

**Citizens Advice Somerset**

(A Charitable Company Limited by Guarantee)

**Annual Report and Financial Statements**

**For the Year Ended 31 March 2025**

Company Number: 03173414

Charity Registered in England and Wales Number: 1054134



# Citizens Advice Somerset

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For the Year Ended 31 March 2025

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## **Citizens Advice Somerset**

Reference and Administrative Details

For the Year Ended 31 March 2025

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**Charity Name** Citizens Advice Somerset

**Trustee Directors**

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

**Company Secretary** A Kerr

**Chief Executive** A Kerr

**Registered Office**

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

**Auditors**

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

**Bankers**

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

Insignis Cash  
8 Devonshire Square  
London, EC2M 4YJ

**Solicitors**

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

## **Citizens Advice Somerset**

### **Trustee Director's Report**

For the Year Ended 31 March 2025

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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 2025. The provisions of the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP FRS 102- implemented 1 January 2019) have been adopted in preparing the annual report and financial statements of the charity.

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

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

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

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

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

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

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

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

## **Citizens Advice Somerset**

### **Trustee Director's Report**

For the Year Ended 31 March 2025

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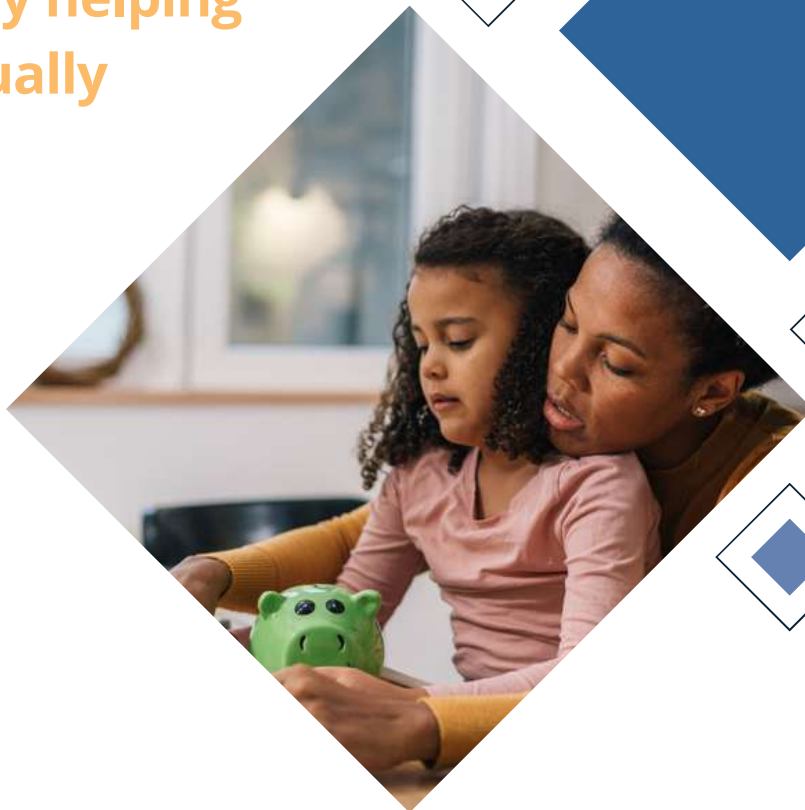
#### **Induction of Trustees**

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

Supporting whole  
communities by helping  
people individually



# Trustee Directors Report

For the Year Ended 31 March 2025

**citizens  
advice**

**Somerset**

# About us

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

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

## Our Vision

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

## Our Mission

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

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

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



## Our Values

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

# Chair's report

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

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

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

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

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

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



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

Peter Hunter, Chair of Trustees





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

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

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

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

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

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

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

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

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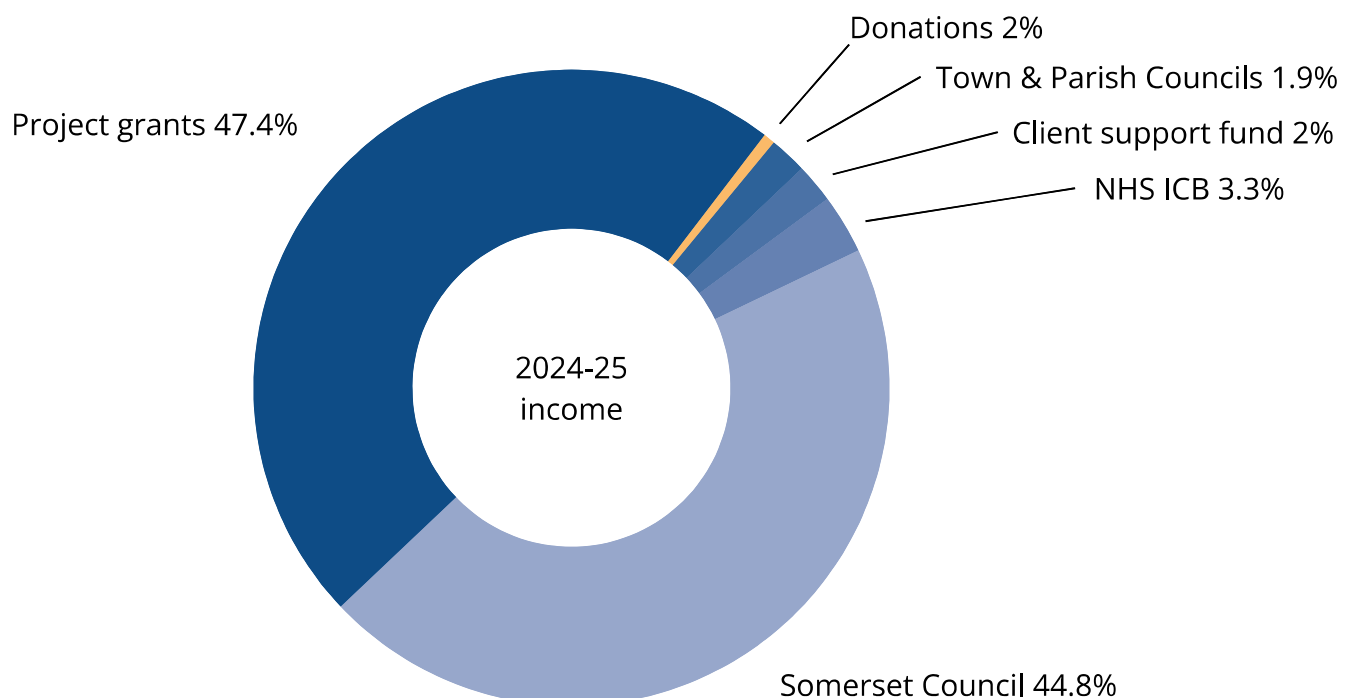
# continued

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

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

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

Margaret Mercer, Treasurer



# CEO's report

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

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

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

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

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

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



Angela Kerr, Chief Executive Officer



# Business plan objectives

## Community advice services

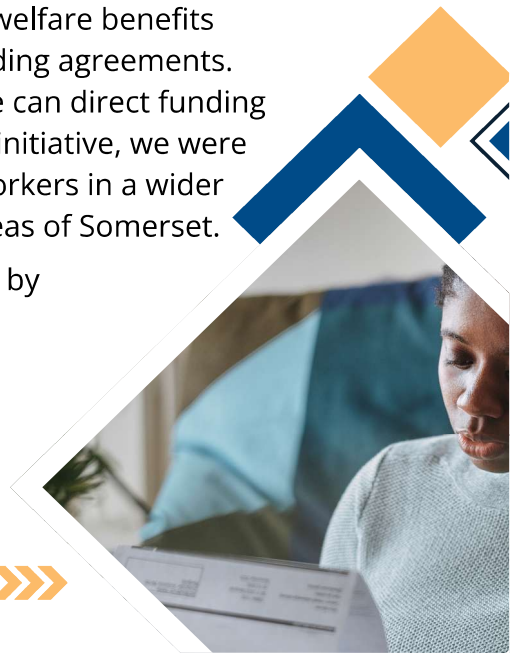
We set out to re-model our provision and increase access to advice across all channels (phone, email and face to face). Specific objectives were pursued to promote access to advice by phone and email and to improve our responsiveness and quality of provision.

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

## Improving specialist advice provision

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

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



## Pathways into advice

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



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





# Building sustainability

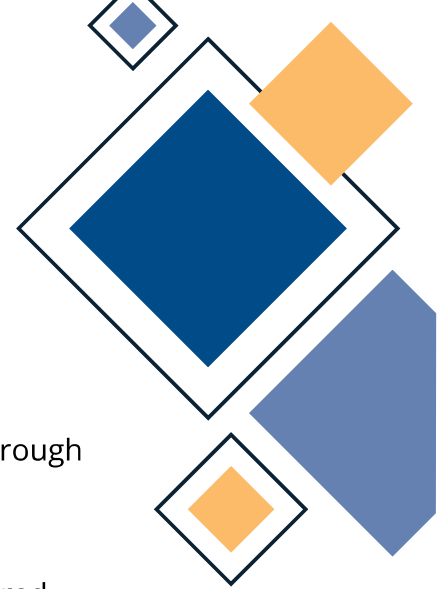
The objectives set down within this aspect of our business plan were focused on increasing efficiency and effectiveness (working smarter), making better use of technology (embracing new ways of working) and driving up quality, impact and value for money.

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

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

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

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



# Volunteer contributions

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

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

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

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

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

One of our volunteers shared their reason for volunteering:

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



# Projects and services

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

### At a glance

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

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

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

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

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

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



# Specialist projects - tackling financial distress

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

## The money and pension service debt project

### At a glance

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

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

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

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



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

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



## Pension Wise

Clients helped: 2,928

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

## Homelessness reduction

Our housing advice services were funded by Somerset Council.

### At a glance

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

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

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

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

## Hinkley Point C Advice & Community Empowerment

Clients helped: 34

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

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



## Trussell Foodbanks

### At a glance

**400**

Clients helped across 6 foodbank locations

**£288,245**

**75%**

was secured for clients by our foodbank adviser team reported a long-term health condition or disability

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

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

## Household Support Fund - help through winter

### At a glance

**1,215**

Clients helped

**£268,581**

Income gained

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

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



## The Corton Hill Trust

### At a glance

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

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

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

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



## Specialist projects - tackling inequalities

### Macmillan Cancer Support benefits advice service

At a glance

**1,618**

Clients helped

**£4,135,632**

Income gained

**93%**

Reported a long-term health condition and/or disability

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

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

### Mendip Health Connectors

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

### Multiple Sclerosis Society

At a glance

**58**

Clients helped

**£31,018**

Income gained

**91%**

Reported a long-term health condition and/or disability

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

## Open Mental Health Somerset, Cygnet Healthcare and Elysium Healthcare

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

### At a glance

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

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

## Henry Smith Priority Support

### At a glance

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

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

## Domestic abuse litigants in person advice

### At a glance

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



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





## Strategic projects - addressing wider issues

### Food resilience

At a glance

25

£43,580

Grants to local groups

Funds distributed

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

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

### Keyworker Housing Hub

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

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

### Connect Champion

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

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



## Young Citizens Advice

### At a glance

45

Advice First Aiders trained

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

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





# Campaign, policy and advocacy work

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

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

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

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

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

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





# Thank you



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

# Further information



Website

**[www.citizensadvice-somerset.org.uk](http://www.citizensadvice-somerset.org.uk)**

### **Fundraising**

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

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

### **Financial Review**

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

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

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

### **Reserves policy**

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

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

## **Statement of Trustees' Responsibilities**

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

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

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

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

In so far as the Trustees are aware:

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

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the board and signed on their behalf by:

**P Hunter**  
Chair  
Date: 21/10/25

## **Citizens Advice Somerset**

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

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#### **Opinion**

We have audited the financial statements of Citizens Advice Somerset (the 'charitable company') for the year ended 31 March 2025, which comprise the Statement of Financial Activities, Balance Sheet and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### **Basis for opinion**

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

#### **Conclusions relating to going concern**

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

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

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

#### **Other information**

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

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

We have nothing to report in this regard.

## **Citizens Advice Somerset**

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

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

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

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

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

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

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

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

#### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities set out on page 27, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

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

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

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

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

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

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

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

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

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

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

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

## **Citizens Advice Somerset**

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

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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: 21 October 2025



**Citizens Advice Somerset****Statement of Financial Activities (including an Income and Expenditure account)**

For the Year Ended 31 March 2025

	Notes	Unrest- ricted Funds £	Rest-ri-cted Funds £	Total 2025 £	Unrest- ricted Funds £	Rest-ri-cted Funds £	Total 2024 £
<b>Income from:</b>							
Donations and general grants	2	709,913	-	709,913	683,835	66,101	749,936
Charitable activities	3	159,856	1,350,481	1,510,337	294,653	1,274,236	1,568,889
Investment income		38,027	-	38,027	36,030	-	36,030
Other	4	10,237	-	10,237	20,250	-	20,250
<b>Total income</b>		<b>918,033</b>	<b>1,350,481</b>	<b>2,268,514</b>	<b>1,034,768</b>	<b>1,340,337</b>	<b>2,375,105</b>
<b>Expenditure on:</b>							
Charitable expenditure	5	873,328	1,339,520	2,212,848	1,177,277	1,680,336	2,857,613
<b>Total expenditure</b>		<b>873,328</b>	<b>1,339,520</b>	<b>2,212,848</b>	<b>1,177,277</b>	<b>1,680,336</b>	<b>2,857,613</b>
<b>Net income/(expenditure) before transfers</b>		<b>44,705</b>	<b>10,961</b>	<b>55,666</b>	<b>(142,509)</b>	<b>(339,999)</b>	<b>(482,508)</b>
Extraordinary item	6	-	-	-	(100,000)	-	(100,000)
Transfer between funds	12	-	-	-	(64,008)	64,008	-
<b>Net movement in funds</b>		<b>44,705</b>	<b>10,961</b>	<b>55,666</b>	<b>(306,517)</b>	<b>(275,991)</b>	<b>(582,508)</b>
<b>Reconciliation of funds</b>							
<b>Fund balances at 01 April 2024</b>		<b>965,515</b>	<b>-</b>	<b>965,515</b>	<b>1,272,032</b>	<b>275,991</b>	<b>1,548,023</b>
<b>Fund balances at 31 March 2025</b>	<b>12</b>	<b>1,010,220</b>	<b>10,961</b>	<b>1,021,181</b>	<b>965,515</b>	<b>-</b>	<b>965,515</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 - Company Registration Number: 03173414**

## Balance Sheet

As at 31 March 2025

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

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

Approved by the Board of Trustees for issue on 21/10/25 and signed on their behalf by:

**P Hunter**  
Chair

**M Mercer**  
Treasurer

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

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		<b>Total 2025 £</b>	<b>Total 2024 £</b>
	<b>Notes</b>		
<b>Cash flows from operating activities</b>			
Net movements in funds for the year		55,666	(582,508)
Adjustments to cash flows from non-cash items			
Depreciation and amortisation	8	12,189	14,271
Loss on disposal		-	27,251
Finance income	4	(10,237)	(20,250)
		<hr/>	<hr/>
		57,618	(561,236)
Working capital adjustments			
(Increase)/decrease in debtors	9	(49,757)	88,551
Increase/(decrease) in creditors	11	(229,670)	(164,819)
		<hr/>	<hr/>
Net cash flow from operations		(221,809)	(637,504)
<b>Cash flows from investing activities</b>			
Interest received	4	10,237	20,250
Acquisitions of tangible assets	9	(2,156)	-
		<hr/>	<hr/>
Net increase/(decrease) in cash and cash equivalents		(213,728)	(617,254)
		<hr/>	<hr/>
<b>Reconciliation of net debt</b>			
Cash and cash equivalents at the beginning of the reporting period		1,476,638	2,093,892
Net increase/(decrease) in cash and cash equivalents		(213,728)	(617,254)
		<hr/>	<hr/>
Cash and cash equivalents at the end of the reporting period		1,262,910	1,476,638
		<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 3-27.

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

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

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

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

### **1.2 Income**

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

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

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

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

Investment income is included when receivable.

**1.3 Government grants**

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

**1.4 Donated services**

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

**1.5 Expenditure**

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

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

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

**1.6 Fixed assets**

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

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

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

**1.7 Debtors**

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

**1.8 Cash at bank and in hand**

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

**1.9 Creditors**

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

**1.10 Taxation**

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

**1.11 Pension contributions**

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

**1.12 Allocation of costs**

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

**1.13 Fund accounting**

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

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

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

**1.14 Operating leases**

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

**1.15 VAT**

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

**1.16 Financial instruments**

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

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

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

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

## 2 Donations and general grants

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

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

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

### 3 Incoming resources from charitable activities

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



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

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

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

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

### 4 Investment income

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

## 5 Charitable expenditure

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

**5 Charitable expenditure (continued)**

**Analysis of expenditure on charitable activities - 2025**

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

**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>	915,207	-	262,070	1,177,277
<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>	1,243,547	-	436,789	1,680,336
<b>Total funds</b>	2,158,754	-	698,859	2,857,613

**6 Extraordinary items**

	Unres- tricted £	Res- tricted £	Total 2025 £	Unres- tricted £	Res- tricted £	Total 2024 £
Property costs	-	-	-	100,000	-	100,000
	-	-	-	<b>100,000</b>	-	<b>100,000</b>

**7 Employees and employment costs**

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

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

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

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

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

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

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

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £69,807 (2024: £66,327). There were no contributions payable to the scheme at the end of the year (2024: £nil).

**8 Tangible fixed assets**

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

**9 Debtors**

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

**10 Cash at bank and in hand**

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

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

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

**Deferred income**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Deferred income at 01 April 2024	122,921	242,015
Released from previous years	(122,921)	(242,015)
Resources deferred in the year	101,797	122,921
Deferred income at 31 March 2025	<u>101,797</u>	<u>122,921</u>

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

Grants deferred in the year relate to projects which specified the amounts as being for 2025/26. These were received from Litigants in Person, Henry Smith, Yorkshire Building Society, Spark Somerset, Rethink Mental Illness, and Mendip Health Connectors.

**12 Statement of funds**

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



## 12 Statement of funds- prior year

	Balance 01.04.23 £	Income £	Expenditure £	Transfers £	Balance 31.03.24 £
<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

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

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

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

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

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

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

### 13 Analysis of net assets between funds

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

### 14 Financial commitments

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

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

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

### 15 Related parties

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

**16 Government grants**

Income from government grants comprise grants made by local authorities to fund the principal activities and objectives of the charity via core funding and funding for specific restricted projects. No performance related grants recognised in income have had any unfulfilled conditions or any other contingencies attaching to them. See note 2 and 3 for more information. Government grants received during the year amounted to £1,066,993 (2024: £1,189,284).

**17 Company limited by guarantee**

The company was incorporated as a company limited by guarantee and has no share capital. The guarantee to the company is £1 per member on the winding up of the company. At 31 March 2025 the company had ten members and the total amount guaranteed is therefore £10.