

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.

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2021

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

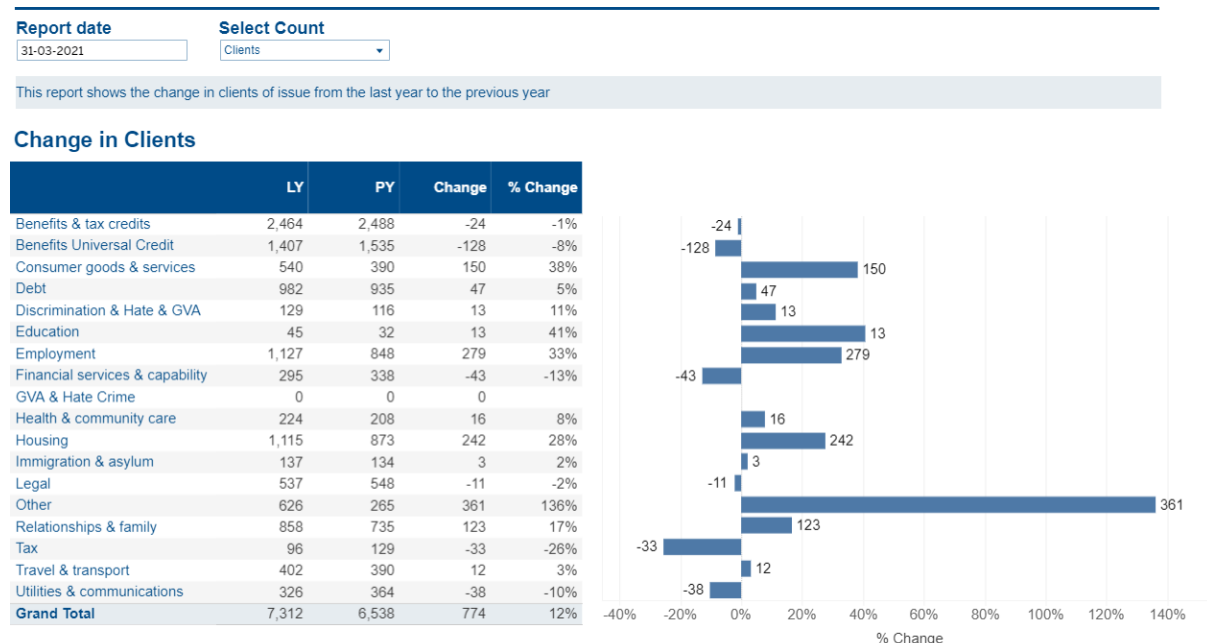
Trustee Directors' Report

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.

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2021

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

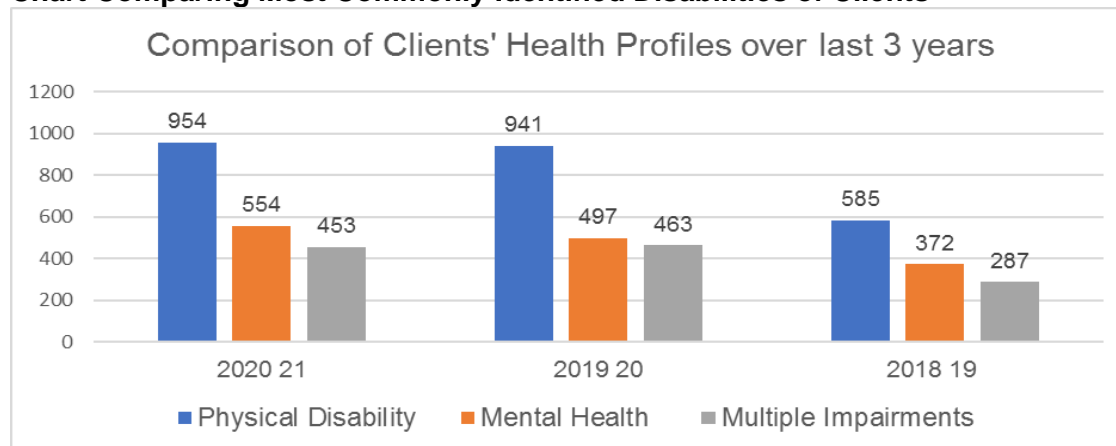
Somerset's key support agencies including Village Agents, Health Coaches and Somerset Mindline

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.

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.

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2021



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.

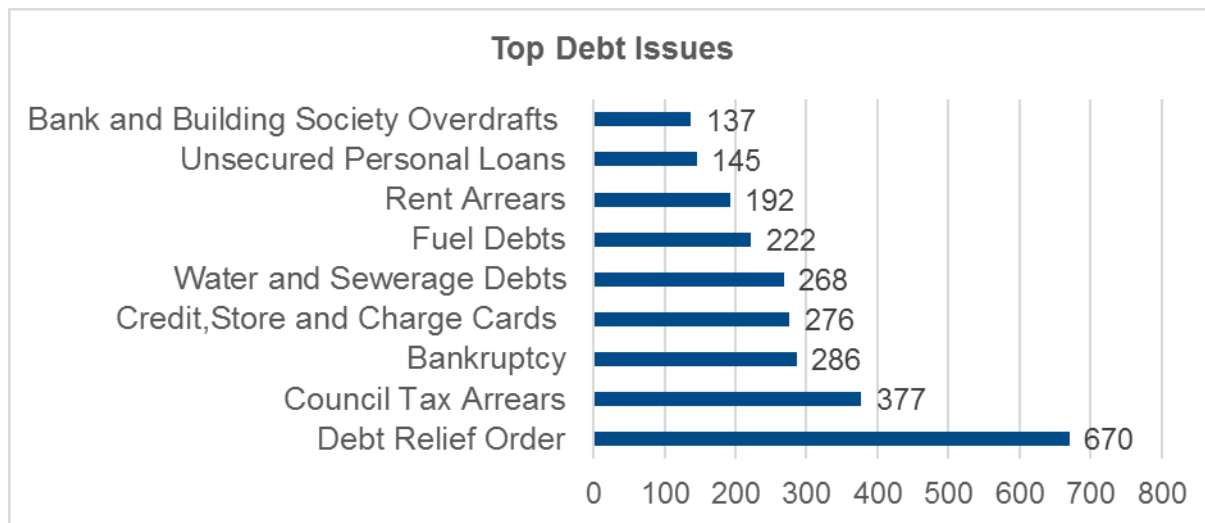
Our debt team found, much to their surprise, that they were able to support clients to deal with their debts through telephone advice. Where the team became aware of a

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

Trustee Directors' Report

For the Year Ended 31 March 2021

"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.


South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2021

Complex Needs Advice Services – Ian Bramley Teamleader

The Open Mental Health Partnership



Giving you the support you need, when you need it.

Lots of things can impact our mental health. If you are an adult living in Somerset and need support Open Mental Health are here to help **24 hours a day, 7 days a week.**

Contact our team at Mindline Somerset on 01823 276892

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)
		<hr/>	<hr/>
		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
		<hr/>	<hr/>
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)	-
		<hr/>	<hr/>
Net increase/(decrease) in cash and cash equivalents		125,476	(7,066)
		<hr/>	<hr/>
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)
		<hr/>	<hr/>
Cash and cash equivalents at the end of the reporting period		319,509	194,033
		<hr/>	<hr/>

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.

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
	<hr/>	<hr/>
	572,388	411,174
	<hr/>	<hr/>

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

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2021

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 Yarlington)	-	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 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 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.