to fundraising and is included in the Statement of Financial Activities when receivable.

Investment income is included when receivable.

1.3 Government grants

Government grants are accounted for when unconditionally due and reasonable assurance can be gained that it will be received. Where funds are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate. Where funds have not been received in a specified period, these funds will be accrued in debtors and recognised in the period to which they relate. Not all grants received have conditions and performance indicators attached, where this is the case, the income is included within donations. Performance related grants are included within Charitable Activities income.

1.4 Donated services

In accordance with the Charities SORP (FRS 102), unpaid volunteer time is not recognised in the financial statements. Please refer to the Trustee Directors' Report and note 7 for more information about their contribution.

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. All expenditure is gross of VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services to its clients. Direct costs are allocated to such activities and those costs of an indirect nature necessary to support them are shown as contributions to core expenditure.

Other support costs include those costs associated with meeting the constitutional and statutory requirements of the charity.

1.6 Fixed assets

Depreciation is calculated to write off the cost of fixed assets over their estimated useful lives at the following rate:

Leasehold improvements	20% per annum straight line basis
Office equipment	20% per annum straight line basis
Furniture and equipment	20% per annum straight line basis

Fixed assets are valued at cost less depreciation. No assets are capitalised under £1,000. Fixed assets are reviewed annually for impairment.

1.7 Debtors

Accrued income comprises amounts due from funders and is recognised when the charity is entitled to the grant, receipt is probable and the amount can be measured reliably. Prepayments are valued at the amount prepaid.

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.

1.10 Taxation

The company is a registered charity and is therefore not liable to corporation tax to the extent that income and gains are applied to the charitable objectives of the charity.

1.11 Pension contributions

The charity operates a defined contribution pension scheme. The scheme and its assets are held by independent managers. 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

A pre-determined amount of overhead expenditure on each project is calculated and transferred from the project to overheads as a contribution.

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 Trustees 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

Leases in which substantially all the risks and rewards of ownership are retained by the lessor are classified as operating leases. Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease. The charity has an operating lease for the premises in which they operate, as well as photocopier and telephone leases. The title of the leased premises and equipment remains with the lessor.

1.15 VAT

The charity is not VAT registered and therefore all costs are inclusive of VAT.

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 and other creditors 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 deemed 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 Donations and general grants

	Unre- stricted funds	Rest- ricted funds	Total 2025	Unre- stricted funds	Rest- ricted funds	Total 2024
	£	£	£	£	£	£
Grants received						
Core funding*	581,137	-	581,137	480,557	-	480,557
Public Health*	-	-	-	122,931	-	122,931
Wessex Water	38,350	-	38,350	29,000	36,101	65,101
Wellington Town Council*	-	-	-	2,500	-	2,500
	619,487	-	619,487	634,988	36,101	671,089
Donations						
Local town & parish councils*	43,084	-	43,084	24,599	-	24,599
Donations & gifts	47,342	-	47,342	24,248	30,000	54,248
	709,913	-	709,913	683,835	66,101	749,936
The income above is made up of:						
Received in year	709,913	-	709,913	683,835	66,101	749,936
Deferred income brought forward	-	-	-	-	-	-
Deferred income carried forward	-	-	-	-	-	-
Accrued income brought forward	-	-	-	-	-	-
Accrued income carried forward	-	-	-	-	-	-
	709,913	-	709,913	683,835	66,101	749,936

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

* denotes amounts received from government. See note 16 for more information.

3 Incoming resources from charitable activities

	Unre- stricted funds £	Rest- ricted funds £	Total 2025 £	Unre- stricted funds £	Rest- ricted funds £	Total 2024 £
Additional Capacity*	-	-	-	40,903	12,278	53,181
Awards For All	-	-	-	-	8,760	8,760
Client Support Fund	46,500	-	46,500	-	-	-
Clinical Commissioning Group	75,000	-	75,000	88,096	-	88,096
Connect Somerset	-	29,925	29,925	-	-	-
Cygnnet Healthcare	-	6,200	6,200	-	6,039	6,039
Debt Secondment to CA Bristol	21,996	-	21,996	-	-	-
Elysium	-	6,154	6,154	-	4,800	4,800
Foodbank Project (Taunton)	-	15,197	15,197	-	7,598	7,598
Foodbank Project (Highbridge)	-	45,274	45,274	-	51,889	51,889
Food Resilience	-	29,133	29,133	-	-	-
General Advice	-	-	-	26,577	-	26,577
Health Connectors	-	6,465	6,465	-	23,238	23,238
Help Through Winter*	-	180,000	180,000	-	-	-
Henry Smith PCPSP	-	32,917	32,917	-	32,383	32,383
Homelessness Prevention Grant*	-	-	-	-	46,466	46,466
Homelessness Reduction Act*	-	162,772	162,772	-	36,285	36,285
HPC Debt	-	32,883	32,883	-	35,556	35,556
LiP - Charles Hayward Foundation	-	25,000	25,000	-	14,583	14,583
LiP - Henry Smith	-	41,833	41,833	-	17,292	17,292
Macmillan	-	182,728	182,728	-	176,716	176,716
MaPS	-	140,830	140,830	-	130,080	130,080
Mental Health Alliance	-	210,900	210,900	-	238,941	238,941
Money & Homelessness*	-	-	-	97,500	-	97,500
MS Society	-	6,670	6,670	-	6,313	6,313
One Team	-	-	-	-	32,000	32,000
Other/Citizens Advice	1,856	-	1,856	-	-	-
Pensionwise	-	76,532	76,532	-	79,498	79,498
SASP - Fit for Work	8,000	-	8,000	-	-	-
Somerset County Council - LAS*	-	-	-	41,577	-	41,577
Somerset Unitary Authority CoL *	-	-	-	-	283,688	283,688
Spark Somerset	6,504	-	6,504	-	-	-
Western Power Distribution	-	9,000	9,000	-	6,800	6,800
Yorkshire Building Society	-	10,068	10,068	-	8,033	8,033
Young Citizens Advice*	-	100,000	100,000	-	15,000	15,000
	159,856	1,350,481	1,510,337	294,653	1,274,236	1,568,889

3 Incoming resources from charitable activities (continued)

	Unre- stricted funds £	Rest- ricted funds £	Total 2025 £	Unre- stricted funds £	Rest- ricted funds £	Total 2024 £
The income is made up of:						
Received in year	172,879	1,263,925	1,436,804	98,736	1,413,004	1,511,740
Deferred income brought forward	-	122,921	122,921	222,399	19,616	242,015
Deferred income carried forward	(7,535)	(94,262)	(101,797)	-	(122,921)	(122,921)
Accrued income brought forward	(5,850)	(15,739)	(21,589)	(32,332)	(51,202)	(83,534)
Accrued income carried forward	362	73,636	73,998	5,850	15,739	21,589
	<u>159,856</u>	<u>1,350,481</u>	<u>1,510,337</u>	<u>294,653</u>	<u>1,274,236</u>	<u>1,568,889</u>

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

* denotes amounts received from government. See note 16 for more information.

4 Investment income

	Unre- stricted funds £	Rest- ricted funds £	Total 2025 £	Unre- stricted funds £	Rest- ricted funds £	Total 2024 £
Other income	-	-	-	10,013	-	10,013
Rental income	10,237	-	10,237	10,237	-	10,237
	<u>10,237</u>	<u>-</u>	<u>10,237</u>	<u>20,250</u>	<u>-</u>	<u>20,250</u>

5 Charitable expenditure

	Unres- tricted £	Res- tricted £	Total 2025 £	Unres- tricted £	Res- tricted £	Total 2024 £
Staff costs						
Staff salaries	784,608	962,632	1,747,240	906,441	1,076,376	1,982,817
Recruitment expenses	758	278	1,036	2,102	-	2,102
Subsistence & refreshments	5,484	3	5,487	6,951	1,185	8,136
Staff development & training	1,152	3,503	4,655	6,359	2,373	8,732
Travel	13,592	5,613	19,205	12,710	8,295	21,005
Other staff costs	60	995	1,055	5,198	100	5,298
Advice giving services						
Reference material & subscriptions	25,544	150	25,694	33,855	1,565	35,420
Direct project costs	-	-	-	536	-	536
Partner payments	-	29,734	29,734	13,391	144,942	158,333
Office services						
IT maintenance & infrastructure	73,623	12,597	86,220	170,926	5,562	176,488
Office equipment & supplies	5,897	7,600	13,497	6,090	-	6,090
Stationery & office consumables	10,186	25	10,211	21,534	372	21,906
Telephone call charges	54,660	1,394	56,054	87,418	2,351	89,769
Consultancy	9,261	-	9,261	10,389	-	10,389
Premises & buildings						
Rent and rates	100,837	-	100,837	126,943	288	127,231
Repairs & maintenance	12,716	-	12,716	12,512	-	12,512
Electricity & gas	12,188	-	12,188	13,803	-	13,803
Moving costs	31,963	-	31,963	-	-	-
Office insurances	9,757	-	9,757	13,594	-	13,594
Other support charges						
Bank charges	1,424	-	1,424	428	-	428
Depreciation	12,189	-	12,189	14,271	-	14,271
Loss on disposal	-	-	-	27,251	-	27,251
Accountancy & audit fees	13,920	-	13,920	16,180	-	16,180
Legal & professional fees	3,394	510	3,904	102,273	-	102,273
Governance costs	347	280	627	2,045	33	2,078
Miscellaneous expenses	3,974	-	3,974	866	105	971
	1,187,534	1,025,314	2,212,848	1,614,066	1,243,547	2,857,613
Contributions to core expenditure	(314,206)	314,206	-	(436,789)	436,789	-
	873,328	1,339,520	2,212,848	1,177,277	1,680,336	2,857,613

5 Charitable expenditure (continued)

Analysis of expenditure on charitable activities - 2025

	Activities undertaken directly	Grant funding activities	Support costs (including contribution to core costs)	Total
Unrestricted funds	581,058	-	292,270	873,328
Restricted funds				
Connect Somerset	25,785	-	4,140	29,925
Cygnnet Healthcare	4,993	-	1,207	6,200
Elysium	4,429	-	1,725	6,154
Foodbank Project	12,265	-	2,932	15,197
Foodbank Project (Highbridge)	34,407	-	10,867	45,274
Food Resilience	22,809	-	6,324	29,133
HPC	18,613	-	3,309	21,922
Help Through Winter	175,435	-	4,565	180,000
Henry Smith PCPSP	23,313	-	9,604	32,917
Health Connections	6,465	-	-	6,465
Homelessness Prevention	117,920	-	44,852	162,772
LiP - CHF	14,064	-	10,936	25,000
LiP - HS	34,350	-	7,483	41,833
MacMillan	130,493	-	52,235	182,728
MaPS	79,983	-	60,847	140,830
Mental Health Alliance	137,953	-	47,947	185,900
MS Society	5,049	-	1,621	6,670
National Grid Electricity Distribution	9,000	-	-	9,000
OMH Step Up & Community Rehab	20,370	-	4,630	25,000
PensionWise	47,467	-	29,065	76,532
Yorkshire Building Society	7,998	-	2,070	10,068
Young CA	92,153	-	7,847	100,000
Total restricted funds	1,025,314	-	314,206	1,339,520
Total funds	1,606,372	-	606,476	2,212,848

5 Charitable expenditure (continued)

Analysis of expenditure on charitable activities – 2024

	Activities undertaken directly	Grant funding activities	Support costs (including contribution to core costs)	Total
Unrestricted funds	915,207	-	262,070	1,177,277
Restricted funds				
Additional Capacity	107,516	-	14,617	122,133
Awards 4 All	8,024	-	5,639	13,663
Clinical Commissioning Group	37,552	-	3,730	41,282
Corton Hill	19,047	-	10,953	30,000
Cost of Living Response	224,869	-	74,126	298,995
Cygnnet Healthcare	4,858	-	1,181	6,039
Elysium	3,730	-	1,181	4,911
Foodbank Project	42,759	-	18,784	61,543
Health Connections	18,777	-	10,090	28,867
Help Through Hardship	27,402	-	1,098	28,500
Henry Smith PCPSP	22,430	-	9,953	32,383
Homelessness Reduction	40,515	-	18,984	59,499
HPC CIM	13,595	-	7,671	21,266
HPC Debt	30,656	-	4,869	35,525
LiP - ATJ	12,196	-	-	12,196
LiP - Charles Hayward Foundation	18,750	-	-	18,750
LiP - Other	245	-	-	245
LiP - Henry Smith	7,495	-	9,797	17,292
MacMillan	122,495	-	54,438	176,933
MaPS	76,827	-	53,259	130,086
MDC Housing Options	19,512	-	8,811	28,323
Mental Health Alliance	185,033	-	50,057	235,090
MS Society	5,345	-	3,657	9,002
One Team	40,604	-	28,708	69,312
Open Mental Health	10,994	-	4,603	15,597
PensionWise	55,647	-	23,851	79,498
SCC Fundraiser Project	12,370	-	-	12,370
Wessex Water	27,545	-	8,556	36,101
Western Power Distribution	6,800	-	-	6,800
Yorkshire Building Society	3,924	-	4,109	8,033
Young Citizens Advice	36,035	-	4,067	40,102
Total restricted funds	1,243,547	-	436,789	1,680,336
Total funds	2,158,754	-	698,859	2,857,613

6 Extraordinary items

	Unres- tricted £	Res- tricted £	Total 2025 £	Unres- tricted £	Res- tricted £	Total 2024 £
Property costs	-	-	-	100,000	-	100,000
	-	-	-	100,000	-	100,000

7 Employees and employment costs

	2025 £	2024 £
Wages and salaries	1,553,002	1,771,768
Employer's NI	124,431	144,722
Pension contributions	69,807	66,327
	1,747,240	1,982,817

During the year, no employees were paid more than £60,000 (2024: one employee paid between £70,000 - £80,000 including one-off additional payments due to merger, one paid between £60,000 - £70,000).

No remuneration was paid to any Trustees during the year (2024: none). No expenses were reimbursed to the Trustees by the charity during the year (2024: none).

The key management personnel of the charity are considered to be the Chief Executive and Deputy Chief Executive. The total costs to the charity of employee benefits for the key management personnel were £85,796 (2024: KMP was CEOs of four entities before merger, £167,643).

The average monthly head count was 71 staff (2024: 82 staff).

Volunteers contribute unpaid time to administration, advice services, reception, grant applications, research campaigns and fundraising activities. The estimated volunteer time for the year has not been included in the financial statements as in accordance with the Charities SORP (FRS 102).

During the year, termination payments were made to two employees, totalling £19,751. The amount was a full and final settlement and no amounts were outstanding at the year end (2024: one employee, totalling £9,850).

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 £69,807 (2024: £66,327). There were no contributions payable to the scheme at the end of the year (2024: £nil).

8 Tangible fixed assets

	Furniture & Equipment £	Leasehold Improvements £	Office Equipment £	Total £
Cost				
As at 01 April 2024	34,488	164,035	24,510	223,033
Additions	-	-	2,156	2,156
Disposals	(34,488)	-	(14,473)	(48,961)
As at 31 March 2025	-	164,035	12,193	176,228
Depreciation				
As at 01 April 2024	34,488	118,714	21,389	174,591
Elimination on disposal	(34,488)	-	(14,473)	(48,961)
Charge for year	-	9,065	3,124	12,189
As at 31 March 2025	-	127,779	10,040	137,819
Net book value				
As at 31 March 2025	-	36,256	2,153	38,409
As at 31 March 2024	-	45,321	3,121	48,442

9 Debtors

	2025 £	2024 £
Accrued income and other debtors	80,460	21,589
Prepayments	7,097	16,211
	87,557	37,800

10 Cash at bank and in hand

	2025	2024
	£	£
Cash at bank	1,262,716	1,476,386
Petty cash	194	252
	<u>1,262,910</u>	<u>1,476,638</u>

11 Creditors: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	-	463
Other creditors	207,777	391,149
PAYE/NI control	3,648	3,637
Accruals	54,473	79,195
Deferred income	101,797	122,921
	<u>367,695</u>	<u>597,365</u>

Deferred income

	2025	2024
	£	£
Deferred income at 01 April 2024	122,921	242,015
Released from previous years	(122,921)	(242,015)
Resources deferred in the year	101,797	122,921
Deferred income at 31 March 2025	<u>101,797</u>	<u>122,921</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 projects which specified the amounts as being for 2025/26. These were received from Litigants in Person, Henry Smith, Yorkshire Building Society, Spark Somerset, Rethink Mental Illness, and Mendip Health Connectors.

12 Statement of funds

	Balance 01.04.24 £	Income £	Expenditure £	Transfers £	Balance 31.03.25 £
Designated funds					
Contractual liabilities	516,025	-	-	(52,525)	463,500
Moving costs	32,000	-	(31,963)	5,963	6,000
IT upgrade & equipment renewal	21,000	-	-	2,000	23,000
	569,025	-	(31,963)	(44,562)	492,500
General unrestricted funds	396,490	918,033	(841,365)	44,562	517,720
Total unrestricted funds	965,515	918,033	(873,328)	-	1,010,220
Restricted funds					
Connect Somerset	-	29,925	(29,925)	-	-
Cygnnet Healthcare	-	6,200	(6,200)	-	-
Elysium	-	6,154	(6,154)	-	-
Foodbank Project (Taunton)	-	15,197	(15,197)	-	-
Foodbank Project (Highbridge)	-	45,274	(45,274)	-	-
Food Resilience	-	29,133	(29,133)	-	-
HPC	-	32,883	(21,922)	-	10,961
Help Through Winter	-	180,000	(180,000)	-	-
Henry Smith PCPSP	-	32,917	(32,917)	-	-
Health Connections	-	6,465	(6,465)	-	-
Homelessness Prevention	-	162,772	(162,772)	-	-
LiP - CHF	-	25,000	(25,000)	-	-
LiP - HS	-	41,833	(41,833)	-	-
MacMillan	-	182,728	(182,728)	-	-
MaPS	-	140,830	(140,830)	-	-
Mental Health Alliance	-	185,900	(185,900)	-	-
MS Society	-	6,670	(6,670)	-	-
National Grid Electricity Distribution	-	9,000	(9,000)	-	-
OMH Step Up & Community Rehab	-	25,000	(25,000)	-	-
PensionWise	-	76,532	(76,532)	-	-
Yorkshire Building Society	-	10,068	(10,068)	-	-
Young CA	-	100,000	(100,000)	-	-
Total restricted funds	-	1,350,481	(1,339,520)	-	10,961
Total funds	965,515	2,268,514	(2,212,848)	-	1,021,181

12 Statement of funds- prior year

	Balance 01.04.23 £	Income £	Expenditure £	Transfers £	Balance 31.03.24 £
Designated funds					
Contractual liabilities	120,692	-	-	395,333	516,025
Moving costs	32,000	-	-	-	32,000
IT upgrade & equipment renewal	38,696	-	-	(17,696)	21,000
Property improvement fund	54,390	-	-	(54,390)	-
Collaborative working	5,000	-	-	(5,000)	-
	250,778	-	-	318,247	569,025
General unrestricted funds	1,021,254	1,034,768	(1,277,277)	(382,255)	396,490
Total unrestricted funds	1,272,032	1,034,768	(1,277,277)	(64,008)	965,515
Restricted funds					
Additional Capacity	109,855	12,278	(122,133)	-	-
Awards 4 All	-	8,760	(13,663)	4,903	-
Corton Hill	-	30,000	(30,000)	-	-
Cygnnet Healthcare	-	6,039	(6,039)	-	-
Elysium	111	4,800	(4,911)	-	-
Foodbank Project	383	59,487	(61,543)	1,673	-
Help Through Hardship	28,500	-	(28,500)	-	-
Henry Smith PCPSP	-	32,383	(32,383)	-	-
Health Connections	-	23,238	(28,867)	5,629	-
Homelessness Prevention	-	46,466	(41,282)	(5,184)	-
Homelessness Reduction	-	36,285	(59,499)	23,214	-
HPC CIM	18,701	-	(21,266)	2,565	-
HPC Debt	(31)	35,556	(35,525)	-	-
LiP - ATJ	12,196	-	(12,196)	-	-
LiP - CHF	4,167	14,583	(18,750)	-	-
LiP - HS	-	17,292	(17,292)	-	-
LiP - Other	245	-	(245)	-	-
MacMillan	211	176,716	(176,933)	6	-
MaPS	-	130,080	(130,086)	6	-
MDC Housing Options	-	-	(28,323)	28,323	-
Mental Health Alliance	8,873	238,941	(250,687)	2,873	-
MS Society	2,690	6,313	(9,002)	(1)	-
One Team	37,312	32,000	(69,312)	-	-
PensionWise	-	79,498	(79,498)	-	-
SCC Cost of Living Crisis	15,307	283,688	(298,995)	-	-
SCC Other	12,370	-	(12,370)	-	-
Wessex Water	-	36,101	(36,101)	-	-
Western Power Distribution	-	6,800	(6,800)	-	-
Yorkshire Building Society	-	8,033	(8,033)	-	-
Young CA	25,101	15,000	(40,102)	1	-
Total restricted funds	275,991	1,340,337	(1,680,336)	64,008	-
Total funds	1,548,023	2,375,105	(2,957,613)	-	965,515

12 Statement of funds (continued)

The origin and purpose of the material funds are as set out below:

- The designated funds have been set aside by the Trustees in line with the descriptions set out above.
- Contractual liabilities and moving costs – designated by the trustees to cover contractual liabilities and provision for moving at the end of the current lease.
- Non-contractual liabilities – designated by the trustees to cover approximately 3 months' running costs.
- The general unrestricted fund represents the unrestricted funds of the Bureau at the year end.
- Additional Capacity grant – £400,000 funded by Somerset County Council. The grant was to develop and sustain a County-wide advice service to help close the gap between demand and provision and to extend opening hours on Adviceline.
- Corton Hill – a grant via Somerset Community Foundation to enable increased capacity to help those affected by the Cost of Living Crisis including through expansion of the email advice service.
- Foodbank projects – grants from Foodbanks to provide advice and support to clients using the foodbanks to advise on income maximisation and other issues and to prevent future need for food parcels.
- Help Through Hardship – a one off grant from South Somerset District Council for the provision of additional advice services to meet the increasing demand because of the Cost of Living Crisis.
- Help Through Winter – funded by Somerset Council to increase Citizens Advice Somerset's capacity to advise and support clients experiencing financial hardship over the Winter Months.
- Henry Smith PCPSP – grant funding to provide vulnerable clients at greatest risk of financial distress with intensive support from a dedicated caseworker to alleviate financial distress.
- Mendip Health Connections – funding from the Mendip Integrated Health and Wellbeing Group of GP practices to provide clients referred by Mendip Health Connectors with advice and casework.
- Homelessness Prevention – a grant for the provision of specialist debt and housing casework as part of a programme of support to prevent homelessness.
- Homelessness Reduction – a grant for the provision of specialist debt and housing casework as part of a programme of support to prevent homelessness.
- HPC CIM – funding received from the Hinkley Point C Community Impact Mitigation Fund to provide advice and casework for clients in the geographic area.
- HPC Debt – funding for money advice and financial capability advice to support people impacted by the availability and affordability of housing for the communities affected by the build on the HPC power station.
- LiP – grants from the Henry Smith Charity and The Charles Hayward Foundation towards the costs of a Litigant In Person Service for supporting survivors of domestic abuse in court proceedings.
- MacMillan – grant funding from Macmillan Cancer Support to cover the costs of a specialist team of caseworkers providing welfare benefits and general advice to those living with cancer and their families.

12 Statement of funds (continued)

- MaPS – funding from the Money and Pension Service for the provision of specialist debt casework.
- Mental Health Alliance – funding to provide advice and specialist casework to clients experiencing mental ill health who are living independently or who are in treatment or in recovery.
- MDC Housing Options – funding for the provision of specialist debt and housing casework as part of a programme of support to prevent homelessness.
- One Team – grant funding to work in Halcon and Priorswood areas of Taunton and in Wellington to provide debt and financial capability advice to clients in the areas.
- Pension Wise – funding from the Money and Pension Service under contract with Citizens Advice Plymouth to ensure that people who are approaching retirement are offered guidance on how to make informed decisions on the use of their defined contribution savings in their retirement
- SCC Cost of Living Response – a one off grant to expand services and set up new provision in order to meet additional demand from clients experiencing financial distress because of the Cost of Living Crisis.
- Embedding Advice in Youth Work (Young Citizens Advice) – funded by Somerset Council to develop pathways into advice for Young People in Somerset and to deliver Advice First Aid training to staff and volunteers in the youth sector.
- Wessex Water – grant funding to support the provision of specialist money and debt advice for Wessex Water customers experiencing financial difficulties.
- Connect Somerset - Funding from Somerset Council to host a Connect Champion active in the Shepton Mallet area. The champion's role links schools and Parent Family Support Advisers with access to community based support for children, young people and families in the Area.
- Cygnet Healthcare - Funding towards the costs of a dedicated adviser who attends the Cygnet Hospital and provides patients with advice.
- Elysium- Funding towards the costs of a dedicated adviser who attends the Wellesley Hospital and provides patients with advice.
- Food Resilience - Funding via Spark Somerset (awarded by the Integrated Care Board and Somerset Council) to host a development worker and complete a programme of work to support the Food Resilience network in Somerset and to develop a Somerset Food Resilience Strategy. This programme included setting up a small grants fund to assist members of the Food Resilience Network.
- Health Connections - Funding from the Mendip Integrated Health and Wellbeing Group of GP practices to provide clients referred by Mendip Health Connectors with advice and casework.
- MS Society - A jointly funded provision from local MS Society groups in Somerset that provides access to advice for people affected by MS.
- National Grid Electricity Distribution (formerly Western Power Distribution) - Supported advice from a debt and money adviser to customers in vulnerable situations including those accessing fuel poverty schemes.
- OMH Community Rehabilitation and Step up Services - A discrete programme of work linked to the wider Open Mental Health Service to provide increased capacity from the advice team to support people using one of the Community Rehabilitation Service or the Step Up Service.

- Yorkshire Building Society - A grant via National Citizens Advice to cover the costs of a weekly advice outreach in the Taunton Branch of the Yorkshire Building Society.

13 Analysis of net assets between funds

	Unre- stricted funds £	Rest- ricted funds £	Total 2025 £	Unre- stricted funds £	Rest- ricted funds £	Total 2024 £
Tangible assets	38,409	-	38,409	48,442	-	48,442
Current assets	1,245,244	105,223	1,350,467	1,484,191	30,247	1,514,438
Current liabilities	(273,433)	(94,262)	(367,695)	(567,118)	(30,247)	(597,365)
	<u>1,010,220</u>	<u>10,961</u>	<u>1,021,181</u>	<u>965,515</u>	<u>-</u>	<u>965,515</u>

14 Financial commitments

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

	2025		2024	
	Land and buildings £	Other £	Land and buildings £	Other £
Less than 1 year	51,001	1,973	40,213	2,026
1 – 5 years	91,656	-	93,750	-
Greater than 5 years	-	-	-	-
	<u>142,657</u>	<u>1,973</u>	<u>133,963</u>	<u>2,026</u>

The amount of lease payments recognised as an expense during the year was £52,683 (2024: £51,986).

15 Related parties

During the year, L Russ (who was a trustee of Citizens Advice Sedgemoor prior to the transfer), was paid a total of £nil for accountancy services. This payment is permitted by the charity's governing document and no amounts were outstanding at the year end (2024: £5,004).

16 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. No performance related grants recognised in income have had any unfulfilled conditions or any other contingencies attaching to them. See note 2 and 3 for more information. Government grants received during the year amounted to £1,066,993 (2024: £1,189,284).

17 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 the winding up of the company. At 31 March 2025 the company had ten members and the total amount guaranteed is therefore £10.

Accounts

Citizens Advice Somerset
(Formerly South Somerset Citizens Advice Bureau)
(A Charitable Company Limited by Guarantee)

Annual Report and Financial Statements

For the Year Ended 31 March 2024

Company Number: 03173414
Charity Registered in England and Wales Number: 1054134



Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

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Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Reference and Administrative Details

For the Year Ended 31 March 2024

Charity Name	Citizens Advice Somerset	
Trustee Directors	L Cousins E Goodfellow J Humble P Hunter D Incoll M Mercer B O'Leary K Wheeler	
Company Secretary	A Kerr	
Chief Executive	A Kerr	
Registered Office	St Mary's House Magdalene Street Taunton Somerset TA1 1SB	
Auditors	Albert Goodman LLP Goodwood House Blackbrook Park Avenue Taunton Somerset TA1 2PX	
Bankers	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent, ME19 4TA	Virgin Money Jubilee House Gosforth Newcastle Upon Tyne NE3 4PL
	Nationwide Building Society Kings Park Road Moulton Park Northampton, NN3 6NW	Charity Bank Fosse House 182 High Street Tonbridge, TN9 1BE
Solicitors	Porter Dodson Telford House The Park Yeovil Somerset BA20 1DY	

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Trustee Directors' Report

For the Year Ended 31 March 2024

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the financial statements for the year ended 31 March 2024. The provisions of the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP FRS 102- implemented 1 January 2019) have been adopted in preparing the annual report and financial statements of the charity.

On 1 October 2023, Citizens Advice Mendip (company number 03368452, charity number 1062605), Sedgemoor Citizens Advice Bureau (company number 02947532, charity number 1041082) and Taunton and District Citizens Advice Bureau (company number 02900368, charity number 1050297), merged into South Somerset Citizens Advice Bureau (company number 03173414, charity number 1054134).

South Somerset Citizens Advice Bureau changed its name to Citizens Advice Somerset on 4 September 2023.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Citizens Advice Somerset is a registered charity, charity number 1054134, and a company limited by guarantee, company number 03173414. The charity's registered office is St Mary's House, Magdalene Street, Taunton, Somerset, TA1 1SB. The maximum liability of each member is limited to £10. At 31 March 2024 the company had 7 members. Citizens Advice Somerset is governed by its Memorandum and Articles of Association as updated on 1 October 2023.

Recruitment, Appointment of Trustees

A Governance Committee, made up of Trustees and chaired by the Vice Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the appointment of the Chair. 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 were entitled to appoint persons to the Trustee Board.

The following people were directors/trustees of the charity during the year:

C Counsell	(resigned 1 October 2023)
L Cousins	
A Ferneyhough	(resigned 1 October 2023)
E Goodfellow	(appointed 1 October 2023)
J Harrison	(appointed 1 October 2023, resigned 18 November 2024)
C Hudson	(appointed 1 October 2023, resigned 9 October 2024)
J Humble	
P Hunter	
D Incoll	(appointed 1 October 2023)
C McDonald	(resigned 16 September 2023)
M Mercer	(Treasurer)
B O'Leary	(Chair) (appointed 1 October 2023)
C Smedley	(appointed 1 October 2023, resigned 5 August 2024)
K Wheeler	(appointed 1 October 2023)

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Trustee Directors' Report

For the Year Ended 31 March 2024

Induction of Trustees

Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice Somerset through the provision of training courses and mentoring by established trustees.

Key Management Personnel

Operation of the charity on a day-to-day basis is delegated to the Chief Executive Officer, who in turn works with her team to deliver the work of the charity. Pay and remuneration of the Chief Executive Officer is set by the Trustees, having reference to charity benchmarking and other available information

Our Vision: Everyone has somewhere trusted to turn to for help and advice.

Mission: Delivering excellence in advice services; advertising, supporting and empowering people and advocating for social change.

We provide high quality and seamless services that meet our clients' needs enabling them to:

- 1) act early to prevent a problem becoming a long-term issue (Early Help and Prevention).
- 2) get help to address critical issues and crises (Advice at Critical Times)
- 3) tackle the under-lying causes of financial distress and inequality (Tackling Disadvantage)

Purpose statement: providing advice and advocacy that helps people plan for, and manage through, key life events and change.

Outcome Framework

As a result of using our services clients will benefit from:

Greater Independence

- clients gain knowledge and a better understanding of their rights and responsibilities
- clients are more able to move forward and address their own issues
- clients are better prepared to take action themselves to avoid problems arising in the future

Better Prospects

- clients learn key life skills (to budget, problem solve, plan and manage their personal affairs)
- clients become more familiar with the safe use of online help and information resources
- clients are better informed and more able to make and manage welfare claims

Improved Wellbeing

- clients benefit from reduced risks of crisis or harm (eviction, debt, homelessness, abuse)
- clients benefit from reduced anxiety and improvements related to the wider determinants of their health and wellbeing
- clients benefit from improved circumstances and income maximisation

Values

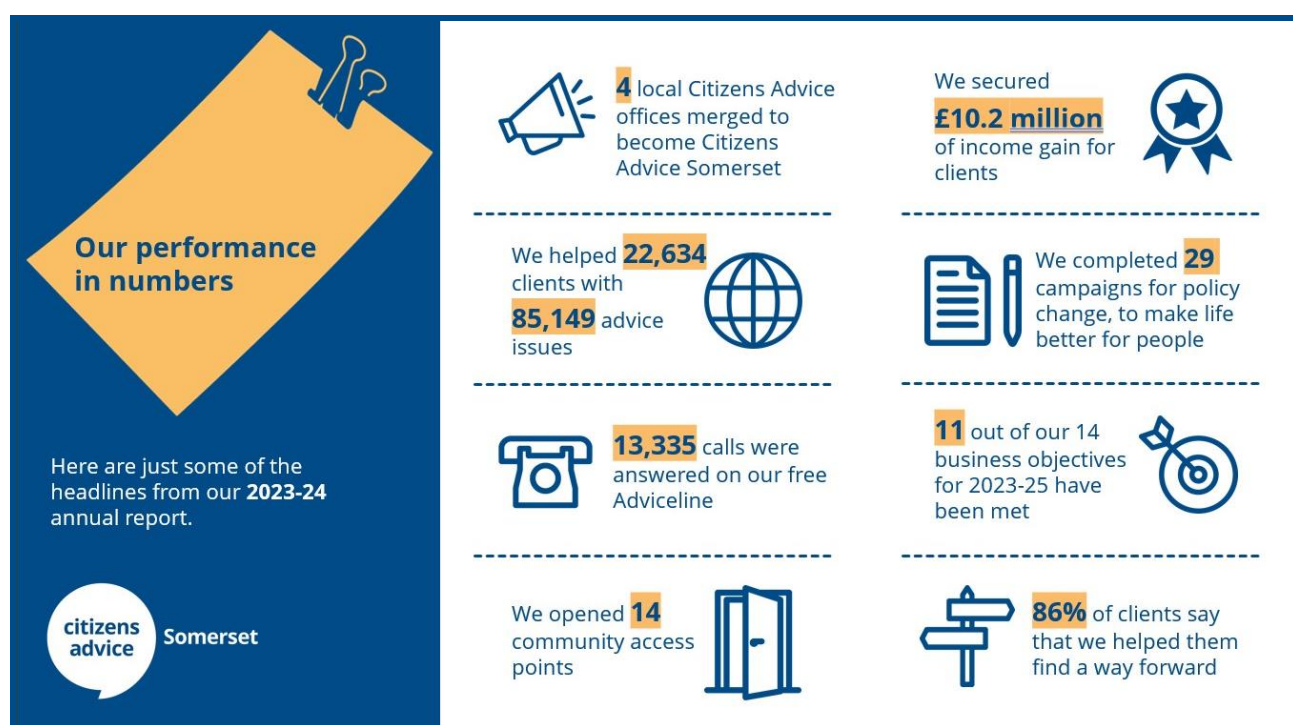
We are an inclusive and person-centered organisation that is responsive to the needs of our clients, staff, volunteers, and partners. We are committed to working in a way that promotes respect, dignity, and equality for all.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)
Trustee Directors' Report
For the Year Ended 31 March 2024

Our aims and principles are aligned to our membership of the National Citizens Advice network. The National network exists to shape a society where people face far fewer problems and together we are a network that is led by people's needs, rooted in the community, strengthened by volunteers and trusted as experts.

All Citizens Advice work to the following principles:

1. We provide information, advice and advocacy
2. We offer a free, independent, confidential and impartial service
3. We provide a unique feedback loop from frontline insights to policy change
4. We build partnerships
5. We prioritise the needs of marginalised communities



Chair's Report – Barry O'Leary

As Chair of Citizens Advice Somerset, it is my privilege to reflect on a year of significant achievements, challenges, and progress. Our organization continues to serve as a vital lifeline for many, providing essential advice and support across our local communities.

Governance and Board Activity

This year, the Board has maintained its strong focus on governance, ensuring that Citizens Advice Somerset operates with transparency, accountability, and strategic oversight. While the operational delivery of services lies with our highly skilled staff and volunteers, the Board has played a key role in shaping the direction of the organization, safeguarding its values, and ensuring compliance with regulatory requirements. Regular reviews of policies, finances, and risk management have been integral to our work, enabling us to navigate the complexities of a dynamic operating environment.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)
Trustee Directors' Report
For the Year Ended 31 March 2024

A Successful Merger

The past year marked the successful consolidation of four local Citizens Advice branches into a unified Citizens Advice Somerset. This strategic move has enhanced our ability to provide consistent, high-quality advice across the county. By pooling resources, expertise, and infrastructure, we have not only achieved efficiencies but also strengthened our capacity to meet increasing demand. The transition has been smooth, thanks to the dedication of our staff, volunteers, and leadership team, and the benefits of this collaboration are already evident in the improved accessibility and breadth of our services.

Challenges and the Year Ahead

As we look forward to the coming year, we are acutely aware of the challenging times ahead. Economic uncertainty, rising living costs, and the ongoing mental health impacts of recent global crises mean that the demand for our services will continue to grow. Citizens Advice Somerset is uniquely positioned to support our communities in navigating these difficulties, but this will require us to remain agile, innovative, and resilient.

Key priorities for the next year will include:

- **Managing the Growing Demand for Advice:** We will continue to provide guidance on critical issues such as housing, employment, and debt management.
- **Supporting Financial and Mental Well-being:** Our services will place a strong emphasis on holistic support, addressing not just immediate problems but also the longer-term impacts on individuals' mental health and well-being.
- **Strengthening Our Infrastructure:** We will further develop our volunteer base, invest in staff training, and explore new funding streams to ensure sustainability.

Gratitude

None of this would be possible without the dedication of our staff, volunteers, and partners, who work tirelessly to deliver advice and support that transforms lives. I would also like to thank my fellow Board members for their unwavering commitment to our governance responsibilities and their strategic vision for the future.

Citizens Advice Somerset remains steadfast in its mission to empower individuals and communities. Together, we will continue to navigate these challenging times and ensure that no one is left without a voice or support.

Treasurer's Report – Margaret Mercer

Our income from Somerset Council increased slightly from 2023 and we secured a three year agreement from the Council to deliver the Early Help and Prevention advice service.

During the year we have received funding for additional projects including a Somerset wide Cost of Living Crisis Support Team and the Additional Capacity Project grant. The additional capacity has enabled us to develop and sustain a countywide service to help close the gap between demand and provision, to extend opening hours and to increase capacity for the anticipated increase in demand. Notably we continued to receive grants from all those funders that had previously supported the merging charities. We continue to work in partnership with the Somerset Mental Health Alliance to deliver

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)
Trustee Directors' Report
For the Year Ended 31 March 2024

Open Mental Health. The Open Mental Health Partnership secured a new commission for a further three to five years. This specialist work enables us to provide continued help for individuals who are struggling with their mental health; this grant ensures that people can access the right support at the right time.

The merger with Citizens Advice Sedgemoor, Mendip and Taunton was successfully completed in October 2023. During the latter part of 2023 and the first quarter of 2024 we spent time consolidating the merged organisation and attending to the processes required to close the four legacy charities.

Governance Costs

Additional, one-off, expenditure was incurred to ensure that the Shadow Board and the Board of the merged organisation received the advice and guidance necessary to administer the merger. We are grateful to the support received from Muckle LLP, Worknest and Albert Goodman.

Staff Costs

There have not been any major changes to the expenditure profile of the organisation and, as usual, staff costs remain our biggest expense, amounting this year to 69% of expenditure. Most of the paid team continue to work in accordance with our hybrid working policy.

Premises and Resources

Expenses during the year included the expansion and upgrade of our IT and HR infrastructure to accommodate all personnel within a cyber secure working environment. The expenditure included system and phone license fees for the use of cloud-based office and communication systems, IT technical support, IT replacements and the provision of laptop computers to members of the Board. These are aligned to our Business Plan and are vital to ensure that we adhere to best practice in cyber security.

Other expenditure in the year reflects the cost of premises and general running costs. We are committed to offering a fully accessible service and recognise that to do so, we must allocate funds across all advice channels (telephone, digital and face-to-face) and interpretation services. During the year we opened Community Access Points in parts of Somerset to ensure parity of access across the County.

Assets

At the year-end our fixed assets were valued at £48k and it remains our policy not to capitalise on items of equipment under 1k in value.

Reserves

At year end we had reserves of £965,515 made up of designated funds of £569,025 and general unrestricted funds of £396,490. These funds are held in interest bearing bank accounts each account balance being no more than £85k to ensure the funds are protected by the Financial Services Compensation Scheme. Our Reserves Policy allows investment in term deposits not exceeding six months.

CEO's Report

As I reflect on the last financial year, I am struck by how much we achieved, none of which would have been possible without the hard work and commitment of our trustees, volunteers and staff and the continued support of our funders and partners.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)
Trustee Directors' Report
For the Year Ended 31 March 2024

Our focus for the year centred around transforming advice services for the benefit of the people of Somerset. Following lengthy deliberations, the Trustees of four Somerset Citizens Advice charities (Taunton, Sedgemoor, Mendip and South Somerset) opted to restructure and agreed to merge.

This Annual Report documents the period leading up to the merger on the 1st October 2023 through to 31st March 2024. We have accounted for our work in this period as though we were a single organisation although formal closure of the legacy charities was not completed until later in 2024.

I was appointed as CEO Designate from the 1st April 2023. In this role I was tasked with supporting the Shadow Board to implement the merger, ensuring all operations underway across the four merging organisations continued as well as the development of an interim business plan to take the organisation through until the end of March 2025. Once the merger was complete my role as CEO of Citizens Advice Somerset commenced.

To ensure that we built upon the great work of the four merging Citizens Advice we set out an ambitious plan to take the service forward. In agreeing our objectives for the period, we took account of the on-going impact of the Covid Pandemic and the Cost-of-Living Crisis as both continued to cause hardship and financial distress.

We identified 3 high level priorities for the organization over the period:

- 1) Increase the number of people helped to ensure that as many people as possible could take early action and prevent their problems from getting worse (Early Help and Prevention)
- 2) Improve our support for those clients experiencing complex, multiple and critical advice needs (Advice at A Critical Time) to help them to avoid further escalation and crisis
- 3) Develop our capacity to help more people in future by improving the way we work, making better use of technology and forging new partnerships that help us achieve better outcomes for our clients.

The income and expenditure accounts for the year detail the funds spent on our charitable activities as well as the significant investments made in relation to our IT, Communications and HR systems. Initially we were focused on bringing all staff, volunteers and trustees into one secure operating environment. This was completed successfully, and we then moved our focus to improving integration across the teams and back-office functions. We have sought specialist support from Muckle LLP, Albert Goodman and Worknest in relation to the governance, financial administration and HR aspects of the merger. All staff were Tupe'd into Citizens Advice Somerset on the 1st October 2023. As at the 31st March 2024 we report 69 paid staff (equivalent of 55 full-time staff) and 118 volunteers (assuming each volunteer works 6 hours per week this is the equivalent of 19 full-time staff).

The investments made over the year were also considered vital to ensure that the organization can continue to develop and improve, particularly where new technologies can help us to help more clients. The foundations laid during 2023 have set us on a course for further innovation including plans to explore the use of AI in our back-office and client case administration.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Trustee Directors' Report

For the Year Ended 31 March 2024

Alongside the investments we made to strengthen the sustainability of our organisation's (Advice Fit for the Future) we continued to develop strategic projects. These tackle the underlying causes of clients' advice needs and address unmet needs among under-represented client groups. We continued to work closely with the youth work sector to develop the "Young CA" programme. This programme aims to improve links to advice for young people in Somerset. During 2024 and 2025 the project will be further developed and will include a discrete project to train youth workers as Advice First Aiders. It is hoped that this will increase the number of staff and volunteers in the youth sector that can help young people with simple advice queries as well as build capacity to triage for urgent advice issues and connect young people with specialist help where needed.

Delivering our Business Plan



The 3 high level priorities presented above were refined within the 2023 – 2025 Business Plan objectives and summarized as follows:

- **Early Help and Prevention** – to re-model advice services and improve access to advice by expanding opening hours, launching new community access points and increasing our advice line capacity.
- **Advice at a Critical Time** – to scale up our specialist services so that we help more people with a particular focus on those with complex support needs or those at greatest risk of crisis or financial distress (Advice At A Critical Time).

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)
Trustee Directors' Report
For the Year Ended 31 March 2024

- **Tackling Disadvantage** - to deliver strategic projects that tackle the underlying causes of the problems people face including work to address the wider (social, financial and practical) determinants of health.
- **Improve the sustainability and impact of our work** - to strengthen the future of advice services in Somerset by diversifying funding, investing in the use of technology to improve operational efficiency and investing to develop more specialism among staff and volunteers.

Throughout the year, despite the increased workload due to the merger, we remained focused on meeting our clients' needs. I am proud to report that we managed the merger without interrupting services. Within weeks of coming together we opened new Community Access Points, an evening Adviceline service and launched a new volunteer adviser training programme.

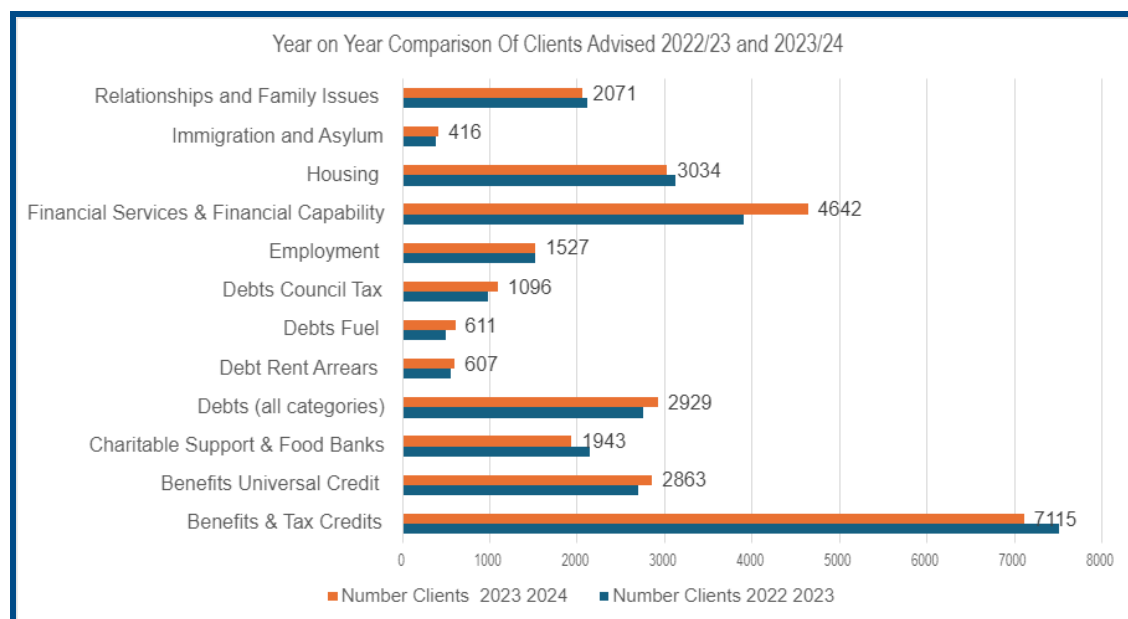
Advice Needs Trends

Demand for all our services continued at record high levels throughout the year. This was because so many people's lives have been adversely affected by the cost-of-living crisis, energy price rises, poor health/mental health and shortages of affordable housing.

Comparing data from the legacy Citizens Advice (Taunton, Sedgemoor, Mendip and South Somerset) of the clients' helped during the year we report that the top presenting advice needs were welfare benefits, debt and money issues, housing, family and relationships and employment.

By drilling down into that data, we can highlight several key trends. We note an increase in the number of clients presenting with debt. Specifically, we report increased levels of Rent arrears, Fuel and Council Tax debts (indicating that the costs of paying essential bills continues to be a struggle for many Somerset households).

In line with many areas of England and Wales we also recorded increased demand from those seeking advice on immigration and asylum issues. Although the numbers of people remain relatively low, we are aware that this trend is likely to continue over the coming years.



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For the Year Ended 31 March 2024

The reduced demand for some benefits and tax credits advice is due to the DWP transition from "legacy benefits" as claimants move across to Universal Credit. As a consequence, we saw an increase in Universal Credit queries.

Case Study

Mary contacted us because she had received unexpected additional payments that she wasn't expecting, and she was concerned that she was being overpaid her Employment and Support Allowance (ESA) work-replacement benefit.

Having checked the figures, the adviser was able to reassure Mary that the additional payments were legitimate and correct. However, the adviser also identified that Mary may not be receiving all possible entitlements.

A benefit check was completed which showed that Mary would be significantly financially better off claiming Universal Credit (UC) rather than ESA.

Mary was advised about the pros and cons of making a UC claim and she decided she would like to make the claim. We gave Mary advice so she could effectively make and manage her claim. Since we advised Mary, she has updated us that UC is in payment.

*not real name

Early Help and Prevention - helping clients to act early to prevent a problem getting worse

14,905 clients engaged with the Early Help and Prevention Service over the year

We are extremely grateful to Somerset Council, Public Health Somerset, The Somerset Clinical Commissioning Group, Town and Parish Councils, National Citizens Advice and Local Donors for their contributions to our Early Help and Prevention Advice Services.

The service provided advice for clients at their first point of contact (no need to request an appointment for advice). Approximately 47% of clients helped were able to move forward independently and act upon the advice they received. Others (approximately 53%) of clients that engaged with our help required further follow-on specialist advice due to the complexity of their issues and circumstances.

66% of all clients helped during the year engaged with Early Help and Prevention. Following their initial advice some of these clients were transferred into specialist projects that are separately funded and provide more in-depth advice on the complex issues these clients faced. These are outlined in this report and include Debt Caseworker, Homelessness Casework, Litigants in Person etc.

The Early Help and Prevention Service provided a range of support offers for clients. These included self-help support and resources (enabled clients to use our website and National Citizens Advice resources), access to advice by email (with the email request form open 24 hours a day, 7 days a week), a free phone Adviceline as well as Community Access Points (advice surgeries offering in person support).

At the beginning of the year, we launched The Advice When You Need IT Campaign. This set out to inform our clients and community partners about the range of access options we had available.

Since the closure of community drop-ins, because of the Covid Pandemic, many people in Somerset have made a successful transition to using telephone advice and our free Adviceline service.

However, we wanted to provide a better service to everyone that needed advice and to give clearer guidance on all the access to advice options we provide (email, in-person and phone). The Advice When You Need It leaflet, and web campaign explain how these options can help those that need advice. Often, we found that people were unaware of the fact that they could email for advice, thinking the only way to get help from us was to come to one of our offices or Community Access Points.

In the year we opened new Community Access Points for those who need to engage with us in person and extended the Adviceline service into the evening.

Advice when you need it

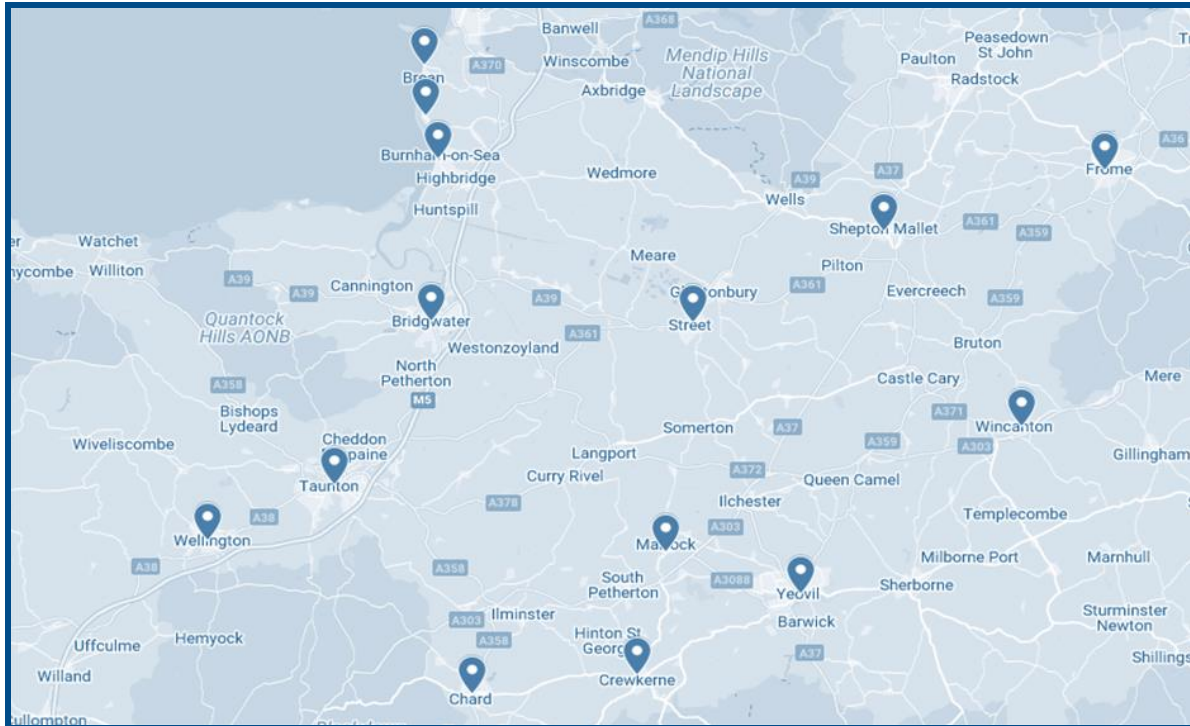
citizens advice Somerset

- Use our online Advice Search tool to self-help** (Icon: Mouse cursor)
- Use our email form to get advice** (Icon: Envelope)
- Free Adviceline 0808 27 87842**
Weekdays 10am to 4pm
Thursday Evenings until 8pm (Icon: Telephone handset)
- Visit a community access point** (Icon: Person silhouette)

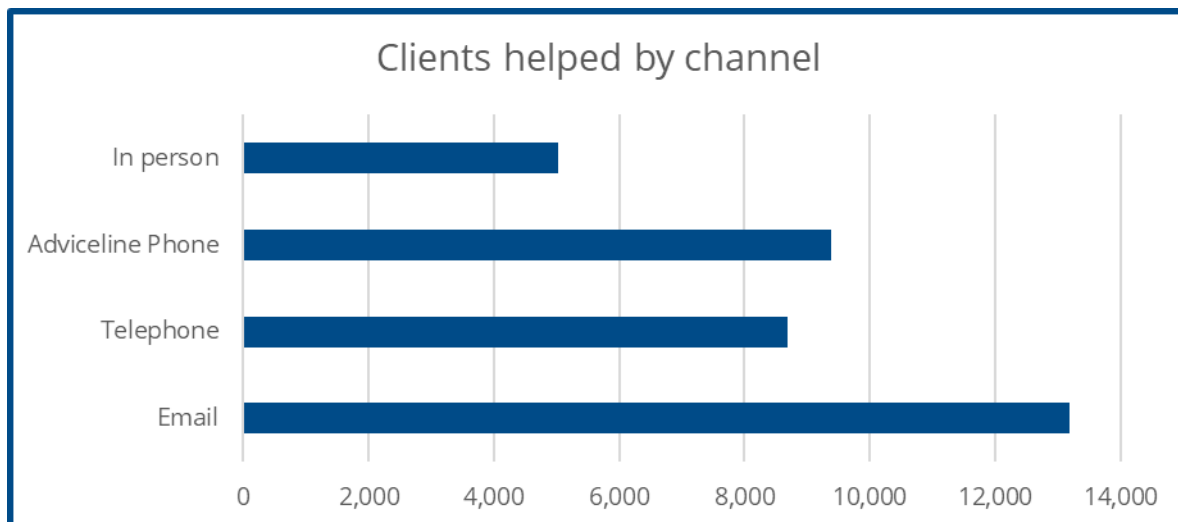
For full details, visit our website:
www.citizensadvice Somerset.org.uk

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)
Trustee Directors' Report
For the Year Ended 31 March 2024

Map of Community Access Points in Somerset



Channels of advice



Yorkshire Building Society – Taunton Town Centre Surgeries

We were very fortunate to benefit from work undertaken by National Citizens Advice that resulted in a pilot project with the Yorkshire Building Society to deliver advice surgeries in their local Taunton branch.



Free for everyone,
finding you a way forward at



Over the course of the year, we advised 111 people on 298 issues through this project.

We hope to continue this successful partnership in the year ahead and value the opportunity to raise the profile of Citizens Advice services with YBS customers.

Social Value of Volunteer contributions - using established Social Value Metrics

Over the year we were supported by a team of 118 volunteers (assuming each volunteer works 6 hours per week this is the equivalent of 19 full-time staff).

Approximately 62% of clients advised in the Early Help and Prevention Service were helped by volunteers.

Value of volunteers' time donated (as a salary proxy)	£ 859,000
Value of the skills development and employability for volunteers	£ 45,000
Health and Wellbeing benefits to volunteers	£ 224,000
Total social value of volunteering	<u>£1,128,000</u>

Volunteer voices

We asked our volunteers why they volunteer for Citizens Advice Somerset; they told us:

- "Hearing the tone of a client's voice change when you have helped them."
- "It's an open, friendly and supportive environment."
- "Achieving a positive outcome for a client."
- "Helping clients achieve peace of mind when under debt pressures."
- "It helps me to look after my mental and physical health."

Advice at a Critical Time - help to address critical issues and crisis

10,423 clients were supported to overcome the critical challenges they faced

These services provided follow-on, specialist advice and caseworker (where a client needed more than a one-off intervention) to fully resolve their issues. The objective for the year was to increase the number of clients supported with specialist advice and to improve access to help for those most at risk of experiencing financial distress or crisis.

These specialist services were funded by a variety of organisations and charitable trusts. We would particularly like to thank the following funders for their support over the year; the Henry Smith Foundation, The Corton Hill Trust, The Charles Hayward Foundation, Wessex Water, Western Power Distribution, Macmillan Cancer Support, the MS Society, Elysium Healthcare, Cygnet Healthcare, The Yorkshire Building Society, Somerset NHS Foundation Trust and Somerset Community Foundation.

Money Advice and Debt Casework

The work of our specialist debt team is funded by the Money and Pension Service (MaPs). This project offers advice on the full range of debt options available to our clients and is tailored to the needs of each individual client. The caseworkers specialise in identifying the best options for each client to support them to become debt free.



**Money &
Pensions
Service**

2023 / 24 was a difficult year for many of our clients with pressures arising from the Cost-of-Living Crisis continuing. One of the biggest challenges our clients faced was in relation to a deficit budget, this is where there is not enough money coming into the household to cover their essential costs. In these circumstances there were very limited options for those affected and this increased the pressure on both clients and advisers.

Our team continued to deliver excellent advice and gave all our clients the time and support they needed to understand and act on their debt advice. By adopting a holistic approach to their advice, the Team were able to provide advice on welfare benefits, income maximisation and housing alongside the range of debt options. In this way we achieved the best possible outcomes for our clients. All clients were provided with financial capability support to ensure that they were better able to manage their budgets moving forward.

The Team worked flexibly and provided a mixture of face to face, telephone and e-mail advice.

“the adviser that has been advising me and working on my case has gone above and beyond to help me deal with my issue. I highly recommend the service”

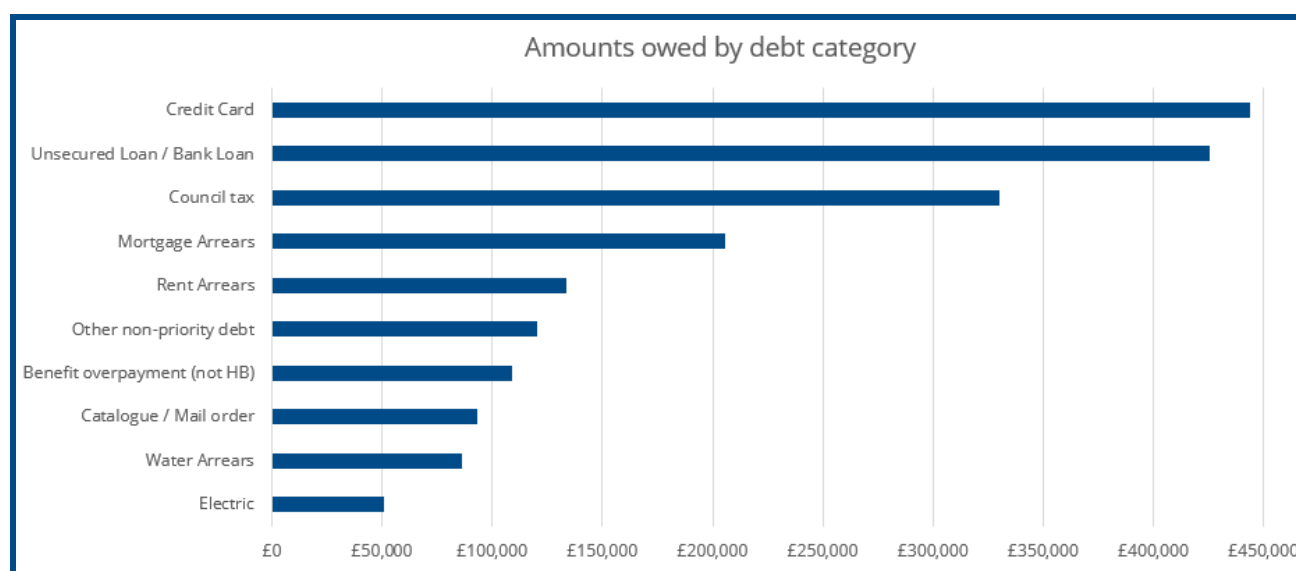
“the lady that helped me with my debt was unbelievably helpful, I can't thank her enough for all her help and advice, she was so clear in her instructions and her advice and help has helped myself and my children so much”

844 clients advised by debt caseworkers

147 clients supported with Debt Relief Order Issues

Outcomes from Debt Casework Service

Income gain	£ 58,000
Debts written off	£711,000
Repayments rescheduled	£ 26,000
Other	£ 66,000



Homeless Reduction and Specialist Housing and Debt Advice

Over the year we delivered several projects that helped those at risk of homelessness or those experiencing homelessness. Some of this work was focused on a specific part of Somerset in response to the Hinkley C Build and the associated pressures on affordable housing in the area. Other aspects of our work were available across the County or District Council areas and were delivered in close association with Somerset Council and Districts' Housing Options and Housing Officer teams.

Housing Associations and Council officers referred clients or tenants to us who were at risk of homelessness. These clients presented with multiple and complex needs. Our specialist team worked intensely with each client to address their presenting issues and wherever possible sought to stabilize their housing situation and improve their finances. The service provided a blend of housing and debt casework as required.

These services sought to increase clients' housing security. Our work included applications with creditors for debts to be written off along with work to maximisation each client's income.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Trustee Directors' Report

For the Year Ended 31 March 2024

Prior to the creation of Somerset Council Unitary Authority each District of the County had separate Housing Teams and local approaches to their Homelessness Reduction statutory duties. We worked with officers from Somerset Council to agree a collaborative approach to the Housing and Debt service to ensure that we were able to offer as many residents as possible a tailored and responsive blend of debt, budgeting and housing advice.

"If I hadn't got in touch with Citizens Advice I would more than likely have lost my house which would have been even worse for my health as I was recovering from 2 heart attacks."



707 clients advised.
Homelessness prevented, delayed or averted for 34 clients.

National Grid Partnership (Western Power Distribution)

Although there have been fluctuations in energy prices over the year most households continued to struggle to afford their energy costs. Many had not been able to manage the increases from the previous year had built up significant debt. Although prices did come down, they were significantly higher than previous years.

The partnership with The National Grid has enabled us to provide additional support to clients with mental health support needs who were experiencing fuel poverty. This funding allowed us more time to spend with clients exploring their debt options and assisting the clients as we secured solutions for them.

We helped 67 households with additional support over the year including assisting one client to identify a fault in supply which once rectified resulted in a credit balance on the account.

Wessex Water
YTL GROUP



Wessex Water

For several years, we have received funding from Wessex Water to help and advise customers who struggle to pay their water bills.

This service was exceptionally busy over the year and the team supported applications for people who were struggling financially to secure a more affordable payment arrangement for them. For clients that had fallen into debt we were able to support them to apply for the Wessex Water the Re-Start Scheme allowing the debt to be written off after a period of regular payments.

To secure support for these customers from the Wessex Water Schemes we provided clients with assistance to prepare a household budget and advised on any other debts as appropriate.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)



We supported **278** people to access one of the Wessex Water schemes.

Pension Wise

Following the pension changes in 2015 Pension Wise was created to be a first port of call for consumers, offering free and impartial information and guidance to people with a defined contribution pension approaching retirement. The Money and Pensions Service (MaPs) engaged Citizens Advice Somerset to provide a service locally.



On average over the year our Guiders provided **16** appointments a week.



Trussell Trust Taunton, Highbridge, Burnham, Cheddar and Bridgwater Foodbanks

The Trussell Trust identified that many people presenting for help at foodbanks also needed advice and support. We were delighted to have the opportunity to partner with the Trussell Trust and ran advice surgeries in their foodbanks throughout the year.

The advice provided was varied and holistic and often involved income maximisation and benefit claims to support the individual to avoid the need for emergency help in the future.

Our advisers attended the Highbridge and Burnham, Bridgwater, Taunton and Cheddar foodbanks and ran advice surgeries alongside the Foodbank sessions. This dedicated provision has been made possible through funding from the Trussell Trust and has been very well received by clients and foodbank volunteers.



We advised **277** clients across the five locations.

Some of these clients were in very desperate situations and we worked with a number of partner organisations to secure improved circumstances.

Case study

While collecting a food parcel Paula* spoke with a foodbank adviser who established that Paula had debts but didn't feel able to address this. Paula had a learning disability (with limited literacy and numeracy), mental ill health and some physical health issues she hadn't discussed with her GP. Paula was vulnerable.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

We focused on maximising Paula's income and considered Personal Independence Payment. It transpired that Paula had tried to apply but had not been successful, she had scored 0 daily living or mobility points.

We helped Paula to appeal the decision and gather supporting evidence. She received a nearly 200-page appeal bundle, which we explained. We advised her about what to expect at the tribunal hearing.

Paula was awarded the enhanced rate of both components of PIP, receiving £19,000 of arrears, which enabled her to clear her debts. The continuing payments of £184 a week will ensure she doesn't accrue further debt.

*Not real name

The Corton Hill Trust

Thanks to the ongoing support of the Trust, we were able to provide intensive support to clients identified by our Early Help and Prevention team as vulnerable clients at risk of financial distress. The funding allowed us to continue to develop our advice by email services as a way of increasing our capacity to help more clients. With the support from the Trust, we were also able to provide clients with further follow-on and specialist advice where this was needed and helped them by acting on their behalf to fully resolve their issues.



We helped **247** clients.

Advice at a critical time - addressing the wider determinants of Health and Wellbeing

Open Mental Health

Somerset Open Mental Health is an alliance - of local voluntary organisations, statutory organisations and people with lived experience of mental health - working together to improve the way people in Somerset receive support with their mental health.

Citizens Advice is a founding member of Open Mental Health and a lead partner delivering services to address the issues identified as being wider (social, financial etc) determinants of health. The team worked with clients who were in treatment as well as with those who were living independently in the community.



Our Open Mental Health team helped **977** people across Somerset, providing advice and casework to address the wider issues impacting mental health.
We gained £907,000 income for these clients.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

In-patient advice services

Funded by two private mental health hospitals, Cygnet Healthcare and Elysium Healthcare, the inpatient advice work complements the Open Mental Health service.

We delivered inpatient advice and casework support to ensure that advice issues were dealt with alongside treatment for acute mental ill health. This assists recovery and contributes to a timely discharge.



Our specialist adviser worked in the hospitals one day a week and advised **101** clients between April 2023 to March 2024.



Macmillan Cancer Support

The National Charity Macmillan Cancer Support has worked with us for many years and provided funding for a dedicated Advice Service for those living with cancer and their families.

The team work across the County offering appointments within cancer treatment centres, cancer clinics, at our offices or by phone. Many of the clients that used this service told us how important it was that we were able to meet them on their terms and fit in around their treatment schedules and changing health.

Six in seven people living with cancer face increased costs as a direct result of their diagnosis. These range from paying for travel to and from hospital to increased energy bills and reduced income through having to take time off from paid work.

Most of our Macmillan clients are referred to us by cancer specialist nurses or support workers at Musgrove Park Hospital and Yeovil District Hospitals. We work collaboratively to ensure clients get fast and effective advice and support.

Macmillan Cancer Support Worker (Haematology) testimony

I just wanted to let you know that the Macmillan adviser really went above and beyond to help one of our mutual patients this week... When I spoke to him, he was on the bus but hysterical and I couldn't understand him. The adviser managed to speak with him, calm him down... He was so thankful for her calm advice and kindness that he visited her when she was here yesterday (Cancer Treatment Centre) and gave her some flowers.

We also work closely with St. Margaret's Hospice staff to ensure that clients are supported during end-of-life care.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)



Our Macmillan team supported **1,681** people affected by cancer.

As a result of our advice we were able to secure increased income of £4,408,000 for these clients through welfare benefit entitlements, Macmillan grants and other income maximisation options.

Mendip Health Connectors

This programme of support was funded by a partnership of Mendip Integrated Health and Wellbeing GP practices up to 31st December. The funding made provision for face-to-face advice appointments for clients referred by a Mendip Health Connector. These clients were prioritised due to their difficulties using telephone services (needing a face-to-face appointment) or their need for additional support to access and act on advice. Appointments were provided in Frome, Shepton Mallet, Wells and Glastonbury.

Approximately 70% of the advice provided included welfare benefit advice although most clients presented with a range of other problems alongside their benefit issues.



We helped **115** clients and achieved £77,000 in income gains for these clients.

Multiple Sclerosis

Prior to the Citizens Advice Somerset merger there were three small MS advice projects in Somerset each funded by a separate local MS Society branch. During the year we worked closely with those groups to establish a county-wide advice service.

The project provides a fast and individually tailored advice service for those whose lives are affected by Multiple Sclerosis. The advisers on this team completed MS awareness training so they better understood the challenges and impact of a MS diagnosis.



We helped **74** clients and achieved £99,000 in income gains for these clients.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)



Henry Smith Priority Support

A high number of clients (**327**) were helped via this project which was to support clients post-covid to manage their financial distress. It was clear many households were experiencing negative budgets and struggling to stay afloat financially. Many of these clients came to us feeling very uncertain about their future and worried by the fact they will be facing long term difficulties.

£789,000 of income was secured for these clients which enabled them to stabilise their income and bring their budgets back into balance.

86% of clients helped said that their financial confidence was improved. Of the 121 clients who said they often felt anxious and unable to cope before we advised them 46% told us that following their advice and support, they felt able to cope and did not feel anxious.

"I would like to give massive compliments to the adviser for her hard work and kindness. Without her support I would have been lost"

Litigants in Person

This unique and highly specialised service was funded by The Henry Smith Charity and Charles Hayward Foundation. The Litigant in Person (LiP) service provided advice, casework and support at court for survivors of domestic abuse who were involved in legal action against their perpetrator/abuser but were unable to get legal aid or afford legal representation. The Service aims to ensure that every domestic abuse survivor in Somerset has access to high quality advice that will secure their long-term safety.

Our holistic approach enabled people going through a traumatic a period in their lives to gain independence and self-reliance. Our LiP clients completed anonymous feedback surveys and over 90% of respondents reported improved self-esteem, wellbeing and felt better able to move forward.

"Thank you so much for your help, kindness and expertise since we first spoke when I was in tears and very desperate and traumatised... You have given me hope which has made me stronger for me but more importantly has helped my children who needed their mother to be strong, fight for what is right and the energy for life that was taken away from me."

"Your help, support and advice over this horrendous time has been invaluable and I'm incredibly grateful to you for all that you have done. Thankyou."



Our litigants in person service helped **236** survivors of domestic abuse with a variety of complex legal advice issues including: child arrangement orders, occupation orders, financial remedies.

Young Citizens Advice

The economic and social impact of Covid-19 particularly affected young people, especially in terms of work and health/wellbeing outcomes. Advice services often find that young people are under-represented in overall client numbers. The Young Citizens Advice research and engagement project (April 2022 to March 2024) existed to review and develop better access to advice and support for young people.

Young Citizens Advice had four key aims:

- **Improve Young People awareness of Citizens Advice** – we promoted CA widely and advised 1,400 young people, with 6,100 advice issues.
- **Upskill advisers when supporting young people** – upskill training was given to staff and volunteers.
- **Provide resources for organisations supporting young people** – we linked up and shared our Young CA newsletters with a large number of organisations
- **Increase young people partnership working** – working together we identified the main advice areas that concern young people in Somerset, we then created advice factsheets about their rights.

The Young Citizens Advice project has identified some key learning which we will be carrying forward in 2024-2025. In partnership with Somerset Youth Work Alliance we will be 'Embedding advice in youth work' by delivering bespoke 'Advice First Aid' training to youth workers across Somerset.



During the life of this project **1,400** young people
received advice on 6,100 advice issue

Social Value

We estimate the value of our advice using a Treasury approved model developed by New Economy (now merged with Greater Manchester Combined Authority).

For every £1 invested in Citizens Advice Somerset in the financial year 2023/24, we generated:

£3.79 Fiscal Value - Financial 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.

£27.31 Public Value - When people have fewer problems they have higher levels of wellbeing, participation in society and productivity. Our calculation of public value also includes the value of a volunteer run service.

£13.42 Personal Value - We help individual clients to achieve individual financial outcomes like getting back-dated benefits, writing-off debts and refunds for consumer issues.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Research & Campaigns

During 2023-24 we participated in a significant amount of campaign work around the Cost-of-Living Crisis and negative budgets, including print articles, radio news and in-person events.

Using evidence of our clients' experiences we contributed to several policy consultations during the year, including:

- Deductions to Universal Credit
- Accessing and navigating DWP Services when mentally unwell
- Review of the Civil Legal Aid scheme

We participated in several national Citizens Advice awareness campaigns: Scams Awareness week, Energy Savers week, Debt Awareness week, and Consumer Campaign week'.

Fundraising

The Fundraising Strategy and activities aim to ensure that Citizens Advice Somerset achieves income diversification. Most of the fundraising activity is focused on raising funds through Trust and Grant applications. A small programme of community events fund raising takes place each year. These activities are led and delivered by staff with support from volunteers and none of these activities involved a professional fundraiser or commercial participator.

The CEO is responsible for oversight and control of all income generation and fundraising activities including the protection of vulnerable people and other members of the public. Citizens Advice Somerset are not subject to or bound by any voluntary scheme for regulating fund-raising activities. There have not been any complaints received in relation to fund-raising activities carried out by Citizens Advice Somerset.

Financial Review

As noted elsewhere in this document, these accounts have been prepared using merger accounting, therefore combining the results of the merged entities into a singular result for the charity for the current and comparative year. For the year ending 31 March 2024 the combined charity generated income of £2,375,105, of which £1,340,337 was restricted, and £1,034,768 unrestricted (2023: income of £2,464,320, of which £1,243,973 was restricted and £1,220,347 unrestricted). Expenditure in the year to 31 March 2024 for the combined entity was £2,857,613 of which £1,680,336 was restricted and £1,177,277 unrestricted (2023: expenditure of £2,622,709, of which £1,425,843 was restricted and £1,196,866 unrestricted).

After taking account of an extraordinary cost in relation to a lease settlement of £100,000, and transfers between funds, the net result for the year ended 31 March 2024 was a deficit of £582,508 of which £275,991 was restricted and £306,517 unrestricted (2023: deficit of £158,389 of which a deficit of £161,227 was restricted and a surplus of £2,838 was unrestricted).

A full breakdown of the split between merged entities is available in note 18 to the accounts.

As at 31 March 2024, the charity had funds carried forward of £965,515, and cash in the bank of £1,476,638. Taking into account future budgets and forecasts, the Trustees therefore consider it reasonable and appropriate to prepare the accounts on a going concern basis.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Reserves policy

As at 31 March 2024, the charity had reserves of £965,515, all of which is held in unrestricted funds (2023: £1,272,032 held in unrestricted funds and £275,991 held in restricted funds). The Trustees have approved a reserves policy that puts aside specific funds for contractual liabilities, moving costs and IT upgrades and renewals, which is shown as a balance of £569,025 within designated funds.

After allowing for these designated funds, the policy of the charity is to hold general reserves of £500,000 – £550,000, which approximates to 3 months running costs.

As at the year end, free reserves after excluding fixed assets, were £348,008, which is below the reserves target. The trustees acknowledged from the outset that the merger would be costly in the short term, with the aim of longer term benefits and therefore consider it an appropriate use of funds to enact the merger successfully. It is hoped that over the coming 2-3 years, the benefits of the merger mean that reserves will return to the intended level.

Statement of Trustees' Responsibilities

The trustees (who are also directors of Citizens Advice Somerset for the purposes of company law) are responsible for preparing the Trustees Directors' 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:

- (a) select appropriate accounting policies and then apply them consistently;
- (b) observe the methods and principles in the Charities SORP;
- (c) make judgements and estimates that are reasonable and prudent,
- (d) state whether UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- (e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and reporting by Charities and in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board and signed on their behalf by:

B O'Leary

Chair

Date: 03 December 2024

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Opinion

We have audited the financial statements of Citizens Advice Somerset (the 'charitable company') for the year ended 31 March 2024, which comprise the Statement of Financial Activities, Balance Sheet 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.

Emphasis of matter – departure from accounting standards

We draw attention to note 1.3 in the financial statements, which explains that there has been a departure from Financial Reporting Standard 102 in relation to merger accounting, in order that the financial statements give a true and fair view of the position.

Our opinion is not modified in this respect.

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 Trustees' Report, other than the financial statements and our auditor's 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.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

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 Trustees' 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.
- 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, Charity SORP FRS 2019, employment, data protection and health and safety 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:

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Independent Auditors' Report to the Members and Trustees For the Year Ended 31 March 2024

- 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.

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

Other matters

In forming our opinion on the financial statements, which is not modified, we note the prior period financial statements were not audited. Consequently, International Standards on Auditing (UK & Ireland) require the auditor to state that the corresponding figures contained within these financial statements are unaudited.

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
Chartered Accountants
Statutory Auditor

Goodwood House
Blackbrook Park Avenue
Taunton
Somerset
TA1 2PX

Date: 17 December 2024

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Statement of Financial Activities (including an Income and Expenditure account)
For the Year Ended 31 March 2024

	Notes	Unrest- ricted Funds £	Rest-riected Funds £	Total 2024 £	Unrest- ricted Funds £	Rest-riected Funds £	Total 2023 £
Income from:							
Donations and general grants	2	683,835	66,101	749,936	614,496	89,130	703,626
Charitable activities	3	294,653	1,274,236	1,568,889	545,810	1,154,843	1,700,653
Investment income	4	56,280	-	56,280	60,041	-	60,041
Total income		1,034,768	1,340,337	2,375,105	1,220,347	1,243,973	2,464,320
Expenditure on:							
Charitable expenditure	5	1,177,277	1,680,336	2,857,613	1,196,866	1,425,843	2,622,709
Total expenditure		1,177,277	1,680,336	2,857,613	1,196,866	1,425,843	2,622,709
Net income/(expenditure) before transfers		(142,509)	(339,999)	(482,508)	23,481	(181,870)	(158,389)
Extraordinary item	6	(100,000)	-	(100,000)	-	-	-
Transfer between funds	12	(64,008)	64,008	-	(20,643)	20,643	-
Net movement in funds		(306,517)	(275,991)	(582,508)	2,838	(161,227)	(158,389)
Reconciliation of funds							
Fund balances at 01 April 2023		1,272,032	275,991	1,548,023	1,269,194	437,218	1,706,412
Fund balances at 31 March 2024	12	965,515	-	965,515	1,272,032	275,991	1,548,023

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.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**- Company Registration Number: 03173414****Balance Sheet****As at 31 March 2024**

	Notes	2024 £	2023 £
Fixed assets			
Tangible fixed assets	8	48,442	89,964
Current assets			
Debtors	9	37,800	126,351
Cash at bank and in hand	10	1,476,638	2,093,892
		<u>1,514,438</u>	<u>2,220,243</u>
Creditors			
Amounts falling due within one year	11	(597,365)	(762,184)
Net current assets		<u>917,073</u>	<u>1,458,059</u>
Net assets		<u><u>965,515</u></u>	<u><u>1,548,023</u></u>
Funds			
Unrestricted funds			
General funds	12	396,490	1,021,254
Designated funds	12	569,025	250,778
		<u>965,515</u>	<u>1,272,032</u>
Restricted funds	12	-	275,991
Total charity funds		<u><u>965,515</u></u>	<u><u>1,548,023</u></u>

These accounts 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 Trustees for issue on 03 December 2024 and signed on their behalf by:

B O'Leary
Chair

M Mercer
Treasurer

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**Cash flow statement**

For the Year Ended 31 March 2024

		Total 2024 £	Total 2023 £
	Notes		
Cash flows from operating activities			
Net movements in funds for the year		(582,508)	(158,389)
Adjustments to cash flows from non-cash items			
Depreciation and amortisation	8	14,271	15,947
Loss on disposal		27,251	-
Finance income	4	(56,280)	(60,041)
		(597,266)	(202,483)
Working capital adjustments			
(Increase)/decrease in debtors	9	88,551	56,234
Increase/(decrease) in creditors	11	(164,819)	121,264
Net cash flow from operations		(673,534)	(24,985)
Cash flows from investing activities			
Interest received	4	56,280	60,041
Acquisitions of tangible assets	9	-	(2,114)
Net increase/(decrease) in cash and cash equivalents		(617,254)	32,942
Reconciliation of net debt			
Cash and cash equivalents at the beginning of the reporting period		2,093,892	2,060,950
Net increase/(decrease) in cash and cash equivalents		(617,254)	32,942
Cash and cash equivalents at the end of the reporting period		1,476,638	2,093,892

1 Accounting Policies

1.1 General information and basis of accounting

Citizens Advice Somerset is a company limited by guarantee incorporated in the United Kingdom under the Companies Act. The maximum liability of each member is limited to £10. The address of the registered office is given on page 2. The nature of the charity's operations and its principal activities are set out in the Trustees report on pages 3-25.

The financial statements have been prepared in £ sterling 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 Merger disclosure

On 1 October 2023, Citizens Advice Mendip (company number 03368452, charity number 1062605), Sedgemoor Citizens Advice Bureau (company number 02947532, charity number 1041082) and Taunton and District Citizens Advice Bureau (company number 02900368, charity number 1050297), merged into South Somerset Citizens Advice Bureau (company number 03173414, charity number 1054134).

South Somerset Citizens Advice Bureau changed its name to Citizens Advice Somerset on 4 September 2023.

The financial statements have been prepared using charity merger accounting under section 27 of the charity SORP and have been presented as if it had always been on entity. In order to apply this, the assets and liabilities of both entities have been retained at carrying value and not restated and comparatives have been adjusted accordingly. Please see note 18 for more details.

The use of merger accounting by a company is considered a true and fair override of financial statements. The Trustees consider that such an override is necessary to provide a true and fair view of the position of the charity as disclosed below

1.3 Material departure from accounting standards

As a result of the application of merger accounting, there is a material departure from the requirements of the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). FRS 102 does not permit for merger accounting to be applied, however the trustees believe that the adoption of the merger accounting is required in order for the accounts to provide a true and fair view of the position of the charity.

The trustees confirm that in all other respects other than the application of merger accounting, FRS 102 has been complied with. FRS 102 would require that the merger of the four entities as disclosed in accounting policy 1.2 above to be accounted for as an acquisition by the "acquiring" entity, which would result in a donation being shown in these accounts, equivalent to the net assets at the date of the transaction.

The trustees believe that the combination of the entities meets all criteria set out in the SORP which would otherwise require the combination to be accounted for as a merger – namely that no party to the combination is portrayed as either acquirer or acquiree, either by its governing body or management or by that of another party to the combination, that all parties to the combination, as represented by members of the governing body, participate in establishing the management structure of the combined charity and in selecting the management personnel (and that this decision is made on the basis of a consensus between the parties to the combination, rather than purely by exercising voting rights), and that there is no significant change to the class of beneficiaries of the combining entities or the purposes of the benefits provided as a result of the combination.

As a result, the trustees believe that to account for the combination as an acquisition would be sufficiently misleading that it would conflict with the requirement to give a true and fair view and therefore the decision has been taken to account for the combination as a merger.

1.4 Income

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income. The valuation of donated services is not quantified within the Statement of Financial Activities.

Donation income is received by way of general grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

Income from grants, relating to specifically the provision of goods or services as part of charitable activities or services to clients are included in full in the Statement of Financial Activities when receivable and in the period in which they relate to. Grants are deferred when the monies have been received in advance of the period in which they relate to.

Other trading activities income includes income relating to fundraising and is included in the Statement of Financial Activities when receivable.

Investment income is included when receivable.

1.5 Government grants

Government grants are accounted for when unconditionally due and reasonable assurance can be gained that it will be received. Where funds are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate. Where funds have not been received in a specified period, these funds will be accrued in debtors and recognised in the period to which they relate. Not all grants received have conditions and performance indicators attached, where this is the case, the income is included within donations. Performance related grants are included within Charitable Activities income.

1.6 Donated services

In accordance with the Charities SORP (FRS 102), unpaid volunteer time is not recognised in the financial statements. Please refer to the Trustee Directors' Report and note 7 for more information about their contribution.

1.7 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. All expenditure is gross of VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services to its clients. Direct costs are allocated to such activities and those costs of an indirect nature necessary to support them are shown as contributions to core expenditure.

Other support costs include those costs associated with meeting the constitutional and statutory requirements of the charity.

1.8 Fixed assets

Depreciation is calculated to write off the cost of fixed assets over their estimated useful lives at the following rate:-

Leasehold improvements – 20% per annum straight line basis

Office equipment – 20% per annum straight line basis

Furniture and equipment – 20% per annum straight line basis

Fixed assets are valued at cost less depreciation. No assets are capitalised under £1,000. Fixed assets are reviewed annually for impairment.

These accounting policies have been adjusted to be consistent as a result of the merger. This is considered a change in accounting estimate with an immaterial impact on the financial statements as disclosed in note 1.19.

1.9 Debtors

Accrued income comprises amounts due from funders and is recognised when the charity is entitled to the grant, receipt is probable and the amount can be measured reliably. Prepayments are valued at the amount prepaid.

1.10 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.

1.11 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.

1.12 Taxation

The company is a registered charity and is therefore not liable to corporation tax to the extent that income and gains are applied to the charitable objectives of the charity.

1.13 Pension contributions

The charity operates a defined contribution pension scheme. The scheme and its assets are held by independent managers. 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.

1.14 Allocation of costs

A pre-determined amount of overhead expenditure on each project is calculated and transferred from the project to overheads as a contribution.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Notes to the Financial Statements

For the Year Ended 31 March 2024

1.15 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 Trustees 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.

1.16 Operating leases

Leases in which substantially all the risks and rewards of ownership are retained by the lessor are classified as operating leases. Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease. The charity has an operating lease for the premises in which they operate, as well as photocopier and telephone leases. The title of the leased premises and equipment remains with the lessor.

1.17 VAT

The charity is not VAT registered and therefore all costs are inclusive of VAT.

1.18 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 and other creditors 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 deemed 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.

1.19 Change in accounting estimates

As a result of the application of merger accounting, accounting policies for the combining entities have been aligned. This has resulted in an adjustment to depreciation rates as follows:

	<u>Previous rate</u>	<u>Adjusted rate</u>
Leasehold improvements	Over life of lease	20% straight line
Fixtures and fittings	25% & 33% straight line	20% straight line
IT costs	33% straight line	20% straight line

In line with accounting standards, this adjustment has not been applied retrospectively, and it has not resulted in a material impact on the financial statements.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Notes to the Financial Statements

For the Year Ended 31 March 2024

2 Donations and general grants

	Unre- stricted funds	Rest-ri-cted funds	Total 2024	Unre- stricted funds	Rest-ri-cted funds	Total 2023
	£	£	£	£	£	£
Grants received						
Core funding*	480,557	-	480,557	387,817	38,000	425,817
Public Health*	122,931	-	122,931	96,201	-	96,201
Wessex Water	29,000	36,101	65,101	34,260	21,130	55,390
Wellington Town Council*	2,500	-	2,500	-	-	-
	<u>634,988</u>	<u>36,101</u>	<u>671,089</u>	<u>518,278</u>	<u>59,130</u>	<u>577,408</u>
Donations						
Local town & parish councils*	24,599	-	24,599	38,354	-	38,354
Donations & gifts	24,248	30,000	54,248	57,864	30,000	87,864
	<u>683,835</u>	<u>66,101</u>	<u>749,936</u>	<u>614,496</u>	<u>89,130</u>	<u>703,626</u>
The income above is made up of:						
Received in year	683,835	66,101	749,936	614,496	89,130	703,626
Deferred income brought forward	-	-	-	-	-	-
Deferred income carried forward	-	-	-	-	-	-
Accrued income brought forward	-	-	-	-	-	-
Accrued income carried forward	-	-	-	-	-	-
	<u>683,835</u>	<u>66,101</u>	<u>749,936</u>	<u>614,496</u>	<u>89,130</u>	<u>703,626</u>

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

* denotes amounts received from government. See note 16 for more information.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Notes to the Financial Statements

For the Year Ended 31 March 2024

3 Incoming resources from charitable activities

	Unre- stricted funds £	Rest-ri- cted funds £	Total 2024 £	Unre- stricted funds £	Rest-ri- cted funds £	Total 2023 £
Abri	-	-	-	-	33,154	33,154
Additional Capacity*	40,903	12,278	53,181	25,096	24,556	49,652
Assist Mental Health	-	-	-	-	32,250	32,250
Awards For All	-	8,760	8,760	-	-	-
Clinical Commissioning Group	88,096	-	88,096	142,930	12,250	155,180
Covid Response*	-	-	-	25,000	-	25,000
Cygnnet Healthcare	-	6,039	6,039	-	-	-
Elysium	-	4,800	4,800	-	-	-
Foodbank Project	-	59,487	59,487	-	10,131	10,131
General Advice	26,577	-	26,577	107,592	26,752	134,344
Hate Crime Reporting	-	-	-	-	7,000	7,000
Health Connectors	-	23,238	23,238	-	-	-
Henry Smith PCPSP	-	32,383	32,383	-	26,500	26,500
Homelessness Prevention Grant*	-	46,466	46,466	-	19,000	19,000
Homelessness Reduction Act*	-	36,285	36,285	-	36,285	36,285
HPC CIM fund	-	-	-	-	60,000	60,000
HPC Debt	-	35,556	35,556	-	44,444	44,444
LiP - ATJ	-	-	-	-	12,196	12,196
LiP - Charles Hayward Foundation	-	14,583	14,583	-	25,000	25,000
LiP - Henry Smith	-	17,292	17,292	-	-	-
Macmillan	-	176,716	176,716	-	176,717	176,717
MaPS	-	130,080	130,080	-	16,499	16,499
MDC Housing Options*	-	-	-	-	46,446	46,446
Mental Health Alliance	-	238,941	238,941	-	211,363	211,363
Money & Homelessness*	97,500	-	97,500	97,500	22,866	120,366
MS Society	-	6,313	6,313	-	13,909	13,909
One Team	-	32,000	32,000	-	-	-
Pensionwise	-	79,498	79,498	-	82,034	82,034
Somerset Community Foundation	-	-	-	18,865	12,371	31,236
Somerset County Council - LAS*	41,577	-	41,577	36,087	-	36,087
Somerset Unitary Authority CoL*	-	283,688	283,688	-	15,307	15,307
SWTC*	-	-	-	92,740	40,418	133,158
Talking Money	-	-	-	-	127,795	127,795
Western Power Distribution	-	6,800	6,800	-	4,600	4,600
Yorkshire Building Society	-	8,033	8,033	-	-	-
Young Citizens Advice	-	15,000	15,000	-	15,000	15,000
	294,653	1,274,236	1,568,889	545,810	1,154,843	1,700,653

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Notes to the Financial Statements

For the Year Ended 31 March 2024

3 Incoming resources from charitable activities (continued)

	Unre- stricted funds £	Rest-ri-cted funds £	Total 2024 £	Unre- stricted funds £	Rest-ri-cted funds £	Total 2023 £
The income is made up of:						
Received in year	98,736	1,413,004	1,511,740	760,855	1,152,216	1,913,071
Deferred income brought forward	222,399	19,616	242,015	1,300	84,750	86,050
Deferred income carried forward	-	(122,921)	(122,921)	(222,399)	(19,616)	(242,015)
Accrued income brought forward	(32,332)	(51,202)	(83,534)	(26,278)	(113,709)	(139,987)
Accrued income carried forward	5,850	15,739	21,589	32,332	51,202	83,534
	<u>294,653</u>	<u>1,274,236</u>	<u>1,568,889</u>	<u>545,810</u>	<u>1,154,843</u>	<u>1,700,653</u>

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

* denotes amounts received from government. See note 16 for more information.

4 Investment income

	Unre- stricted funds £	Rest-ri-cted funds £	Total 2024 £	Unre- stricted funds £	Rest-ri-cted funds £	Total 2023 £
Income from investments	36,030	-	36,030	14,344	-	14,344
Other income	20,250	-	20,250	45,697	-	45,697
	<u>56,280</u>	<u>-</u>	<u>56,280</u>	<u>60,041</u>	<u>-</u>	<u>60,041</u>

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Notes to the Financial Statements

For the Year Ended 31 March 2024

5 Charitable expenditure

	Unres- tricted £	Res-tricted £	Total 2024 £	Unres- tricted £	Res-tricted £	Total 2023 £
Staff costs						
Staff salaries	906,441	1,076,376	1,982,817	950,877	894,980	1,845,857
Recruitment expenses	2,102	-	2,102	2,631	4,968	7,599
Subsistence & refreshments	6,951	1,185	8,136	2,981	710	3,691
Staff development & training	6,359	2,373	8,732	9,436	1,502	10,938
Travel	12,710	8,295	21,005	11,250	4,894	16,144
Other staff costs	5,198	100	5,298	19,868	1,610	21,478
Advice giving services						
Reference material & subscriptions	33,855	1,565	35,420	35,763	934	36,697
Direct project costs	536	-	536	4,538	1,208	5,746
Partner payments	13,391	144,942	158,333	34,002	220,621	254,623
Office services						
IT maintenance & infrastructure	170,926	5,562	176,488	48,088	-	48,088
Office equipment & supplies	6,090	-	6,090	25,481	633	26,114
Stationery & office consumables	21,534	372	21,906	23,476	3,047	26,523
Telephone call charges	87,418	2,351	89,769	68,062	1,326	69,388
Consultancy	10,389	-	10,389	18,216	-	18,216
Premises & buildings						
Rent and rates	126,943	288	127,231	101,224	1,016	102,240
Repairs & maintenance	12,512	-	12,512	14,657	-	14,657
Electricity & gas	13,803	-	13,803	21,435	-	21,435
Office insurances	13,594	-	13,594	11,504	-	11,504
Other support charges						
Bank charges	428	-	428	592	-	592
Depreciation	14,271	-	14,271	15,946	-	15,946
Loss on disposal	27,251	-	27,251	-	-	-
Accountancy & audit fees	16,180	-	16,180	15,808	-	15,808
Legal & professional fees	102,273	-	102,273	28,688	-	28,688
Governance costs	2,045	33	2,078	16,742	60	16,802
Miscellaneous expenses	866	105	971	3,593	342	3,935
	1,614,066	1,243,547	2,857,613	1,484,858	1,137,851	2,622,709
Contributions to core expenditure	(436,789)	436,789	-	(287,992)	287,992	-
	1,177,277	1,680,336	2,857,613	1,196,866	1,425,843	2,622,709

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Notes to the Financial Statements

For the Year Ended 31 March 2024

5 Charitable expenditure (continued)**Analysis of expenditure on charitable activities - 2024**

	Activities undertaken directly	Grant funding activities	Support costs (including contribution to core costs)	Total
Unrestricted funds	915,207	-	362,070	1,277,277
Restricted funds				
Additional Capacity	107,516	-	14,617	122,133
Awards 4 All	8,024	-	5,639	13,663
Clinical Commissioning Group	37,552	-	3,730	41,282
Corton Hill	19,047	-	10,953	30,000
Cost of Living Response	224,869	-	74,126	298,995
Cygnnet Healthcare	4,858	-	1,181	6,039
Elysium	3,730	-	1,181	4,911
Foodbank Project	42,759	-	18,784	61,543
Health Connections	18,777	-	10,090	28,867
Help Through Hardship	27,402	-	1,098	28,500
Henry Smith PCPSP	22,430	-	9,953	32,383
Homelessness Reduction	40,515	-	18,984	59,499
HPC CIM	13,595	-	7,671	21,266
HPC Debt	30,656	-	4,869	35,525
LiP - ATJ	12,196	-	-	12,196
LiP - Charles Hayward Foundation	18,750	-	-	18,750
LiP - Other	245	-	-	245
LiP - Henry Smith	7,495	-	9,797	17,292
MacMillan	122,495	-	54,438	176,933
MaPS	76,827	-	53,259	130,086
MDC Housing Options	19,512	-	8,811	28,323
Mental Health Alliance	185,033	-	50,057	235,090
MS Society	5,345	-	3,657	9,002
One Team	40,604	-	28,708	69,312
Open Mental Health	10,994	-	4,603	15,597
PensionWise	55,647	-	23,851	79,498
SCC Fundraiser Project	12,370	-	-	12,370
Wessex Water	27,545	-	8,556	36,101
Western Power Distribution	6,800	-	-	6,800
Yorkshire Building Society	3,924	-	4,109	8,033
Young Citizens Advice	36,035	-	4,067	40,102
Total restricted funds	1,243,547	-	436,789	1,680,336
Total funds	2,158,754	-	798,859	2,957,613

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Notes to the Financial Statements

For the Year Ended 31 March 2024

5 Charitable expenditure (continued)**Analysis of expenditure on charitable activities – 2023**

	Activities undertaken directly	Grant funding activities	Support costs (including contribution to core costs)	Total
Unrestricted funds	1,043,599	-	153,267	1,196,866
Restricted funds				
400K Project	201,775	-	30,970	232,745
Abri	27,367	-	5,787	33,154
Assist Mental Health	22,232	-	10,018	32,250
Clinical Commissioning Group	10,053	-	2,197	12,250
Corton Hill	23,650	-	6,350	30,000
Cygnnet Healthcare	1,063	-	1,437	2,500
Elysium	3,078	-	1,096	4,174
Foodbank Project	6,799	-	2,949	9,748
Hardship Fund	2,743	-	2,257	5,000
Head Above Water	-	-	1,472	1,472
Hate Crime	7,000	-	-	7,000
Help Through Hardship	6,613	-	2,887	9,500
Henry Smith PCPSP	22,044	-	4,456	26,500
Homelessness Reduction	30,897	-	5,388	36,285
HPC CIM	44,243	-	15,896	60,139
HPC Debt	35,198	-	9,277	44,475
HRA Debt	1,560	-	5,573	7,133
LiP - CHF	18,895	-	1,938	20,833
LiP - TWA	1,891	-	-	1,891
LiP - Other	8,370	-	-	8,370
MacMillan	137,004	-	42,317	179,321
MaPS	12,144	-	5,423	17,567
Mental Health Alliance	175,605	-	19,141	194,746
MDC Housing Options	38,271	-	20,502	58,773
MS Society	11,285	-	4,660	15,945
One Team	18,688	-	14,406	33,094
Open Mental Health	31,184	-	12,265	43,449
PensionWise	60,392	-	21,642	82,034
SCC Fundraiser Project	14,293	-	7,586	21,879
SSDC Private Renters	19,000	-	-	19,000
Talking Money	111,204	-	16,591	127,795
Wessex Water	23,095	-	10,309	33,404
Western Power Distribution	4,600	-	-	4,600
Young CA	5,617	-	3,200	8,817
Total restricted funds	1,137,853	-	287,990	1,425,843
Total funds	2,181,452	-	441,257	2,622,709

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Notes to the Financial Statements

For the Year Ended 31 March 2024

6 Extraordinary items

	Unres- tricted £	Res-tricted £	Total 2024 £	Unres- tricted £	Res-tricted £	Total 2023 £
Property costs	100,000	-	100,000	-	-	-
	100,000	-	100,000	-	-	-

7 Employees and employment costs

	2024 £	2023 £
Wages and salaries	1,771,768	1,663,462
Employer's NI	144,722	112,173
Pension contributions	66,327	70,222
	1,982,817	1,845,857

During the year, one employee was paid between £70,000 - £80,000 and one paid between £60,000 - £70,000 (including salary and one-off additional payments due to merger) (2023: No employees paid over £60,000).

No remuneration was paid to any Trustees during the year (2023: none). No expenses were reimbursed to the Trustees by the charity during the year (2023: none).

The key management personnel of the charity are considered to be the Chief Executives of the relevant charities prior to the merger and the Chief Executive and Deputy Chief Executive after the merger. The total costs to the charity of employee benefits for the key management personnel were £167,643 (2023: £251,231).

The average monthly head count was 82 staff (2023: 87 staff).

Volunteers contribute unpaid time to administration, advice services, reception, grant applications, research campaigns and fundraising activities. The estimated volunteer time for the year has not been included in the financial statements as in accordance with the Charities SORP (FRS 102).

During the year, a termination payment was made to an employee, totalling £9,850. The amount was a full and final settlement and no amounts were outstanding at the year end (2023: none).

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 £66,327 (2023: £70,222). There were no contributions payable to the scheme at the end of the year (2023: £nil).

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Notes to the Financial Statements

For the Year Ended 31 March 2024

8 Tangible fixed assets

	Furniture & Equipment £	Leasehold Improvements £	Office Equipment £	Total £
Cost				
As at 01 April 2023	34,488	197,173	24,510	256,171
Additions	-	-	-	-
Disposals	-	(33,138)	-	(33,138)
As at 31 March 2024	34,488	164,035	24,510	223,033
Depreciation				
As at 01 April 2023	33,763	115,054	17,390	166,207
Elimination on disposal	-	(5,887)	-	(5,887)
Charge for year	725	9,547	3,999	14,271
As at 31 March 2024	34,488	118,714	21,389	174,591
Net book value				
As at 31 March 2024	-	45,321	3,121	48,442
As at 31 March 2023	725	82,119	7,120	89,964

9 Debtors

	2024 £	2023 £
Accrued income and other debtors	21,589	107,750
Prepayments	16,211	18,601
	<u>37,800</u>	<u>126,351</u>

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Notes to the Financial Statements

For the Year Ended 31 March 2024

10 Cash at bank and in hand

	2024	2023
	£	£
Cash at bank	1,476,386	2,093,757
Petty cash	252	135
	<u>1,476,638</u>	<u>2,093,892</u>

11 Creditors: Amounts falling due within one year

	2024	2023
	£	£
Trade creditors	463	-
Other creditors	391,149	387,118
PAYE/NI control	3,637	11,988
Accruals	79,195	121,063
Deferred income	122,921	242,015
	<u>597,365</u>	<u>762,184</u>

Deferred income

	2024	2023
	£	£
Deferred income at 01 April 2023	242,015	94,858
Released from previous years	(242,015)	(94,858)
Resources deferred in the year	122,921	242,015
	<u>122,921</u>	<u>242,015</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 projects which specified the amounts as being for 2024/25. These were received from Litigants in Person, Henry Smith, Taunton Foodbank, Yorkshire Building Society and Spark Somerset.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Notes to the Financial Statements

For the Year Ended 31 March 2024

12 Statement of funds

	Balance 01.04.23 £	Income £	Expenditure £	Transfers £	Balance 31.03.24 £
Designated funds					
Contractual liabilities	120,692	-	-	395,333	516,025
Moving costs	32,000	-	-	-	32,000
IT upgrade & equipment renewal	38,696	-	-	(17,696)	21,000
Property improvement fund	54,390	-	-	(54,390)	-
Collaborative working	5,000	-	-	(5,000)	-
	250,778	-	-	318,247	569,025
General unrestricted funds	1,021,254	1,034,768	(1,277,277)	(382,255)	396,490
Total unrestricted funds	1,272,032	1,034,768	(1,277,277)	(64,008)	965,515
Restricted funds					
Additional Capacity	109,855	12,278	(122,133)	-	-
Awards 4 All	-	8,760	(13,663)	4,903	-
Corton Hill	-	30,000	(30,000)	-	-
Cygnnet Healthcare	-	6,039	(6,039)	-	-
Elysium	111	4,800	(4,911)	-	-
Foodbank Project	383	59,487	(61,543)	1,673	-
Help Through Hardship	28,500	-	(28,500)	-	-
Henry Smith PCPSP	-	32,383	(32,383)	-	-
Health Connections	-	23,238	(28,867)	5,629	-
Homelessness Prevention	-	46,466	(41,282)	(5,184)	-
Homelessness Reduction	-	36,285	(59,499)	23,214	-
HPC CIM	18,701	-	(21,266)	2,565	-
HPC Debt	(31)	35,556	(35,525)	-	-
LiP - ATJ	12,196	-	(12,196)	-	-
LiP - CHF	4,167	14,583	(18,750)	-	-
LiP - HS	-	17,292	(17,292)	-	-
LiP - Other	245	-	(245)	-	-
MacMillan	211	176,716	(176,933)	6	-
MaPS	-	130,080	(130,086)	6	-
MDC Housing Options	-	-	(28,323)	28,323	-
Mental Health Alliance	8,873	238,941	(250,687)	2,873	-
MS Society	2,690	6,313	(9,002)	(1)	-
One Team	37,312	32,000	(69,312)	-	-
PensionWise	-	79,498	(79,498)	-	-
SCC Cost of Living Crisis	15,307	283,688	(298,995)	-	-
SCC Other	12,370	-	(12,370)	-	-
Wessex Water	-	36,101	(36,101)	-	-
Western Power Distribution	-	6,800	(6,800)	-	-
Yorkshire Building Society	-	8,033	(8,033)	-	-
Young CA	25,101	15,000	(40,102)	1	-
Total restricted funds	275,991	1,340,337	(1,680,336)	64,008	-
Total funds	1,548,023	2,375,105	(2,957,613)	-	965,515

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Notes to the Financial Statements

For the Year Ended 31 March 2024

12 Statement of funds- prior year

	Balance 01.04.22 £	Income £	Expenditure £	Transfers £	Balance 31.03.23 £
Designated funds					
Contractual liabilities	120,692	-	-	-	120,692
Moving costs	32,000	-	-	-	32,000
IT upgrade & equipment renewal	36,696	-	-	2,000	38,696
Property improvement fund	63,457	-	(9,067)	-	54,390
Collaborative working	5,000	-	-	-	5,000
	257,845	-	(9,067)	2,000	250,778
General unrestricted funds	1,011,349	1,220,347	(1,187,799)	(22,643)	1,021,254
Total unrestricted funds	1,269,194	1,220,347	(1,196,866)	(20,643)	1,272,032
Restricted funds					
Additional Capacity	318,046	24,556	(232,745)	(2)	109,855
Abri	-	33,154	(33,154)	-	-
Assist Mental Health	-	32,250	(32,250)	-	-
Clinical Commissioning Group	-	12,250	(12,250)	-	-
Corton Hill	-	30,000	(30,000)	-	-
Cygnnet Healthcare	-	2,500	(2,500)	-	-
Elysium	285	4,000	(4,174)	-	111
Foodbank Project	-	10,131	(9,748)	-	383
Hardship Fund	-	5,000	(5,000)	-	-
Head Above Water	1,472	-	(1,472)	-	-
Hate Crime	-	7,000	(7,000)	-	-
Help Through Hardship	-	38,000	(9,500)	-	28,500
Henry Smith PCPSP	-	26,500	(26,500)	-	-
Homelessness Reduction	-	36,285	(36,285)	-	-
HPC CIM	18,840	60,000	(60,139)	-	18,701
HPC Debt	-	44,444	(44,475)	-	(31)
HRA Debt	3,715	3,418	(7,133)	-	-
LiP - ATJ	-	12,196	-	-	12,196
LiP - CHF	-	25,000	(20,833)	-	4,167
LiP - TWA	1,891	-	(1,891)	-	-
LiP - Other	8,615	-	(8,370)	-	245
MacMillan	2,815	176,717	(179,321)	-	211
MaPS	1,069	16,499	(17,567)	(1)	-
Mental Health Alliance	8,341	234,230	(238,196)	4,498	8,873
MDC Housing Options	94	46,446	(58,772)	12,232	-
MS Society	2,590	13,909	(15,945)	2,136	2,690
One Team	38,406	32,000	(33,094)	-	37,312
PensionWise	-	82,034	(82,034)	-	-
SCC Cost of Living Crisis	-	15,307	-	-	15,307
SCF Fundraiser Project	344	20,252	(21,879)	1,283	-
SCF Other	-	12,370	-	-	12,370
SSDC Private Renters	-	19,000	(19,000)	-	-
Talking Money	-	127,795	(127,795)	-	-
Wessex Water	11,777	21,130	(33,404)	497	-
Western Power Distribution	-	4,600	(4,600)	-	-
Young CA	18,918	15,000	(8,817)	-	25,101
Total restricted funds	437,218	1,243,973	(1,425,843)	20,643	275,991
Total funds	1,706,412	2,464,320	(2,622,709)	-	1,548,023

12 Statement of funds (continued)

The origin and purpose of the material funds are as set out below:

- The designated funds have been set aside by the Trustees in line with the descriptions set out above.
- Contractual liabilities and moving costs – designated by the trustees to cover contractual liabilities and provision for moving at the end of the current lease.
- Non- contractual liabilities – designated by the trustees to cover approximately 3 months' running costs.
- The general unrestricted fund represents the unrestricted funds of the Bureau at the year end.
- Additional Capacity grant – £400,000 funded by Somerset County Council. The grant was to develop and sustain a County-wide advice service to help close the gap between demand and provision and to extend opening hours on Adviceline.
- Clinical Commissioning Group – grant funding for the provision of advice tackling the wider determinants of health aligned to the CCG (and the ICB) social prescribing priorities.
- Corton Hill – a grant via Somerset Community Foundation to enable increased capacity to help those affected by the Cost of Living Crisis including through expansion of the email advice service.
- Foodbank projects – grants from Foodbanks to provide advice and support to clients using the foodbanks to advise on income maximisation and other issues and to prevent future need for food parcels.
- Help Through Hardship – a one off grant from South Somerset District Council for the provision of additional advice services to meet the increasing demand because of the Cost of Living Crisis.
- Henry Smith PCPSP – grant funding to provide vulnerable clients at greatest risk of financial distress with intensive support from a dedicated caseworker to alleviate financial distress.
- Mendip Health Connections – funding from the Mendip Integrated Health and Wellbeing Group of GP practices to provide clients referred by Mendip Health Connectors with advice and casework.
- Homelessness Prevention – a grant for the provision of specialist debt and housing casework as part of a programme of support to prevent homelessness.
- Homelessness Reduction – a grant for the provision of specialist debt and housing casework as part of a programme of support to prevent homelessness.
- HPC CIM – funding received from the Hinkley Point C Community Impact Mitigation Fund to provide advice and casework for clients in the geographic area.
- HPC Debt – funding for money advice and financial capability advice to support people impacted by the availability and affordability of housing for the communities affected by the build on the HPC power station.
- LiP – grants from the Henry Smith Charity and The Charles Hayward Foundation towards the costs of a Litigant In Person Service for supporting survivors of domestic abuse in court proceedings.
- MacMillan – grant funding from Macmillan Cancer Support to cover the costs of a specialist team of caseworkers providing welfare benefits and general advice to those living with cancer and their families.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Notes to the Financial Statements

For the Year Ended 31 March 2024

12 Statement of funds (continued)

- MaPS – funding from the Money and Pension Service for the provision of specialist debt casework.
- Mental Health Alliance – funding to provide advice and specialist casework to clients experiencing mental ill health who are living independently or who are in treatment or in recovery.
- MDC Housing Options – funding for the provision of specialist debt and housing casework as part of a programme of support to prevent homelessness.
- One Team – grant funding to work in Halcon and Priorswood areas of Taunton and in Wellington to provide debt and financial capability advice to clients in the areas.
- Pension Wise – funding from the Money and Pension Service under contract with Citizens Advice Plymouth to ensure that people who are approaching retirement are offered guidance on how to make informed decisions on the use of their defined contribution savings in their retirement
- SCC Cost of Living Response – a one off grant to expand services and set up new provision in order to meet additional demand from clients experiencing financial distress because of the Cost of Living Crisis.
- Wessex Water – grant funding to support the provision of specialist money and debt advice for Wessex Water customers experiencing financial difficulties.

13 Analysis of net assets between funds

	Unre- stricted funds £	Rest-riced funds £	Total 2024 £	Unre- stricted funds £	Rest-riced funds £	Total 2023 £
Tangible assets	48,442	-	48,442	89,964	-	89,964
Current assets	1,391,517	122,921	1,514,438	1,914,005	306,238	2,220,243
Current liabilities	(474,444)	(122,921)	(597,365)	(731,937)	(30,247)	(762,184)
	<u>965,515</u>	<u>-</u>	<u>965,515</u>	<u>1,272,032</u>	<u>275,991</u>	<u>1,548,023</u>

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Notes to the Financial Statements

For the Year Ended 31 March 2024

14 Financial commitments

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

	2024		2023	
	Land and buildings £	Other £	Land and buildings £	Other £
Less than 1 year	40,213	2,026	55,425	4,113
1 – 5 years	93,750	-	133,963	2,026
Greater than 5 years	-	-	-	-
	<u>133,963</u>	<u>2,026</u>	<u>189,388</u>	<u>6,139</u>

15 Related parties

During the year, L Russ (who was a trustee of Citizens Advice Sedgemoor prior to the transfer), was paid a total of £5,004 for accountancy services. This payment is permitted by the charity's governing document and no amounts were outstanding at the year end (2023: £1,993).

16 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. No performance related grants recognised in income have had any unfulfilled conditions or any other contingencies attaching to them. See note 2 and 3 for more information. Government grants received during the year amounted to £1,189,284 (2023: £1,041,673).

17 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 the winding up of the company. At 31 March 2024 the company had ten members and the total amount guaranteed is therefore £10.

18 Merger disclosures

On 1 August 2023 a merger deed was signed to merge the activities of Citizens Advice Mendip (company number 03368452, charity number 1062605), Sedgemoor Citizens Advice Bureau (company number 02947532, charity number 1041082) and Taunton and District Citizens Advice Bureau (company number 02900368, charity number 1050297) into South Somerset Citizens Advice Bureau.

The resultant charity changed its name from South Somerset Citizens Advice Bureau to Citizens Advice Somerset on 4 September 2023. The merger took place on 1 October 2023. These accounts present the combined entity as if it had always been one entity.

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Notes to the Financial Statements

For the Year Ended 31 March 2024

18 Merger disclosures (continued)**Analysis of principal SoFA components – 2024**

	Citizens Advice Mendip (pre-merger) £	Sedgemoor Citizens Advice Bureau (pre-merger) £	Taunton & District Citizens Advice Bureau (pre-merger) £	South Somerset Citizens Advice Bureau (pre-merger) £	Citizens Advice Somerset (post- merger) £	Combined Total £
Total income	163,926	247,463	280,819	829,520	853,377	2,375,105
Total expenditure	(367,314)	(354,310)	(305,788)	(729,703)	(1,200,498)	(2,957,613)
Net movements in funds	(203,388)	(106,847)	(24,969)	99,817	(347,121)	(582,508)

Analysis of principal SoFA components – 2023

	Citizens Advice Mendip £	Sedgemoor Citizens Advice Bureau £	Taunton & District Citizens Advice Bureau £	South Somerset Citizens Advice Bureau £	Combined Total £
Total income	394,216	541,147	579,455	949,502	2,464,320
Total expenditure	(648,583)	(505,217)	(574,812)	(894,097)	(2,622,709)
Net movements in funds	(254,367)	35,930	4,643	55,405	(158,389)
Total funds brought forward	511,792	308,368	480,132	406,120	1,706,412
Total funds carried forward	257,425	344,298	484,775	461,525	1,548,023

Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Notes to the Financial Statements

For the Year Ended 31 March 2024

18 Merger disclosures (continued)**Analysis of net assets at date of merger**

	Citizens Advice Mendip £	Sedgemoor Citizens Advice Bureau £	Taunton & District Citizens Advice Bureau £	South Somerset Citizens Advice Bureau	Combined Total £
Net assets	81,289	237,452	459,773	547,301	1,325,815
Represented by:					
Unrestricted funds	64,821	237,452	405,378	547,301	1,254,952
Restricted income funds	16,468	-	54,395	-	70,863
Total funds	81,289	237,452	459,773	547,301	1,325,815

Significant adjustments as a result of the merger

As a result of the merger, accounting policies have been aligned

This has resulted in the depreciation rate for all classes of assets being amended. This has not resulted in any material adjustment to the figures and is treated as a change in accounting policy. Please see accounting policy 1.6 for more detail.

The alignment of accounting policies has also altered the way in which contributions to core costs are accounted for. In Taunton & District Citizens Advice Bureau accounts prior to the merger, contributions to core costs were included as a reduction to restricted income and an increase in unrestricted income, however in South Somerset Citizens Advice Bureau and the merged entity, contributions are reflected as a reduction in unrestricted expenditure and an increase in restricted expenditure. This has resulted in unrestricted income for the prior year decreasing by £93,834, restricted income increasing by £93,834, unrestricted expenditure increasing by £93,834 and restricted expenditure increasing by £93,834.

Accounts

South Somerset Citizens Advice Bureau

(A Charitable Company Limited by Guarantee)

Trading as Citizens Advice South Somerset

Annual Report and Financial Statements

For the Year Ended 31 March 2023

Company Number: 03173414

Charity Registered in England and Wales Number: 1054134



South Somerset Citizens Advice Bureau

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For the Year Ended 31 March 2023

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South Somerset Citizens Advice Bureau

Reference and Administrative Details

For the Year Ended 31 March 2023

Charity Name	South Somerset Citizens Advice Bureau	
Other Names	Citizens Advice South Somerset	
Trustee Directors	L Cousins (Chair) M Mercer (Treasurer) C Counsell A Ferneyhough J Humble P Hunter C McDonald	
Company Secretary	A Kerr	
Chief Executive	A Kerr	
Registered Office	Petters House Petters Way Yeovil Somerset BA20 1SH	
Auditors	Albert Goodman LLP Goodwood House Blackbrook Park Avenue Taunton Somerset TA1 2PX	
Bankers	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent, ME19 4TA	Virgin Money Jubilee House Gosforth Newcastle Upon Tyne NE3 4PL
	Nationwide Building Society Kings Park Road Moulton Park Northampton, NN3 6NW	Charity Bank Fosse House 182 High Street Tonbridge, TN9 1BE
Solicitors	Porter Dodson Telford House The Park Yeovil Somerset BA20 1DY	

South Somerset Citizens Advice Bureau
Trustee Directors' Report
For the Year Ended 31 March 2023

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the financial statements for the year ended 31 March 2023. The provisions of the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP FRS 102- implemented 1 January 2019) have been adopted in preparing the annual report and financial statements of the charity.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

South Somerset Citizens Advice Bureau is a registered charity, charity number 1054134, and a company limited by guarantee, company number 03173414. The charity's registered office is Petters House, Petters Way, Yeovil, Somerset, BA20 1SH. The maximum liability of each member is limited to £1. At 31 March 2023 the company had 7 members. South Somerset CAB is governed by its Memorandum and Articles of Association as amended in 2013.

South Somerset Citizens Advice Bureau was incorporated as a company limited by guarantee on 15th March 1996.

Recruitment, Appointment of Trustees

A Governance Committee, made up of Trustees and chaired by the Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the appointment of the Chair. 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 were entitled to appoint persons to the Trustee Board.

The following people were directors/trustees of the charity during the year:

L Cousins	(Chair)
M Mercer	(Treasurer)
E Blake	(resigned 12 October 2022)
C Counsell	
A Ferneyhough	
J Humble	
P Hunter	
C McDonald	

Induction of Trustees

Newly appointed Trustees are provided with a comprehensive induction to South Somerset Citizens Bureau through the provision of training courses and mentoring by established trustees.

Our Vision

Everyone has somewhere trusted to turn to for help and advice.

Mission

Delivering excellence in prevention and advice services. We will provide high quality, seamless and responsive services that meet our clients' needs enabling them to:

- 1) Act early to avoid a problem escalating (Early Help)
- 2) Address critical issues or crises that arise (Advice at a Critical Time)
- 3) Tackle the under-lying issues of financial distress or poverty (Tackling Disadvantage)

Service Aims

Helping clients prepare for, and manage through, key life events and change.

We provide free, independent, confidential and impartial advice and campaign on the issues that affect people's lives.

Aspiration

We are a service that is recognised locally and nationally for the responsiveness, impact and quality of our community advice services and our contribution to addressing financial distress, inequality and disadvantage.



Outcomes: Clients benefit from:

Greater Independence

- gaining knowledge and skill
- being better prepared and able to move forward

Better Prospects

- learning to problem solve and to budget
- becoming better informed

Improved Wellbeing

- reduced risk of harm (debt, homelessness, poverty, abuse)
- reduced anxiety and improved circumstances

Chair's Report – Lin Cousins

I would like to begin my review of the year by expressing, on behalf of the Board, how enormously grateful we are for the fantastic efforts of all the staff and volunteers, who deliver an extremely professional and impactful advice service to the people of South Somerset. On a personal note, I should also like to add my thanks to the work of the board's trustees themselves, for their continued support of the work of Citizens Advice South Somerset.

Together our combined efforts have ensured that we've met the challenges that the year brought with enthusiasm and resilience. It has been another very busy year with absolutely no let up for us in terms of delivering the vital advice that so many people need.



From a governance perspective the major issue has been our move towards a merger with Citizens Advice Sedgemoor, Mendip and Taunton, in order to create a better and more resilient service for the community and to achieve richer and more diverse opportunities for staff and volunteers.

In appraising our options we considered other governance models from across the advice network and undertook a thorough due diligence exercise to assess these. From this it became apparent that one of the important advantages of our Somerset option was that all four merging Citizens Advice were coming to the merger from a position of strength.

Alongside the exceptional work necessary to appraise the merger option we continued with our regular governance activities. The Annual Away Day in November 2022 for all staff and volunteers was a triumph, and probably our best to date, with attendees reporting how much they valued the team spirit and quality of the workshops on the day. We were very grateful to our guest speakers and for the hard work of the staff that organised the event.

Other achievements over the year included the launch of a management pathway for those of our staff that were new to management or wished to move into management. We led on this initiative for the national Citizens Advice network recognising the common need among many local citizens advice to develop the management skills of their staff. The management pathway was one aspect of a wider strategic objective for our organisational development. Over the years we've set, and met, targets to improve our HR practice, wellbeing at work programmes and communication systems. The management pathway contributes to this over-arching objective and ensures that we deliver on the succession plans needed to sustain the expertise of the team.

Treasurer's Report – Margaret Mercer

For several years we have achieved a steady and modest growth in our income. Over the last two years, much of this additional funding was made available to us locally as a result of national government's programmes to support those impacted by the cost of living crisis. These funding streams are now closing and as a result our income from South Somerset District Council returned to more traditional levels.

During the year we have received funding for additional projects including a Somerset wide Cost of Living Crisis Response Team, a Wessex Water Additional Capacity project and a Priority Support programme for vulnerable clients funded by the Henry Smith Foundation. These funds have enabled us to provide specialist support to more clients and to open up community access to advice across our area.

Having spent much of the year assessing the business case for merger, we have agreed to merge with Citizens Advice Sedgemoor, Mendip and Taunton and this will complete in October 2023.

Staff Costs

There have not been any major changes to the expenditure profile of the organisation and, as usual, staff costs are our biggest expense, amounting this year to 75% of expenditure. Following a review of our staff arrangements, most of the paid team are working in accordance with our hybrid working policy, a provision which has been welcomed by our employees.

Premises and Resources

Expenses during the year included the licence fees for the use of cloud-based office systems and VOIP phone, IT support and IT replacement and renewals. These are aligned to our Business Plan and are vital to ensure that we adhere to best practice in cyber security. Other costs in the year reflect the costs of premises and general running expenses. We are committed to offering our clients a fully accessible service and recognise that in order to do so, we must allocate funds across all advice channels (telephone, digital and face-to-face) and interpretation services.

Assets

At the year-end our fixed assets were valued at £2,596 and it remains our policy not to capitalise expenditure on small items of office equipment.

As at the end of the year we held reserves of £461,525. Reserves are made up of designated funds towards the costs of moving at the end of our current lease of £171,692, Restricted Funds of £43,807 and General funds of £246,026.

CEO's Report – Angela Kerr

Over the year we have been focused on two significant objectives:

1. Delivering our business plan
2. Exploring options to improve the sustainability of advice services in Somerset

Delivering our Business Plan

It has been a year of tremendous effort and output from all our staff and volunteers, and I would like to take this opportunity to thank everyone involved in delivering our services and all those who fund and support our work.

Our target for the year was to sustain the levels of clients advised matching the 2021/22 record high. I am delighted to report that we exceeded our target and achieved a 2% increase in clients helped compared to the previous financial year. In order to make a like for like comparison in our output compared to 2021/22, we adjusted the figures to remove the previous year's Household Support Fund clients as we did not administer this in 2022/23.



8,805 Clients Advised
(8,624 previous year)



£4,201,562 Income Gain for clients
(£3,517,597 previous year)

The advice needs of our clients fluctuated over the year. Unsurprisingly there was a decline in demand for advice that was directly linked to the legacy issues from the Covid Pandemic (e.g. furlough) and an increase in the number of clients requiring advice on money and debt, housing affordability and access to housing. What has been consistent across both of the last two financial years has been the on-going high number of clients requiring our assistance to access fuel and food vouchers. This has become a vital element of the help we provide our clients.

Alongside our business plan objectives relating to advice services, we also achieved success in other organisational work programmes. These were focused on improving support to vulnerable clients and improving our capacity with a specific emphasis on managing people.

We were pleased to receive funding linked to the Safer Somerset Partnership that enabled us to develop our Hate Crime Support Programme.



**Stand
Against
Hate Crime**

We would like to thank the members of the Every Victim Matters partnership for their help with the design of our support offer and the promotion of our new service.

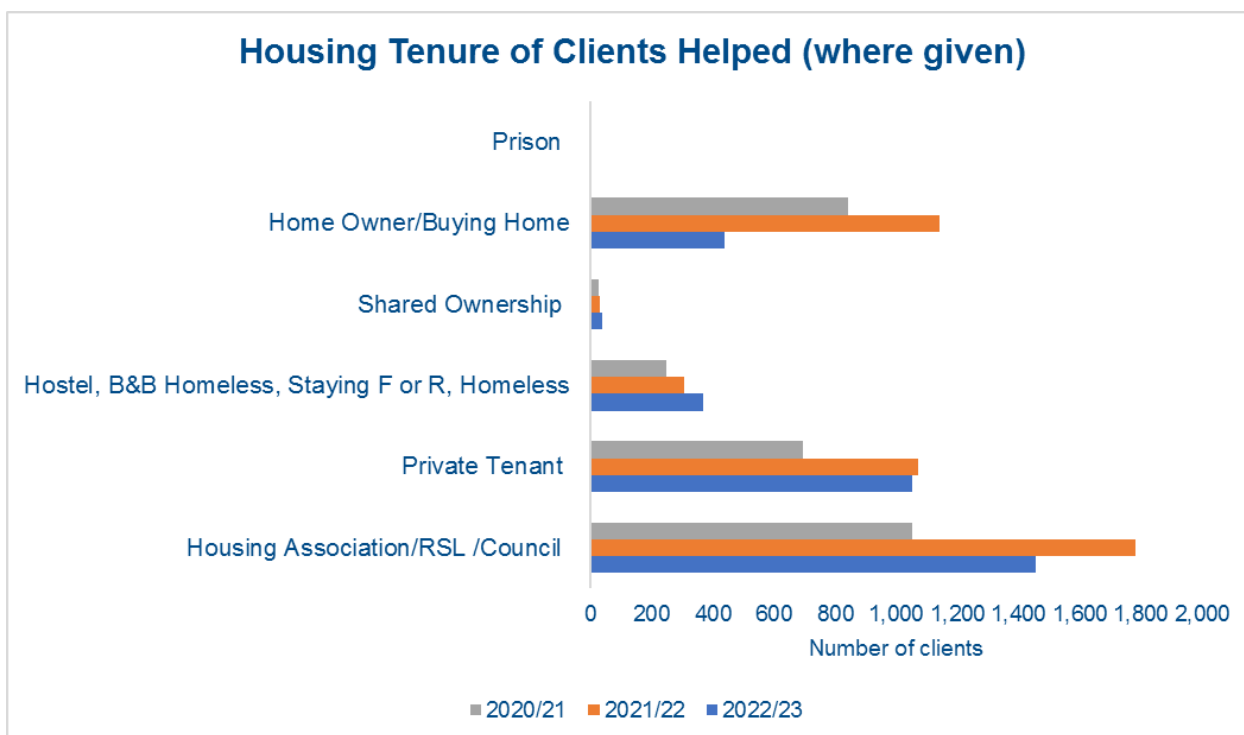
South Somerset Citizens Advice Bureau
Trustee Directors' Report
For the Year Ended 31 March 2023

During the year we made real progress with our internal capacity building plans. We are very grateful to the funding provided by National Citizens Advice that allowed us to work with other local Citizens Advice in England and Wales to launch a management training pathway in partnership with the Institute of Leadership and Management. The aim of this work is to develop the skills of our next generation of managers and to improve the support we offer to all our staff and volunteers.

One of our strengths at Citizens Advice South Somerset is our ability to adapt and respond to the changing needs of our clients and funding partners. With support from the Henry Smith Foundation, Wessex Water, The Corton Hill Trust and South Somerset District Council we were able to increase our specialist advice teams and offer more in-depth help to vulnerable clients experiencing financial distress. Many of these clients have complex and enduring advice needs and with the additional funding we were able to do our utmost to ensure that we support these clients to reach successful outcomes.

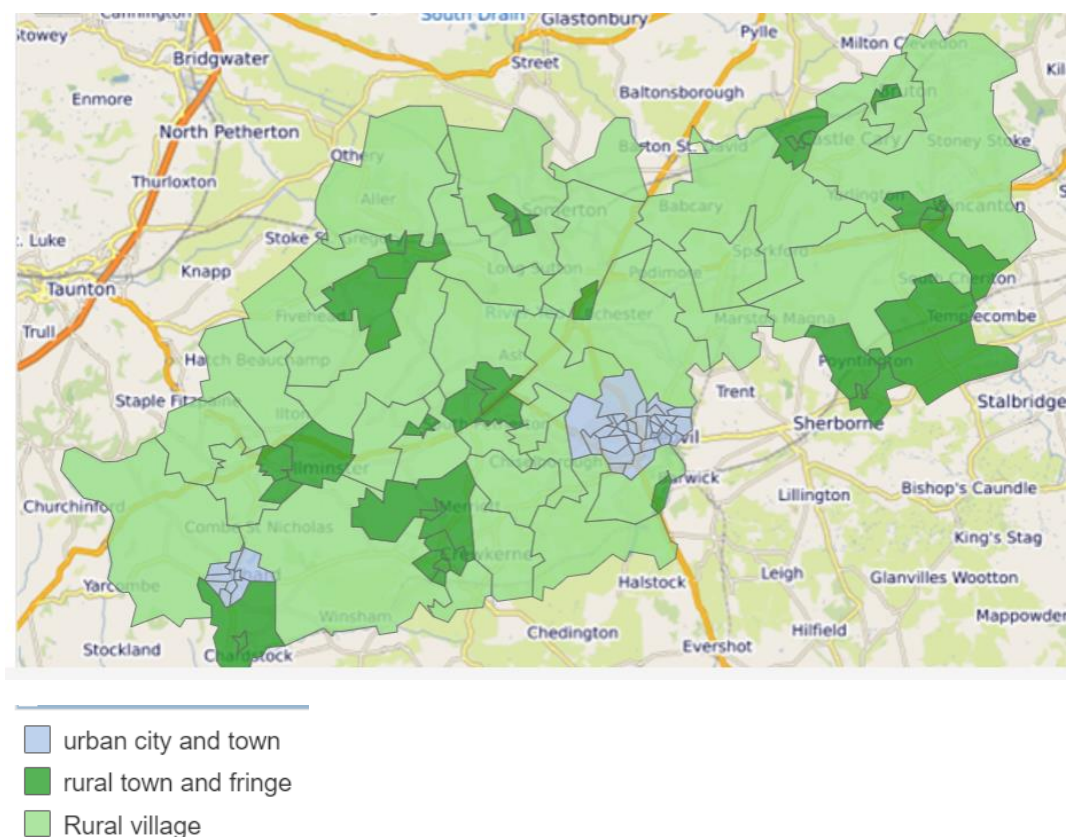
In order to maintain our responsiveness and client-centred practice, we analyse community and client advice need trends. Over the year we identified a notable change and increased numbers of clients who were insecurely housed or renting privately and experiencing housing need. Whilst the national shortage of affordable housing is well documented it has been troubling to see the number of households struggling to find suitable housing in the South Somerset area. Our service priorities for 2023/24 will focus on building the expertise and capacity of our specialist housing caseworkers anticipating even greater need in the year ahead.

Table illustrating the change in housing tenure of clients helped over the last three financial years and the jump in the numbers of insecurely housed clients presenting for advice.



South Somerset Area Profile

Over the year our data records indicate that 45% of the clients we advised lived in an urban area and 55% lived in Rural (town and fringe) or Rural (village). These profiles don't change hugely year on year, however there is a trend towards higher numbers of clients presenting with housing related advice needs in the urban areas.



Exploring Options to Improve the Sustainability of Advice Services in Somerset

Our previous year's Annual Report outlined the work underway among the five Independent Local Citizens Advice Charities in Somerset that aimed to increase collaboration and joint working. These discussions intensified over the year and culminated in a decision whereby four local Citizens Advice, including South Somerset, agreed to pursue merger and establish Citizens Advice Somerset by 1st October 2023.

The merger is partly in response to the unification of four Somerset District Councils into a single Unitary Authority and will ensure that our services continue to align with those of Somerset Council. It is also felt that by coming together we will create a stronger and more sustainable foundation for advice services in Somerset. The new structure will ensure that we are best placed to respond to the ever-increasing demand for our services and enable us to optimise our resources in support of the valued staff and volunteers working at the front line.

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2023

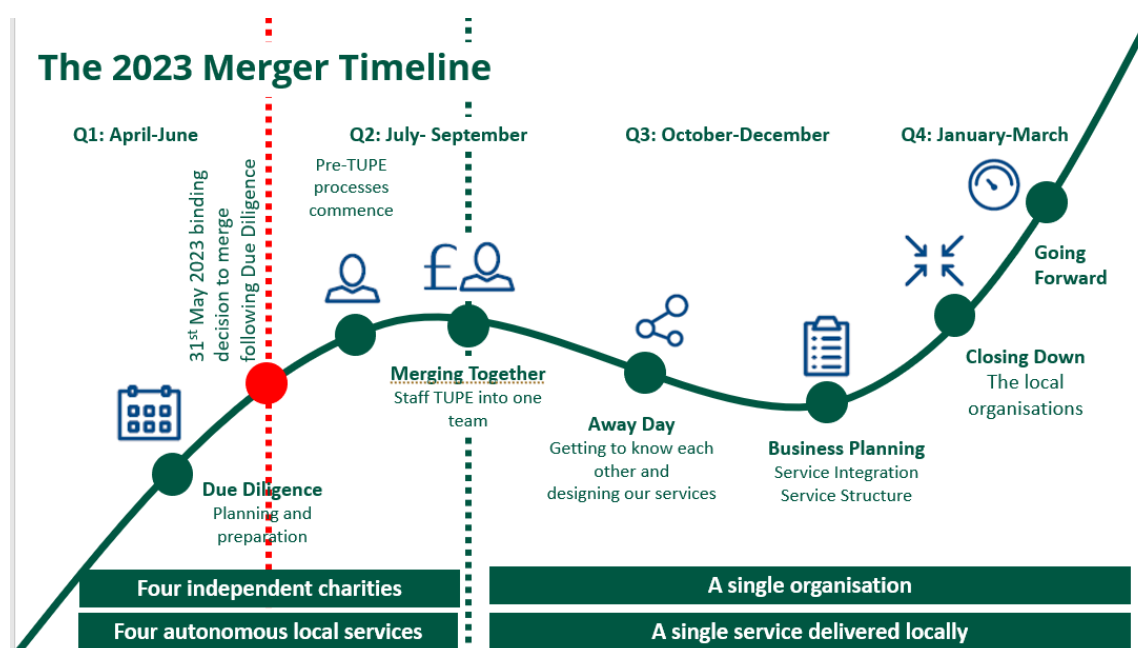
Over the year the five local Citizens Advice worked together to explore a number of options to achieve closer working in Somerset and received support from the National Citizens Advice Strategic Change Team.

Following lengthy discussions, and the decision from Citizens Advice West Somerset not to progress with exploration of merger, the four remaining local Citizens Advice (Mendip, Taunton, South Somerset and Sedgemoor) agreed to commission a consultant to produce a Business Case for Merger. The report was presented to each of the four Boards in December 2022 and the decision to progress towards merger was made.

A Steering Group of trustees from each of the merging Local Citizens Advice formed to oversee the preparations for merger. This was subsequently replaced by a Shadow Board of Trustees in February 2023. During March and April 2023 a CEO Designate and an Independent Chair were recruited. Angela Kerr was appointed as the CEO Designate for Citizens Advice Somerset on the 1st April 2023 and Barry O'Leary was appointed as the Independent Chair of the Shadow Board on the 17th May 2023.

Legal and other technical advice has been sought by the Shadow Board and the trustees of each of the merging local Citizens Advice to facilitate thorough due diligence. As a result of the advice received the Shadow Board and local Citizens Advice Trustees agreed to facilitate the merger by bringing three of the Citizens Advice organisations into a fourth. On the 22nd March 2023 it was agreed that Citizens Advice South Somerset would be the receiving organisation and that the merger would be achieved by transferring Citizens Advice Mendip, Taunton and Sedgemoor into the receiving charity, which would at that point, change its name to Citizens Advice Somerset.

Staff, volunteers, funders and stakeholders have been kept up to date with the merger plans and the timeline below provides a high level overview of the next phase of activity with a merger completion date set for the 1st October 2023.



Charitable Activities – Early Help and Prevention (general advice)

The objective for the year was to maintain increased levels of service for clients with general advice needs. This service is predominantly funded by the local authorities (South Somerset District Council and Somerset County Council) and does not include clients using specialist discrete services.

In total, 5,969 clients first accessed our services through the Early Help and Prevention Service (67% of our total year's work).

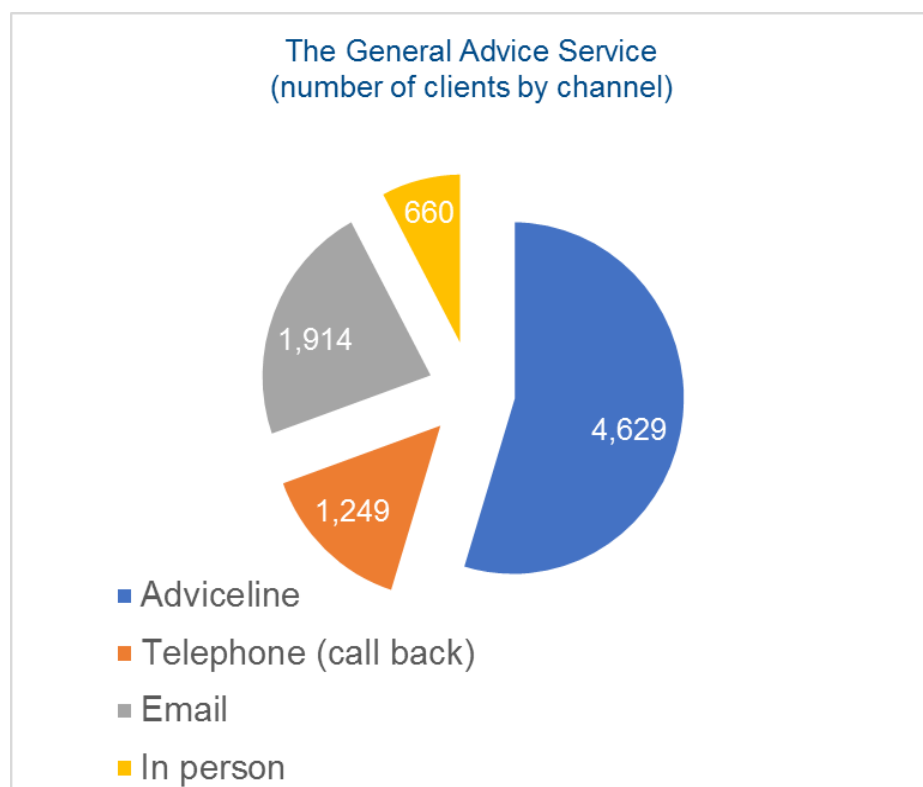
The service offers holistic, one-off advice on the clients' presenting issues and is delivered by a team of paid and volunteer advisers.

A substantial number of the clients that first engaged with us through the Early Help and Prevention service had complex and multiple issues and, where appropriate, were offered follow-on advice or a transfer into specialist casework.

Over the year the service handled 6,225 advice cases (with some clients having more than one advice case in the year).

The general advice service achieved the following outcomes for clients:
£500,717 of income gained for clients (benefits and tax credits, universal credit, utilities)

NB of the income gained, Personal Independence Payments of £168,158 were secured for our clients (an average of £5,424 per client)



We promoted our “great advice is a phone call away” throughout the year.

This was particularly successful in notifying clients of the free phone Adviceline service.

We also set out to increase the number of clients accessing advice by email.

Our plans for 2023/24 will further promote email and webchat as alternatives to the phone.

Volunteers' Contribution

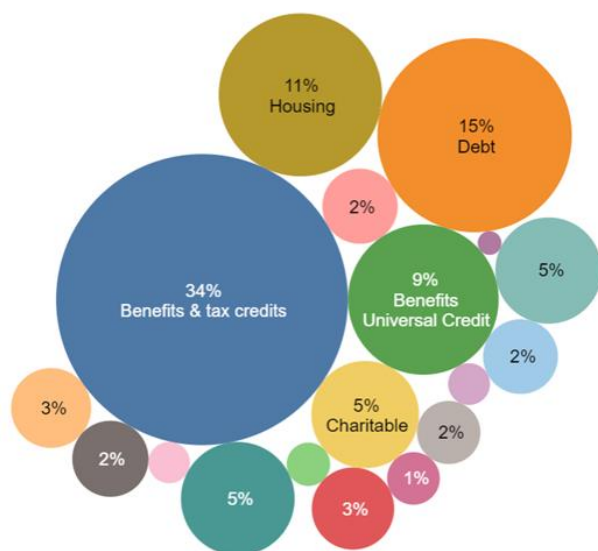
31 volunteer advisers were active over the year and advised 2,646 clients (44% of the general advice provision). Most of our volunteers were supporting the Adviceline service although this is changing. Over the year, 11 volunteers were involved in providing clients with in-person (face-to-face) support, assisting 255 clients at one of our community access points.

We would especially like to thank all our volunteers, those on Adviceline and those supporting our community-based services in Yeovil, Chard, Crewkerne and Wincanton.

Clients' initial presenting issue (part 1 issues)

Comparing clients' presenting issues with those of the previous financial year we saw increased housing advice needs (in the previous year this represented 8% of presenting issues) and debt issues (in the previous year this represented 11% of presenting issues).

Last year size part 1 issues



We also saw a slight fall in those presenting with Universal Credit related advice needs.

The main difference is that many clients have now been migrated onto Universal Credit or had made a new claim in 2021/22 due to the impact of Covid on clients' working lives and income levels. Therefore, less people required help to make or manage a new claim.



For many years we have received funding from Wessex Water in order to provide advice and assistance to their customers who are struggling to pay their water bills or who have water debt.

The service was exceptionally busy over the year, and we were able to help 161 clients with applications to the Wessex Water Schemes.

Towards the end of the year, we were invited to apply to Wessex Water for additional funding to increase our capacity to support their customers and other members of the community with debt advice. The project launched towards the end of the financial year and has enabled our caseworker to provide community-based advice appointments in Somerton, Martock, Chard and Wincanton. A full activity report will feature as part of the next annual report.

Charitable Activities – Advice at A Critical Time and Tackling Disadvantage

The objective for the year was to increase the number of clients that were supported through our specialist services. These programmes are funded through various grants, donations and service level agreements.



Money Advice and Debt Casework funded by Money and Pensions Service (MaPS)

We are very fortunate to have secured funding through the National Citizens Advice MaPS contract at the point when the Talking Money South West partnership closed.

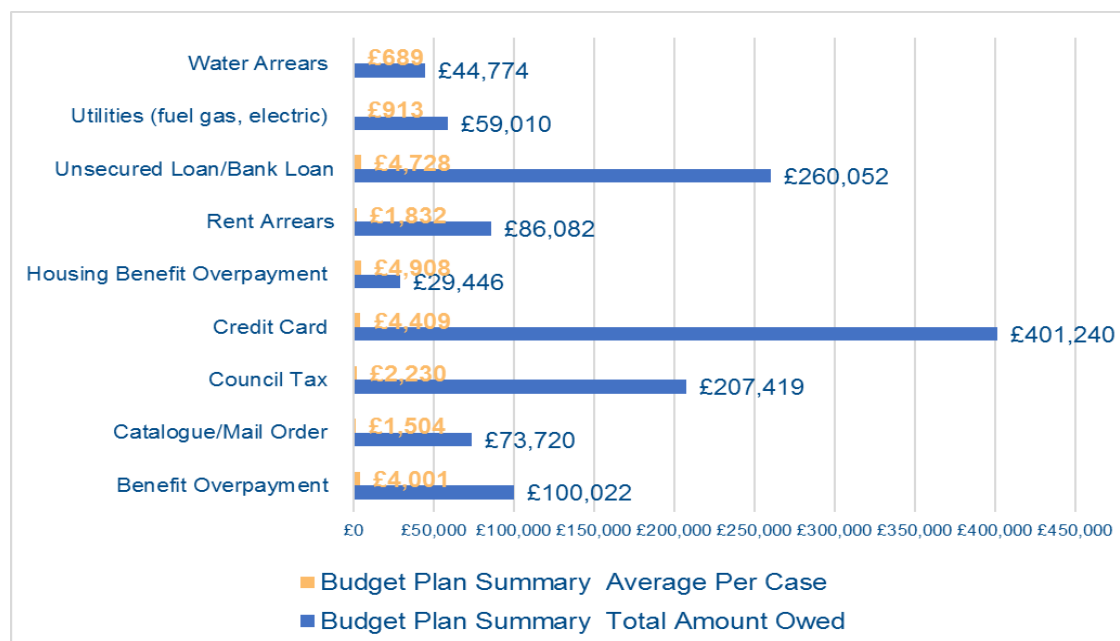


759 clients were advised and 640 were advised on a debt relief order
(662 clients advised in the previous year)

Outcomes

Income gain	£30,931
Re-imbursements, services, loans	£118
Debts written off	£549,210
Repayments rescheduled	£20,511
Other	£29,422

The money advice and debt casework team supported clients with priority and non-priority debts. The table below illustrates the total sums owed in the most common debt categories



South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2023

Housing Advice Specialist Services

South Somerset District Council Homelessness Reduction Services

Over the year we worked closely with staff in the various Somerset Housing departments to ensure that specialist advice was available to clients who were at risk of homelessness or who were homeless and in need of emergency accommodation.

The clients presented with multiple and complex advice needs and our caseworkers provided in-depth advice and advocacy. The service included support for clients to make Homefinder applications, negotiations with landlords to sustain clients' tenancies where appropriate and assistance for clients who required emergency accommodation.

Over the year, 164 clients were referred to the team and 20 clients continued to receive support having been referred in the previous year.



Case Study

Single person with health issues, on benefits and sofa surfing – homeless since April 2022. Our team submitted a homeless application which was accepted, and the client was allocated temporary accommodation in September 2022. However, due to issues with property (requiring damp repairs) the client was unable to move in. At the point that the team began supporting the client the housing application was categorised as “silver banded”. The team challenged this and a “gold banding” was backdated to April 2022.

The client has now successfully bid for a property and is securely housed.

Abri Housing Association Advice Connections

The project provided a blend of advice and confidence/skills building interventions for Abri Housing Association tenants that had experienced financial difficulties.

In total 145 Clients benefitted from the programme

Clients were asked to give feedback on their level of confidence in relation to accessing advice and dealing with their problems at the start and the end of their programme.

61% of the clients who reported "I don't feel confident and need support" gave positive feedback upon completion of their programme and stated that they felt confident or reasonably confident to deal with their future issues.

Financial Fitness Event

21 October 2022

10am until 1pm

**At St Peters Community Centre
Yeovil, BA21 3DY**

10am West Country Savings and Loans –
make the most of your bank account
10.45am Citizens Advice – financial fitness –
how to help yourself
11.45 Tea/Coffee/Cake
12.15 Centre for Sustainable Energy



Help Through Hardship funded by South Somerset District Council

This programme of work was funded to enable us to increase our capacity in order to meet the rising demand for advice from clients affected by the cost of living crisis.

#MoneyWorries

The infographic has a blue header with the text 'You are not alone and help is at hand'. Below this is a large blue speech bubble containing three icons: an exclamation mark, an eye, and an ear. To the right of each icon is a section: 'Stop' with the question 'Are you about to pay a bill with a credit card that charges interest?', 'Look' with 'Check out our Citizens Advice money and welfare support advice web pages', and 'Listen' with 'To all your options from someone you can trust who is an expert'. At the bottom, a white box states: 'Each year our money caseworkers help 100s of people manage their bills. Our specialist money advisers will ensure you find the best way forward.' The footer includes the website 'citizensadvice Somerset.org.uk' and the 'citizens advice Somerset' logo.

You are not alone and help is at hand

Stop
Are you about to pay a bill with a credit card that charges interest?

Look
Check out our Citizens Advice money and welfare support advice web pages

Listen
To all your options from someone you can trust who is an expert

Each year our money caseworkers help 100s of people manage their bills. Our specialist money advisers will ensure you find the best way forward.

citizensadvice Somerset.org.uk

The work commenced towards the end of 2022 and continues across the next financial year.

The increased capacity has enabled us to dedicate time from specialist advisers who continue to support clients through to full resolution of their advice issues. The team assists clients by advising on their presenting issues and the underlying causes of their money worries.

The service provides income maximisation support with clients offered face-to-face and phone appointments.

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2023

The Corton Hill Trust

We are incredibly grateful for the tremendous support we have received from the Corton Hill Trust in recent years and particularly value the flexibility of this funder, as it allows us to focus resources on our clients' presenting needs. The funding enabled us to increase the capacity of our team and provide intensive support to clients who were experiencing financial distress.

This team were able to provide more intensive support to those most affected by the cost of living crisis and the data records for the service demonstrated that single people and single parent households were the highest proportion of clients helped by the team in the year. Of these households, many were living on £999 a month or less

Dashboard Report for the Corton Hill Trust Project

Summary

Summary	
Clients	986
Quick client contacts	
Issues	1,808
Activities	2,143
Cases	968
Outcomes	
Income gain	£1,307
Re-imbursements, services, loans	£7,000
Other	£0

Issues

Issues	Clients
Benefits & tax credits	228
Benefits Universal Credit	76
Charitable Support & Food Ban..	39
Consumer goods & services	82
Debt	56
Education	9
Employment	115
Financial services & capability	16
GVA & Hate Crime	3
Health & community care	31
Housing	189
Immigration & asylum	23
Legal	63
Other	59
Relationships & family	152
Tax	14
Travel & transport	23
Utilities & communications	25
Grand Total	1,808



Henry Smith Foundation Priority Support Programme

The service launched in June 2022 and offers vulnerable clients with complex advice needs a dedicated caseworker to provide intensive support for those at greatest risk of financial distress. The funding enables us to offer extended support over several appointments as a means of ensuring that it is easier for the clients to stay engaged with their advice. Over the year the team supported 165 clients.



Case Study

Our client sought assistance having contracted Long Covid. The client had worked in education for 20 years but at the point of contracting Covid had only 18 months service with their employer. The client continues to experience serious and long-term health conditions following Covid and uses an oxygen tank daily and is no longer able to work. We supported the client with advice to secure sickness absence payments, resolve the dispute with their employer and make a claim for welfare benefits.

"My caseworker was so helpful and supportive and whenever I had my meetings with him there was no rush to finish the meeting, everything was explained to me before and during each meeting and I left feeling a weight had lifted off my shoulders, thank you for your kindness and support."



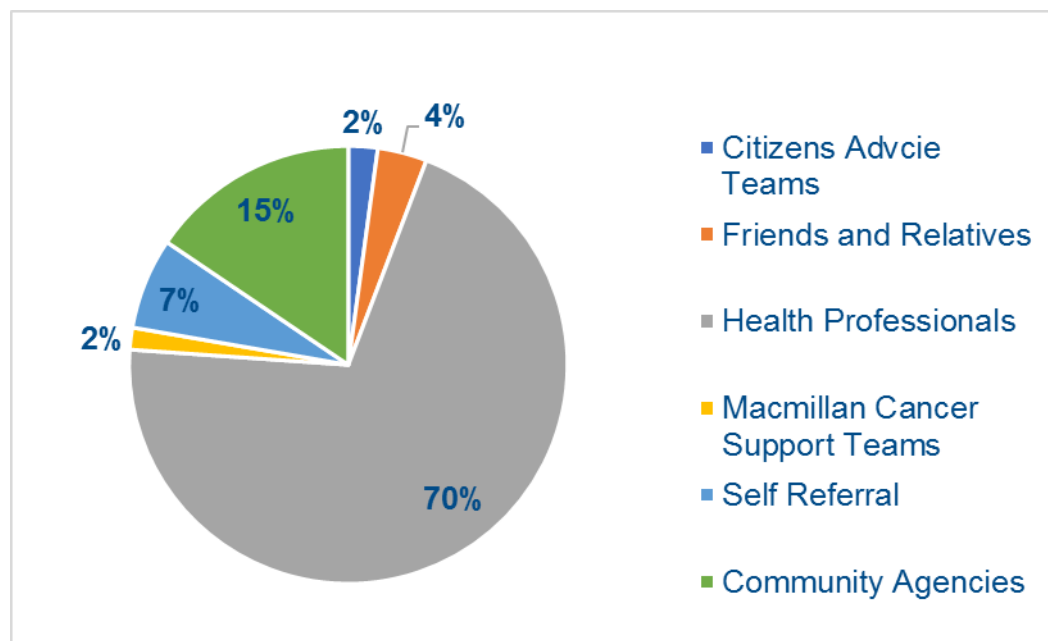
Macmillan Cancer Support

The national cancer charity Macmillan Cancer Support funds Macmillan Benefits Advice services helping families facing financial pressure following a cancer diagnosis across the Southwest. The team at South Somerset have been operational for over 10 years working closely with the Hospital and Hospice teams. This year, the team have seen how the Cost of Living crisis has been a final (financial) straw for many people living with cancer.

Jules Oates (caseworker) reported that “people are petrified about how they will pay their winter heating bills, especially as they tend to be at home more due to their illness.”

“Often the impact of cancer treatments can leave clients feeling the cold more than usual or needing a special diet or requirement for certain clothing items. Many hadn’t realised there was some help available with these extra costs”.

Over the year, 741 clients were referred into the service and a total of 1,033 clients received advice and support from the team.



Our Macmillan team is well established and widely known as a source of help to those living with, or affected by, a cancer diagnosis.

Over the year 741 clients were referred to the service from a range of agencies and health settings.

The Macmillan advice team are welfare benefit specialist caseworkers and focus specifically on income maximisation for their clients. Over the year we recorded income gains for clients of:



£2,693,599 Income gained for clients and their families.

Within these income gains were industrial injuries compensation totalling £185,343.

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2023

Open Mental Health Somerset

We are a founding member of the Open Mental Health Alliance working with other voluntary, statutory and NHS partners to improve the way people in Somerset support with their mental health.



receive

The Wider Determinants of Health – 332 clients

As the lead for the Wider Determinants of Health, we co-ordinate the contributions of four other local Citizens Advice services across Somerset. The Wider Determinants service works seamlessly with other Open Mental Health partners to ensure that clients received both the practical advice and the emotional support needed for them to fully resolve their issues. The South Somerset team supported 332 clients over the year.

Next Steps – 152 clients

This team is based within the acute treatment centres as part of Open Mental Health and supports patients as they complete their recovery from a period of mental ill health. A total of 152 clients were supported over the year and 12 of those clients were enabled to access the Breathing Space Moratorium whilst they received specialist help with their debts.

Client Feedback – *‘I wouldn’t have known what to do’, ‘never been able to do it alone’, and ‘you took the worry away from me and you were always helpful’.*

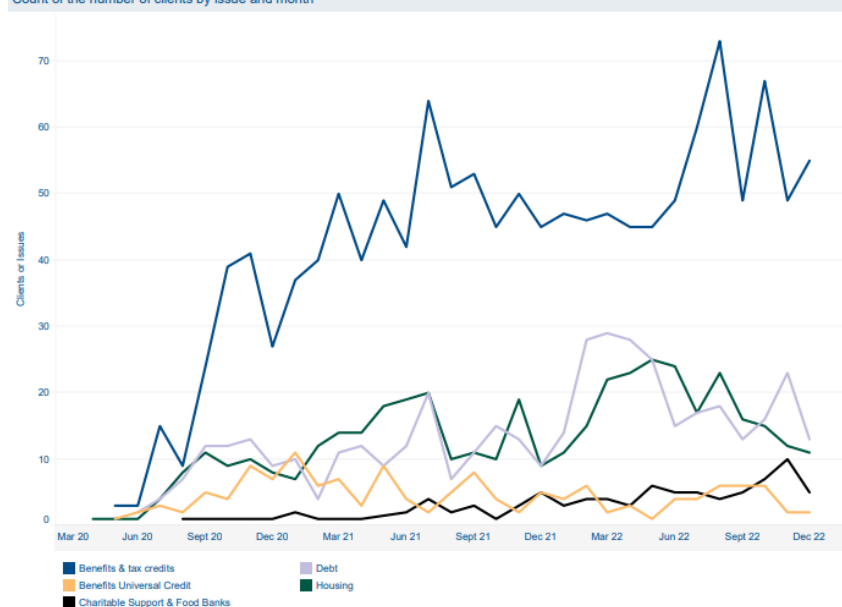
Advice Needs for Open Mental Health Clients

Many advice charities have reported the steep increase in advice needs for clients with mental health support needs and the picture in Somerset reflected those national concerns. The illustration below shows the spikey profile of clients’ advice issues from March 2020 to December 2022. Of particular significance are the spikes in benefits (excluding Universal Credit), housing advice and debt advice with an overall upward trend on these issues. This graph illustrates the overall detrimental impact of the cost of living crisis on clients who live with mental health support needs.

7) CoL P1 Graph

citizens
advice

Selected CoL P2 issues (not all P1 codes)
Count of the number of clients by issue and month



Filters

Date
01/04/2019 00:00:00 to 31/12/2022

Government Region
South West

Member
Multiple values

Local Authority
All

Funder
Multiple values

Issues (part 1)

- ☒ Benefits & tax credits
- ☒ Benefits Universal Credit
- ☒ Charitable Support & Food ..
- ☒ Consumer goods & services
- ☒ Debt
- ☒ Financial services & capabili..
- ☒ Housing
- ☒ Tax
- ☒ Utilities & communications

Click a label to highlight the trend

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2023

Operations Manager's Report – Kim Watts

Just when we thought life was returning to normality, this year's plan was again thrown up in the air by the impact of the Cost of Living Crisis. This has dominated the delivery of advice during this financial year and continues to do so into 2023.

Our thanks go out to all our staff and volunteers who have worked so hard this year and dealt with some difficult and challenging situations. Their positivity in the face of adversity has been admirable and together we've achieved some amazing outcomes through thinking outside of the box and going the extra mile when needed.

Our team has continued to commit considerable resource to the provision of advice by phone and e-mail to enable as many people as possible to access advice. The level of need for help in a crisis, such as help with food and energy or budgeting support, rose dramatically. Alongside this, we saw an increase in clients needing benefit checks and advice on eligibility for disability benefits and other welfare or government support.

The Energy Price Cap and the support put in place by the Government for those struggling to pay their bills was welcomed but was not easy for everyone to understand. As a consequence, we saw many more people who needed our advice about their energy issues (explaining bills, the energy cap, problems with smart meters etc.).

We were very grateful for the input from Somerset Council's Public Health Behavioral Insights Team who helped us develop a Money Worries campaign. This encouraged people to seek advice at an early stage and cautioned against the use of credit cards to pay essential household bills. The campaign was successful and increased the demand for debt advice.

Our specialist debt advisers saw a rise in the need to support people with Debt Relief Orders and this was also the case nationally with higher than average insolvency applications as the Cost of Living Crisis affected people's ability to maintain payments for debts. One of our major concerns was the number of people we advised who had deficit budgets. Without enough money to cover all their monthly outgoings it was very difficult to provide debt advice and these households were really struggling to pay their essential bills.

Research & Campaigns

This aspect of our work involves us monitoring and notifying the national Citizens Advice team of local issues which are unfair or adversely affect a number of people in our community. We were pleased to be included in some of the policy discussions with officers from the new Somerset Unitary Authority and particularly in relation to housing policy and Council Tax Relief. Our other campaigns included raising awareness of Digital Exclusion and how this impacts many people who lack the skills or the technology to use public services online. We are currently campaigning for more legal help for complex immigration issues as these have risen substantially as a result of the national resettlement policy.

Adviceline Phone Service

Towards the end of the financial year the national phone infrastructure was upgraded.

This necessitated a re-training programme for our team, and I am very pleased to report that aside from some minor issues we achieved the transition without any interruption in our services.

Much of my time this year has been spent working with other Somerset Operations Managers and as a result we have been able to improve local services by sharing best practice from across the County. Although the merger is in very early stages the prospect of sharing resources and expertise is very exciting and I am looking forward to the challenges ahead.

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2023

Statement of Trustees' Responsibilities

The trustees (who are also directors of South Somerset Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees Directors' 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:

- (a) select appropriate accounting policies and then apply them consistently;
- (b) observe the methods and principles in the Charities SORP;
- (c) make judgements and estimates that are reasonable and prudent,
- (d) state whether UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- (e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The directors are also responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Acts 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.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and reporting by Charities and in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board and signed on their behalf by:

L Cousins

Chair

Date: 29/08/2023

South Somerset Citizens Advice Bureau

Independent Auditors' Report to the Members and Trustees

For the Year Ended 31 March 2023

Opinion

We have audited the financial statements of South Somerset Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2023, which comprise the Statement of Financial Activities, Balance Sheet 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 Trustees' Report, other than the financial statements and our auditor's 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.

South Somerset Citizens Advice Bureau

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

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 Trustees' 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.
- 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 10, 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:

South Somerset Citizens Advice Bureau

Independent Auditors' Report to the Members and Trustees

For the Year Ended 31 March 2023

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, Charity SORP FRS 2019, employment, data protection and health and safety 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.

South Somerset Citizens Advice Bureau

Independent Auditors' Report to the Members and Trustees

For the Year Ended 31 March 2023

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

Other matters

In forming our opinion on the financial statements, which is not modified, we note the prior period financial statements were not audited. Consequently, International Standards on Auditing (UK & Ireland) require the auditor to state that the corresponding figures contained within these financial statements are unaudited.

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
Chartered Accountants
Statutory Auditor

Goodwood House
Blackbrook Park Avenue
Taunton
Somerset
TA1 2PX

Date: 31/08/2023

South Somerset Citizens Advice Bureau

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

For the Year Ended 31 March 2023

	Notes	Unrest- ricted Funds £	Rest- ricted Funds £	Total 2023 £	Unrest- ricted Funds £	Rest- ricted Funds £	Total 2022 £
Income from:							
Donations and general grants	2	193,101	75,450	268,551	193,592	30,000	223,592
Charitable activities	3	76,059	601,070	677,129	102,187	714,268	816,455
Other trading activities		-	-	-	-	-	-
Investment income	4	3,822	-	3,822	433	-	433
Total income		272,982	676,520	949,502	296,212	744,268	1,040,480
Expenditure on:							
Charitable expenditure	5	261,384	632,713	894,097	207,233	744,268	951,501
Total expenditure		261,384	632,713	894,097	207,233	744,268	951,501
Net income/(expenditure) before transfers		11,598	43,807	55,405	88,979	-	88,979
Transfer between funds	11	-	-	-	-	-	-
Net movement in funds		11,598	43,807	55,405	88,979	-	88,979
Reconciliation of funds							
Fund balances at 01 April 2022		406,120	-	406,120	317,141	-	317,141
Fund balances at 31 March 2023	11	417,718	43,807	461,525	406,120	-	406,120

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	2023 £	2022 £
Fixed assets			
Tangible fixed assets	7	2,596	2,606
Current assets			
Debtors	8	58,503	60,109
Cash at bank and in hand	9	721,277	474,134
		<u>779,780</u>	<u>534,243</u>
Creditors			
Amounts falling due within one year	10	(320,851)	(130,729)
Net current assets		<u>458,929</u>	<u>403,514</u>
Net assets		<u>461,525</u>	<u>406,120</u>
Funds			
Unrestricted funds			
General funds	11	246,026	236,428
Designated funds	11	171,692	169,692
		<u>417,718</u>	<u>406,120</u>
Restricted funds	11	<u>43,807</u>	<u>-</u>
Total charity funds		<u>461,525</u>	<u>406,120</u>

These accounts 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 Trustees for issue on 29th August 2023 and signed on their behalf by:

L Cousins
Chair

M Mercer
Treasurer

South Somerset Citizens Advice Bureau

Cash flow statement

For the Year Ended 31 March 2023

		Total 2023 £	Total 2022 £
	Notes		
Cash flows from operating activities			
Net movements in funds for the year		55,405	88,979
Adjustments to cash flows from non-cash items			
Depreciation and amortisation	7	1,084	869
Finance income	4	(3,822)	(433)
		52,667	89,415
Working capital adjustments			
(Increase)/decrease in debtors	8	1,606	(15,475)
Increase/(decrease) in creditors	10	190,122	80,252
Net cash flow from operations		244,395	154,192
Cash flows from investing activities			
Interest received	4	3,822	433
Acquisitions of tangible assets	8	(1,074)	-
Net increase/(decrease) in cash and cash equivalents		247,143	154,625
Reconciliation of net debt			
Cash and cash equivalents at the beginning of the reporting period		474,134	319,509
Net increase/(decrease) in cash and cash equivalents		247,143	154,625
Cash and cash equivalents at the end of the reporting period		721,277	474,134

1 Accounting Policies

1.1 General information and basis of accounting

South Somerset Citizens Advice Bureau is a company limited by guarantee incorporated in the United Kingdom under the Companies Act. The maximum liability of each member is limited to £1. The address of the registered office is given on page 2. The nature of the charity's operations and its principal activities are set out in the Trustees report on pages 3-17.

The financial statements have been prepared in £ sterling 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.

As noted in the Trustees Report, since the year end the decision has been taken to merge the charity with three other charities, which will all come under the legal entity that is South Somerset Citizens Advice Bureau with effect from 1 October 2023.

1.2 Income

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income. The valuation of donated services is not quantified within the Statement of Financial Activities.

Donation income is received by way of general grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

Income from grants, relating to specifically the provision of goods or services as part of charitable activities or services to clients are included in full in the Statement of Financial Activities when receivable and in the period in which they relate to. Grants are deferred when the monies have been received in advance of the period in which they relate to.

Other trading activities income includes income relating to fundraising and is included in the Statement of Financial Activities when receivable.

Investment income is included when receivable.

1.3 Government grants

Government grants are accounted for when unconditionally due and reasonable assurance can be gained that it will be received. Where funds are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate. Where funds have not been received in a specified period, these funds will be accrued in debtors and recognised in the period to which they relate. Not all grants received have conditions and performance indicators attached, where this is the case, the income is included within donations. Performance related grants are included within Charitable Activities income.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

1.4 Donated services

In accordance with the Charities SORP (FRS 102), unpaid volunteer time is not recognised in the financial statements. Please refer to the Trustee Directors' Report and note 6 for more information about their contribution.

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. All expenditure is gross of VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services to its clients. Direct costs are allocated to such activities and those costs of an indirect nature necessary to support them are shown as contributions to core expenditure.

Other support costs include those costs associated with meeting the constitutional and statutory requirements of the charity.

1.6 Fixed assets

Depreciation is calculated to write off the cost of fixed assets over their estimated useful lives at the following rate:-
Leasehold improvements – to break clause (5 years straight line)
Office equipment – 20% per annum straight line basis

Fixed assets are valued at cost less depreciation. No assets are capitalised under £1,000. Fixed assets are reviewed annually for impairment.

1.7 Debtors

Accrued income comprises amounts due from funders and is recognised when the charity is entitled to the grant, receipt is probable and the amount can be measured reliably. Prepayments are valued at the amount prepaid.

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.

1.10 Taxation

The company is a registered charity and is therefore not liable to corporation tax to the extent that income and gains are applied to the charitable objectives of the charity.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

1.11 Pension contributions

The Bureau operates a defined contribution pension scheme. The scheme and its assets are held by independent managers. 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

A pre-determined amount of overhead expenditure on each project is calculated and transferred from the project to overheads as a contribution.

1.13 Fund accounting

General funds are unrestricted funds receivable or generated for the objects of the Bureau without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the Trustees 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

Leases in which substantially all the risks and rewards of ownership are retained by the lessor are classified as operating leases. Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease. The charity has an operating lease for the premises in which they operate, as well as photocopier and telephone leases. The title of the leased premises and equipment remains with the lessor.

1.15 VAT

The Bureau is not VAT registered and therefore all costs are inclusive of VAT.

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 and other creditors 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 deemed 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.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

2 Donations and general grants

	Unre- stricted funds	Rest- ricted funds	Total 2023	Unre- stricted funds	Rest- ricted funds	Total 2022
	£	£	£	£	£	£
Grants received						
South Somerset District Council*	127,817	38,000	165,817	133,065	-	133,065
Public Health*	34,249	-	34,249	34,249	-	34,249
Wessex Water	26,640	7,450	34,090	17,400	-	17,400
	<u>188,706</u>	<u>45,450</u>	<u>234,156</u>	<u>184,714</u>	<u>-</u>	<u>184,714</u>
Donations						
Local town & parish councils*	3,480	-	3,480	7,975	-	7,975
Donations & gifts	915	30,000	30,915	903	30,000	30,903
	<u>193,101</u>	<u>75,450</u>	<u>268,551</u>	<u>193,592</u>	<u>30,000</u>	<u>223,592</u>
The income above is made up of:						
Received in year	193,101	-	193,101	193,592	-	193,592
Deferred income brought forward	-	-	-	-	-	-
Deferred income carried forward	-	-	-	-	-	-
Accrued income brought forward	-	-	-	-	-	-
Accrued income carried forward	-	-	-	-	-	-
	<u>193,101</u>	<u>75,450</u>	<u>268,551</u>	<u>193,592</u>	<u>30,000</u>	<u>223,592</u>

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

* denotes amounts received from government. See note 15 for more information.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

3 Incoming resources from charitable activities

	Unre- stricted funds £	Rest- ricted funds £	Total 2023 £	Unre- stricted funds £	Rest- ricted funds £	Total 2022 £
Macmillan	-	111,734	111,734	-	109,293	109,293
Abri	-	33,154	33,154	-	37,971	37,971
Universal Credit - Help to Claim	-	-	-	-	39,556	39,556
Assist Mental Health	-	32,250	32,250	-	42,475	42,475
Homeless reduction - SSDC*	-	36,285	36,285	-	22,065	22,065
Local Assistance Scheme*	9,022	-	9,022	6,480	-	6,480
Talking Money	-	127,795	127,795	-	184,059	184,059
Western Power Distribution	-	4,600	4,600	-	3,200	3,200
Somerset Activity & Sports	-	-	-	-	3,500	3,500
SSDC extra homelessness/Foyer*	-	19,000	19,000	34,000	19,000	53,000
Additional Capacity	52,666	-	52,666	20,790	-	20,790
Household Support Fund	-	-	-	-	60,460	60,460
Yeovil PCN	-	-	-	-	6,723	6,723
Taunton Citizens Advice						-
- recharge	7,279	-	7,279	7,856	-	7,856
Sedgemoor Citizens Advice						-
- recharge	-	-	-	20,342	-	20,342
Warm Homes Collaboration	-	-	-	11,458	-	11,458
Mental Health Alliance	-	174,299	174,299	-	162,906	162,906
Sustaining Advice Services	-	-	-	-	22,500	22,500
Hate Crime Reporting	-	7,000	7,000	-	-	-
Somerset CCG*	-	12,250	12,250	-	-	-
SCC - Cost of Living Crisis*	-	15,307	15,307	-	-	-
Henry Smith PCPSP	-	26,500	26,500	-	-	-
Somerset County Cases Team*	5,553	-	5,553	-	-	-
Under £1k	1,539	896	2,435	1,261	560	1,821
	76,059	601,070	677,129	102,187	714,268	816,455

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

3 Incoming resources from charitable activities (continued)

	Unre- stricted funds £	Rest- ricted funds £	Total 2023 £	Unre- stricted funds £	Rest- ricted funds £	Total 2022 £
The income is made up of:						
Received in year	285,769	588,437	874,206	96,184	704,435	800,619
Deferred income brought forward	-	29,750	29,750	-	29,798	29,798
Deferred income carried forward	(221,039)	(5,300)	(226,339)	-	(29,750)	(29,750)
Accrued income brought forward	(19,545)	(36,592)	(56,137)	(13,542)	(26,807)	(40,349)
Accrued income carried forward	30,874	24,775	55,649	19,545	36,592	56,137
	<u>76,059</u>	<u>601,070</u>	<u>677,129</u>	<u>102,187</u>	<u>714,268</u>	<u>816,455</u>

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

* denotes amounts received from government. See note 15 for more information.

4 Investment income

	Unre- stricted funds £	Rest- ricted funds £	Total 2023 £	Unre- stricted funds £	Rest- ricted funds £	Total 2022 £
Bank interest	<u>3,822</u>	<u>-</u>	<u>3,822</u>	<u>433</u>	<u>-</u>	<u>433</u>

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

5 Charitable expenditure

	Unres- tricted £	Res- tricted £	Total 2023 £	Unres- tricted £	Res- tricted £	Total 2022 £
Staff costs						
Staff salaries	212,286	450,238	662,524	170,056	517,841	687,897
Recruitment expenses	2,132	1,931	4,063	816	-	816
Subsistence & refreshments	1,673	118	1,791	485	1,525	2,010
Staff development & training	4,087	1,502	5,589	5,949	2,020	7,969
Travel	2,068	3,232	5,300	1,340	3,300	4,640
Other staff costs	885	1,155	2,040	2,428	703	3,131
Advice giving services						
Reference material & subscriptions	12,516	276	12,792	11,010	324	11,334
Partner payments	-	75,737	75,737	-	85,909	85,909
Direct project costs	-	-	-	-	23,950	23,950
Office services						
Computer maintenance & support	11,576	-	11,576	13,922	-	13,922
Office equipment & supplies	12,711	163	12,874	9,546	862	10,408
Stationery & office consumables	5,964	2,774	8,738	5,914	36	5,950
Telephone call charges	16,956	891	17,847	17,302	2,376	19,678
Premises & buildings						
Rent and rates	43,178	-	43,178	41,173	120	41,293
Repairs & maintenance	782	-	782	1,307	-	1,307
Electricity & gas	10,000	-	10,000	10,000	-	10,000
Office insurances	3,563	-	3,563	3,545	-	3,545
Other support charges						
Bank charges	101	-	101	101	-	101
Depreciation	1,084	-	1,084	869	-	869
Accountancy fees	1,950	-	1,950	1,920	-	1,920
Audit fees	6,450	-	6,450	6,000	-	6,000
Professional fees	5,000	-	5,000	3,652	-	3,652
Governance costs	1,058	60	1,118	5,200	-	5,200
	356,020	538,077	894,097	312,535	638,966	951,501
Contributions to core expenditure	(94,636)	94,636	-	(105,302)	105,302	-
	261,384	632,713	894,097	207,233	744,268	951,501

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

5 Charitable expenditure (continued)**Analysis of expenditure on charitable activities - 2023**

	Activities undertaken directly	Grant funding activities	Support costs (including contribution to core costs)	Total
Unrestricted funds	<u>230,669</u>	<u>-</u>	<u>30,715</u>	<u>261,384</u>
Restricted funds				
Abri	27,367	-	5,787	33,154
Assist Mental Health	22,232	-	10,018	32,250
Clinical Commissing Group	10,053	-	2,197	12,250
MacMillan	86,789	-	24,945	111,734
Corton Hill	23,650	-	6,350	30,000
Hate Crime	7,000	-	-	7,000
Help Through Hardship	6,613	-	2,887	9,500
Henry Smith PCPSP	22,044	-	4,456	26,500
MS Society	896	-	-	896
SSDC Private Renters	19,000	-	-	19,000
Talking Money	111,203	-	16,592	127,795
Western Power Distribution	4,600	-	-	4,600
Homelessness Reduction	30,897	-	5,388	36,285
Mental Health Alliance	159,981	-	14,318	174,299
Wessex Water Debt	5,752	-	1,698	7,450
Total restricted funds	<u>538,077</u>	<u>-</u>	<u>94,636</u>	<u>632,713</u>
Total funds	<u>768,746</u>	<u>-</u>	<u>125,351</u>	<u>894,097</u>

5 Charitable expenditure (continued)

Analysis of expenditure on charitable activities – 2022

	Activities undertaken directly	Grant funding activities	Support costs (including contribution to core costs)	Total
Unrestricted funds	<u>186,042</u>	<u>-</u>	<u>21,191</u>	<u>207,233</u>
Restricted funds				
Abri	31,789	-	6,182	37,971
MacMillan	79,901	-	29,392	109,293
Corton Hill	26,417	-	3,583	30,000
Household Support Fund	57,870	-	2,590	60,460
MS Society	560	-	-	560
Talking Money - Trainees	63,119	-	11,620	74,739
Assist Mental Health	34,463	-	8,012	42,475
SSDC Private Renters	16,777	-	2,223	19,000
Older Persons Advice Pathway	5,641	-	1,082	6,723
Talking Money	92,682	-	16,638	109,320
Universal Credit - Help to Claim	33,744	-	5,812	39,556
Western Power Distribution	3,200	-	-	3,200
Somerset Activity & Sports	3,500	-	-	3,500
Homelessness Reduction	17,829	-	4,236	22,065
Mental Health Alliance	148,974	-	13,932	162,906
Sustaining Advice Services	22,500	-	-	22,500
Total restricted funds	<u>638,966</u>	<u>-</u>	<u>105,302</u>	<u>744,268</u>
Total funds	<u>825,008</u>	<u>-</u>	<u>126,493</u>	<u>951,501</u>

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

6 Employees and employment costs

	2023	2022
	£	£
Wages and salaries	608,051	626,539
Employer's NI	43,647	48,891
Pension contributions	10,826	12,467
	662,524	687,897

6 Employees and employment costs (continued)

Defined contribution pension scheme

The company operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the company to the scheme and amounted to £10,826 (2022: £12,467).

There were no contributions payable to the scheme at the end of the year (2022: £nil).

No individual employee was paid over £60,000 (2022: none).

No remuneration was paid to any Trustees during the year (2022: none). No expenses were reimbursed to the Trustees by the Bureau during the year (2022: none).

The key management personnel of the charity are considered to be the Chief Executive. The total costs to the charity of employee benefits for the key management personnel were £49,548 (2022: £45,190).

The average monthly head count was 31 staff (2022: 32 staff).

Volunteers contribute unpaid time to administration, advice services, reception, grant applications, research campaigns and fundraising activities. The estimated volunteer time for the year has not been included in the financial statements as in accordance with the Charities SORP (FRS 102).

7 Tangible fixed assets

	Leasehold Improvements	Office Equipment	Total
	£	£	£
Cost			
As at 01 April 2022	28,031	8,963	36,994
Additions	-	1,074	1,074
As at 31 March 2023	28,031	10,037	38,068
Depreciation			
As at 01 April 2022	28,031	6,357	34,388
Charge for year	-	1,084	1,084
As at 31 March 2023	28,031	7,441	35,472
Net book value			
As at 31 March 2023	-	2,596	2,596
As at 31 March 2022	-	2,606	2,606

8 Debtors

	2023	2022
	£	£
Accrued income and other debtors	55,649	56,137
Prepayments	2,854	3,972
	58,503	60,109

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

9 Cash at bank and in hand

	2023	2022
	£	£
Bank balances – Bureau	721,277	474,134

10 Creditors: Amounts falling due within one year

	2023	2022
	£	£
Other creditors	78,765	815
Accruals & deferred income	242,086	129,914
	<u>320,851</u>	<u>130,729</u>

Deferred income

	2023	2022
	£	£
Deferred income at 01 April 2022	29,750	29,798
Released from previous years	(29,750)	(29,798)
Resources deferred in the year	226,339	29,750
Deferred income at 31 March 2023	<u>226,339</u>	<u>29,750</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 four projects which specified the amounts as being for 2023/24. These were received from Henry Smith Charity, Somerset County Council, Citizens Advice and Wessex Water.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements
For the Year Ended 31 March 2023

11 Statement of funds

	Balance 01.04.22 £	Income £	Expenditure £	Transfers £	Balance 31.03.23 £
Designated funds					
Contractual liabilities	120,692	-	-	-	120,692
IT upgrade & equipment renewal	17,000	-	-	2,000	19,000
Moving costs	32,000	-	-	-	32,000
	169,692	-	-	2,000	171,692
General unrestricted funds	236,428	272,982	(261,384)	(2,000)	246,026
Total unrestricted funds	406,120	272,982	(261,384)	-	417,718
Restricted funds					
Abri	-	33,154	(33,154)	-	-
Assist Mental Health	-	32,250	(32,250)	-	-
Corton Hill	-	30,000	(30,000)	-	-
Clinical Commissioning Group	-	12,250	(12,250)	-	-
Hate Crime	-	7,000	(7,000)	-	-
Help Through Hardship	-	38,000	(9,500)	-	28,500
Henry Smith PCPSP	-	26,500	(26,500)	-	-
Homelessness Reduction	-	36,285	(36,285)	-	-
MacMillan	-	111,734	(111,734)	-	-
Mental Health Alliance	-	174,299	(174,299)	-	-
MS Society	-	896	(896)	-	-
SCC Cost of Living Crisis	-	15,307	-	-	15,307
SSDC Private Renters	-	19,000	(19,000)	-	-
Talking Money	-	127,795	(127,795)	-	-
Wessex Water	-	7,450	(7,450)	-	-
Western Power Distribution	-	4,600	(4,600)	-	-
Total restricted funds	-	676,520	(632,713)	-	43,807
Total funds	406,120	949,502	(894,097)	-	461,525

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

11 Statement of funds- prior year

	Balance 01.04.21 £	Income £	Expenditure £	Transfers £	Balance 31.03.22 £
Designated funds					
Contractual liabilities	96,000	-	-	24,692	120,692
Non contractual liabilities	30,000	-	-	(30,000)	-
IT upgrade & equipment renewal				17,000	17,000
Moving costs	12,000	-	-	20,000	32,000
	138,000	-	-	31,692	169,692
General unrestricted funds	179,141	296,212	(207,233)	(31,692)	236,428
Total unrestricted funds	317,141	296,212	(207,233)	-	406,120
Restricted funds					
Abri	-	37,971	(37,971)	-	-
MacMillan	-	109,293	(109,293)	-	-
Corton Hill	-	30,000	(30,000)	-	-
Household Support Fund	-	60,460	(60,460)	-	-
MS Society	-	560	(560)	-	-
Talking Money - Trainees	-	74,739	(74,739)	-	-
Assist Mental Health	-	42,475	(42,475)	-	-
SSDC Private Renters	-	19,000	(19,000)	-	-
Older Persons Advice Pathway	-	6,723	(6,723)	-	-
Talking Money	-	109,320	(109,320)	-	-
Universal Credit - Help to Claim	-	39,556	(39,556)	-	-
Western Power Distribution	-	3,200	(3,200)	-	-
Somerset Activity & Sports	-	3,500	(3,500)	-	-
Homelessness Reduction	-	22,065	(22,065)	-	-
Mental Health Alliance	-	162,906	(162,906)	-	-
Sustaining Advice Services	-	22,500	(22,500)	-	-
Total restricted funds	-	744,268	(744,268)	-	-
Total funds	317,141	1,040,480	(951,501)	-	406,120

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

11 Statement of funds (continued)

- The designated funds have been set aside by the Trustees in line with the descriptions set out above.
- Contractual liabilities and moving costs – designated by the trustees to cover contractual liabilities and provision for moving at the end of the current lease.
- Non- contractual liabilities – designated by the trustees to cover approximately 3 months' running costs.
- The general unrestricted fund represents the unrestricted funds of the Bureau at the year end.
- The Abri Grant (formally Yarlington) is to provide debt advice and casework support for Abri residents
- The MacMillan Grant is to provide funds for two caseworkers and casework assistant to provide welfare benefit and other advice to people diagnosed with cancer, their relatives and carers.
- Assist Mental Health grant was received from the Henry Smith Fund towards the costs of the Assist Pathway. The funds contributed towards the costs of a caseworker who provided advice and support to people in recovery from acute mental ill health.
- Homelessness Reduction – South Somerset Council provided a grant towards the costs of a specialist debt, benefits and housing caseworker to assist clients at risk of homelessness in the South Somerset area.
- Mental Health Alliance - This is a partnership programme lead by Rethink Mental Illness on behalf of the Somerset agencies. Funding was secured for a radical transformation of mental health services in Somerset, Open Mental Health. CASS are the lead agency responsible for delivering the wider determinants of health service to the Open Mental Health partnership. CASS receive the funding on behalf of Citizens Advice in Somerset and distribute via SLA for delivery from those partners.
- Talking Money - Debt casework for any client with debt advice needs. We are a member of a partnership of agencies led by Talking Money (based in Bristol). Ed, Loraine and Luke are the dedicated team. Kim assists this team.
- Talking Money – Trainees - This is funding made available through our partnership with Talking Money and relates to funding from the Money and Pension Service Increasing Debt Advice Capacity 2020 and funds the salaries of 3 trainee debt advisers.
- Universal Credit – Help to Claim - Providing one to one assistance to clients referred through the Universal Credit Service or identified in the general service. Help to make an initial U.C. claim. June and Anne M provide some of the advice delivery on this service.
- Corton Hill (grant via the Somerset Community Foundation) - Award: £30,000 over one year towards the core running costs and the costs of the volunteer advice service.
- Household Support Fund - grant agreement from Somerset County Council to Citizens Advice South Somerset on behalf of Citizens Advice Sedgemoor, Mendip, Taunton and West Somerset in respect of the administration and delivery of the distribution of Household Support Fund 1. Grant ended 31st March 2022.

11 Statement of funds (continued)

- SSDC Private Renters - Grant of £38,000 from South Somerset District Council to Citizens Advice South Somerset covering the financial years 2021/22 and 2022/23. The grant is in respect of additional targeted resources to enable us to increase advice provision for lower income households and private renters (including young people) – all of whom face specific financial and housing challenges due to the consequences of the Covid 19 Pandemic
- Other Persons Advice Pathway - funding from the Yeovil Primary Care Network of £6,723 towards the cost of an older person's caseworker over the financial year 2021/22.
- Western Power Distribution - one year agreement for an Affordable Warmth programme offering a grant per client helped towards the costs of a specialist debt and money adviser to provide specialist energy related advice to vulnerable clients at risk of fuel poverty.
- Somerset Activity & Sports - small one off grant payment for resources and adviser support to the families of children attending the Healthy Holidays Schools Programmes
- Sustaining Advice Services Somerset - a one off agreement between Somerset Councils and the 5 Citizens Advice organisations in Somerset for a grant to cover the costs of an agreed programme of work to develop a County wide Core Advice Service and to cover the costs of a management consultant's input and report .
- Clinical Commissioning Group funding to the five Citizens Advice charities in Somerset for a joint initiative to appoint a Somerset Data and Impact lead officer and to enable each local office to contribute to improve outcome monitoring from the collective work of Citizens Advice.
- Hate Crime Safer Somerset Partnership funding via Somerset Council to improve the support and resources available to victims of hate crime by developing a web-based service and range of support materials.
- Help Through Hardship – South Somerset District Council – a one off grant to enable additional services and activities in order to meet the increasing demand as a consequence of the cost of living crisis.
- Henry Smith Foundation Covid 19 Long-term Support Grant for a Priority Support Programme that enables us to maintain increased capacity to support vulnerable clients with urgent advice needs due to a crisis or financial distress.
- Wessex Water Additional Debt Advice Funding – enabling an expansion of our capacity and support to those clients experiencing financial distress with an additional 10 money advice appointments a week available for clients.
- SCC Cost of Living Crisis – enabling a fixed term Advice Response Team in response to the year-on-year rises in client demand. The team will be mobile and equipped to work at community level in each of the Somerset Local Community Network areas and available over extended hours offering evening access.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

12 Analysis of net assets between funds

	Unre- stricted funds £	Rest- ricted funds £	Total 2023 £	Unre- stricted funds £	Rest- ricted funds £	Total 2022 £
Tangible assets	2,596	-	2,596	2,606	-	2,606
Current assets	730,673	49,107	779,780	504,493	29,750	534,243
Current liabilities	(315,551)	(5,300)	(320,851)	(100,979)	(29,750)	(130,729)
	<u>417,718</u>	<u>43,807</u>	<u>461,525</u>	<u>406,120</u>	<u>-</u>	<u>406,120</u>

13 Financial commitments

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

	2023		2022	
	Land and buildings £	Other £	Land and buildings £	Other £
Less than 1 year	30,425	3,173	30,425	3,173
1 – 5 years	15,213	1,586	45,638	4,759
Greater than 5 years	-	-	-	-
	<u>45,638</u>	<u>4,759</u>	<u>76,063</u>	<u>7,932</u>

14 Related parties

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

15 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. No performance related grants recognised in income have had any unfulfilled conditions or any other contingencies attaching to them. See note 2 and 3 for more information. Government grants received during the year amounted to £300,963 (2022: £248,859).

16 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 the winding up of the company. At 31 March 2023 the company had seven members and the total amount guaranteed is therefore £7.

17 Post balance sheet event

On 31 May 2023 a decision was made by the boards of four local Citizens Advice (Mendip, Taunton, South Somerset and Sedgemoor) that they would merge to form a singular organisation. South Somerset Citizens Advice Bureau will be the receiving organisation, with the merger completion date set for 1 October 2023. Please see the Trustees Report for further details.

Accounts

South Somerset Citizens Advice Bureau

(A Charitable Company Limited by Guarantee)

Trading as Citizens Advice South Somerset

Annual Report and Financial Statements

For the Year Ended 31 March 2022

Company Number: 03173414

Charity Registered in England and Wales Number: 1054134



South Somerset Citizens Advice Bureau

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South Somerset Citizens Advice Bureau

Reference and Administrative Details

For the Year Ended 31 March 2022

Charity Name	South Somerset Citizens Advice Bureau	
Other Names	Citizens Advice South Somerset	
Trustee Directors	L Cousins (Chair) M Mercer (Treasurer) E Blake C Counsell A Ferneyhough J Humble P Hunter C McDonald	
Company Secretary	A Kerr	
Chief Executive	A Kerr	
Registered Office	Petters House Petters Way Yeovil Somerset BA20 1SH	
Auditors	Albert Goodman LLP Goodwood House Blackbrook Park Avenue Taunton Somerset TA1 2PX	
Bankers	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent, ME19 4TA	Virgin Money Jubilee House Gosforth Newcastle Upon Tyne NE3 4PL
	Nationwide Building Society Kings Park Road Moulton Park Northampton, NN3 6NW	
Solicitors	Porter Dodson Telford House The Park Yeovil Somerset BA20 1DY	

South Somerset Citizens Advice Bureau
Trustee Directors' Report
For the Year Ended 31 March 2022

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the financial statements for the year ended 31 March 2022. The provisions of the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP FRS 102- implemented 1 January 2019) have been adopted in preparing the annual report and financial statements of the charity.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

South Somerset Citizens Advice Bureau is a registered charity, charity number 1054134, and a company limited by guarantee, company number 03173414. The charity's registered office is Petters House, Petters Way, Yeovil, Somerset, BA20 1SH. The maximum liability of each member is limited to £1. At 31 March 2021 the company had 8 members. South Somerset CAB is governed by its Memorandum and Articles of Association as amended in 2013.

South Somerset Citizens Advice Bureau was incorporated as a company limited by guarantee on 15th March 1996.

Recruitment, Appointment of Trustees

A Governance Committee, made up of Trustees and chaired by the Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the appointment of the Chair. 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 were entitled to appoint persons to the Trustee Board.

The following people were directors/trustees of the charity during the year:

L Cousins	(Chair)
M Mercer	(Treasurer)
E Blake	
C Counsell	
P Colyer	(resigned 24 May 2021)
A Ferneyhough	
J Humble	
P Hunter	(appointed 20 September 2021)
C McDonald	

Induction of Trustees

Newly appointed Trustees are provided with a comprehensive induction to South Somerset Citizens Bureau through the provision of training courses and mentoring by established trustees.

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

Organisational Structure

Citizens Advice South Somerset is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustee Board has set up a Finance, People and HR and Governance and Leadership Self-Assessment Sub Committees that report back to the full Board. The Trustees carry the ultimate responsibility for the conduct of Citizens Advice South Somerset and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at least quarterly as a full Board and delegate the day-to-day operation of the organisation to their Chief Executive, A Kerr. The Trustee Board is independent from the management team. A register of members' interests is maintained at the registered office, and is available to the public.

The pay for senior staff, including the key management, is reviewed annually, and normally increased in line with local wage inflation. The directors benchmark salaries against pay levels at other local bureaux as a guide for salary levels.

Related Parties

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

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Major risks

Citizens Advice South Somerset undertakes a regular Risk Management exercise. A risk management action plan and risk register are annually reviewed and agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Citizens Advice South Somerset is continually monitoring and managing its risk, reviewing the risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the 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 periodically reviewed to ensure that they still meet the needs of the charity.

Chair's Report – Lin Cousins

2021/22 was another year of challenge for so many people across South Somerset. It began as the country was in a phased exit from lockdown and the economy had started to open up, and it ended with the beginnings of a surge in the cost of living. This has led to increased pressure on our organisation, as more and more people in South Somerset face economic hardship, with many unable to afford even the basics.

To tackle these issues, we have continued to develop a network of projects that meet the needs of our community, including those of people facing unemployment, severe mental illness and other limiting health conditions. Our work with our clients brings enormous benefits to them as individuals and a total gain in income for the area of over £3.5m. This is a great achievement for an organisation of our size.



2021/22 was also marked by an increase in joint working with the other Citizens Advice serving Somerset. This has made us a more resilient service, able to offer a wider range of specialist services while also improving the way we provide our general advice. This puts us in a strong position for the future as we plan for the move to a single unitary council that happens next year.

We are very grateful to our funders, both those who have been long-term supporters of our work, including the District Council, and new funders that we have started working with and are looking forward to a long-term relationship.

Kim Watts, Client Services Manager, receiving the High Sheriff of Somerset Award for services to the community

As always, none of what we have achieved would have been possible without the fantastic work of our staff and volunteers. The team has met the challenges of the Pandemic and all the changes to work patterns and demands on them with enormous energy and ability.

Thank you.

CEO's Report – Angela Kerr

I closed last year's annual report by reflecting on our team's positivity and drive, noting how much we'd achieved for our clients despite all the challenges we faced. It is with great pride that I present yet another exceptional year, where we increased the number of clients helped by 31%, having advised over 10,000 people and secured income gains for them in excess of £3.5 million.

There were some noticeable changes for our clients over the year with increased numbers of people living on very low incomes (under £999 a month) and needing help with money problems, rent arrears and making benefit claims. Over the course of the year the "cost of living crisis" began to unfold and we saw many more people turning to us for advice as they were struggling to afford their heating and food bills.

Our business plan commits us to a set of service objectives aimed at meeting the diverse needs of our community. These ensure that we focus on providing accessible advice for everyone alongside targeted interventions for the most vulnerable.

An important aspect of our community service is the provision of general advice (covering a wide range of topics) that is easily accessed by phone, email or in person. It is vital that everyone can engage with help when they need it because if people's problems are not resolved their health, wellbeing and finances suffer. What is especially important about this service is the fact that we offer immediate assistance when needed and follow-on specialist help for those with complex problems including financial distress. We are extremely thankful to our general advice service funders including the Corton Hill Trust, South Somerset District Council (SSDC), Crewkerne Town Council, Somerset Community Foundation and Public Health Somerset as their support has enabled us to scale up operations and help more clients. The funding allowed us to increase the number of volunteer advisers supported (training and supervision capacity), expand our phone and email services and re-open face-to-face appointments in communities of highest need.

Often clients present in the general advice service with several interlinked problems (employment dispute leading to loss of income causing rent arrears). We offer these clients additional help through our specialist caseworkers. In the last year we secured increased funding through Talking Money (Money and Pension Service) and SSDC that allowed us to expand our debt and housing teams. As a result we helped many more clients than in previous years who were in debt, at risk of homelessness or in need of essential assistance (food, fuel costs and the Household Support Fund).

The range and number of discrete projects we ran last year enabled us to engage record numbers of vulnerable clients. This work would not have been possible without the generosity of our funders, and we would like to thank the Henry Smith Foundation, Macmillan Cancer Support, Open Mental Health Somerset and the MS Society. These grants covered the costs of specialist caseworkers who offered individualised services that were responsive to clients' circumstances and support needs (long term health conditions, physical disabilities, life limiting illness, mental ill health).

An area of particular growth over the last year was the Open Mental Health programme – a Somerset wide multi-agency initiative. Our membership of this alliance has enabled us to bring access to advice into acute and community mental health provision. As a result, people living with severe mental illness have benefitted from a more tailored service and this has greatly improved their health and advice outcomes.

Our greatest asset is our people (staff, volunteers and trustees) and the team grew over the year welcoming three new advisers, eight volunteer trainee advisers and one new trustee.

During the year we introduced new measures in order to ensure that our teams were:

- supported (Wellness Action Plans, Clinical Supervision and Hybrid Working)
- well equipped (move to MS365 cloud-based office and phone systems)
- actively involved in shaping the future of the service (What Next and How consultation).

The Annual Away Day in November 2021 was our biggest and most successful yet, providing valued training and skills sharing workshops alongside celebrations of individual and collective achievements.

We continued our commitment to partnerships and collaboration over the last year and were delighted to host an agencies' Winter Wellbeing event aimed at connecting up our respective support for people struggling with their finances. In addition to our other established partnerships, we joined the Thriving Communities Social Prescribing Project led by Spark Somerset which enabled us to develop closer connections with GP practices. These relationships have helped us to improve access to advice and we have seen increased numbers of health coaches using the Citizens Advice in Somerset referral portal to seek help for their patients.

One of our longer term collaborations has been an initiative to improve the sustainability of advice services in Somerset. Over the last two years we have worked with the other local Citizens Advice and our respective District and County Councils' funders to produce a core service specification. This has enabled us to scale-up joint working and as a result we now co-produce Adviceline in Somerset. It has been hugely helpful to streamline the general advice service as this ensures that clients are offered the same level of service and a smoother transfer into specialist help wherever they live in the County. Other benefits from this work relate to opportunities for centralised volunteer recruitment and adviser training, shared supervision and rota planning and joint impact reporting.

Towards the end of 2021, Citizens Advice in Somerset were approached by the County Council to help distribute the Household Support fund. Although the contract was held by us at South Somerset, we worked together to design and launch a Somerset application portal and between the 5 local Citizens Advice distributed £1,493,180 to 5,947 households who needed help with essential costs. The work we did in Somerset has been held as a model of best practice and several other Citizens Advice organisations are now using the online portal in their own areas to distribute funds.

Treasurer's Report – Margaret Mercer

For many years we have achieved a steady and modest growth in our income. However, for the past two years, we have reported a significant rise with income in excess of £800,000. In 2021/22 our total income rose again and was £1,040,480, an increase over the previous year of £159,201. The increased income was due to additional projects - most notably the distribution of the Household Support Fund on behalf of Somerset County Council. (The Household Support fund was a government scheme to provide help for households struggling to manage their essential costs). Other new income secured during the year related to discrete projects intended to boost our capacity to help increased numbers of clients needing advice due to the impact of the Covid-19 pandemic. These projects included a Somerset-wide initiative, Sustaining Advice Services (increasing capacity on Adviceline), and additional resource in our housing and debt service funded by the District Council.

Staff Costs

There have not been any major changes to the expenditure profile of the organisation and, as usual, staff costs are our biggest expense, amounting this year to 74% of expenditure. For the first few months of the financial year, most of our staff and volunteers worked remotely. As a result of the pandemic and, in common with other charities, we reviewed our contractual terms to enable our staff to enjoy flexible working so that a percentage of the working week does not have to be office-based.

Premises and Resources

Expenses during the year included the licence fees for the use of cloud-based office systems and VOIP phones and additional investments in IT upgrades. These are aligned to our Business Plan and are vital to ensure that we adhere to best practice in cyber security. Other costs in the year reflect our gradual move back out into community and the resumption of face-to-face advice interviews. We are committed to offering our clients a fully accessible service and recognise that in order to do so we must allocate funds across all advice channels (telephone, digital and face-to-face). As a result, our overall costs increased compared with 2020/21.

Assets

At year-end our fixed assets were valued at £2,606 and it remains our policy not to capitalise expenditure on small items of office equipment. At the end of the year, we held cash of £474,134 and reserves of £406,120. Reserves are made up of designated funds of £169,692 and unrestricted funds of £236,428.

Reserves and Reserves Policy

We maintain a level of reserves to enable us to manage uncertainty. The retained reserves are intended to provide a buffer against funding cuts and a contingency to meet unforeseen expenditure.

The move to a single Unitary Authority for Somerset may mean we will incur significant changes to some of our funded programmes. In order to sustain our activities over the next 2-3 years we reviewed our reserves policy, and the Trustees approved an increase in the designated provision from £138,000 to £169,692. This is for contractual liabilities and provision for moving at the end of the current lease on Petters House.

In addition to the designated reserves the Trustees have determined a target range of between £100,000 to £125,000 of general free reserve to cover the implications of a significant reduction in income and representing approximately 3 months of running costs.

Operations Report, Client Services Manager, Kim Watts

Once again, this year was dominated by the Covid Pandemic and moving in and out of lockdowns. This continued to impact services locally and nationwide with staff, volunteers and clients being cautious and adapting to a new way of accessing advice. We committed a considerable resource to the telephone advice service so that we were able to manage increased demand for advice by phone and in order to ensure that clients who used the service received full advice on first contact (no need for call backs) wherever possible. Those clients that required additional, follow-on advice or specialist casework were transferred into further help, much of which was also delivered by phone.

Our commitment to equity and inclusion informed our decisions on access to advice options for clients, and we extended our email advice service so that clients were able to access 24/7 and receive timely responses (full advice by email) or move into phone or in-person advice where needed.

There was a cautious but steady return to face-to-face advice by clients. The traditional drop-in service was closed at the beginning of the pandemic and, much to our surprise, most clients have managed the channel shift, using phone and email very successfully. We recognise that there will always be a need to offer face-to-face advice and we will continue to expand the number of in-person appointments available over 2022, including at outreach locations in Wincanton, Chard, Crewkerne and Martock.

2021/22 also saw the recommissioning of debt advice by MaPS (Money and Pension Service). The timing and service specification originally planned by the commissioners caused some concerns among the debt agencies and after a number of meetings MaPS decided to pause the re-commissioning to allow for further consultation. Despite the uncertainty about funding within the debt advice sector, we were pleased to have been able to keep our experienced team together and continued to offer a bespoke debt advice service to our clients throughout the year.

We saw a high demand for help with housing problems, homelessness and benefit appeals and thanks to the perseverance of our staff we achieved a great many successfully overturned decisions that ensured our clients received the income or housing they were entitled to. Being able to join an appeal via video link proved to be very helpful and enabled us to support clients where previously we were unable to help (due to the need to attend appeal hearings in person). Other common issues among clients included help to complete online applications. This is an increasing problem and a significant number of clients told us they felt embarrassed when faced with digital content that they did not understand and could not use.

On a personal note, I was extremely honoured to receive an award from the High Sheriff of Somerset for services to the community. I feel very strongly that this reflects the great service and commitment that all the staff and volunteers give to Citizens Advice South Somerset to ensure that our community receives the best possible advice at a time when they need it.

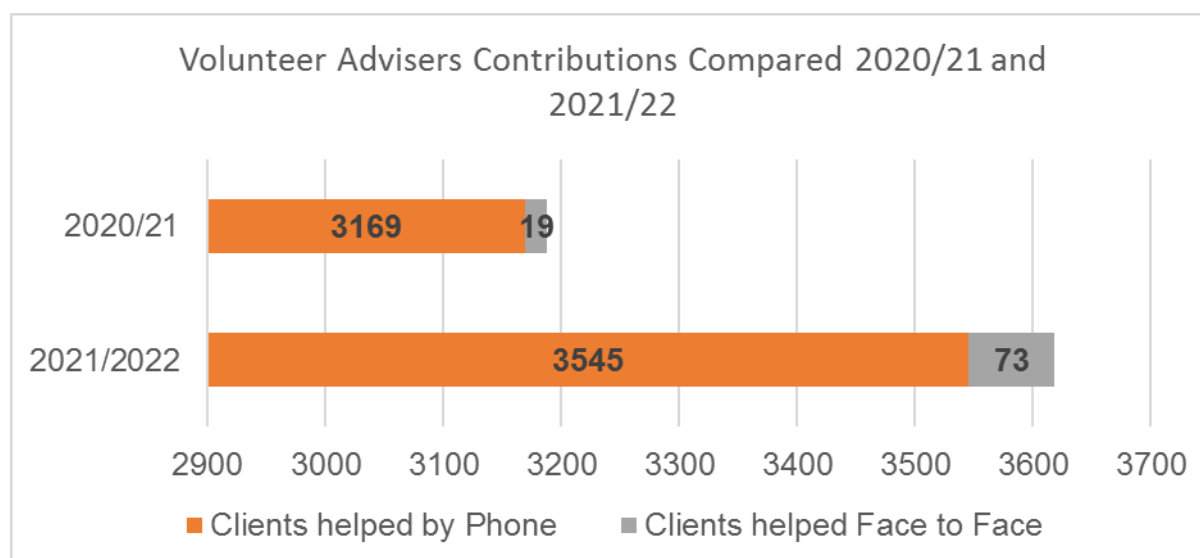
Charitable Activities

Objective 1 – increase the capacity and effectiveness of the general advice service

In total over the year, we supported 10,252 clients with advice (general advice service) and specialist casework (projects). This represented a 31% increase in volume of work compared with 2020/21.

The majority of our clients' initial engagement with us was through the general advice service and last year saw our highest ever number of contacts where 7,152 clients accessed this service. Those that presented with multiple and complex advice needs were transferred into specialist casework following an initial advice appointment.

The general advice service is delivered by a team of paid and volunteer advisers. Our volunteer team advised 3,618 clients (50% of total clients helped by the general advice service) a remarkable achievement given the increased complexity of the clients' advice needs and circumstances.



Most of our services were delivered by phone, however we were able to increase the number of face-to-face appointments available and saw about 6% of clients in person over the year. We expect to continue to expand our advice channels and increase client choice, but do not anticipate a return to pre-covid face-to-face drop-in as most clients prefer to access advice by phone or email telling us this is more convenient for them.

The advice needs presented by our clients continued to reflect the impact of the Covid-19 pandemic. Of most significance was the huge increase in demand for benefits advice (making and maintaining a claim) compared with 2020/21. There were a number of factors that drove the rise in demand, and these included lengthy delays in processing claims, the resumption of benefit eligibility re-assessment (Personal Independence Payments) and the end of the Settled Status arrangements made for EU nationals continuing to live and work in the UK after Brexit.

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

In response we increased the number of advisers trained to offer follow-on help with benefits issues to ensure that we had the capacity to meet this need. The training for staff and volunteers included specialist sessions run by the Child Poverty Action Group (Personal Independence Payments Claims to Decisions) and Mental Health and Benefits.

Objective 2 improve routes into face-to-face advice for clients whose health and support needs prevent them from using the phones or online channels

We were very pleased to be able to return to work from a number of our partners' premises and began to see clients by appointment at the Westfield Community Centre in Yeovil, the Balsam Centre in Wincanton and Forefront in Chard. These plans will continue over 2022 and will include re-opening sessions in Crewkerne and Martock.

In response to feedback from our referral partners, we invested in a Somerset-wide agencies' referral portal during 2020. This is hosted on the Citizens Advice in Somerset Website and our own CASS site. The aim of the portal was to make it simpler for agencies' staff, so that they did not need to direct a referral to the nearest Citizens Advice (the portal does that work for them). Over the year we have made a number of modifications to the referral process. These have improved our efficiency with the referral portal now including provision for uploading clients' documents. The outcome of these changes has been that it is now easier for clients to be introduced to our service, provided with access to face-to-face advice appointments and we now offer a better, simpler process, for our referral partners.

Objective 3 - Expand the specialist services for clients who are most at risk of financial distress, crisis or enduring disadvantage

Our data from last year demonstrated that clients' monthly incomes fell during the year. This was especially so for households that had benefitted from the furlough scheme or the £20 a week Universal Credit uplift awarded during 2020. Both schemes ended in October 2021 and as a result we saw increased numbers of people seeking advice for rent arrears, affordable housing and debt.

Over the winter months, issues in the energy markets (price cap and supplier closures) also increased the need for advice, and specifically money advice, and we expect this will continue throughout 2022.

Talking Money, Debt Free South West – 662 clients helped

During 2020 we secured additional funding from Talking Money to recruit and host trainee debt caseworkers and welcomed three people into the scheme. All three trainees graduated last year and have been moved into permanent roles with one joining our money advice team and two joining our debt and mental health services. The overall benefit to the organisation has been to boost our capacity to provide debt casework including offering full resolution (Debt Relief Order).

Over the last year we provided specialist debt casework to 662 clients (increased by 69% compared with the previous year).

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

£739,279 of client debt was managed and written off

£81,657 of client debt was managed within repayment schedules.

34 clients were supported to access the Mental Health Breathing Space, a scheme introduced in 2021 to take the pressure off people with debt issues while they are receiving crisis treatment.

Help to Claim Universal Credit - 399 clients helped

This programme was a national scheme hosted by National Citizens Advice. We provided one full-time adviser who was available by phone and webchat to assist clients that needed help to make an initial claim. Although many clients found the claim process straightforward, this provision offered vital assistance for clients that found the digital process too complex to manage alone.

Local Assistance Scheme and the Household Support Fund

Somerset County Council Local Assistance Scheme: We supported 253 individuals with access to food parcels and 95 clients with access to fuel vouchers or other emergency help (bedding, cooking equipment) through the Local Assistance Scheme. This is a Somerset County Council scheme for those experiencing financial hardship due to a crisis (benefits delayed or stopped, fleeing violence, made homeless, accidents etc)

Household Support Fund: 2021 saw the introduction of a new government scheme, which aimed to provide short term financial assistance to households struggling with their essential costs (food, energy, water etc). We supported 1,628 South Somerset households distributing £414,511 among them.

Abri Fresh Start – 177 clients helped

2021/22 saw a change in approach to Abri's funding for CASS with a focus on specific local communities. We secured funding for a Fresh Start programme in the Chard area. This was partially related to the level of need in the area and to the closure of Oscar Mayer, Chard's largest employer. This project not only enabled CASS to re-start a face-to-face offer in Chard, something that was very much needed after the pandemic, but also to offer full casework, not just advice. CASS worked with partners in Chard, in particular with the Forefront Centre and Lords Larder Food Bank, and started seeing clients face-to-face in May 2021. General advice and specialist debt casework were provided, by appointment, three days per week. The positive results of this project became apparent almost immediately, both in terms of the number of clients helped and the depth of the help provided. Clients were seen from Chard and the surrounding area, including the larger towns of Ilminster and, to a lesser extent, Crewkerne who's outreaches had yet to re-open. Abri and non-Abri tenants alike were seen and helped.

Assist Pathway – The Henry Smith Foundation – 105 clients helped

This was the second year of the service which was designed to support the needs of clients living with severe mental ill health, in order to provide a blend of advice, coaching and peer support (Confidence Clubs) in order to address clients' problems and the underlying causes. The Pathway allows us to provide clients with the support they need to maintain engagement with their adviser as we work through what are often long-term and complex debt and money issues. Further assistance on confidence building and financial capability skills are provided through the coaching and peer support aspects of the programme.

Over the year the complexity of clients' cases increased and this meant that it took longer for the team to assist each client to achieve their goals and outcomes. One of the major successes from the Assist Pathway has been the refinement of our team- around-the-client approach where the Assist Pathway caseworker supports her clients to engage with the specialists in the money advice team – acting as an intermediary and advocate for her client. This model has meant that we've been able to support and reassure clients throughout their debt resolution and where appropriate secure a "mental health Breathing Space" application – giving us longer to resolve the client's issues.

Open Mental Health – Wider Determinants 299 clients helped (South Somerset)

Open Mental Health is a Somerset alliance of voluntary organisations and the NHS that work together to support people living in the community who experience mild to moderate mental ill health. As the lead for the Wider Determinants of Health programme, we co-ordinate the contributions from the four other Citizens Advice offices in Somerset. Our wider determinants service has been designed so that our team are dispersed across the County but work seamlessly together to address the needs of clients who access Open Mental Health. Each local Citizens Advice hosts a specialist caseworker offering holistic advice and, where needed, ongoing casework.

The service became more established during the 2021/22 year – having been launched in 2020 – and as a result the number of clients introduced to the Wider Determinants team increased considerably. The South Somerset team supported 299 clients over the year.

One of the key objectives for Open Mental Health is the concept of "no wrong door" ensuring that clients are offered all the support they need regardless of the first agency they engage with. Over the year the number of introductions to the Wider Determinants team increased with 389 coming via Somerset Foundation Trust and 147 coming via Mindline and other Open Mental Health partners.

£125,451 of benefits income was secured for clients supported by the South Somerset Wider Determinants team.

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

Open Mental Health – Next Steps – 66 clients helped

During the year the Open Mental Health partnership received confirmation of continuation funding for a project that began with Winter Pressures funding. The Next Steps Service supports patients as they complete their recovery from acute mental ill health. Two part-time caseworkers from Citizens Advice attend the acute wards in Taunton and Yeovil on a weekly basis and work alongside recovery navigators to assist clients with outstanding or long-term problems.

66 clients were supported in the year and £38,895 of benefits income was secured for them as they moved out of hospital and back into independent living.

Homelessness Reduction Support – SSDC – 143 clients helped

We have worked closely with the housing officers' team at South Somerset District Council for many years. The 2017 Homelessness Reduction Action places duties on local authorities to prevent homelessness, reduce rough sleeping and to address specific needs of those at risk of homelessness.

SSDC funded a dedicated caseworker who provided in-depth support to clients at risk of homelessness in order to help them sustain their tenancies wherever possible. Other support included making applications to Homefinder, seeking alternative accommodation and providing advice on all presenting issues including debts.

31 clients referred via SSDC Housing Team

11 clients referred via other agencies (Social Services, MP, Village Agents)

87 clients presented directly to CASS

Macmillan Cancer Support – 887 clients helped

The Citizens Advice South Somerset Macmillan Service offers advice, including specialist welfare benefits casework, and assistance with grants for people living with cancer and their families and carers.

The service has been running for many years and we have very established relationships with the cancer teams at the hospitals and at St Margaret's hospice. Prior to the Covid pandemic clients were seen in person at different treatment centres across the district. Due to the health vulnerabilities of those receiving cancer treatments, many clients opted to use the telephone service for their initial advice during the first year of the pandemic. As the Covid Pandemic rules were relaxed last year, the Macmillan Advice team were able to offer increased numbers of face-to-face appointments from their base at the Yeovil Foyer, and this was very well received by those clients who struggled with phone advice.

£2,424,007 of benefits income was secured for clients of this service.

Objective 4 – Strengthen the sustainability of our organisation

Over the last year we continued to progress with improvements to our business systems and use of technology. These included switching to MS365 accounts and beginning the necessary preparation ahead of our move to a cloud-based server in 2022. The biggest change for staff and volunteers during 2021 was our move to MS365 telephony. The advantage to the organisation stems from the versatility of the system allowing staff and volunteers to make and receive calls over the internet using their laptops, chrome books or PCs. As a result of this investment, it has become much easier for staff working remotely to host 3-way calls (bringing DWP into a call during a client's advice).

Alongside our system changes we were also very focused on our information security and were delighted to receive our Cyber Essentials Certificate of Assurance in September 2021.

Other developments included an overhaul of our website (appearance and function) in order to present a more welcoming site and to improve ease of use for clients and referral partners. The upgrades made proved invaluable later in the year as we were able to use the site as the first point of access for clients applying to the Household Support Fund.



South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

Objective 5 – Maintaining a culture of excellence and inclusivity investing in our people and supporting everyone

The high workload and the increased complexity of clients' issues can impact on our staff and volunteers' wellbeing. Fortunately, our membership of the Open Mental Health Alliance meant that we were able to share best practice among partners and this led to our introduction of Wellness Action Plans and the offer of monthly clinical supervision for anyone on the team. Each year National Citizens Advice invite staff and volunteers to take part in an anonymous satisfaction survey. We were very reassured by the results as our team reported feeling valued, listened to, well equipped and trained. 95% of our staff and volunteers "would recommend working for CASS".

Alongside the emotional wellbeing programme, we were able to introduce a Hybrid Working policy allowing staff to split their working time between our offices and home. This was well received, and staff quickly settled into their new routines.

Staff and volunteer training ran throughout the year and included a mixture of online learning and tutor led (in person) sessions. In addition to the ongoing training programme, we held the annual Away Day in person during November 2021. It had been several years since we'd been able to get together and for some staff and volunteers it was the first time they had met colleagues in person. The day was a huge success, and we were very grateful to our external guest speakers and trainers:

- Angela McCormack – Building Personal Resilience
- Liz Simmons, Headway Somerset – understanding Acquired Brain Injury
- Michelle Crabbe, Law Stop – Housing Advice (challenging decisions)
- Niki, Tim and Martha, SARI and SWAN Advocacy – Hate Crime Awareness
- Claire, Mind in Somerset, How to handle conversations around suicide
- Jon Shoesmith, Citizens Advice Taunton – Young Persons Advice Service



South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

Approach to fundraising

Citizens Advice South Somerset does not undertake any community fundraising or any individual giving campaigns and do not use any professional fundraiser or commercial participator. As such Citizens Advice South Somerset are not members of any voluntary fundraising schemes. Citizens Advice South Somerset does undertake trust and grant fundraising and the Trustees monitor all such activities having given delegated authority to the CEO to seek funds for programmes outlined in the Business Plan. The Trustees abide by other relevant codes of practice and regulation and the Charity is regulated by the Financial Conduct Authority among others. Citizens Advice South Somerset has a vulnerable clients policy and ensures that all the charity's activities are undertaken safely and appropriately. There have not been any complaints received in relation to fundraising activities.

Statement of Trustees' Responsibilities

The trustees (who are also directors of South Somerset Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees Directors' 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:

- (a) select appropriate accounting policies and then apply them consistently;
- (b) observe the methods and principles in the Charities SORP;
- (c) make judgements and estimates that are reasonable and prudent,
- (d) state whether UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- (e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The directors are also responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Acts 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.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and reporting by Charities and in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board and signed on their behalf by:

L Cousins

Chair

Date: 11 July 2022

South Somerset Citizens Advice Bureau

Independent Auditors' Report to the Members and Trustees
For the Year Ended 31 March 2022

Opinion

We have audited the financial statements of South Somerset Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2022, which comprise the Statement of Financial Activities, Balance Sheet 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 Trustees' Report, other than the financial statements and our auditor's 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.

South Somerset Citizens Advice Bureau

Independent Auditors' Report to the Members and Trustees
For the Year Ended 31 March 2022

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 Trustees' 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.
- 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 10, 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:

South Somerset Citizens Advice Bureau

Independent Auditors' Report to the Members and Trustees

For the Year Ended 31 March 2022

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, Charity SORP FRS 2019, employment, data protection and health and safety 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.

South Somerset Citizens Advice Bureau

Independent Auditors' Report to the Members and Trustees

For the Year Ended 31 March 2022

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

Other matters

In forming our opinion on the financial statements, which is not modified, we note the prior period financial statements were not audited. Consequently, International Standards on Auditing (UK & Ireland) require the auditor to state that the corresponding figures contained within these financial statements are unaudited.

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
Chartered Accountants
Statutory Auditor

Goodwood House
Blackbrook Park Avenue
Taunton
Somerset
TA1 2PX

Date: 22 August 2022

South Somerset Citizens Advice Bureau

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

For the Year Ended 31 March 2022

	Notes	Unrest- ricted Funds £	Rest- ricted Funds £	Total 2022 £	Unrest- ricted Funds £	Rest- ricted Funds £	Total 2021 £
Income from:							
Donations and general grants	2	193,592	30,000	223,592	207,482	30,000	237,482
Charitable activities	3	102,187	714,268	816,455	68,221	575,132	643,353
Other trading activities		-	-	-	-	-	-
Investment income	4	433	-	433	444	-	444
Total income		296,212	744,268	1,040,480	276,147	605,132	881,279
Expenditure on:							
Charitable expenditure	5	207,233	744,268	951,501	191,698	605,132	796,830
Total expenditure		207,233	744,268	951,501	191,698	605,132	796,830
Net income/(expenditure) before transfers		88,979	-	88,979	84,449	-	84,449
Transfer between funds	11	-	-	-	1,757	(1,757)	-
Net movement in funds		88,979	-	88,979	86,206	(1,757)	84,449
Reconciliation of funds							
Fund balances at 01 April 2021		317,141	-	317,141	230,935	1,757	232,692
Fund balances at 31 March 2022	11	406,120	-	406,120	317,141	-	317,141

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 £
Fixed assets			
Tangible fixed assets	7	2,606	3,475
Current assets			
Debtors	8	60,109	44,634
Cash at bank and in hand	9	474,134	319,509
		<u>534,243</u>	<u>364,143</u>
Creditors			
Amounts falling due within one year	10	(130,729)	(50,477)
Net current assets		<u>403,514</u>	<u>313,666</u>
Net assets		<u>406,120</u>	<u>317,141</u>
Funds			
Unrestricted funds			
General funds	11	236,428	179,141
Designated funds	11	169,692	138,000
		<u>406,120</u>	<u>317,141</u>
Restricted funds	11	-	-
Total charity funds		<u>406,120</u>	<u>317,141</u>

These accounts 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 Trustees for issue on 11 July 2022 and signed on their behalf by:

L Cousins
Chair

M Mercer
Treasurer

South Somerset Citizens Advice Bureau

Cash flow statement

For the Year Ended 31 March 2022

		Total 2022 £	Total 2021 £
	Notes		
Cash flows from operating activities			
Net movements in funds for the year		88,979	84,449
Adjustments to cash flows from non-cash items			
Depreciation and amortisation	7	869	869
Finance income	4	(433)	(444)
		89,415	84,874
Working capital adjustments			
(Increase)/decrease in debtors	8	(15,475)	29,621
Increase/(decrease) in creditors	10	80,252	14,881
Net cash flow from operations		154,192	129,376
Cash flows from investing activities			
Interest received	4	433	444
Acquisitions of tangible assets	8	-	(4,344)
Net increase/(decrease) in cash and cash equivalents		154,625	125,476
Reconciliation of net debt			
Cash and cash equivalents at the beginning of the reporting period		319,509	194,033
Net increase/(decrease) in cash and cash equivalents		154,625	125,476
Cash and cash equivalents at the end of the reporting period		474,134	319,509

1 Accounting Policies

1.1 General information and basis of accounting

South Somerset Citizens Advice Bureau is a company limited by guarantee incorporated in the United Kingdom under the Companies Act. The maximum liability of each member is limited to £1. The address of the registered office is given on page 2. The nature of the charity's operations and its principal activities are set out in the Trustees report on pages 3-25.

The financial statements have been prepared in £ sterling 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

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income. The valuation of donated services is not quantified within the Statement of Financial Activities.

Donation income is received by way of general grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

Income from grants, relating to specifically the provision of goods or services as part of charitable activities or services to clients are included in full in the Statement of Financial Activities when receivable and in the period in which they relate to. Grants are deferred when the monies have been received in advance of the period in which they relate to.

Other trading activities income includes income relating to fundraising and is included in the Statement of Financial Activities when receivable.

Investment income is included when receivable.

Other income is recognised in the accounts when receivable and relates to staff secondment income, various expenditure reimbursements and training delivery.

1.3 Government grants

Government grants are accounted for when unconditionally due and reasonable assurance can be gained that it will be received. Where funds are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate. Where funds have not been received in a specified period, these funds will be accrued in debtors and recognised in the period to which they relate. Not all grants received have conditions and performance indicators attached, where this is the case, the income is included within donations. Performance related grants are included within Charitable Activities income.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

1.4 Donated services

In accordance with the Charities SORP (FRS 102), unpaid volunteer time is not recognised in the financial statements. Please refer to the Trustee Directors' Report and note 6 for more information about their contribution.

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. All expenditure is gross of VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services to its clients. Direct costs are allocated to such activities and those costs of an indirect nature necessary to support them are shown as contributions to core expenditure.

Other support costs include those costs associated with meeting the constitutional and statutory requirements of the charity.

1.6 Fixed assets

Depreciation is calculated to write off the cost of fixed assets over their estimated useful lives at the following rate:-
Leasehold improvements – to break clause (5 years straight line)
Office equipment – 20% per annum straight line basis

Fixed assets are valued at cost less depreciation. No assets are capitalised under £1,000. Fixed assets are reviewed annually for impairment.

1.7 Debtors

Accrued income comprises amounts due from funders and is recognised when the charity is entitled to the grant, receipt is probable and the amount can be measured reliably. Prepayments are valued at the amount prepaid.

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.

1.10 Taxation

The company is a registered charity and is therefore not liable to corporation tax to the extent that income and gains are applied to the charitable objectives of the charity.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

1.11 Pension contributions

The Bureau operates a defined contribution pension scheme. The scheme and its assets are held by independent managers. 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

A pre-determined amount of overhead expenditure on each project is calculated and transferred from the project to overheads as a contribution.

1.13 Fund accounting

General funds are unrestricted funds receivable or generated for the objects of the Bureau without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the Trustees 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

Leases in which substantially all the risks and rewards of ownership are retained by the lessor are classified as operating leases. Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease. The charity has an operating lease for the premises in which they operate, as well as photocopier and telephone leases. The title of the leased premises and equipment remains with the lessor.

1.15 VAT

The Bureau is not VAT registered and therefore all costs are inclusive of VAT.

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 and other creditors 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 deemed 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.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

2 Donations and general grants

	Unre- stricted funds	Rest- ricted funds	Total 2022	Unre- stricted funds	Rest- ricted funds	Total 2021
	£	£	£	£	£	£
Grants received						
South Somerset District Council*	133,065	-	133,065	145,035	-	145,035
Public Health*	34,249	-	34,249	34,249	-	34,249
Wessex Water	17,400	-	17,400	17,400	-	17,400
	<u>184,714</u>	<u>-</u>	<u>184,714</u>	<u>196,684</u>	<u>-</u>	<u>196,684</u>
Donations						
Local town & parish councils*	7,975	-	7,975	6,075	-	6,075
Donations & gifts	903	30,000	30,903	4,723	30,000	34,723
	<u>193,592</u>	<u>30,000</u>	<u>223,592</u>	<u>207,482</u>	<u>30,000</u>	<u>237,482</u>
The income above is made up of:						
Received in year	193,592	-	193,592	207,482	-	207,482
Deferred income brought forward	-	-	-	-	-	-
Deferred income carried forward	-	-	-	-	-	-
Accrued income brought forward	-	-	-	-	-	-
Accrued income carried forward	-	-	-	-	-	-
	<u>193,592</u>	<u>30,000</u>	<u>223,592</u>	<u>207,482</u>	<u>30,000</u>	<u>237,482</u>

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

* denotes amounts received from government. See note 16 for more information.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

3 Incoming resources from charitable activities

	Unre- stricted funds £	Rest- ricted funds £	Total 2022 £	Unre- stricted funds £	Rest- ricted funds £	Total 2021 £
Macmillan	-	109,293	109,293	-	107,740	107,740
Abri	-	37,971	37,971	-	51,809	51,809
Universal Credit - Help to Claim	-	39,556	39,556	-	43,460	43,460
Assist Mental Health	-	42,475	42,475	-	41,700	41,700
Homeless reduction - SSDC*	-	22,065	22,065	-	22,065	22,065
Local Assistance Scheme*	6,480	-	6,480	6,480	-	6,480
Talking Money	-	184,059	184,059	-	81,623	81,623
Talking Money - Trainees	-	-	-	-	33,323	33,323
Western Power Distribution	-	3,200	3,200	-	2,700	2,700
Chard Town Council Caseworker*	-	-	-	-	5,921	5,921
Wessex Water - Hard to Reach	-	-	-	1,557	-	1,557
Citizens Advice - other	-	-	-	14,938	-	14,938
Somerset Activity & Sports	-	3,500	3,500	-	-	-
Older Persons Advice Pathway	-	-	-	-	6,370	6,370
SSDC extra homelessness/Foyer*	34,000	19,000	53,000	-	-	-
Additional Capacity	20,790	-	20,790	-	-	-
Household Support Fund	-	60,460	60,460	-	-	-
Yeovil PCN	-	6,723	6,723	-	-	-
Taunton Citizens Advice	-	-	-	-	-	-
- recharge	7,856	-	7,856	8,494	-	8,494
Sedgemoor Citizens Advice	-	-	-	-	-	-
- recharge	20,342	-	20,342	22,710	-	22,710
Warm Homes Collaboration	11,458	-	11,458	13,542	-	13,542
BEIS remote working funding	-	-	-	-	9,490	9,490
Covid Lottery	-	-	-	-	34,334	34,334
Energy Best Deal	-	-	-	-	5,280	5,280
Balance carried forward	100,926	528,302	629,228	67,721	445,815	513,536

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

3 Incoming resources from charitable activities (continued)

	Unre- stricted funds £	Rest- ricted funds £	Total 2022 £	Unre- stricted funds £	Rest- ricted funds £	Total 2021 £
Balance brought forward	100,926	528,302	629,228	67,721	445,815	513,536
Mental Health Alliance	-	162,906	162,906	-	113,931	113,931
SCF Covid PPE	-	-	-	-	3,550	3,550
SCF Media (Covid)	-	-	-	-	9,000	9,000
Sustaining Advice Services	-	22,500	22,500	-	2,500	2,500
Under £1k	1,261	560	1,821	500	336	836
	<u>102,187</u>	<u>714,268</u>	<u>816,455</u>	<u>68,221</u>	<u>575,132</u>	<u>643,353</u>
The income is made up of:						
Received in year	96,184	704,435	800,619	54,679	626,071	680,750
Deferred income brought forward	-	29,798	29,798	-	21,262	21,262
Deferred income carried forward	-	(29,750)	(29,750)	-	(29,798)	(29,798)
Accrued income brought forward	(13,542)	(26,807)	(40,349)	-	(69,210)	(69,210)
Accrued income carried forward	19,545	36,592	56,137	13,542	26,807	40,349
	<u>102,187</u>	<u>714,268</u>	<u>816,455</u>	<u>68,221</u>	<u>575,132</u>	<u>643,353</u>

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

* denotes amounts received from government. See note 16 for more information.

4 Investment income

	Unre- stricted funds £	Rest- ricted funds £	Total 2022 £	Unre- stricted funds £	Rest- ricted funds £	Total 2021 £
Bank interest	433	-	433	444	-	444

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

5 Charitable expenditure

	Unres- tricted £	Res- tricted £	Total 2022 £	Unres- tricted £	Res- tricted £	Total 2021 £
Staff costs						
Staff salaries	170,056	517,841	687,897	160,826	411,562	572,388
Recruitment expenses	816	-	816	315	922	1,237
Subsistence & refreshments	485	1,525	2,010	1,278	1,177	2,455
Staff development & training	5,949	2,020	7,969	1,371	2,674	4,045
Travel	1,340	3,300	4,640	566	183	749
Other staff costs	2,428	703	3,131	25	-	25
Advice giving services						
Reference material & subscriptions	11,010	324	11,334	10,290	372	10,662
Partner payments	-	85,909	85,909	-	71,548	71,548
Direct project costs	-	23,950	23,950	-	-	-
Office services						
Computer maintenance & support	13,922	-	13,922	17,923	-	17,923
Office equipment & supplies	9,546	862	10,408	12,931	25,608	38,539
Stationery & office consumables	5,914	36	5,950	2,862	1,036	3,898
Telephone call charges	17,302	2,376	19,678	13,921	9,994	23,915
Premises & buildings						
Rent and rates	41,173	120	41,293	20,862	-	20,862
Repairs & maintenance	1,307	-	1,307	1,049	-	1,049
Electricity & gas	10,000	-	10,000	10,556	-	10,556
Office insurances	3,545	-	3,545	2,998	-	2,998
Other support charges						
Bank charges	101	-	101	69	-	69
Depreciation	869	-	869	869	-	869
Accountancy fees	1,920	-	1,920	1,360	-	1,360
Audit fees	6,000	-	6,000	-	-	-
Independent Examination fees	-	-	-	2,000	-	2,000
Professional fees	3,652	-	3,652	4,302	4,108	8,410
Governance costs	5,200	-	5,200	1,273	-	1,273
	312,535	638,966	951,501	267,646	529,184	796,830
Contributions to core expenditure	(105,302)	105,302	-	(75,948)	75,948	-
	207,233	744,268	951,501	191,698	605,132	796,830

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

5 Charitable expenditure (continued)**Analysis of expenditure on charitable activities - 2022**

	Activities undertaken directly	Grant funding activities	Support costs (including contribution to core costs)	Total
Unrestricted funds	186,042	-	21,191	207,233
Restricted funds				
Abri	31,789	-	6,182	37,971
MacMillan	79,901	-	29,392	109,293
Corton Hill	26,417	-	3,583	30,000
Household Support Fund	57,870	-	2,590	60,460
MS Society	560	-	-	560
Talking Money - Trainees	63,119	-	11,620	74,739
Assist Mental Health	34,463	-	8,012	42,475
SSDC Private Renters	16,777	-	2,223	19,000
Older Persons Advice Pathway	5,641	-	1,082	6,723
Talking Money	92,682	-	16,638	109,320
Universal Credit - Help to Claim	33,744	-	5,812	39,556
Western Power Distribution	3,200	-	-	3,200
Somerset Activity & Sports	3,500	-	-	3,500
Anonymous donation	-	-	-	-
Covid Lottery	-	-	-	-
Homelessness Reduction	17,829	-	4,236	22,065
Mental Health Alliance	148,974	-	13,932	162,906
SCF Covid PPE	-	-	-	-
SCF Media (Covid)	-	-	-	-
Sustaining Advice Services	22,500	-	-	22,500
Total restricted funds	638,966	-	105,302	744,268
Total funds	825,008	-	126,493	951,501

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

5 Charitable expenditure (continued)**Analysis of expenditure on charitable activities – 2021**

	Activities undertaken directly	Grant funding activities	Support costs (including contribution to core costs)	Total
Unrestricted funds	178,510	-	13,188	191,698
Restricted funds				
Abri	44,307	-	7,502	51,809
MacMillan	81,937	-	25,803	107,740
Energy Best Deal	4,749	-	531	5,280
MS Society	336	-	-	336
Talking Money - Trainees	26,878	-	6,445	33,323
Assist Mental Health	37,591	-	4,109	41,700
Chard Town Council Caseworker	5,085	-	836	5,921
Older Persons Advice Pathway	5,596	-	774	6,370
Talking Money	72,268	-	9,355	81,623
Universal Credit - Help to Claim	38,232	-	5,228	43,460
Western Power Distribution	1,243	-	1,457	2,700
BEIS remote working funding	9,490	-	-	9,490
Anonymous donation	29,280	-	720	30,000
Covid Lottery	34,334	-	-	34,334
Homelessness Reduction	19,148	-	2,917	22,065
Mental Health Alliance	103,660	-	10,271	113,931
SCF Covid PPE	3,550	-	-	3,550
SCF Media (Covid)	9,000	-	-	9,000
Sustaining Advice Services	2,500	-	-	2,500
Total restricted funds	529,184	-	75,948	605,132
Total funds	707,694	-	89,136	796,830

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

6 Employees and employment costs

	2022	2021
	£	£
Wages and salaries	626,539	524,576
Employer's NI	48,891	37,072
Pension contributions	12,467	10,740
	687,897	572,388

6 Employees and employment costs (continued)

Defined contribution pension scheme

The company operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the company to the scheme and amounted to £12,467 (2021: £10,740).

There were no contributions payable to the scheme at the end of the year (2021: £311).

No individual employee was paid over £60,000 (2021: none).

No remuneration was paid to any Trustees during the year (2021: none). No expenses were reimbursed to the Trustees by the Bureau during the year (2021: none).

The key management personnel of the charity are considered to be the Chief Executive. The total costs to the charity of employee benefits for the key management personnel were £45,190 (2021: £42,215).

The average monthly head count was 32 staff (2020: 30 staff).

Volunteers contribute unpaid time to administration, advice services, reception, grant applications, research campaigns and fundraising activities. The estimated volunteer time for the year has not been included in the financial statements as in accordance with the Charities SORP (FRS 102).

7 Tangible fixed assets

	Leasehold Improvements	Office Equipment	Total
	£	£	£
Cost			
As at 01 April 2021	28,031	8,963	36,994
Additions	-	-	-
As at 31 March 2022	28,031	8,963	36,994
Depreciation			
As at 01 April 2021	28,031	5,488	33,519
Charge for year	-	869	869
As at 31 March 2022	28,031	6,357	34,388
Net book value			
As at 31 March 2022	-	2,606	2,606
As at 31 March 2021	-	3,475	3,475

8 Debtors

	2022	2021
	£	£
Accrued income and other debtors	56,137	40,349
Prepayments	3,972	4,285
	60,109	44,634

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

9 Cash at bank and in hand

	2022	2021
	£	£
Bank balances – Bureau	474,134	319,509

10 Creditors: Amounts falling due within one year

	2022	2021
	£	£
Other creditors	815	5,996
Accruals & deferred income	129,914	44,481
	130,729	50,477

Deferred income

	2022	2021
	£	£
Deferred income at 01 April 2021	29,798	21,262
Released from previous years	(29,798)	(21,262)
Resources deferred in the year	29,750	29,798
Deferred income at 31 March 2022	29,750	29,798

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 five projects which specified the amounts as being for 2022/23. These were received from Henry Smith Charity and SSDC.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

11 Statement of funds

	Balance 01.04.21 £	Income £	Expenditure £	Transfers £	Balance 31.03.22 £
Designated funds					
Contractual liabilities	96,000	-	-	24,692	120,692
Non contractual liabilities	30,000	-	-	(30,000)	-
IT upgrade & equipment renewal	-	-	-	17,000	17,000
Moving costs	12,000	-	-	20,000	32,000
	138,000	-	-	31,692	169,692
General unrestricted funds	179,141	296,212	(207,233)	(31,692)	236,428
Total unrestricted funds	317,141	296,212	(207,233)	-	406,120
Restricted funds					
Abri	-	37,971	(37,971)	-	-
MacMillan	-	109,293	(109,293)	-	-
Corton Hill	-	30,000	(30,000)	-	-
Household Support Fund	-	60,460	(60,460)	-	-
MS Society	-	560	(560)	-	-
Talking Money - Trainees	-	74,739	(74,739)	-	-
Assist Mental Health	-	42,475	(42,475)	-	-
SSDC Private Renters	-	19,000	(19,000)	-	-
Older Persons Advice Pathway	-	6,723	(6,723)	-	-
Talking Money	-	109,320	(109,320)	-	-
Universal Credit - Help to Claim	-	39,556	(39,556)	-	-
Western Power Distribution	-	3,200	(3,200)	-	-
Somerset Activity & Sports	-	3,500	(3,500)	-	-
Homelessness Reduction	-	22,065	(22,065)	-	-
Mental Health Alliance	-	162,906	(162,906)	-	-
Sustaining Advice Services	-	22,500	(22,500)	-	-
Total restricted funds	-	744,268	(744,268)	-	-
Total funds	317,141	1,040,480	(951,501)	-	406,120

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

11 Statement of funds- prior year

	Balance 01.04.20 £	Income £	Expenditure £	Transfers £	Balance 31.03.21 £
Designated funds					
Contractual liabilities	96,000	-	-	-	96,000
Non contractual liabilities	-	-	-	30,000	30,000
Moving costs	12,000	-	-	-	12,000
	108,000	-	-	30,000	138,000
General unrestricted funds	122,935	276,147	(191,698)	(28,243)	179,141
Total unrestricted funds	230,935	276,147	(191,698)	1,757	317,141
Restricted funds					
Abri	-	51,809	(51,809)	-	-
MacMillan	-	107,740	(107,740)	-	-
Friends of SSCAB	1,757	-	-	(1,757)	-
Energy Best Deal	-	5,280	(5,280)	-	-
MS Society	-	336	(336)	-	-
Talking Money - Trainees	-	33,323	(33,323)	-	-
Assist Mental Health	-	41,700	(41,700)	-	-
Chard Town Council Caseworker	-	5,921	(5,921)	-	-
Older Persons Advice Pathway	-	6,370	(6,370)	-	-
Talking Money	-	81,623	(81,623)	-	-
Universal Credit - Help to Claim	-	43,460	(43,460)	-	-
Western Power Distribution	-	2,700	(2,700)	-	-
BEIS remote working funding	-	9,490	(9,490)	-	-
Anonymous donation	-	30,000	(30,000)	-	-
Covid Lottery	-	34,334	(34,334)	-	-
Homelessness Reduction	-	22,065	(22,065)	-	-
Mental Health Alliance	-	113,931	(113,931)	-	-
SCF Covid PPE	-	3,550	(3,550)	-	-
SCF Media (Covid)	-	9,000	(9,000)	-	-
Sustaining Advice Services	-	2,500	(2,500)	-	-
Total restricted funds	1,757	605,132	(605,132)	(1,757)	-
Total funds	232,692	881,279	(796,830)	-	317,141

11 Statement of funds (continued)

- The designated funds have been set aside by the Trustees in line with the descriptions set out above.
- The general unrestricted fund represents the unrestricted funds of the Bureau at the year end.
- The Abri Grant (formally Yarlington) is to provide debt advice and casework support for Abri residents
- The MacMillan Grant is to provide funds for two caseworkers and casework assistant to provide welfare benefit and other advice to people diagnosed with cancer, their relatives and carers.
- Assist Mental Health grant was received from the Henry Smith Fund towards the costs of the Assist Pathway. The funds contributed towards the costs of a caseworker who provided advice and support to people in recovery from acute mental ill health.
- Homelessness Reduction – South Somerset Council provided a grant towards the costs of a specialist debt, benefits and housing caseworker to assist clients at risk of homelessness in the South Somerset area.
- Chard Town Council Caseworker - Grant funding from Chard Town Council that enables provision of in-depth casework and support to clients that require further help in order to resolve complex issues and having used the general advice service.
- BEIS remote working fund - A grant via National Citizens Advice passing Department of Business, Energy and Strategy funding to enable the purchase of small items of equipment (headsets, Chromebooks, soft phone technology) to increase capacity to respond to the immediate demand for advice
- Anonymous donation - A donation to the organisation ensuring that vulnerable families were supported through the Covid 19 Pandemic
- Covid Lottery - The Coronavirus Community Support Fund in partnership with the National Lottery enabled the set up a Somerset Advice Academy to recruit and train new volunteer advisers to support clients using Somerset Adviceline
- Mental Health Alliance - This is a partnership programme lead by Rethink Mental Illness on behalf of the Somerset agencies. Funding was secured for a radical transformation of mental health services in Somerset, Open Mental Health. CASS are the lead agency responsible for delivering the wider determinants of health service to the Open Mental Health partnership. CASS receive the funding on behalf of Citizens Advice in Somerset and distribute via SLA for delivery from those partners.
- SCF Media (Covid) - Somerset Community Foundation Somerset Coronavirus Response and Recovery Fund to produce advice on film and to create a single point of access to advice for Somerset.
- SCF Covid PPE - Somerset Community Foundation Somerset Coronavirus Response and Recovery Fund to assist towards purchasing PPE equipment.
- Talking Money - Debt casework for any client with debt advice needs. We are a member of a partnership of agencies led by Talking Money (based in Bristol). Ed, Loraine and Luke are the dedicated team. Kim assists this team.
- Talking Money – Trainees - This is funding made available through our partnership with Talking Money and relates to funding from the Money and Pension Service Increasing Debt Advice Capacity 2020 and funds the salaries of 3 trainee debt advisers.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

11 Statement of funds (continued)

- Universal Credit – Help to Claim - Providing one to one assistance to clients referred through the Universal Credit Service or identified in the general service. Help to make an initial U.C. claim. June and Anne M provide some of the advice delivery on this service.
- Corton Hill (grant via the Somerset Community Foundation) - Award: £30,000 over one year towards the core running costs and the costs of the volunteer advice service.
- Household Support Fund - grant agreement from Somerset County Council to Citizens Advice South Somerset on behalf of Citizens Advice Sedgemoor, Mendip, Taunton and West Somerset in respect of the administration and delivery of the distribution of Household Support Fund 1. Grant ended 31st March 2022.
- SSDC Private Renters - Grant of £38,000 from South Somerset District Council to Citizens Advice South Somerset covering the financial years 2021/22 and 2022/23. The grant is in respect of additional targeted resources to enable us to increase advice provision for lower income households and private renters (including young people) – all of whom face specific financial and housing challenges due to the consequences of the Covid 19 Pandemic
- Other Persons Advice Pathway - funding from the Yeovil Primary Care Network of £6,723 towards the cost of an older person's caseworker over the financial year 2021/22.
- Western Power Distribution - one year agreement for an Affordable Warmth programme offering a grant per client helped towards the costs of a specialist debt and money adviser to provide specialist energy related advice to vulnerable clients at risk of fuel poverty.
- Somerset Activity & Sports - small one off grant payment for resources and adviser support to the families of children attending the Healthy Holidays Schools Programmes
- Sustaining Advice Services Somerset - a one off agreement between Somerset Councils and the 5 Citizens Advice organisations in Somerset for a grant to cover the costs of an agreed programme of work to develop a County wide Core Advice Service and to cover the costs of a management consultant's input and report .
- Contractual liabilities and moving costs – designated by the trustees to cover contractual liabilities and provision for moving at the end of the current lease.
- Non- contractual liabilities – designated by the trustees to cover approximately 3 months' running costs.

12 Analysis of net assets between funds

	Unre- stricted funds £	Rest- ricted funds £	Total 2022 £	Unre- stricted funds £	Rest- ricted funds £	Total 2021 £
Tangible assets	2,606	-	2,606	3,475	-	3,475
Current assets	429,605	104,638	534,243	334,345	29,798	364,143
Current liabilities	(26,091)	(104,638)	(130,729)	(20,679)	(29,798)	(50,477)
	<u>406,120</u>	<u>-</u>	<u>406,120</u>	<u>317,141</u>	<u>-</u>	<u>317,141</u>

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

13 Financial commitments

At 31 March 2022 the charity was committed to making the following payments under non-cancellable operating leases:

	2022		2021	
	Land and buildings £	Other £	Land and buildings £	Other £
Less than 1 year	30,425	3,173	30,425	-
1 – 5 years	45,638	4,759	76,063	-
Greater than 5 years	-	-	-	-
	<u>76,063</u>	<u>7,932</u>	<u>106,488</u>	<u>-</u>

14 Related parties

There were no related party transactions during the year (2021: none).

15 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. No performance related grants recognised in income have had any unfulfilled conditions or any other contingencies attaching to them. See note 2 and 3 for more information. Government grants received during the year amounted to £248,859 (2021: £213,904).

16 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 the winding up of the company. At 31 March 2022 the company had eight members and the total amount guaranteed is therefore £8.

Accounts

South Somerset Citizens Advice Bureau

(A Charitable Company Limited by Guarantee)

Trading as Citizens Advice South Somerset

Annual Report and Financial Statements

For the Year Ended 31 March 2021

Company Number: 03173414

Charity Registered in England and Wales Number: 1054134



South Somerset Citizens Advice Bureau

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South Somerset Citizens Advice Bureau

Reference and Administrative Details

For the Year Ended 31 March 2021

Charity Name	South Somerset Citizens Advice Bureau	
Other Names	Citizens Advice South Somerset	
Trustee Directors	L Cousins (Chair) M Mercer (Treasurer) E Blake C Counsell A Ferneyhough J Humble C McDonald	
Company Secretary	A Kerr	
Chief Executive	A Kerr	
Registered Office	Petters House Petters Way Yeovil Somerset BA20 1SH	
Independent Examiner	Michelle Ferris FCA Albert Goodman LLP Goodwood House Blackbrook Park Avenue Taunton Somerset TA1 2PX	
Bankers	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent, ME19 4TA	Virgin Money Jubilee House Gosforth Newcastle Upon Tyne NE3 4PL
	Nationwide Building Society Kings Park Road Moulton Park Northampton, NN3 6NW	
Solicitors	Porter Dodson Telford House The Park Yeovil Somerset BA20 1DY	

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2021

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the financial statements for the year ended 31 March 2021. The provisions of the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP FRS 102- implemented 1 January 2019) have been adopted in preparing the annual report and financial statements of the charity.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

South Somerset Citizens Advice Bureau is a registered charity, charity number 1054134, and a company limited by guarantee, company number 03173414. The charity's registered office is Petters House, Petters Way, Yeovil, Somerset, BA20 1SH. The maximum liability of each member is limited to £1. At 31 March 2021 the company had 8 members. South Somerset CAB is governed by its Memorandum and Articles of Association as amended in 2013.

South Somerset Citizens Advice Bureau was incorporated as a company limited by guarantee on 15th March 1996.

Recruitment, Appointment of Trustees

A Governance Committee, made up of Trustees and chaired by the Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the appointment of the Chair. 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 were entitled to appoint persons to the Trustee Board.

The following people were directors/trustees of the charity during the year:

L Cousins	(Chair)
T Ayre	(Treasurer – resigned 15 March 2021)
E Blake	(appointed 1 October 2020)
C Counsell	
P Colyer	(resigned 24 May 2021)
A Ferneyhough	
J Humble	(appointed 1 October 2020)
C McDonald	
M Mercer	(Treasurer from 16 March 2021)
J Swann	(resigned 11 October 2020)

Induction of Trustees

Newly appointed Trustees are provided with a comprehensive induction to South Somerset Citizens Bureau through the provision of training courses and mentoring by established trustees.

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2021

Organisational Structure

Citizens Advice South Somerset is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustee Board has set up a Finance, People and HR and Governance and Leadership Self-Assessment Sub Committees that report back to the full Board. The Trustees carry the ultimate responsibility for the conduct of Citizens Advice South Somerset and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at least quarterly as a full Board and delegate the day-to-day operation of the organisation to their Chief Executive, A Kerr. The Trustee Board is independent from the management team. A register of members' interests is maintained at the registered office, and is available to the public.

The pay for senior staff, including the key management, is reviewed annually, and normally increased in line with local wage inflation. The directors benchmark salaries against pay levels at other local bureaux as a guide for salary levels.

Related Parties

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

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Major risks

Citizens Advice South Somerset undertakes a regular Risk Management exercise. A risk management action plan and risk register are annually reviewed and agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Citizens Advice South Somerset is continually monitoring and managing its risk, reviewing the risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the 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 periodically reviewed to ensure that they still meet the needs of the charity.

Chairman's Report

This year has seen a complete change in the way we work, and we have all had to adapt to a pandemic that none of us expected. As a service, and more or less overnight, we moved from a 'walk in' based advice service to one that has relied almost entirely on phone and email. It is a real testament to the commitment and flexibility of our staff and volunteers that the quality of the advice we offer has been maintained throughout.

It is impressive that our Chief Executive and her team, have actually managed to increase the number of clients we advised – up to nearly 7,800 people and some 12% more people than the previous year. I am particularly proud of the team's efforts to help people with a long-term health condition – including mental health issues. Over half of our clients face these issues and the impact of the lockdowns we all experienced has made life harder for so very many people.

Our clients have also had to adapt to the new way we deliver advice and have been very supportive of our efforts and that Citizens Advice has been there for them throughout. In fact, the changes forced upon us by circumstance are proving popular with the majority of our clients, staff and volunteers. We know that face-to-face meetings are often critical, especially when someone is facing a real and immediate crisis in their life, and gradually during 2020/2021 we were able to reintroduce face-to-face meetings, initially on a very limited basis.

The range of projects we undertook expanded as new funders chose to support our work – sometimes anonymously – and our District Council, County Council and other local agencies have turned to us to help the local community. As always, we are enormously grateful to our funders – without whom we could not continue.

On a personal note, I should like to thank my fellow trustees for their support throughout the year. Looking to the future, I think that many of the new ways of working we have adopted will be continued and over the longer term we will find a new balance between the traditional type of service offered by Citizens Advice and one that makes best use of the available technology.

Lin Cousins, Chair of Trustees

Overview from Angela Kerr, the Chief Executive

The last year has been a reporting period like no other. We saw a hugely increased demand for our services including from clients that had never before needed welfare advice. As so many people came to terms with the impact of Covid-19 on their lives and livelihoods, it was vital that we stepped up our offer to deliver accurate advice in what was a fast-changing legislative context.

Alongside the challenges of helping many more people, we had to adapt our services to change how and where we worked and to strengthen our cyber security systems. Throughout all the continuity challenges we faced, our team of staff, volunteers and trustees proved themselves to be more resourceful and committed than ever.

Although there were times when the whole organisation was under great pressure, the year also presented a number of opportunities for transformation – where we tested new approaches to the way we worked in response to clients' and partners' needs. To ensure that we learned from these pilots we undertook a strategic review entitled 'What Next and How'. Staff, volunteers and trustees worked together to review our adapted service and identify those changes that we wanted to build upon.

The following developments stand out as major achievements over the year:

Advice on Film – we produced a series of short, self-help films on topics that were driving up demand for advice. These were distributed across the voluntary and statutory sector and were featured on some of the employment hub websites that emerged over the year.

New Partnerships – A new partners' portal was created that provided a much simpler and faster route into advice for clients known to partner agencies who were unable to access advice by phone. Yeovil 4 Families, The Village Agents and Alzheimer's in Somerset have been among the many organisations that used the portal.

New Premises – We were delighted when Mind in Somerset offered the opportunity to co-locate within their new premises in Yeovil. The larger area enabled us to deliver face-to-face appointments for clients whilst maintaining social distancing. The centre is fast becoming a multi-agency hub and we are very excited to be part of this initiative.

Anonymous Donation – an unexpected donation to our work boosted both our morale and our ability to help those most adversely affected by the health pandemic. A families' support programme was launched providing advice and on-going support to local families who were at greatest risk of financial distress.

As we reflect on the year and the lessons learned it is clear to us all that thinking and acting differently has been a good thing. We are aware of the need for further change as the local government reform takes shape and a single Unitary Authority replaces the District and County Councils. Whatever lies ahead, I am confident that our team will move forward with enthusiasm and drive in order to sustain the service for our clients and communities. As ever it is an honour to work with so many talented and capable colleagues.

Strategic Report

Each year we undertake a strategic review of our performance and set the objectives for the work ahead. During 2020/21 we worked to the following 5 strategic objectives, each of which are reported more fully in the body of this document:

Objective 1	Objective 2	Objective 3	Objective 4	Objective 5
Increase capacity for the benefit of all our diverse clients through our phone, email and online advice services	Improve routes into advice for clients whose health or support needs prevent them from using the phones	Expand specialist casework for clients who are most at risk of financial distress, crisis or enduring disadvantage	Strengthen the sustainability of our organisation through: a) Service expansion b) Greater collaboration c) Smarter use of IT	Maintain a culture of excellence and inclusivity. Supporting and investing in our people so that they thrive and excel

Strategic Review



Following consultation and discussion groups we were able to prioritise a number of actions to take forward into 2021.

These will ensure we continue to adapt and improve our service approach and our support to staff and volunteers.

The key themes that emerged during the consultation included developing greater informal support for those working remotely (maintaining team spirit and camaraderie), improving IT systems to enable clients to upload documents safely, need to introduce advice kiosks as an alternative to our outreach drop-in provision, the importance of maintaining a flexible home and office-based option for staff and volunteers into the future.

Angela Kerr, CEO

Treasurer's Report

Generally, our income is under £600,000. However, the last year was exceptional and our total income was £881,279 an increase over the previous year of £341,886. Much of the increased income was expected as it represented new service contracts that had been in development for some while. These include the Money and Pension Service which increased funding for our debt casework service and a one-off grant for 3 debt casework trainees. The other new provision was an advice service addressing the wider determinants of health as part of the Somerset Open Mental Health Partnership. We are the lead body for this provision and sub- contract delivery among all the Citizens Advice organisations in Somerset.

We secured new income in the year from the National Lottery Community Fund and HM Government for a Somerset Advice Academy (training new volunteers) and a donation to support families struggling to manage during the Covid Pandemic.

Staff Costs

There have not been any major changes to the expenditure profile of the organisation and as usual staff costs are our biggest expense amounting to 72% of expenditure. Last year the majority of our staff and volunteers worked remotely from home and in order to ensure that this arrangement was secure and appropriate we equipped our team with all they needed for a home office.

Offices

Other expenses in the year included the licence fees for use of cloud-based office systems and VOIP phones. We had planned these investments as part of our long -term strategy but took the decision to speed up the implementation and complete in the first part of the year. An additional premise was leased during the year which enabled us to provide clients with a safe environment for their advice interviews. As a result, our overall office costs and overheads increased compared with 2019/20.

Assets

At year-end our assets were valued at £3,475 and it remains our policy not to capitalise expenditure on small items of office equipment. At the end of the year, we held cash of £319,509.

Reserves and Reserves Policy

We maintain a level of reserves to enable us to manage uncertainty. The retained reserves are intended to provide a buffer against funding cuts and a contingency to meet unforeseen expenditure.

The reserves policy sets out a provision for a designated sum of £108,000 in respect of contractual liabilities and provision for moving at the end of the current lease. In addition to the designated reserve, the Trustees have agreed a general reserve to cover approximately 3 month's running costs.

We are aware of significant changes to some of our funded programmes due to central Government's approval of a single Unitary Authority for Somerset. In order to ensure that we can sustain our activities over the transition period (next 2-3 years) a review of the reserves policy will be undertaken to consider increasing the designated and general fund.

Margaret Mercer
Treasurer

Operations Report - Client Services Manager, Kim Watts

Last year's report started with "Nothing stands still" but nothing could have prepared us all for the year we have just had. As always Citizens Advice South Somerset rose to the challenge.

Continuity of Service Throughout the Covid Pandemic

The Covid lockdown starting in March 2020 meant that we had to think on our feet and adapt very quickly so that we could continue to provide advice and to do so in a way that was as accessible as possible for the majority of our clients. This was achieved through an over-night switch to working remotely by phone, email and WhatsApp. In order to do this our trustees, staff and volunteers had to adjust at pace and did so with admirable energy and commitment. It was a huge logistical operation to get equipment ordered and out to everyone alongside providing them with training, secure IT systems and on-going support. We did this without losing a day of service which is a credit to how adaptable and committed all members of our team are.

The last year was a worrying time for everyone and we were very conscious of the well-being of our staff and volunteers, their personal health and concern for their families. Not only were we providing support to the community but also to each other.

Using Technology to Support Our Client Work

A change to using internet based "soft" phones during this period meant that we could continue to communicate with each other as if we were all in the same office while working from home at hastily set up workstations. This was invaluable in terms of being able to provide support to everyone. It also meant that we could join the online revolution and meet online both socially and commercially. We were very appreciative of funding we received via National Citizens Advice and Somerset Community Foundation that purchased some of the home working equipment packs we needed.

Maintaining Up-to-Date Advice for Clients

Operationally the advice from the Government was being updated regularly and we had to interpret this for our clients immediately. Thanks to National Citizens Advice and our team for working tirelessly to read and process all the information that was coming through in order to be able to explain this to clients affected by sudden changes in their circumstances. The clients contacting us included a new demographic of younger working people who had been thrown into chaos and needed advice and support to understand what the situation meant to them individually and how to deal with the changes they faced.

The statistics in this annual report show that more people than ever before were helped in our community, and this was with the backdrop of changes in welfare rules happening practically every day. We did not lose sight that each of our clients is an individual and would be impacted in a different way from others. Some clients just needed to talk, and we were there for them. The community in South Somerset and across the county came together and we took a role with partner organisations to reach clients who were shielding and help them access food and other assistance.

Processes, policies and training continued to be reviewed to ensure we delivered the best possible service. The robustness of these was proven by our quality of advice standards being maintained at the highest level in each of the quarterly audits.

Making It Easier for Clients to Be Put in Touch with Us

Not only did the general advice service have to adapt, but all of our discrete project work also had to switch into remote working. We made it easier for partners to make referrals to us via a new portal we set up on our website and all possible channels of communication were explored to ensure we could reach and stay engaged with our more vulnerable clients.

Universal Credit Claimants and Employment Advice

Universal Credit Help to Claim telephone support became vital for many. We increased our team to boost the telephone service as we knew that the Job Centre staff were under enormous pressure to process claims quickly for people who were suddenly experiencing a loss in income. We were pleased to be able to work with them to support as many people as possible – many of whom had never before had to claim any benefits and needed advice and help with this.

We saw surges in demand for Employment advice – where clients were turning to us to understand the furlough scheme and what it meant for them, including the self-employed. We found clients who were facing unforeseen challenges, and many were worried about paying mortgages or rents. The critical issue for us was to keep up-to-date with all of the new rules and terminology and then as things changed again ensuring that all our teams were fully briefed on those changes.

Research and Campaigns

Throughout this year we are pleased to have continued to raise local and national social policy issues, including highlighting the increased waiting time for benefit assessments and the anxiety this caused. We also supported the national charities' campaigning to continue the Universal Credit uplift as we see all too often the impact on local people who are trying to manage on extremely low incomes.

This year has seen communities and partners come together to work for the good of as many people as possible.

Our staff and volunteers have made a huge contribution to community support and the benefit of our work has been seen across Somerset.

Thanks to everyone for their hard work and commitment.

Kim Watts, Operations Manager



Objective 1 – increase capacity for the benefit of all our diverse clients through the development of our phone, email and online services

Headlines: 6,191 clients were helped through the general advice service this represented a 18% increase compared with the previous year.

Service Overview

The General Advice Service is the first point of contact for the majority of our clients. For about 80% of clients, the service is primarily a one-off advice session that empowers each client to take informed, independent action. This differs from our specialist casework which is described later in the report. The service offer includes:

1. a diagnostic exploration of the issue(s)
2. an explanation of the welfare and legislative implications
3. provision of a range of options the client may consider
4. details of the client's rights, entitlements and responsibilities
5. the advice necessary for the client to take action themselves to address the situation/issue(s)

Prior to Covid-19 our General Advice Service had undergone incremental improvement which included the establishment of a Client Response Team, a pilot project, Advice @ Home (remote volunteering) and an increased level of resource dedicated to our phone and email advice service. We were on course with our plans to move away from the more traditional, single channel, face-to-face drop-in as we recognised that our clients needed a more flexible and easier to access service.

The impact of the pandemic accelerated our plans and took us further than we imagined possible in relation to making a fundamental shift in the way in which advice was delivered.

The General Advice Service During the Pandemic

At the start of the pandemic: In the early stages of lockdown much of our work was focused on the needs of those in crisis. Clients who had been generally managing, or indeed living reasonably well, suddenly found themselves without money and with no prospect of income in the foreseeable future. Schools closed, shielding was introduced and many support agencies had very limited services. This resulted in an immediate and significant rise in crisis advice and support.

Scaling Up Advice @ Home – remote advising

The introduction of the Job Retention Scheme in late April and the Self-Employed Income Support Scheme in mid-May, alongside the raft of covid legislation around debt and housing, provided a degree of stability for people but not a reduction in general advice needs. In short, we faced a massive challenge to scale up the Advice @ Home project to enable volunteer advisers to work safely and securely using our equipment and cloud-based systems from their own homes.

Our team of volunteer advisers were tremendous, and those that could quickly and efficiently adapted enabling us to provide an uninterrupted service to our clients through Adviceline, email and WhatsApp.

South Somerset Citizens Advice Bureau

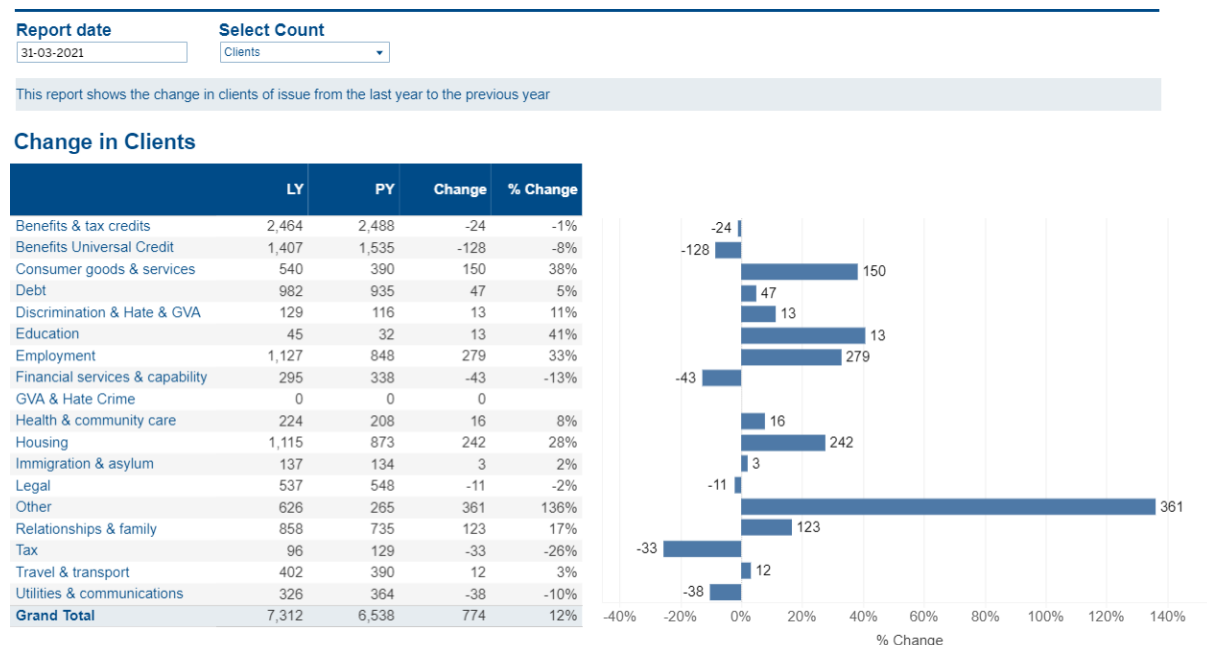
Trustee Directors' Report

For the Year Ended 31 March 2021

Support and technical advice supervision for remote advisers also had to evolve at pace and benefitted hugely from the Virtual Adviser Portal we'd set up during the Advice @ Home pilot. Through the portal we were able to engineer a secure, one stop shop, hosting all the adviser applications, advice sources and daily briefings in one place. By the middle of April all of our willing volunteer advisers were fully equipped and were busy providing advice to clients.

Towards the end of the pandemic, the third lockdown was more difficult for everyone. Advice and support needs spiked in March, pushing advice services to their absolute limit across Somerset. Advice needs predictably focused on employment and housing as time passed, with the associated benefits and crisis advice and support.

Comparison of the Most Common Advice Issues Comparing the Last Year (2020/21) with the Previous Year (2019/20)



The category **Other** includes access to charitable grants, assistance for those shielding and other social fund support. This would include access to food for the Clinically Extremely Vulnerable. NB: although Financial Capability appears to have reduced this is due to the coding of Universal Credit Help to Claim in 2019/20 where we were providing budgeting help. The service specification changed for 2020/21 and clients were recorded as benefits advice.

Objective 2 – improve routes into advice services for clients whose health and/or support needs prevent them from using the phones and online channels

Advice On Film

A very successful innovation developed over the year was the creation and distribution of advice on film. These films were designed to provide short but highly relevant and accurate snippets of advice on the most commonly presented issues. We promoted the films on social media and through other charities and statutory agencies' networks. The films were aimed at empowering and advising people to self-help alleviating the need for them to make contact with us and enabling them to take action where they could.

Agencies' Portal – putting clients in touch with advice

One of our concerns over the year was being able to maintain engagement with everyone that needed our help, including those who were not able to use the phone or email service. As a long-standing local charity, we benefit from excellent relationships with other charitable and statutory agencies, and we used these networks to develop a much-improved route into advice through opening up a pathway from other agencies who were in touch with vulnerable clients.

Of particular concern were older and frail clients, people with long-term health conditions (clinically extremely vulnerable category) as well as those experiencing mental ill health and turning to Somerset Mindline for support.



The agencies' portal simplified the referral process removing all but essential information and consent requirements.

This initiative was extremely well received and significantly improved routes into advice for clients in touch with

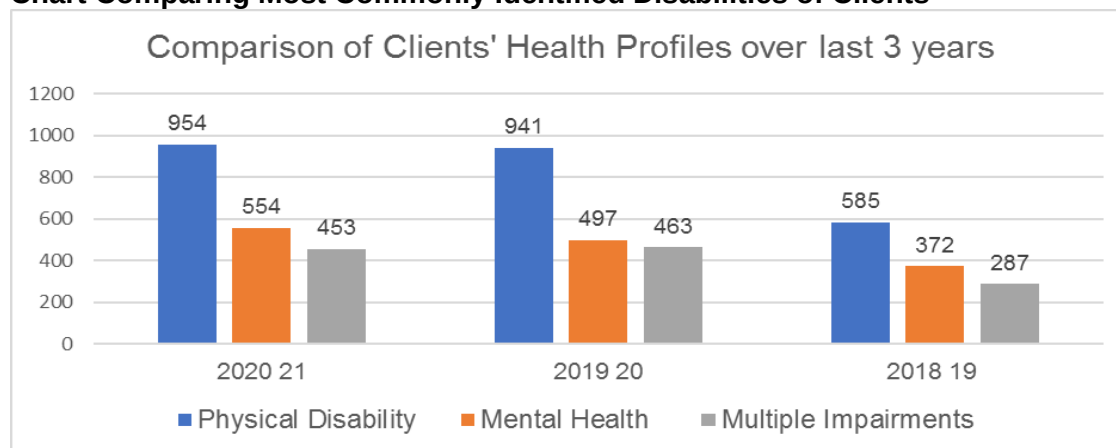
Somerset's key support agencies including Village Agents, Health Coaches and Somerset Mindline

Priority Support Programme for The Most Vulnerable

In addition to our initiative with other agencies, we set up a new partnership with the Gateway Community Church in Yeovil and The Forefront Community Centre in Chard. Together we set up a safe area for face-to-face meetings with clients who were experiencing exceptional difficulties and who were unable to access advice by phone. This priority support programme was funded by a small grant from the Somerset Community Foundation which purchased protective screens to safeguard clients and advisers. We are extremely grateful to the support of our funders, partners and staff for making this service possible.

As a result of the year's programmes, we saw an increase in the number of clients advised who had long-term health conditions (LTHC) and/or a disability compared with previous years.

Chart Comparing Most Commonly Identified Disabilities of Clients



Objective 3 – Expand specialist casework for clients most at risk of financial distress, crisis or enduring disadvantage

Unlike previous years, some of our specialist services helped slightly fewer clients than we expected (Macmillan Cancer Support, Money and Energy Advice). This is not unsurprising as these services are dedicated to helping clients with complex support needs and/or circumstances and do so through provision of face-to-face sessions.

The reduced number of clients helped was due to several different factors:

- 1) Many benefitted from the welfare safeguards put into place by the Government which increased income for those managing on very little (£20 a week Universal Credit Uplift)
- 2) A pause in court action to end tenancies or recover debts
- 3) Increased access to food parcels and other local assistance
- 4) A pause in benefit reviews and eligibility re-assessments
- 5) A pause in cancer treatment and closure of clinics

Although our Macmillan and Debt service helped fewer clients than planned, they found that they needed to spend much longer on their casework. The teams adapted to provide additional sessions in order to advise in an appropriate and manageable length phone call meeting the individual needs of each client.

Not all of our specialist services experienced reduced demand. Our teams that were dedicated to advising people living with mental ill health or families facing financial distress were as busy as ever.

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2021

Anonymous Donation

We were very grateful to receive an anonymous donation to support our work in the community for clients impacted by Covid. We used this funding to provide additional casework support for families struggling to cope with the impact of the changes.

The caseworker was able to provide a holistic blend of advice and practical assistance to help clients and their families regain stability. The service provided help with benefit claims, budgeting and sorting out bills, debt advice and advice about Covid restrictions.

With the support of this grant, we were also able to work more closely with other community organisations, including Yeovil 4 Families and the Balsam Centre in Wincanton and these partnerships helped us to reach out and engage clients who were struggling to cope.

Clients Helped with Debt and or Homelessness



982 clients received debt and money advice



730 Clients were supported by specialist debt caseworkers:

Abri: 261

Debt Free South West: 370

SSDC Homelessness Reduction: 99



This year we were awarded full delivery status as a member of the South West Talking Money Partnership (Debt Free South West), increasing our team by a further 2 debt caseworkers and 3 trainee debt caseworkers. This partnership was funded by the Money and Pension Service (MaPS) and delivery under this scheme is a mark of both the quality and impact of our organisation's debt casework. We had invested in the expertise and capacity of our debt caseworkers over a number of years, and it is due to the team's hard work and commitment that we were able to secure this accolade.

Alongside MaPS funding, we also had a debt service funded by Abri Housing Association (formerly known as Yarlington Housing Group) for residents in need of money advice.

The overall number of clients engaging in debt advice fluctuated during the year. Action by creditors was put on hold taking away the urgency that would normally bring people forward for help in dealing with their debts.



In order to ensure that we encouraged those in need to engage with us we developed a social media money advice campaign.

We promoted the benefits to clients of taking early action and encouraged them not to ignore their debts.

The clients that did engage were initially more focused on their immediate needs – food, energy and income changes but soon realised that their debts needed to be addressed and this was a good time to make a fresh start.

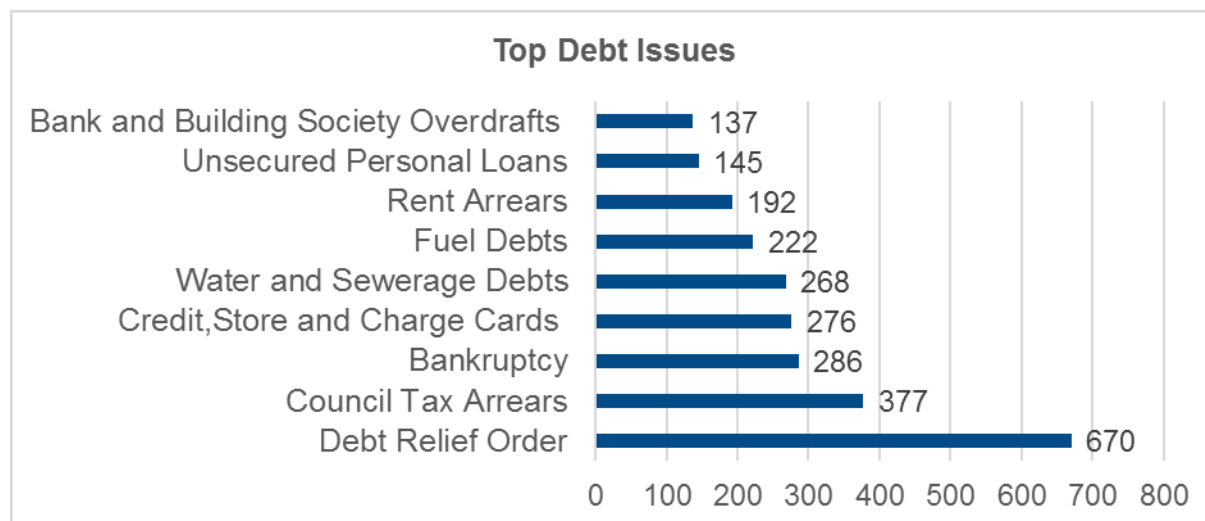
Our debt team found, much to their surprise, that they were able to support clients to deal with their debts through telephone advice. Where the team became aware of a

client experiencing distress, anxiety or mental ill health we were able to link the client into more holistic support provided by partner agencies such as Open Mental Health or Mindline, or through additional support from our other specialist services, The Assist Pathway (funded by Henry Smith), the Families' Caseworker (funded by a donation) and the Priority Support Programme.

The links to other projects and the addition of new trainees meant that we were able to meet demands for debt casework and extend our support to clients by giving more assistance with benefits and budgeting skills.

Client Testimonial

My wife and myself would like to let you know about an excellent member of your debt team who has helped us as a family to a level which we can't express and she has always done everything she can to support us quickly and efficiently. She knows, through helping us in the past that I struggle with severe mental health issues which at times, cause me to be unable to cope well with everyday life, my wife is my full time carer. We have to rely on benefits and this caused me to get very anxious. She has helped us complete the whole process of contacting all the relevant authorities and explaining our situation and kept us up to date with everything to a level beyond what we could have ever



Macmillan Welfare Benefit Advice Service for People Living with Cancer



764 people whose lives were affected by cancer were assisted over the year

£2,330,708 of income was secured for clients made up of benefit awards and arrears, charitable payments and reduced liabilities.

The South Somerset Citizens Advice Macmillan service offers specialist welfare benefits and grants advice to people diagnosed with cancer, their family and carers.

“I didn’t think I was eligible - this is the first benefit I’ve claimed... so very helpful.”

For many people, the point at which they receive a cancer diagnosis may also be the first time that they have needed to consider claiming welfare benefits. Many of our clients find that they are not able to continue to work as they had done. This can be due to the symptoms and effects of treatment or through having to provide care and support for a family member. Other issues that impact on our clients’ finances stem from increased expenses because of the need to travel to hospital for treatment; higher heating bills because patients are at home; changed dietary requirements and increased childcare costs.

South Somerset Citizens Advice Bureau

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"My advisor went beyond expectations to help me and always had time to listen to my concerns. I can now afford more nutritious meals, heating costs, travel costs and we can manage better if my husband needs to take time of work to care for me. It feels as though a weight has been lifted and I feel less anxious about our family finances. I am truly grateful to the time and patience put into my case and for the care and consideration I have been shown through this process."

Our service advised clients on matters including:

- benefit eligibility
- welfare applications
- benefit appeals
- grants
- charitable support
- housing
- employment
- debt advice

Prior to the Covid-19 Pandemic we were seeing clients in local hospitals, St Margaret's Hospice and our offices. As the pandemic unfolded and the government took measures to safeguard the public and the NHS, we adapted our service so that we could continue to provide advice to our clients safely by phone.

Throughout the year we worked closely with the Yeovil District Hospital cancer nursing teams, their Cancer Support Workers and St Margaret's Community Nursing team. In response to some of the challenges our partners faced due to changes in their work arrangements we re-modelled our online referral portal and set up new NHS email accounts for our team. These measures made it easier and more secure for partners to refer clients to us through online channels and to correspond by email where we were co-ordinating support to a client.

In the first lockdown the number of referrals reduced considerably as many of the cancer treatment teams were facing exceptional pressures and as a result were seeing less patients. Over the last year we have found that an increased number of clients were referred to us with advanced stage cancer and we assisted more clients with end-of-life benefit applications than would normally be the case.

CASE STUDY

"A" was employed and living alone in privately rented accommodation and receiving Contractual Sick Pay. Advice was given re benefits that could be claimed if A was not able to return to work after treatment. Months later the client returned for further advice. We advised A on a claim for Personal Independence Payment and New Style Employment Support Allowance. We also assisted A to make a successful application for a Macmillan grant and other charities linked to A's occupation. A's financial situation meant that debt repayments were becoming difficult to maintain so the client was transferred across to our debt team who resolved her debts.

We would like to thank our partners without whom this service would not be possible:
Macmillan Cancer Support, St Margaret's Hospice, Yeovil District Hospital

The Assist Pathway – Henry Smith Foundation



105 clients were supported by the Assist Pathway

79% of participants reported reduced anxiety and increased confidence in managing independently.

This service offers a unique blend of specialist advice, coaching and peer support programmes (Confidence Clubs) for clients living with severe and enduring mental ill health providing them with a long-term and personalised advice service. The Assist Pathway is an innovative approach to advice work that ensures we do everything possible to support clients to maintain engagement with their adviser as we work through their complex, long-term money and debt advice issues. Our approach has been co-produced with our clients and designed to improve their outcomes by assisting them to develop stronger independent living and financial capability skills (managing their money day-to-day, budgeting, saving etc).

As a result of the Covid-19 pandemic we saw an increase in anxiety and a sense of helplessness amongst the Assist Pathway clients. This, combined with our advice delivery channels being limited to phone and digital, has meant that clients have often needed much more time and support than we anticipated. For example, we found that we required 3 phone sessions to achieve an outcome that one meeting would have been able to complete.

Case Study

John (not his real name) has learning difficulties and mental health support needs. He lives alone in a Housing Association flat and he has no contact with the mental health team, and only has contact with his GP regarding his support and health needs. John has had the same GP since birth. He received Disabled Living Allowance and Employment and Support Allowance.

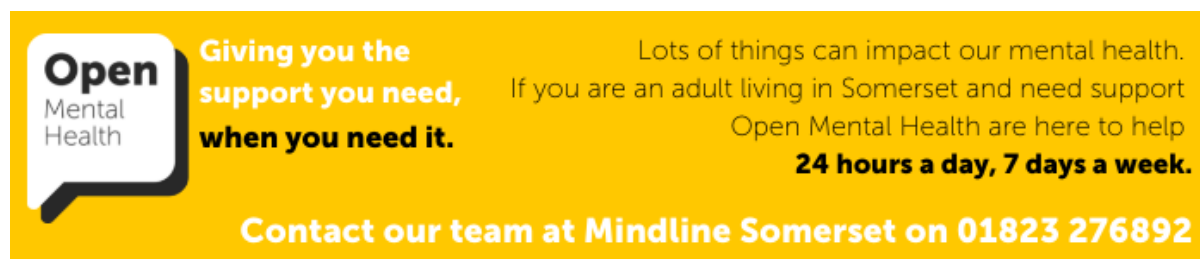
John was assessed by the caseworker with limited capability of handling bills and no capability to contact authorities himself. He becomes severely anxious and distressed if changes occur with bill payments or benefits due to lack of confidence in knowing what to do. Health conditions mean it is important for him to keep to familiar ways of doing things to minimise anxiety and confusion.

John was supported to apply for Personal Independence Payment and to have his Employment and Support Allowance reviewed. John had help with debts that incurred due to misunderstanding of terms and conditions on a phone contract.

John needed coaching support to help with understanding bills, especially energy bills, and with contacting authorities such as Wessex Water, South Somerset District Council, and his landlord. He was coached to learn about terminology on bills, and how to contact authorities by the caseworker, and gradually managed to make and receive calls independently.

Complex Needs Advice Services – Ian Bramley Teamleader

The Open Mental Health Partnership



386 clients were supported by the Somerset Wider Determinants of Health Advice Service.

206 clients were supported by the team at Citizens Advice South Somerset

Open Mental Health is a Somerset alliance of voluntary organisations and the NHS that work together to support people living in the community who experience mild to moderate mental ill health. The partnership programme was developed during 2019 with an intention to launch from April 2020. Open Mental Health is designed around increasing access to help from the most appropriate provider when it is needed. The implementation plans were disrupted by the onset of the Covid 19 Pandemic however the partnership demonstrated remarkable versatility and despite the challenges we worked together to set up and deliver support across the County.

Our role in the partnership is to lead on the provision of services that address the wider determinants of health for clients. Specifically, we provide advice to address issues such as debt, employment, housing and welfare benefits. By working in partnership, we ensure that there is 'no wrong door' for anyone who needs help.

As the lead for the Wider Determinants programme, we co-ordinate the contributions from the four other Citizens Advice offices in Somerset. Our wider determinants service has been designed so that our team is dispersed across the County but works seamlessly together to address the needs of clients who access Open Mental Health.

Over the year our Somerset team went to great lengths to develop and maintain close and effective working relationships with our new partners and staff in the NHS. Our advisers benefitted from being able to take part in online planning meetings to discuss and co-ordinate clients' needs and options.

Over half of the clients we advised were transferred to us from the NHS – see table below. It is also notable that a significant number of clients helped were transferred into the Wider Determinants Team from the Citizens Advice main service (Adviceline).

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2021

The effectiveness of these new routes into advice demonstrates how important the service pathway proved to be in terms of ensuring that clients who contacted one agency (e.g. Citizens Advice main service) had access to more tailored and specialist advice services that included access to emotional support (e.g. Mindline). We found this invaluable for our clients who would otherwise have struggled to maintain engagement with advice due to their mental health support needs.

Clients Transferred into the Wider Determinants Team	Number	%
Somerset Foundation Trust	207	54%
Citizens Advice in Somerset - General Service (Adviceline)	74	19%
Somerset Mind	36	9%
Other Community Groups	25	6%
Self	17	4%
General Practice/Primary Care	13	3%
Open Mental Health Partners	8	2%
Adult Social Care	2	1%
Second Step	2	1%
The Balsam Centre	1	0%
Somerset and Wessex Eating Disorders Association	1	0%
Grand Total	386	100%

Most of the clients advised had 3 or more issues. By far the vast majority of benefits issues related to Personal Independence Payment (PiP) which is a difficult benefit for people living with a mental health condition to claim. Many of these clients get turned down for this benefit and have to go through an appeal process in order to secure the award and this is a very stressful experience for many.

Future Developments

Open Mental Health will continue to develop across Somerset. Its success has been recognised with funding assured until 2023. A new service called Next Steps is being introduced across Somerset to provide support to clients being discharged from acute services and hospitals that will assist them as they settle back into independent living. This service will be jointly delivered by Second Step, MIND and Citizens Advice.

Older Persons' Support

We have been most grateful for the funding support from Yeovil Primary Care Network that has enabled us to offer a dedicated advice service for older and frail members of the Yeovil Community. Although this is a relatively small-scale programme, we hope to develop and expand the initiative.

Over the year we supported 65 clients many of whom needed help on a number of matters including Attendance Allowance and other welfare advice issues. Clients ranged in age from people in aged 50 up to some clients over 90. We are confident that this pilot service has proved its worth helping older people to maintain independent living or to regain independence following a hospital admission.

Objective 4 Strengthen the sustainability of our organisation through Service Expansion, Greater Collaboration and Smarter use of IT

Advice Academy

Despite all the issues of the year we continued to focus on our developmental objectives including the expansion of joint working with the other 4 Citizens Advice in Somerset. Among the initiatives we undertook together was a successful lottery funded project to centralise new volunteer adviser recruitment and training, the Advice Academy. This project was hosted and delivered by Citizens Advice South Somerset on behalf of all the Local Citizens Advice in Somerset

The objectives of The Advice Academy:



advisers

1. To develop a new remote volunteer adviser role for Somerset offering greater flexibility to encourage increased volunteer hours
2. To attract 60 new volunteer advisers into service to address the loss of adviser capacity due to the transition to channel based advising
3. To expand the catchment area for volunteers to increase numbers of volunteers active in Somerset
4. To develop a central training programme for telephone

Advice Academy Outcomes

Number of Trainee Enquiries: 100 potential volunteer advisers engaged through our recruitment campaigns

Number of Trainee Advisers: 40 advisers trained or continued in training

Number of Training Courses: 5 courses delivered (1 continued post Lottery funding)

Number of Clients Helped: 85 clients helped by Advice Academy (March 21)

The Advice Academy – Remote Learning

The Training Programme ran across 12 weeks with trainees attending half day online tutor led sessions, 1:1 reviews and self-study and assessment tasks utilising the National Citizens Advice Adviser Learning Programme.

Increased Adviser Capacity in Somerset

On average it took 12 – 15 weeks to train a volunteer adviser to the level of competency necessary to deliver advice to the Advice Quality Standard. The main focus of the Advice Academy was the recruitment and training of new advisers in order to boost our capacity. At the end of the project (March 2021) 11 Advice Academy advisers were active on the Adviceline rota and a further 29 were on target to complete training and move into advising. 85 clients were advised by those Academy advisers who had completed training.

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2021

Feedback from participants

The training was thorough, the topics were interesting and I enjoyed the practical elements of the training such as using Advisernet, completing the listening exercises and using casebook. The classes were great as I got to engage with the other trainees and I had a great tutor! My tutor guided me through the process, answered all my questions and held classes that were engaging! Thank you!

I found most of the training extremely useful and especially enjoyed the interaction with my tutor and fellow students. Some of the private study was repetitive and long winded, but the actual sessions with my tutor were great, thank you

Smarter Use Of IT

Over the year we completed a number of successful IT projects as follows:

- 1) Providing all staff and volunteers with company equipment for their home-based roles (laptops for staff and chrome books for volunteers, headsets and microphones and licences for use of applications)
- 2) Moving all staff onto a cloud-based operating system, OneDrive and MS365
- 3) Adopting soft phone technology so that staff and volunteers make and receive calls through the organisation's internet phone subscription
- 4) Submission for Cyber Essentials Accreditation
- 5) Adoption of 2 factor authentication for access to all the organisation's IT systems
- 6) Pilots to test video calls for clients using a range of licenced applications

As the Citizens Advice organisations in Somerset work more closely together it is our aim to align IT systems and working practice so that we can share IT infrastructure and expertise.

Objective 5 Maintain a culture of excellence and inclusivity. Supporting and investing in our people so that they thrive and excel

Over the year we saw a rise in the number of employed staff in the organisation, this came about through increased funding for specific projects aimed at supporting those affected by Covid 19.

Staff: 32 (26 full time equivalent) includes 3 trainee debt caseworkers

Volunteers: 29 (18 long standing and 11 joining from Advice Academy)

Trustees: 7

It has been a challenging year for all our staff and volunteers. The Board of trustees acted quickly to arrange access to one-to-one and group support programmes to help the team to manage and maintain their own wellbeing throughout the year.

Other support measures taken included the provision of quarterly one to one meetings with each member of staff and the CEO, a similar provision for volunteers was offered by the supervision team.

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2021

The support and additional communications sessions helped us to stay connected and listening to one another as well as ensuring that the Board and CEO were made aware of, and able to respond to, any emerging issues.

One of the most pressing issues over the year was the provision of training and support for all our staff and volunteers in relation to using the new IT systems and applications. We were all extremely appreciative of the work of our IT lead officer and the supervision team who delivered one-to-one sessions and follow-up support throughout the year. I regularly heard how much these were valued by both staff and volunteers who recognised the important role IT support played in relation to maintaining our service to clients.

Several discretionary policies were implemented over the year as follows:

- 1) Staff home working allowance to help with heating and other costs incurred
- 2) Volunteer out-of-pocket home-based expenses programme
- 3) A discretionary enhancement to the organisation's sickness absence policy which provided financial reassurance to staff who needed to isolate or who were off work sick during the year

We continued our commitment to staff and volunteer training over the year and supported team members to attend external courses including those run by the Child Poverty Action Group (CPAG) on benefits for people with mental health conditions and Mental Health First Aid run by Mind in Somerset.

As is always the case we continued to refresh skills and knowledge through participating in the National Citizens Advice learning programmes to ensure that everyone maintained up to date training in the essential advice topics or compliance issues (for example General Data Protection Regulation, Provision of Debt Advice and Confidentiality etc).

The Annual Appraisal process was completed as normal during the year and staff and volunteers reported feeling secure and satisfied with the measures taken to enable and support them over the year.

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2021

Statement of Trustees' Responsibilities

The trustees (who are also directors of South Somerset Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees Directors' 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:

- (a) select appropriate accounting policies and then apply them consistently;
- (b) observe the methods and principles in the Charities SORP;
- (c) make judgements and estimates that are reasonable and prudent,
- (d) state whether UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- (e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The directors are also responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Acts 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.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and reporting by Charities and in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board and signed on their behalf by:

L Cousins

Chair

Date: 20 September 2021

South Somerset Citizens Advice Bureau

Independent Examiners' Report to the Members and Trustees
For the Year Ended 31 March 2021

Independent examiners report to the Trustees of South Somerset Citizens Advice Bureau

I report to the charity trustees on my examination of the accounts of South Somerset Citizens Advice Bureau ("the Company") for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not comply with these records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a "true and fair view" which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Michelle Ferris FCA

Albert Goodman LLP

Goodwood House

Blackbrook Park Avenue

Taunton

Somerset

TA1 2PX

Date: 24 September 2021

South Somerset Citizens Advice Bureau

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

For the Year Ended 31 March 2021

	Notes	Unrest- ricted Funds £	Rest- ricted Funds £	Total 2021 £	Unrest- ricted Funds £	Rest- ricted Funds £	Total 2020 £
Income from:							
Donations and general grants	2	207,482	30,000	237,482	204,757	-	204,757
Charitable activities	3	68,221	575,132	643,353	28,217	305,029	333,246
Other trading activities		-	-	-	-	51	51
Investment income	4	444	-	444	1,359	-	1,359
Total income		276,147	605,132	881,279	234,333	305,080	539,413
Expenditure on:							
Charitable expenditure	5	191,698	605,132	796,830	228,600	304,972	533,572
Total expenditure		191,698	605,132	796,830	228,600	304,972	533,572
Net income/(expenditure) before transfers		84,449	-	84,449	5,733	108	5,841
Transfer between funds	11	1,757	(1,757)	-	-	-	-
Net movement in funds		86,206	(1,757)	84,449	5,733	108	5,841
Reconciliation of funds							
Fund balances at 01 April 2020		230,935	1,757	232,692	225,202	1,649	226,851
Fund balances at 31 March 2021	11	317,141	-	317,141	230,935	1,757	232,692

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	2021 £	2020 £
Fixed assets			
Tangible fixed assets	7	3,475	-
Current assets			
Debtors	8	44,634	74,255
Cash at bank and in hand	9	319,509	194,033
		<u>364,143</u>	<u>268,288</u>
Creditors			
Amounts falling due within one year	10	(50,477)	(35,596)
Net current assets		<u>313,666</u>	<u>232,692</u>
Net assets		<u>317,141</u>	<u>232,692</u>
Funds			
Unrestricted funds			
General funds	11	179,141	122,935
Designated funds	11	138,000	108,000
		<u>317,141</u>	<u>230,935</u>
Restricted funds	11	-	1,757
Net assets		<u>317,141</u>	<u>232,692</u>

These accounts 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).

For the year in question, the charitable company was entitled to exemption from an audit under section 477 of the Companies Act 2006.

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

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

Approved by the Board of Trustees for issue on 20 September 2021 and signed on their behalf by:

L Cousins
Chair

M Mercer
Treasurer

South Somerset Citizens Advice Bureau**Cash flow statement**

For the Year Ended 31 March 2021

		Total 2021 £	Total 2020 £
	Notes		
Cash flows from operating activities			
Net movements in funds for the year		84,449	5,841
Adjustments to cash flows from non-cash items			
Depreciation and amortisation	7	869	3,262
Finance income	4	(444)	(1,359)
		84,874	7,744
Working capital adjustments			
(Increase)/decrease in debtors	8	29,621	(23,947)
Increase/(decrease) in creditors	10	14,881	7,778
Net cash flow from operations		129,376	(8,425)
Cash flows from investing activities			
Interest received	4	444	1,359
Acquisitions of tangible assets	8	(4,344)	-
Net increase/(decrease) in cash and cash equivalents		125,476	(7,066)
Reconciliation of net debt			
Cash and cash equivalents at the beginning of the reporting period		194,033	201,099
Net increase/(decrease) in cash and cash equivalents		125,476	(7,066)
Cash and cash equivalents at the end of the reporting period		319,509	194,033

1 Accounting Policies

1.1 General information and basis of accounting

South Somerset Citizens Advice Bureau is a company limited by guarantee incorporated in the United Kingdom under the Companies Act. The maximum liability of each member is limited to £1. The address of the registered office is given on page 2. The nature of the charity's operations and its principal activities are set out in the Trustees report on pages 3-25.

The financial statements have been prepared in £ sterling 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

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income. The valuation of donated services is not quantified within the Statement of Financial Activities.

Donation income is received by way of general grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

Income from grants, relating to specifically the provision of goods or services as part of charitable activities or services to clients are included in full in the Statement of Financial Activities when receivable and in the period in which they relate to. Grants are deferred when the monies have been received in advance of the period in which they relate to.

Other trading activities income includes income relating to fundraising and is included in the Statement of Financial Activities when receivable.

Investment income is included when receivable.

Other income is recognised in the accounts when receivable and relates to staff secondment income, various expenditure reimbursements and training delivery.

1.3 Government grants

Government grants are accounted for when unconditionally due and reasonable assurance can be gained that it will be received. Where funds are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate. Where funds have not been received in a specified period, these funds will be accrued in debtors and recognised in the period to which they relate. Not all grants received have conditions and performance indicators attached, where this is the case, the income is included within donations. Performance related grants are included within Charitable Activities income.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2021

1.4 Donated services

In accordance with the Charities SORP (FRS 102), unpaid volunteer time is not recognised in the financial statements. Please refer to the Trustee Directors' Report and note 6 for more information about their contribution.

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. All expenditure is gross of VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services to its clients. Direct costs are allocated to such activities and those costs of an indirect nature necessary to support them are shown as contributions to core expenditure.

Other support costs include those costs associated with meeting the constitutional and statutory requirements of the charity.

1.6 Fixed assets

Depreciation is calculated to write off the cost of fixed assets over their estimated useful lives at the following rate:-
Leasehold improvements – to break clause (5 years straight line)
Office equipment – 20% per annum straight line basis

Fixed assets are valued at cost less depreciation. No assets are capitalised under £1,000. Fixed assets are reviewed annually for impairment.

1.7 Debtors

Accrued income comprises amounts due from funders and is recognised when the charity is entitled to the grant, receipt is probable and the amount can be measured reliably. Prepayments are valued at the amount prepaid.

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.

1.10 Taxation

The company is a registered charity and is therefore not liable to corporation tax to the extent that income and gains are applied to the charitable objectives of the charity.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2021

1.11 Pension contributions

The Bureau operates a defined contribution pension scheme. The scheme and its assets are held by independent managers. 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

A pre-determined amount of overhead expenditure on each project is calculated and transferred from the project to overheads as a contribution.

1.13 Fund accounting

General funds are unrestricted funds receivable or generated for the objects of the Bureau without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the Trustees 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

Leases in which substantially all the risks and rewards of ownership are retained by the lessor are classified as operating leases. Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease. The charity has an operating lease for the premises in which they operate, as well as photocopier and telephone leases. The title of the leased premises and equipment remains with the lessor.

1.15 VAT

The Bureau is not VAT registered and therefore all costs are inclusive of VAT.

1.16 Covid-19

The Trustees have considered the implication of the Covid-19 pandemic on the operations of the charity. The charity has been able to continue to deliver the majority of its services remotely and has attracted additional funding to enable a response to an increase in demand. Taking into account all reasonable circumstances, the Trustees believe that the charity remains a going concern and no adjustments to the accounts are necessary.

1.17 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 and details in note 14. 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 and other creditors are financial instruments, and are measured at amortised cost and detailed in note 14. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not deemed 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.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2021

2 Donations and general grants

	Unre- stricted funds	Rest- ricted funds	Total 2021	Unre- stricted funds	Rest- ricted funds	Total 2020
	£	£	£	£	£	£
Grants received						
South Somerset District Council*	145,035	-	145,035	147,730	-	147,730
Public Health*	34,249	-	34,249	34,250	-	34,250
Wessex Water	17,400	-	17,400	16,200	-	16,200
	<u>196,684</u>	<u>-</u>	<u>196,684</u>	<u>198,180</u>	<u>-</u>	<u>198,180</u>
Donations						
Local town & parish councils*	6,075	-	6,075	1,605	-	1,605
Donations & gifts	4,723	30,000	34,723	4,972	-	4,972
	<u>207,482</u>	<u>30,000</u>	<u>237,482</u>	<u>204,757</u>	<u>-</u>	<u>204,757</u>
The income above is made up of:						
Received in year	207,482	-	207,482	204,757	-	204,757
Deferred income brought forward	-	-	-	-	-	-
Deferred income carried forward	-	-	-	-	-	-
Accrued income brought forward	-	-	-	-	-	-
Accrued income carried forward	-	-	-	-	-	-
	<u>207,482</u>	<u>30,000</u>	<u>237,482</u>	<u>204,757</u>	<u>-</u>	<u>204,757</u>

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

* denotes amounts received from government. See note 16 for more information.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2021

3 Incoming resources from charitable activities

	Unre- stricted funds £	Rest- ricted funds £	Total 2021 £	Unre- stricted funds £	Rest- ricted funds £	Total 2020 £
Macmillan	-	107,740	107,740	-	108,794	108,794
Abri	-	51,809	51,809	-	50,964	50,964
Universal Credit - Help to Claim	-	43,460	43,460	-	38,837	38,837
Assist Mental Health	-	41,700	41,700	-	30,375	30,375
Homeless reduction - SSDC*	-	22,065	22,065	-	22,065	22,065
Citizens Advice- Energy Best Deal	-	-	-	-	14,700	14,700
Local Assistance Scheme*	6,480	-	6,480	12,480	-	12,480
Talking Money	-	81,623	81,623	-	11,446	11,446
Talking Money - Trainees	-	33,323	33,323	-	-	-
SOMPAR	-	-	-	-	8,000	8,000
Western Power Distribution	-	2,700	2,700	-	7,330	7,330
Chard Town Council Caseworker*	-	5,921	5,921	-	5,921	5,921
Wessex Water - Hard to Reach	1,557	-	1,557	4,057	-	4,057
Citizens Advice - other	14,938	-	14,938	2,039	-	2,039
Avon and Bristol law -Pro Bono	-	-	-	-	2,552	2,552
Older Persons Advice Pathway	-	6,370	6,370	-	2,123	2,123
Exeter University Work Placement	-	-	-	1,300	-	1,300
Hastoe Housing Association	-	-	-	1,000	-	1,000
Lloyds Bank Foundation	-	-	-	-	1,250	1,250
Taunton Citizens Advice						
- recharge	8,494	-	8,494	7,341	-	7,341
Sedgemoor Citizens Advice						
- recharge	22,710	-	22,710	-	-	-
Warm Homes Collaboration	13,542	-	13,542	-	-	-
BEIS remote working funding	-	9,490	9,490	-	-	-
Covid Lottery	-	34,334	34,334	-	-	-
Energy Best Deal	-	5,280	5,280	-	-	-
Balance carried forward	67,721	445,815	513,536	28,217	304,357	332,574

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2021

3 Incoming resources from charitable activities (continued)

	Unre- stricted funds	Rest- stricted funds	Total 2021	Unre- stricted funds	Rest- stricted funds	Total 2020
	£	£	£	£	£	£
Balance brought forward	67,721	445,815	513,536	28,217	304,357	332,574
Mental Health Alliance	-	113,931	113,931	-	-	-
SCF Covid PPE	-	3,550	3,550	-	-	-
SCF Media (Covid)	-	9,000	9,000	-	-	-
Sustaining Advice Services	-	2,500	2,500	-	-	-
Under £1k	500	336	836	-	672	672
	68,221	575,132	643,353	28,217	305,029	333,246
The income is made up of:						
Received in year	54,679	626,071	680,750	28,217	297,452	325,669
Deferred income brought forward	-	21,262	21,262	-	4,771	4,771
Deferred income carried forward	-	(29,798)	(29,798)	-	(21,262)	(21,262)
Accrued income brought forward	-	(69,210)	(69,210)	-	(45,142)	(45,142)
Accrued income carried forward	13,542	26,807	40,349	-	69,210	69,210
	68,221	575,132	643,353	28,217	305,029	333,246

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

* denotes amounts received from government. See note 16 for more information.

4 Investment income

	Unre- stricted funds	Rest- stricted funds	Total 2021	Unre- stricted funds	Rest- stricted funds	Total 2020
	£	£	£	£	£	£
Bank interest	444	-	444	1,359	-	1,359

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2021

5 Charitable expenditure

	Unres- tricted £	Res- tricted £	Total 2021 £	Unres- tricted £	Res- tricted £	Total 2020 £
Staff costs						
Staff salaries	160,826	411,562	572,388	173,558	237,616	411,174
Recruitment expenses	315	922	1,237	494	152	646
Subsistence & refreshments	1,278	1,177	2,455	2,200	75	2,275
Staff development & training	1,371	2,674	4,045	-	-	-
Travel	566	183	749	3,596	3,558	7,154
Volunteer expenses	-	-	-	11,561	125	11,686
Other staff costs	25	-	25	25	-	25
Advice giving services						
Reference material & subscriptions	10,290	372	10,662	9,886	-	9,886
Partner payments	-	71,548	71,548	-	-	-
Office services						
Computer maintenance & support	17,923	-	17,923	12,519	-	12,519
Office equipment & supplies	12,931	25,608	38,539	5,932	-	5,932
Stationery & office consumables	2,862	1,036	3,898	5,775	28	5,803
Telephone call charges	13,921	9,994	23,915	13,472	357	13,829
Premises & buildings						
Rent and rates	20,862	-	20,862	30,475	-	30,475
Repairs & maintenance	1,049	-	1,049	670	-	670
Electricity & gas	10,556	-	10,556	10,300	-	10,300
Office insurances	2,998	-	2,998	2,710	-	2,710
Other support charges						
Bank charges	69	-	69	88	-	88
Depreciation	869	-	869	3,262	-	3,262
Accountancy fees	1,360	-	1,360	1,360	-	1,360
Independent Examination fees	2,000	-	2,000	2,000	-	2,000
Professional fees	4,302	4,108	8,410	686	-	686
Governance costs	1,273	-	1,273	1,092	-	1,092
	267,646	529,184	796,830	291,661	241,911	533,572
Contributions to core expenditure	(75,948)	75,948	-	(63,061)	63,061	-
	191,698	605,132	796,830	228,600	304,972	533,572

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2021

5 Charitable expenditure (continued)**Analysis of expenditure on charitable activities - 2021**

	Activities undertaken directly	Grant funding activities	Support costs (including contribution to core costs)	Total
Unrestricted funds	178,510	-	13,188	191,698
Restricted funds				
Abri	44,307	-	7,502	51,809
MacMillan	81,937	-	25,803	107,740
Energy Best Deal	4,749	-	531	5,280
MS Society	336	-	-	336
Talking Money - Trainees	26,878	-	6,445	33,323
Assist Mental Health	37,591	-	4,109	41,700
Chard Town Council Caseworker	5,085	-	836	5,921
Older Persons Advice Pathway	5,596	-	774	6,370
Talking Money	72,268	-	9,355	81,623
Universal Credit - Help to Claim	38,232	-	5,228	43,460
Western Power Distribution	1,243	-	1,457	2,700
BEIS remote working funding	9,490	-	-	9,490
Anonymous donation	29,280	-	720	30,000
Covid Lottery	34,334	-	-	34,334
Homelessness Reduction	19,148	-	2,917	22,065
Mental Health Alliance	103,660	-	10,271	113,931
SCF Covid PPE	3,550	-	-	3,550
SCF Media (Covid)	9,000	-	-	9,000
Sustaining Advice Services	2,500	-	-	2,500
Total restricted funds	529,184	-	75,948	605,132
Total funds	707,694	-	89,136	796,830

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2021

5 Charitable expenditure (continued)**Analysis of expenditure on charitable activities – 2020**

	Activities undertaken directly	Grant funding activities	Support costs (including contribution to core costs)	Total
Unrestricted funds	<u>223,698</u>	<u>-</u>	<u>4,902</u>	<u>228,600</u>
Restricted funds				
Abri (formally Yarlington)	40,551	-	10,413	50,964
MacMillan	82,720	-	26,074	108,794
Chard Town Council Caseworker	4,623	-	1,298	5,921
Older Persons Advice Pathway	1,627	-	496	2,123
Talking Money	10,575	-	871	11,446
Universal Credit - Help to Claim	30,724	-	8,113	38,837
Western Power Distribution	6,025	-	1,305	7,330
Energy Best Deal	9,197	-	5,503	14,700
Pro Bono	2,147	-	405	2,552
MS Society	672	-	-	672
Assist Mental Health	28,783	-	1,592	30,375
Lloyds Mental Health	1,193	-	-	1,193
SOMPAR	5,578	-	2,422	8,000
Homeless Reduction - SSDC	17,496	-	4,569	22,065
Total restricted funds	<u>241,911</u>	<u>-</u>	<u>63,061</u>	<u>304,972</u>
Total funds	<u>465,609</u>	<u>-</u>	<u>67,963</u>	<u>533,572</u>

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2021

6 Employees and employment costs

	2021	2020
	£	£
Wages and salaries	524,576	375,293
Employer's NI	37,072	29,602
Pension contributions	10,740	6,279
	572,388	411,174

6 Employees and employment costs (continued)

Defined contribution pension scheme

The company operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the company to the scheme and amounted to £10,740 (2020: £6,279).

Contributions totalling £311 (2020: £1,827) were payable to the scheme at the end of the year and are included in creditors.

No individual employee was paid over £60,000 (2020: none).

No remuneration was paid to any Trustees during the year (2020: none). No expenses were reimbursed to the Trustees by the Bureau during the year (2020: none).

The key management personnel of the charity are considered to be the Chief Executive. The total costs to the charity of employee benefits for the key management personnel were £38,409 (2020: £40,918).

The average monthly head count was 30 staff (2020: 22 staff).

Volunteers contribute unpaid time to administration, advice services, reception, grant applications, research campaigns and fundraising activities. The estimated volunteer time for the year has not been included in the financial statements as in accordance with the Charities SORP (FRS 102).

7 Tangible fixed assets

	Leasehold Improvements £	Office Equipment £	Total £
Cost			
As at 01 April 2020	28,031	4,619	32,650
Additions	-	4,344	4,344
As at 31 March 2021	28,031	8,963	36,994
Depreciation			
As at 01 April 2020	28,031	4,619	32,650
Charge for year	-	869	869
As at 31 March 2021	28,031	5,488	33,519
Net book value			
As at 31 March 2021	-	3,475	3,475
As at 31 March 2020	-	-	-

8 Debtors

	2021 £	2020 £
Accrued income and other debtors	40,349	69,210
Prepayments	4,285	5,045
	44,634	74,255

9 Cash at bank and in hand

	2021	2020
	£	£
Bank balances – Bureau	319,509	194,033

10 Creditors: Amounts falling due within one year

	2021	2020
	£	£
Other creditors	5,996	3,032
Accruals & deferred income	44,481	32,564
	<u>50,477</u>	<u>35,596</u>

Deferred income

	2021	2020
	£	£
Deferred income at 01 April 2020	21,262	4,771
Released from previous years	(21,262)	(4,771)
Resources deferred in the year	29,798	21,262
Deferred income at 31 March 2021	<u>29,798</u>	<u>21,262</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 five projects which specified the amounts as being for 2021/22. These were received from Henry Smith Charity, Sedgemoor CAB, Yeovil Primary Care Network, SSDC Sustaining advice and Somerset County Council.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2021

11 Statement of funds

	Balance 01.04.20 £	Income £	Expenditure £	Transfers £	Balance 31.03.21 £
Designated funds					
Contractual liabilities	96,000	-	-	-	96,000
Non contractual liabilities	-	-	-	30,000	30,000
Moving costs	12,000	-	-	-	12,000
	108,000	-	-	30,000	138,000
General unrestricted funds	122,935	276,147	(191,698)	(28,243)	179,141
Total unrestricted funds	230,935	276,147	(191,698)	1,757	317,141
Restricted funds					
Abri	-	51,809	(51,809)	-	-
MacMillan	-	107,740	(107,740)	-	-
Friends of SSCAB	1,757	-	-	(1,757)	-
Energy Best Deal	-	5,280	(5,280)	-	-
MS Society	-	336	(336)	-	-
Talking Money - Trainees	-	33,323	(33,323)	-	-
Assist Mental Health	-	41,700	(41,700)	-	-
Chard Town Council Caseworker	-	5,921	(5,921)	-	-
Older Persons Advice Pathway	-	6,370	(6,370)	-	-
Talking Money	-	81,623	(81,623)	-	-
Universal Credit - Help to Claim	-	43,460	(43,460)	-	-
Western Power Distribution	-	2,700	(2,700)	-	-
BEIS remote working funding	-	9,490	(9,490)	-	-
Anonymous donation	-	30,000	(30,000)	-	-
Covid Lottery	-	34,334	(34,334)	-	-
Homelessness Reduction	-	22,065	(22,065)	-	-
Mental Health Alliance	-	113,931	(113,931)	-	-
SCF Covid PPE	-	3,550	(3,550)	-	-
SCF Media (Covid)	-	9,000	(9,000)	-	-
Sustaining Advice Services	-	2,500	(2,500)	-	-
Total restricted funds	1,757	605,132	(605,132)	(1,757)	-
Total funds	232,692	881,279	(796,830)	-	317,141

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2021

11 Statement of funds- prior year

	Balance 01.04.19 £	Income £	Expenditure £	Transfers £	Balance 31.03.20 £
Designated funds					
Contractual liabilities	90,000	-	-	6,000	96,000
Moving costs	10,000	-	-	2,000	12,000
	100,000	-	-	8,000	108,000
General unrestricted funds	125,202	234,333	(228,600)	(8,000)	122,935
Total unrestricted funds	225,202	234,333	(228,600)	-	230,935
Restricted funds					
Abri (formally Yarlinton)	-	50,964	(50,964)	-	-
MacMillan	-	108,794	(108,794)	-	-
Friends of SSCAB	1,706	51	-	-	1,757
Energy Best Deal	-	14,700	(14,700)	-	-
MS Society	-	672	(672)	-	-
Pro Bono	-	2,552	(2,552)	-	-
Assist Mental Health	-	30,375	(30,375)	-	-
Chard Town council Caseworker	-	5,921	(5,921)	-	-
Older Persons Advice Pathway	-	2,123	(2,123)	-	-
Talking Money	-	11,446	(11,446)	-	-
Universal credit- Help to Claim	-	38,837	(38,837)	-	-
Western Power Distribution	-	7,330	(7,330)	-	-
Lloyds Mental Health	(57)	1,250	(1,193)	-	-
SOMPAR	-	8,000	(8,000)	-	-
Homeless Reduction- SSDC	-	22,065	(22,065)	-	-
Total restricted funds	1,649	305,080	(304,972)	-	1,757
Total funds	226,851	539,413	(533,572)	-	232,692

11 Statement of funds (continued)

- The designated funds have been set aside by the Trustees in line with the descriptions set out above.
- The general unrestricted fund represents the unrestricted funds of the Bureau at the year end.
- The Abri Grant (formally Yarlinton) is to provide debt advice and casework support for Abri residents
- The MacMillan Grant is to provide funds for two caseworkers and casework assistant to provide welfare benefit and other advice to people diagnosed with cancer, their relatives and carers.
- Assist Mental Health grant was received from the Henry Smith Fund towards the costs of the Assist Pathway. The funds contributed towards the costs of a caseworker who provided advice and support to people in recovery from acute mental ill health.
- Homelessness Reduction – South Somerset Council provided a grant towards the costs of a specialist debt, benefits and housing caseworker to assist clients at risk of homelessness in the South Somerset area.
- Chard Town Council Caseworker - Grant funding from Chard Town Council that enables provision of in-depth casework and support to clients that require further help in order to resolve complex issues and having used the general advice service.
- BEIS remote working fund - A grant via National Citizens Advice passing Department of Business, Energy and Strategy funding to enable the purchase of small items of equipment (headsets, Chromebooks, soft phone technology) to increase capacity to respond to the immediate demand for advice
- Anonymous donation - A donation to the organisation ensuring that vulnerable families were supported through the Covid 19 Pandemic
- Covid Lottery - The Coronavirus Community Support Fund in partnership with the National Lottery enabled the set up a Somerset Advice Academy to recruit and train new volunteer advisers to support clients using Somerset Adviceline
- Mental Health Alliance - This is a partnership programme lead by Rethink Mental Illness on behalf of the Somerset agencies. Funding was secured for a radical transformation of mental health services in Somerset, Open Mental Health. CASS are the lead agency responsible for delivering the wider determinants of health service to the Open Mental Health partnership. CASS receive the funding on behalf of Citizens Advice in Somerset and distribute via SLA for delivery from those partners.
- SCF Media (Covid) - Somerset Community Foundation Somerset Coronavirus Response and Recovery Fund to produce advice on film and to create a single point of access to advice for Somerset.
- SCF Covid PPE - Somerset Community Foundation Somerset Coronavirus Response and Recovery Fund to assist towards purchasing PPE equipment.
- Talking Money - Debt casework for any client with debt advice needs. We are a member of a partnership of agencies led by Talking Money (based in Bristol). Ed, Loraine and Luke are the dedicated team. Kim assists this team.
- Talking Money – Trainees - This is funding made available through our partnership with Talking Money and relates to funding from the Money and Pension Service Increasing Debt Advice Capacity 2020 and funds the salaries of 3 trainee debt advisers.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2021

11 Statement of funds (continued)

- Universal Credit – Help to Claim - Providing one to one assistance to clients referred through the Universal Credit Service or identified in the general service. Help to make an initial U.C. claim. June and Anne M provide some of the advice delivery on this service.
- Contractual liabilities and moving costs – designated by the trustees to cover contractual liabilities and provision for moving at the end of the current lease.
- Non- contractual liabilities – designated by the trustees to cover approximately 3 months' running costs.

12 Analysis of net assets between funds

	Unre- stricted funds £	Rest- ricted funds £	Total 2021 £	Unre- stricted funds £	Rest- ricted funds £	Total 2020 £
Tangible assets	3,475	-	3,475	-	-	-
Current assets	334,345	29,798	364,143	242,781	25,507	268,288
Current liabilities	(20,679)	(29,798)	(50,477)	(11,846)	(23,750)	(35,596)
	<u>317,141</u>	<u>-</u>	<u>317,141</u>	<u>230,935</u>	<u>1,757</u>	<u>232,692</u>

13 Financial commitments

At 31 March 2021 the charity was committed to making the following payments under non-cancellable operating leases:

	2021		2020	
	Land and buildings £	Other £	Land and buildings £	Other £
Less than 1 year	30,425	-	30,425	-
1 – 5 years	76,063	-	106,489	-
Greater than 5 years	-	-	-	-
	<u>106,488</u>	<u>-</u>	<u>136,914</u>	<u>-</u>

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2021

14 Financial instruments

Categorisation of financial instruments

	2021 £	2020 £
Financial assets that are debt instruments measured at amortised cost	359,858	263,243
	<u>359,858</u>	<u>263,243</u>
Financial liabilities measured at amortised cost	14,683	14,334
	<u>14,683</u>	<u>14,334</u>

There were no items of income, expense, gains or losses to report.

15 Related parties

There were no related party transactions during the year (2020: none).

16 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. No performance related grants recognised in income have had any unfulfilled conditions or any other contingencies attaching to them. See note 2 and 3 for more information. Government grants received during the year amounted to £213,904 (2020: £218,130).

17 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 the winding up of the company. At 31 March 2021 the company had eight members and the total amount guaranteed is therefore £8.