

South Somerset Citizens Advice Bureau

(A Charitable Company Limited by Guarantee)

Trading as Citizens Advice South Somerset

Annual Report and Financial Statements

For the Year Ended 31 March 2023

Company Number: 03173414

Charity Registered in England and Wales Number: 1054134



South Somerset Citizens Advice Bureau

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South Somerset Citizens Advice Bureau

Reference and Administrative Details
For the Year Ended 31 March 2023

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

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

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

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

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

Recruitment, Appointment of Trustees

A Governance Committee, made up of Trustees and chaired by the Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the appointment of the Chair. The Reference and Administrative Details above identifies the constituencies that elected each of the current trustees. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

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

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

Induction of Trustees

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

Our Vision

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

Mission

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

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

Service Aims

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

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

Aspiration

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



Outcomes: Clients benefit from:

Greater Independence

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

Better Prospects

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

Improved Wellbeing

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

Chair's Report – Lin Cousins

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

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



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

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

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

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

Treasurer's Report – Margaret Mercer

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

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

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

Staff Costs

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

Premises and Resources

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

Assets

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

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

CEO's Report – Angela Kerr

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

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

Delivering our Business Plan

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

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



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



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

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

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

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



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

South Somerset Citizens Advice Bureau

Trustee Directors' Report

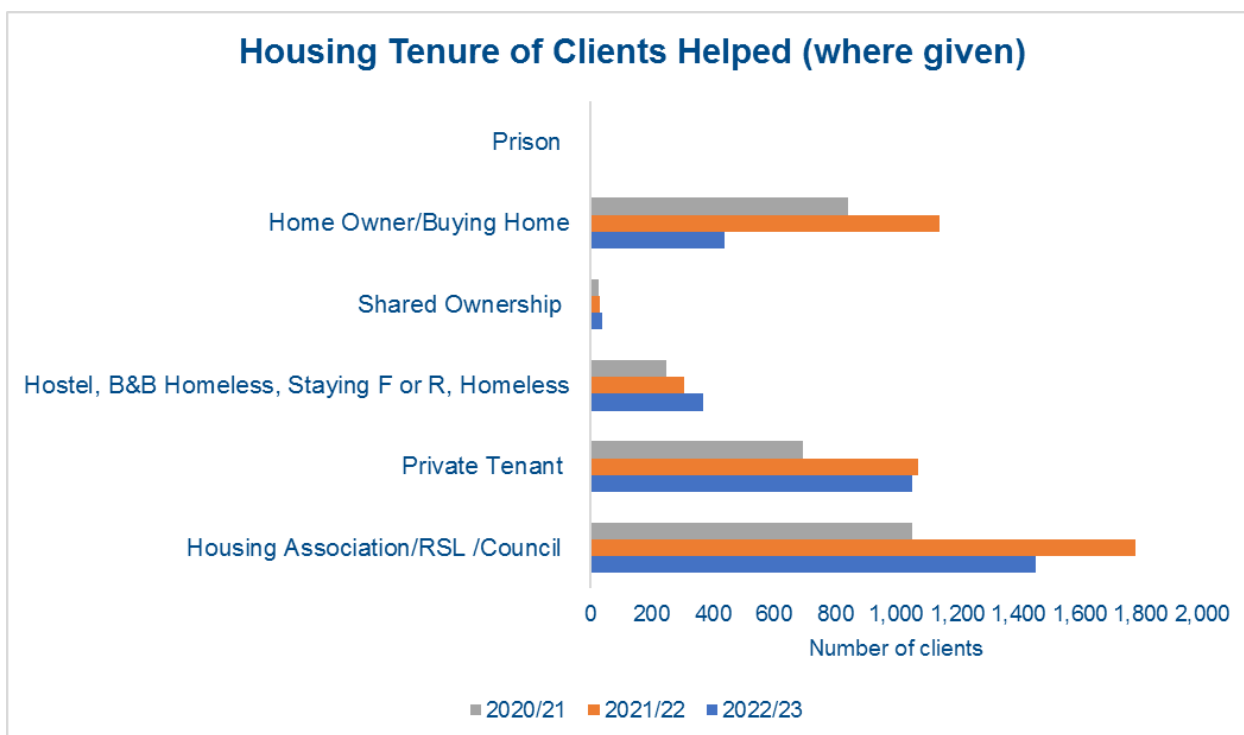
For the Year Ended 31 March 2023

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

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

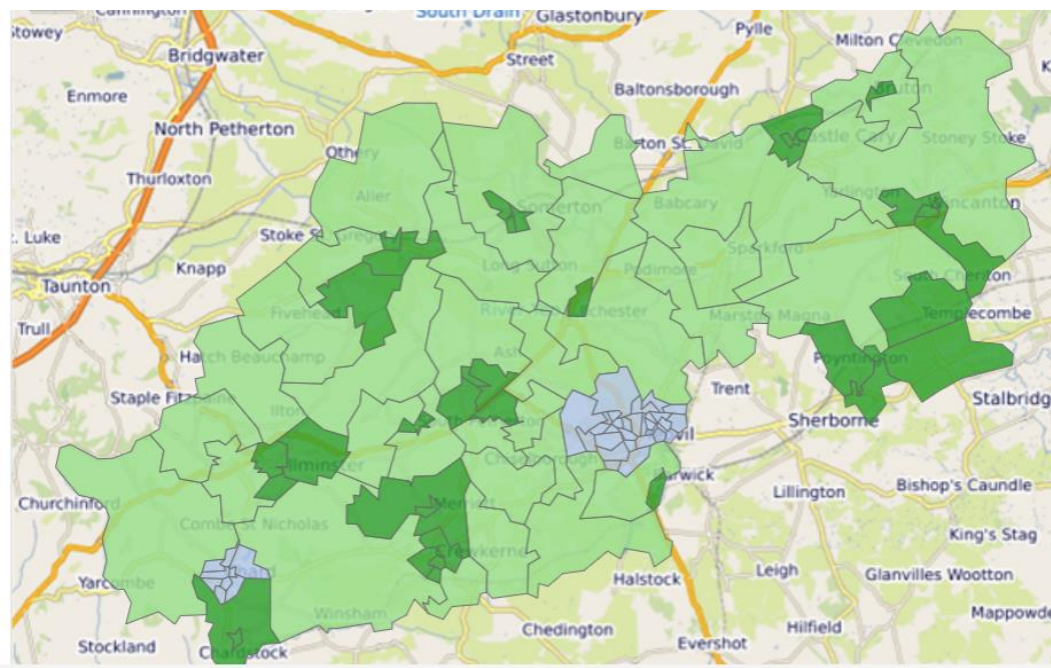
In order to maintain our responsiveness and client-centred practice, we analyse community and client advice need trends. Over the year we identified a notable change and increased numbers of clients who were insecurely housed or renting privately and experiencing housing need. Whilst the national shortage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

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



South Somerset Area Profile

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



- urban city and town
- rural town and fringe
- Rural village

Exploring Options to Improve the Sustainability of Advice Services in Somerset

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

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

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

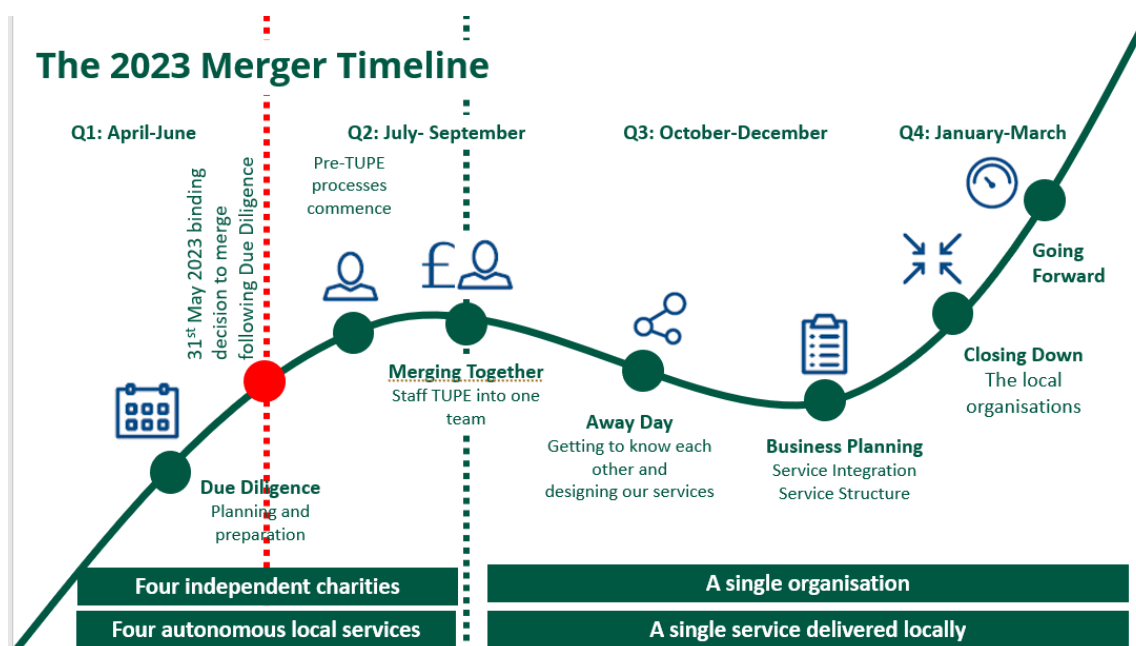
Over the year the five local Citizens Advice worked together to explore a number of options to achieve closer working in Somerset and received support from the National Citizens Advice Strategic Change Team.

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

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

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

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



Charitable Activities – Early Help and Prevention (general advice)

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

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

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

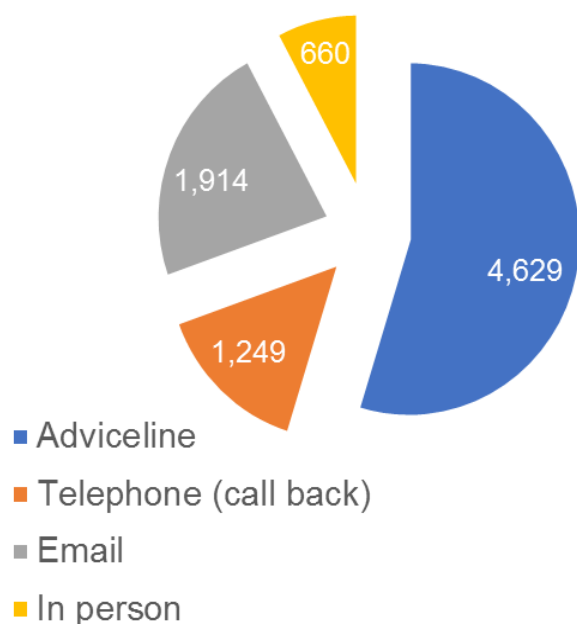
A substantial number of the clients that first engaged with us through the Early Help and Prevention service had complex and multiple issues and, where appropriate, were offered follow-on advice or a transfer into specialist casework.

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

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

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

The General Advice Service
(number of clients by channel)



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

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

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

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

Volunteers' Contribution

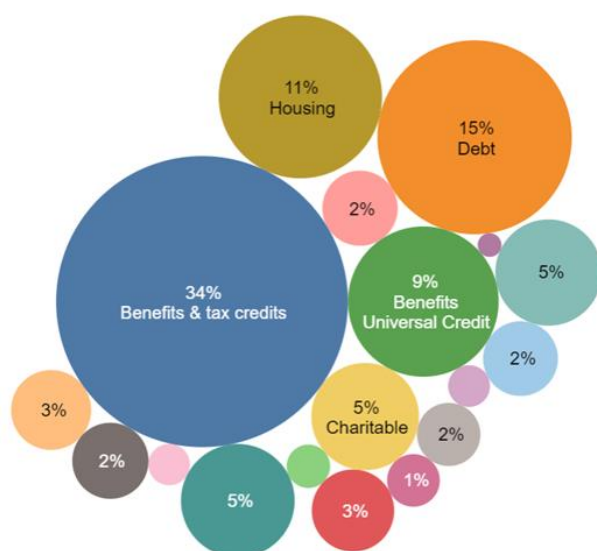
31 volunteer advisers were active over the year and advised 2,646 clients (44% of the general advice provision). Most of our volunteers were supporting the Adviceline service although this is changing. Over the year, 11 volunteers were involved in providing clients with in-person (face-to-face) support,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

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

Clients' initial presenting issue (part 1 issues)

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

Last year size part 1 issues



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

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



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

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

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

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2023

Charitable Activities – Advice at A Critical Time and Tackling Disadvantage

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



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

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

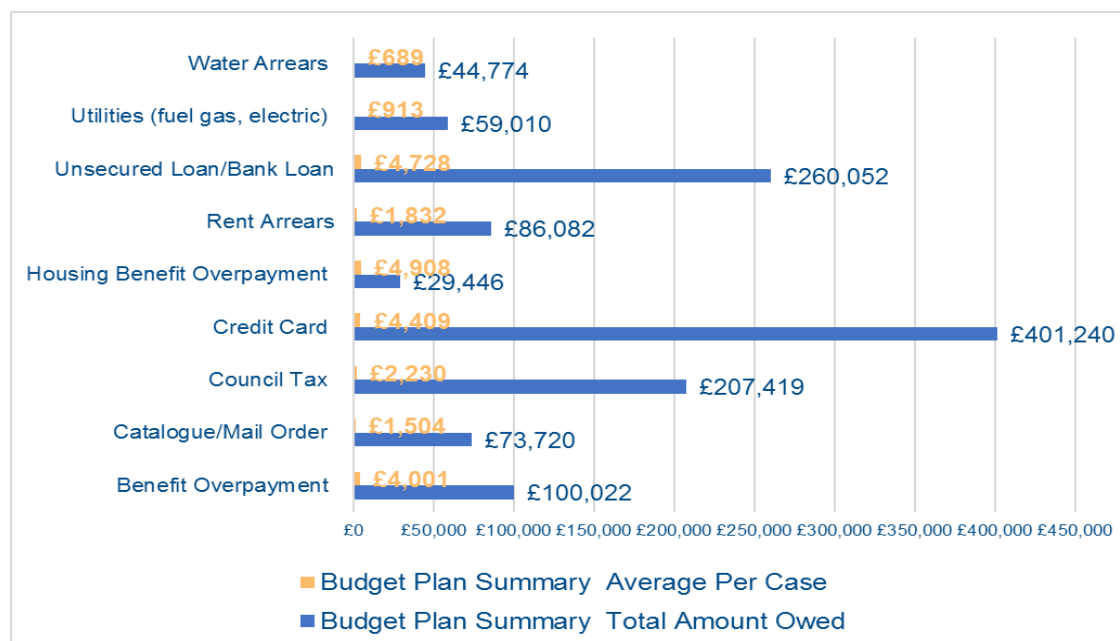


759 clients were advised and 640 were advised on a debt relief order
(662 clients advised in the previous year)

Outcomes

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

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



South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2023

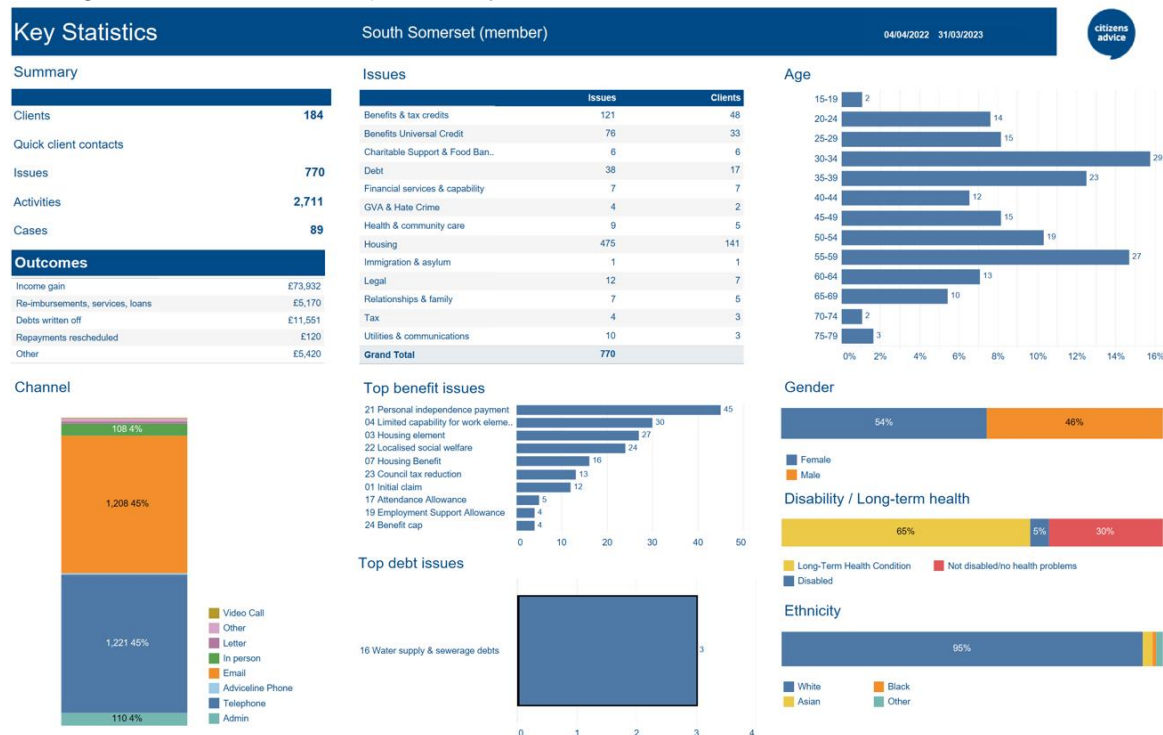
Housing Advice Specialist Services

South Somerset District Council Homelessness Reduction Services

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

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

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



Case Study

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

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

Abri Housing Association Advice Connections

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

In total 145 Clients benefitted from the programme

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

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

Financial Fitness Event

21 October 2022

10am until 1pm

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

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



Help Through Hardship funded by South Somerset District Council

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

#MoneyWorries

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

You are not alone and help is at hand

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

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

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

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

citizensadvice Somerset.org.uk

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

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

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

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2023

The Corton Hill Trust

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

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

Dashboard Report for the Corton Hill Trust Project

Summary

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

Issues

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



Henry Smith Foundation Priority Support Programme

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



Case Study

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

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



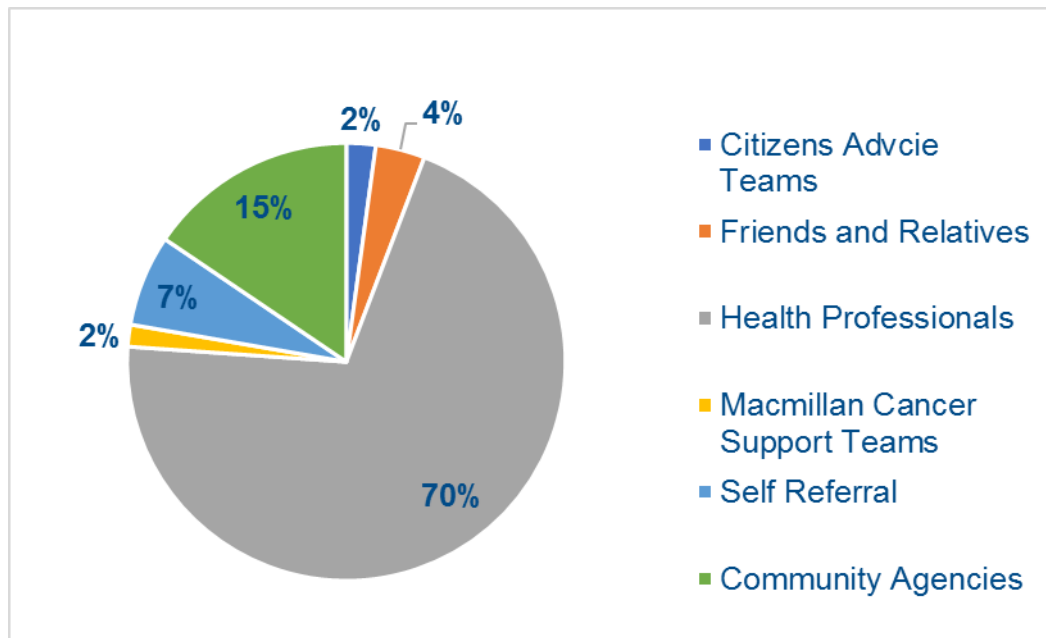
Macmillan Cancer Support

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

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

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

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



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

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

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



£2,693,599 Income gained for clients and their families.
Within these income gains were industrial injuries compensation totalling £185,343.

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2023

Open Mental Health Somerset

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



receive

The Wider Determinants of Health – 332 clients

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

Next Steps – 152 clients

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

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

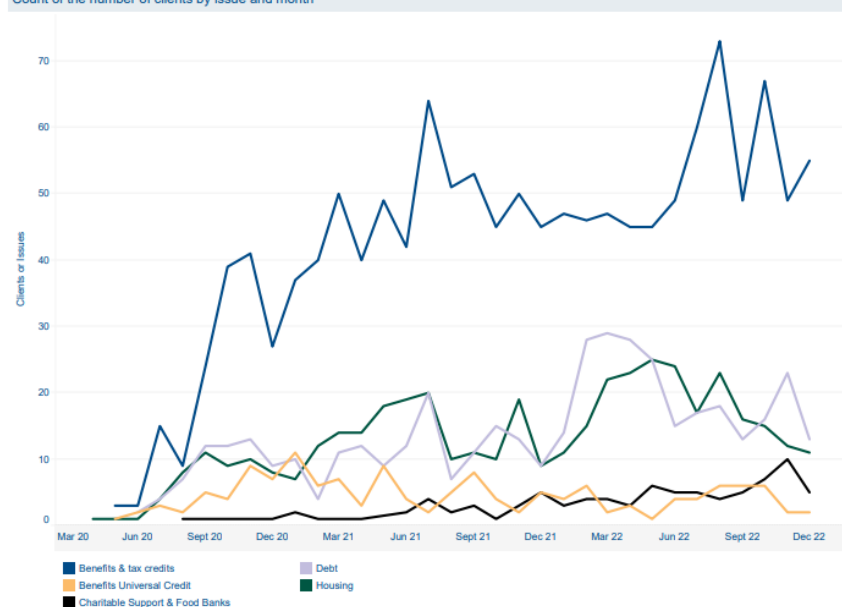
Advice Needs for Open Mental Health Clients

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

7) CoL P1 Graph

citizens
advice

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



Filters

Date
01/04/2019 00:00:00 to 31/1...

Government Region
South West

Member
Multiple values

Local Authority
All

Funder
Multiple values

Issues (part 1)

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

Click a label to highlight
the trend

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2023

Operations Manager's Report – Kim Watts

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

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

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

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

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

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

Research & Campaigns

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

Adviceline Phone Service

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

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

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

South Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2023

Statement of Trustees' Responsibilities

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

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

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

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

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

Approved by the board and signed on their behalf by:

L Cousins

Chair

Date: 29/08/2023

South Somerset Citizens Advice Bureau

Independent Auditors' Report to the Members and Trustees

For the Year Ended 31 March 2023

Opinion

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

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustee's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the entity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Trustees' Report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

South Somerset Citizens Advice Bureau

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

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report, which includes the Directors' Report prepared for the purposes of company law for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report included within the Trustees' Report have been prepared in accordance with applicable legal requirements.

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

Matters on which we are required to report by exception

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

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

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities set out on page 10, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

South Somerset Citizens Advice Bureau

Independent Auditors' Report to the Members and Trustees

For the Year Ended 31 March 2023

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

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

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, Charity SORP FRS 2019, employment, data protection and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

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

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

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

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

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

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

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

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

South Somerset Citizens Advice Bureau

Independent Auditors' Report to the Members and Trustees

For the Year Ended 31 March 2023

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

Other matters

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

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

for and on behalf of
Albert Goodman LLP
Chartered Accountants
Statutory Auditor

Goodwood House
Blackbrook Park Avenue
Taunton
Somerset
TA1 2PX

Date: 31/08/2023

South Somerset Citizens Advice Bureau

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

For the Year Ended 31 March 2023

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

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

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

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

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

Approved by the Board of Trustees for issue on 29th August 2023 and signed on their behalf by:

L Cousins
Chair

M Mercer
Treasurer

South Somerset Citizens Advice Bureau

Cash flow statement

For the Year Ended 31 March 2023

		Total 2023 £	Total 2022 £
	Notes		
Cash flows from operating activities			
Net movements in funds for the year		55,405	88,979
Adjustments to cash flows from non-cash items			
Depreciation and amortisation	7	1,084	869
Finance income	4	(3,822)	(433)
		<hr/>	<hr/>
		52,667	89,415
Working capital adjustments			
(Increase)/decrease in debtors	8	1,606	(15,475)
Increase/(decrease) in creditors	10	190,122	80,252
		<hr/>	<hr/>
Net cash flow from operations		244,395	154,192
Cash flows from investing activities			
Interest received	4	3,822	433
Acquisitions of tangible assets	8	(1,074)	-
		<hr/>	<hr/>
Net increase/(decrease) in cash and cash equivalents		247,143	154,625
		<hr/>	<hr/>
Reconciliation of net debt			
Cash and cash equivalents at the beginning of the reporting period		474,134	319,509
Net increase/(decrease) in cash and cash equivalents		247,143	154,625
		<hr/>	<hr/>
Cash and cash equivalents at the end of the reporting period		721,277	474,134
		<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 3-17.

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

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

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

1.2 Income

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

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

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

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

Investment income is included when receivable.

1.3 Government grants

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

1.4 Donated services

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

1.5 Expenditure

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

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

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

1.6 Fixed assets

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

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

1.7 Debtors

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

1.8 Cash at bank and in hand

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

1.9 Creditors

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

1.10 Taxation

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

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

1.11 Pension contributions

The Bureau operates a defined contribution pension scheme. The scheme and its assets are held by independent managers. Contributions are recognised in the Statement of Financial Activities in the period in which they become payable in accordance with the rules of the scheme.

1.12 Allocation of costs

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

1.13 Fund accounting

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

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

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

1.14 Operating leases

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

1.15 VAT

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

1.16 Financial instruments

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

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

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

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

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

2 Donations and general grants

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

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

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

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

3 Incoming resources from charitable activities

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

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

3 Incoming resources from charitable activities (continued)

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

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

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

4 Investment income

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

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

5 Charitable expenditure

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

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

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

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

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

5 Charitable expenditure (continued)**Analysis of expenditure on charitable activities – 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
Homelessness Reduction	17,829	-	4,236	22,065
Mental Health Alliance	148,974	-	13,932	162,906
Sustaining Advice Services	22,500	-	-	22,500
Total restricted funds	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 2023

6 Employees and employment costs

	2023 £	2022 £
Wages and salaries	608,051	626,539
Employer's NI	43,647	48,891
Pension contributions	10,826	12,467
	<hr/>	<hr/>
	662,524	687,897
	<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 £10,826 (2022: £12,467).

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

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

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

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

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

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

7 Tangible fixed assets

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

8 Debtors

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

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

9 Cash at bank and in hand

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

10 Creditors: Amounts falling due within one year

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

Deferred income

	2023	2022
	£	£
Deferred income at 01 April 2022	29,750	29,798
Released from previous years	(29,750)	(29,798)
Resources deferred in the year	226,339	29,750
Deferred income at 31 March 2023	<u>226,339</u>	<u>29,750</u>

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

Grants deferred in the year relate to four projects which specified the amounts as being for 2023/24. These were received from Henry Smith Charity, Somerset County Council, Citizens Advice and Wessex Water.

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

11 Statement of funds

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

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

11 Statement of funds- prior year

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

11 Statement of funds (continued)

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

11 Statement of funds (continued)

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

South Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

12 Analysis of net assets between funds

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

13 Financial commitments

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

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

14 Related parties

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

15 Government grants

Income from government grants comprise grants made by local authorities to fund the principal activities and objectives of the charity via core funding and funding for specific restricted projects. No performance related grants recognised in income have had any unfulfilled conditions or any other contingencies attaching to them. See note 2 and 3 for more information. Government grants received during the year amounted to £300,963 (2022: £248,859).

16 Company limited by guarantee

The company was incorporated as a company limited by guarantee and has no share capital. The guarantee to the company is £1 per member on the winding up of the company. At 31 March 2023 the company had seven members and the total amount guaranteed is therefore £7.

17 Post balance sheet event

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