

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

Contents

For the Year Ended 31 March 2022

	<u>Page</u>
Reference and Administrative Details	2
Trustee Directors' Report	3 – 17
Independent Auditors' Report	18 – 21
Statement of Financial Activities	22
Balance Sheet	23
Cash flow statement	24
Notes to the Financial Statements	25 – 41

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.

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).

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

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.

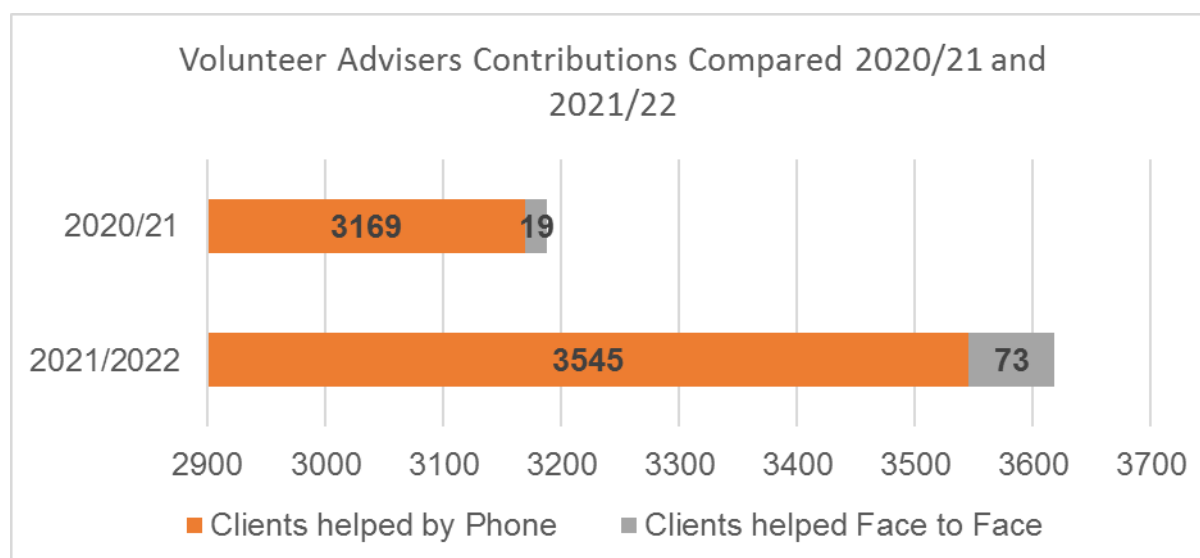
Charitable Activities

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)
		<hr/>	<hr/>
		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
		<hr/>	<hr/>
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)
		<hr/>	<hr/>
Net increase/(decrease) in cash and cash equivalents		154,625	125,476
		<hr/>	<hr/>
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
		<hr/>	<hr/>
Cash and cash equivalents at the end of the reporting period		474,134	319,509
		<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 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
	<hr/>	<hr/>
	687,897	572,388
	<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 £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	-	-	-
	<hr/>	<hr/>	<hr/>
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
	<hr/>	<hr/>	<hr/>
As at 31 March 2022	28,031	6,357	34,388
Net book value			
As at 31 March 2022	-	2,606	2,606
	<hr/>	<hr/>	<hr/>
As at 31 March 2021	-	3,475	3,475
	<hr/>	<hr/>	<hr/>

8 Debtors

	2022 £	2021 £
Accrued income and other debtors	56,137	40,349
Prepayments	3,972	4,285
	<hr/>	<hr/>
	60,109	44,634
	<hr/>	<hr/>

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
	<u>130,729</u>	<u>50,477</u>

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	<u>29,750</u>	<u>29,798</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 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 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 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.