

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

**Annual Report and Financial Statements**

**For the Year Ended 31 March 2024**

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



**Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**  
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For the Year Ended 31 March 2024

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**Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

Reference and Administrative Details

For the Year Ended 31 March 2024

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<b>Charity Name</b>	Citizens Advice Somerset	
<b>Trustee Directors</b>	L Cousins E Goodfellow J Humble P Hunter D Incoll M Mercer B O'Leary K Wheeler	
<b>Company Secretary</b>	A Kerr	
<b>Chief Executive</b>	A Kerr	
<b>Registered Office</b>	St Mary's House Magdalene Street Taunton Somerset TA1 1SB	
<b>Auditors</b>	Albert Goodman LLP Goodwood House Blackbrook Park Avenue Taunton Somerset TA1 2PX	
<b>Bankers</b>	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
<b>Solicitors</b>	Porter Dodson Telford House The Park Yeovil Somerset BA20 1DY	

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## **Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

### **Trustee Directors' Report**

For the Year Ended 31 March 2024

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

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

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

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

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

### **Recruitment, Appointment of Trustees**

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

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

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

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## **Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

### **Trustee Directors' Report**

For the Year Ended 31 March 2024

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#### **Induction of Trustees**

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

#### **Key Management Personnel**

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

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

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

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

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

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

#### **Outcome Framework**

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

##### **Greater Independence**

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

##### **Better Prospects**

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

##### **Improved Wellbeing**

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

#### **Values**

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

## Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

### Trustee Directors' Report

For the Year Ended 31 March 2024

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

All Citizens Advice work to the following principles:

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



### Chair's Report – Barry O'Leary

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

### Governance and Board Activity

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

### **A Successful Merger**

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

### **Challenges and the Year Ahead**

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

Key priorities for the next year will include:

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

### **Gratitude**

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

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

### **Treasurer's Report – Margaret Mercer**

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

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

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

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

**Governance Costs**

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

**Staff Costs**

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

**Premises and Resources**

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

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

**Assets**

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

**Reserves**

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

**CEO's Report**

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



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

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

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

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

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

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

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

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

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## Trustee Directors' Report

### For the Year Ended 31 March 2024

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

## Delivering our Business Plan



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

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

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For the Year Ended 31 March 2024

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

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

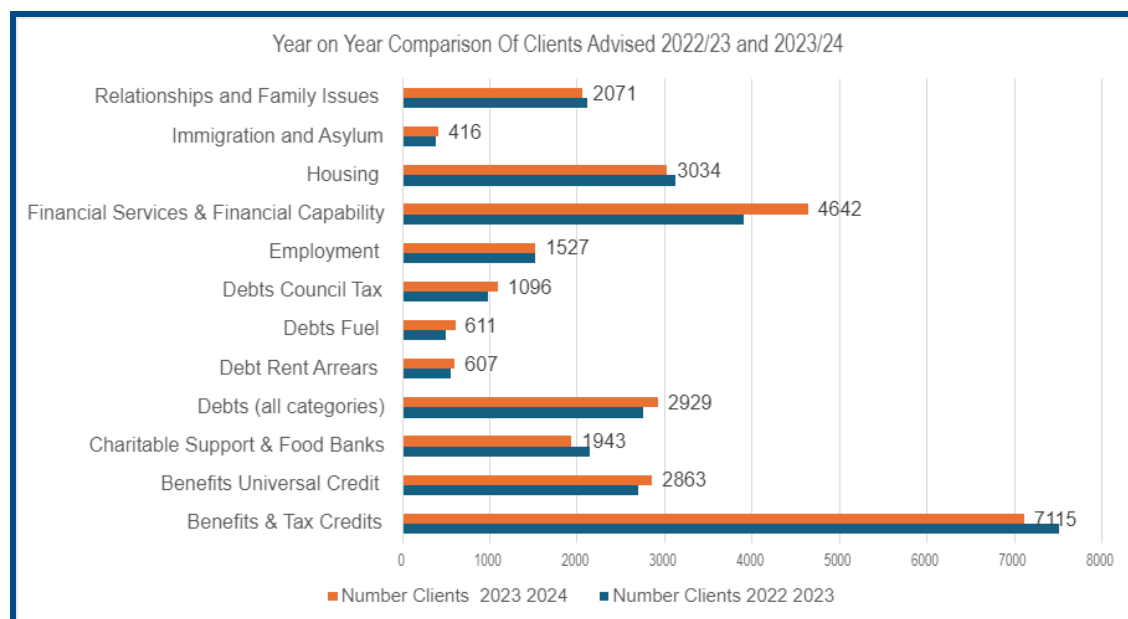
### Advice Needs Trends

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

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

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

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



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

#### Case Study

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

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

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

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

\*not real name

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

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

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

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

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

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

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

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

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

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

**Advice when you need it**

**citizens advice Somerset**

- Use our online Advice Search tool to self-help** 
- Use our email form to get advice** 
- Free Adviceline 0808 27 87842**  
Weekdays 10am to 4pm  
Thursday Evenings until 8pm 
- Visit a community access point** 

For full details, visit our website:  
**[www.citizensadvice Somerset.org.uk](http://www.citizensadvice Somerset.org.uk)**



## Map of Community Access Points in Somerset



Channel	Clients helped
In person	5,200
Adviceline Phone	9,500
Telephone	8,800
Email	13,200

**Yorkshire Building Society – Taunton Town Centre Surgeries**

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



Free for everyone,  
finding you a way forward at



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

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

**Social Value of Volunteer contributions - using established Social Value Metrics**

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

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

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

**Volunteer voices**

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

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

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

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

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

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

**Money Advice and Debt Casework**

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



**Money &  
Pensions  
Service**

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

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

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

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

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

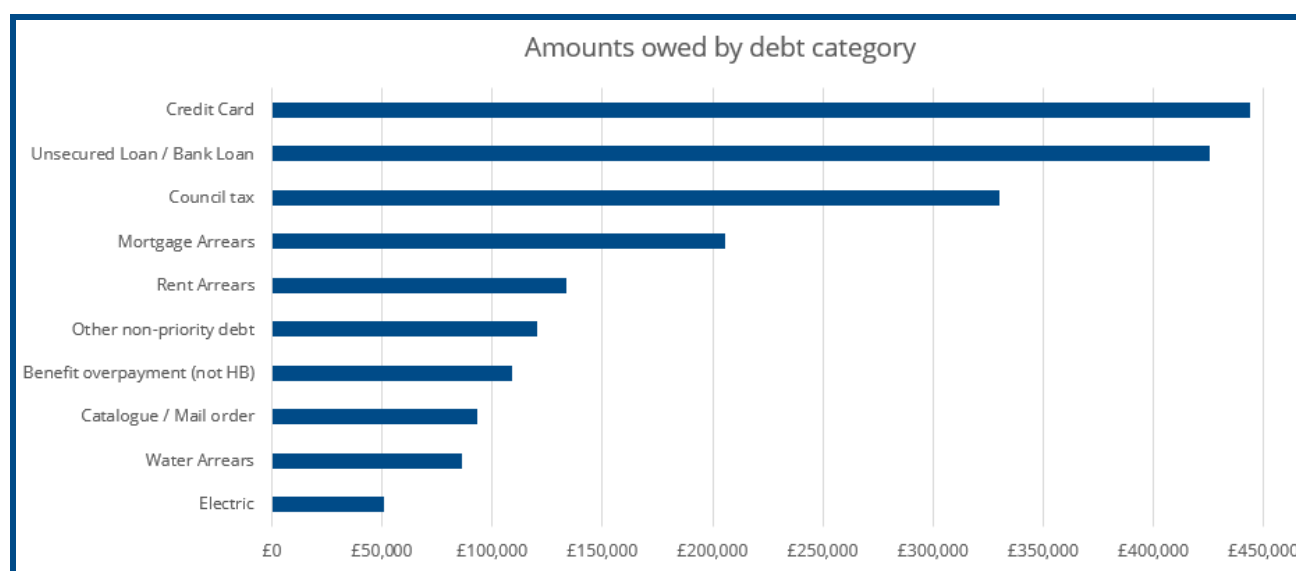


**844** clients advised by debt caseworkers

**147** clients supported with Debt Relief Order Issues

#### Outcomes from Debt Casework Service

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



#### Homeless Reduction and Specialist Housing and Debt Advice

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

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

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

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

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



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

### National Grid Partnership (Western Power Distribution)

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

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

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

**Wessex Water**  
YTL GROUP



### Wessex Water

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

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

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

## Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

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

### Pension Wise

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



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



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

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

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

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



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

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

### Case study

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

### Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

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

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

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

\*Not real name

### The Corton Hill Trust

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



We helped **247** clients.

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

#### Open Mental Health

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

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



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

### Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

### **In-patient advice services**

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

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



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



### **Macmillan Cancer Support**

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

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

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

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

#### **Macmillan Cancer Support Worker (Haematology) testimony**

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

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

### **Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**



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

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

### **Mendip Health Connectors**

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

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



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

### **Multiple Sclerosis**

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

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



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

### **Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**



### Henry Smith Priority Support

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

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

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

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

### Litigants in Person

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

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

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

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



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



### Young Citizens Advice

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

Young Citizens Advice had four key aims:

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

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



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

### Social Value

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

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

**£3.79 Fiscal Value** - Financial savings to local and national Government due to fewer payments for out-of-work benefits, costly evictions, re-housing evicted tenants and less demand on the NHS.

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

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

**Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**



### **Research & Campaigns**

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

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

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

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

### **Fundraising**

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

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

### **Financial Review**

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

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

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

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

### **Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

### Reserves policy

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

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

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

### Statement of Trustees' Responsibilities

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

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

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

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

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

Approved by the board and signed on their behalf by:

**B O'Leary**

Chair

Date: 03 December 2024

**Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

## **Opinion**

We have audited the financial statements of Citizens Advice Somerset (the 'charitable company') for the year ended 31 March 2024, which comprise the Statement of Financial Activities, Balance Sheet and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

## **Basis for opinion**

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

## **Emphasis of matter – departure from accounting standards**

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

Our opinion is not modified in this respect.

## **Conclusions relating to going concern**

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

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

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

## **Other information**

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

## **Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

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

We have nothing to report in this regard.

#### **Opinion on other matter prescribed by the Companies Act 2006**

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

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

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

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

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

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

#### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities set out on page 25, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

### **Auditor's responsibilities for the audit of the financial statements**

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

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

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

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

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

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

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

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

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

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

### **Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

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

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

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

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

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

### **Other matters**

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

### **Use of our report**

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

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

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

Goodwood House  
Blackbrook Park Avenue  
Taunton  
Somerset  
TA1 2PX

Date: 17 December 2024

**Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

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

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

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

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

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

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

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

Approved by the Board of Trustees for issue on 03 December 2024 and signed on their behalf by:

**B O'Leary**  
Chair

**M Mercer**  
Treasurer



**Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

## Cash flow statement

For the Year Ended 31 March 2024

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

## **1 Accounting Policies**

### **1.1 General information and basis of accounting**

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

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

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

### **1.2 Merger disclosure**

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

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

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

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

### **1.3 Material departure from accounting standards**

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

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

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

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

#### **1.4 Income**

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

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

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

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

Investment income is included when receivable.

#### **1.5 Government grants**

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

#### **1.6 Donated services**

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

**1.7 Expenditure**

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

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

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

**1.8 Fixed assets**

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

Leasehold improvements – 20% per annum straight line basis

Office equipment – 20% per annum straight line basis

Furniture and equipment – 20% per annum straight line basis

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

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

**1.9 Debtors**

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

**1.10 Cash at bank and in hand**

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

**1.11 Creditors**

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

**1.12 Taxation**

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

**1.13 Pension contributions**

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

**1.14 Allocation of costs**

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

## Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

### Notes to the Financial Statements

For the Year Ended 31 March 2024

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#### 1.15 Fund accounting

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

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

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

#### 1.16 Operating leases

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

#### 1.17 VAT

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

#### 1.18 Financial instruments

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

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

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

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

#### 1.19 Change in accounting estimates

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

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

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

**Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

Notes to the Financial Statements

For the Year Ended 31 March 2024

**2 Donations and general grants**

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

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

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

# Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

## Notes to the Financial Statements

For the Year Ended 31 March 2024

### 3 Incoming resources from charitable activities

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

**Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

## Notes to the Financial Statements

For the Year Ended 31 March 2024

**3 Incoming resources from charitable activities (continued)**

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

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

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

**4 Investment income**

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



**Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

Notes to the Financial Statements

For the Year Ended 31 March 2024

**5 Charitable expenditure**

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

**Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

Notes to the Financial Statements

For the Year Ended 31 March 2024

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

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

**Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

Notes to the Financial Statements

For the Year Ended 31 March 2024

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

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

**Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

## Notes to the Financial Statements

For the Year Ended 31 March 2024

**6 Extraordinary items**

	Unres- tricted £	Res-tricted £	Total 2024 £	Unres- tricted £	Res-tricted £	Total 2023 £
Property costs	100,000	-	100,000	-	-	-
	<b>100,000</b>	<b>-</b>	<b>100,000</b>	<b>-</b>	<b>-</b>	<b>-</b>

**7 Employees and employment costs**

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

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

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

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

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

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

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

**Defined contribution pension scheme**

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £66,327 (2023: £70,222). There were no contributions payable to the scheme at the end of the year (2023: £nil).

**Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

Notes to the Financial Statements

For the Year Ended 31 March 2024

**8 Tangible fixed assets**

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

**9 Debtors**

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

**Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

Notes to the Financial Statements

For the Year Ended 31 March 2024

**10 Cash at bank and in hand**

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

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

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

**Deferred income**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Deferred income at 01 April 2023	242,015	94,858
Released from previous years	(242,015)	(94,858)
Resources deferred in the year	122,921	242,015
Deferred income at 31 March 2024	<u>122,921</u>	<u>242,015</u>

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

Grants deferred in the year relate to projects which specified the amounts as being for 2024/25. These were received from Litigants in Person, Henry Smith, Taunton Foodbank, Yorkshire Building Society and Spark Somerset.

# Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

## Notes to the Financial Statements

For the Year Ended 31 March 2024

### 12 Statement of funds

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

# Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

## Notes to the Financial Statements

For the Year Ended 31 March 2024

### 12 Statement of funds- prior year

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



## **12 Statement of funds (continued)**

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

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

## Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

### Notes to the Financial Statements

For the Year Ended 31 March 2024

#### 12 Statement of funds (continued)

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

#### 13 Analysis of net assets between funds

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

**Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

## Notes to the Financial Statements

For the Year Ended 31 March 2024

**14 Financial commitments**

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

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

**15 Related parties**

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

**16 Government grants**

Income from government grants comprise grants made by local authorities to fund the principal activities and objectives of the charity via core funding and funding for specific restricted projects. No performance related grants recognised in income have had any unfulfilled conditions or any other contingencies attaching to them. See note 2 and 3 for more information. Government grants received during the year amounted to £1,189,284 (2023: £1,041,673).

**17 Company limited by guarantee**

The company was incorporated as a company limited by guarantee and has no share capital. The guarantee to the company is £1 per member on the winding up of the company. At 31 March 2024 the company had ten members and the total amount guaranteed is therefore £10.

**18 Merger disclosures**

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

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

# Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)

Notes to the Financial Statements

For the Year Ended 31 March 2024

## 18 Merger disclosures (continued)

### Analysis of principal SoFA components – 2024

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

### Analysis of principal SoFA components – 2023

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

**Citizens Advice Somerset (Formerly South Somerset Citizens Advice Bureau)**

Notes to the Financial Statements

For the Year Ended 31 March 2024

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

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

**Significant adjustments as a result of the merger**

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

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

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