

SOUTHAMPTON CITIZENS ADVICE BUREAU

England & Wales · Charity number 1093678

Details

Status Registered

Legal form Charitable company

Company number [04391330](#)

Registered 2002-09-03

Register [View on the Charity Commission register](#)

Contact

Address 14-15 Brunswick Place
Southampton
SO15 2AQ

Phone 02380223659

Email chiefofficer@sotoncab.org.uk

Website citizensadvicesouthampton.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE COMMUNITY IN THE CITY OF SOUTHAMPTON ('THE AREA OF BENEFIT') BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

Activities: To promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Southampton City and surrounding areas

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Other Charitable Purposes
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** CITY OF SOUTHAMPTON
- Hampshire
- Southampton City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,684,520	£1,599,244	£550,337	39
2024-03-31	£1,597,078	£1,474,216	£465,062	34
2023-03-31	£1,171,968	£1,177,309	£342,201	27
2022-03-31	£1,177,743	£1,187,915	£347,544	29
2021-03-31	£1,144,242	£1,073,228	£357,716	21

Trustees

Name	Role	Appointed
John Graham Yates	Chair	2016-09-28
Alexander Maximilian		2024-11-20
Chinyere Onyemenam		2025-09-24
DR TRAUTE MEYER		2014-02-07
Katharine Kerr		2026-01-28
Omar Madhloom		2026-04-29
Paul Callus		2025-03-26
Richard Jenkins		2023-01-25
Sarah Schofield		2025-04-30

SOUTHAMPTON CITIZENS ADVICE BUREAU

England & Wales - Charity number 1093678

Accounts



Southampton

SOUTHAMPTON CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

For the Year Ended 31 March 2025

Company No. 04391330

Charity No. 109367

Southampton Citizens Advice Bureau

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

For the Year Ended 31 March 2025

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Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2025

The Trustees (who are also directors of the charity for the purposes of the Companies Act) present their report and independently audited financial statements for the year ended 31 March 2025.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), 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).

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity number:	1093678
Company number:	04391330
Financial Conduct Authority FRN:	617745

Registered office:	14-15 Brunswick Place Southampton. SO15 2AQ
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Trustee Directors:

As at AGM

John Yates	Chair
Richard Jenkins	Vice Chair
Traute Meyer	
Anita Smith	
Sarah Lockwood	
Alexander Maximilian	Co-opted 20/11/24
Paul Callus	Co-opted 26/3/25
Sarah Schofield	Co-opted 30/4/25
Chinyere Onyemenam	Co-opted 24/9/25

Other trustees

Peter Robertson	Resigned 30/06/24
Lisa Goddard	Resigned 31/07/24
Mark Satchell	Resigned 27/11/24
Claire Pembroke-Burn	Resigned 26/3/25
Laura O'Driscoll	Resigned 4/11/25

Executive

Kirsty Rowlinson	Chief Officer from 01/07/24 Interim Chief Officer to 30/06/24
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Auditors:

Stuart Mackie FCA
MC Audit Limited Chartered Accountants
Station House, North Street
Havant

Southampton Citizens Advice Bureau

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For the year ended 31 March 2025

Hampshire PO9 1QU

Bankers (Main)

CAF Bank Ltd,
25 Kings Hill Avenue, Kings Hill,
West Malling. Kent ME19 4JQ

Bankers (investment):

CCLA Investment Management Ltd (known as COIF)
Senator House, 85 Queen Victoria House,
London EC4V 4ET (COIF)

United Trust Bank Limited
One Ropemaker Street
London EC2Y 9AW

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2025



STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Southampton Citizens Advice Bureau is a charitable company limited by guarantee. It was incorporated as such in March 2002. The revised Local Citizens Advice Model Articles of Association, as approved by the Charity Commission, were adopted by Special Resolution on 17th November 2022. These update, and replace, the previous Articles of Association adopted in September 2014. The Articles of Association are the governing document of the charity.

Membership

The Charity may admit into membership individuals or organisations who:

- apply to the charity in the form required by the directors;
- are approved by the directors; and

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2025

- are, if individuals, over the age of 16 years who are interested in furthering the work of the Charity and who are not paid workers, employees or unpaid volunteers of the Charity.

Trustees are de facto members during their period of service. There were thirteen individual members on 31 March 2025 but no member organisations.

Recruitment and appointment of trustees

The maximum number of Trustees specified by the Articles of Association is 15 and the minimum is four. Trustees are either elected at the annual general meeting or co-opted by the Trustee Board during the year. The number of trustees appointed, whether at the Annual General Meeting or through co-option by other trustees, must not exceed the maximum of 15. All Trustees (elected or co-opted) retire from office at the third annual general meeting following their election or appointment but may then be elected or re-appointed.

- None of the Trustees has any beneficial interest in the company.

The Trustees are responsible for setting and monitoring the objectives and strategy of the charity, and ensuring the necessary policies and procedures are in place to enable the team of staff and volunteers to work effectively.

They have appointed a Chief Officer to manage the day-to-day operations of the Charity.

The Board of Trustees meets 8 times a year. Major operating decisions are made by a simple majority of a quorate Board. Day to day organisational and routine operating decisions are delegated to the elected officers or to the Chief Officer and are reported to the Trust Board at its next meeting.

Trustee induction and training

New Trustees are briefed on their legal obligations under charity and company law; the content of the Memorandum and Articles of Association; background of the organisation and the involvement of Citizens Advice and major funders; and the committee and decision-making processes of the organisation. Trustees are encouraged to attend appropriate external training events where these will assist in the performance of their role.

Board Evaluation

The Board undertakes an annual self-appraisal as part of a review of its own effectiveness. This forms part of the annual Leadership Self-Assessment and is

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2025

accompanied by a skills audit, one-to-one review meetings between trustees and the Chair of the Board, and a Board equality and diversity audit. Improvement actions and training or development needs identified as a result of the Board evaluation are incorporated in the Board's action plan and organisation training plan.

Related Parties

The National Association of Citizens Advice Bureaux (Citizens Advice)

Citizens Advice Southampton is an associate member of Citizens Advice (CitA), the operating name of the National Association of Citizens Advice Bureaux, with which it has a membership agreement. The national body reviews the organisation's conformance to standards set out in the Membership Agreement.

Southampton City Council

The organisation has historically had close relationships with Southampton City Council (SCC) which provided a total of 82% of the charity's funding during 2024/25; this includes the full value of the Advice, Information and Guidance contract encompassing funding paid to the consortium of Advice in Southampton partners.

Both organisations monitor the activities of the organisation and may send appointed observers to attend Trustee Board meetings when deemed appropriate but are not considered to be related parties as defined by the Charities Statement of Recommended Practice (SORP).

Risk Management

The organisation maintains a risk register as well as an information assurance risk register. The risk register is based on a matrix supplied by CitA.

The risk register takes account of potential changes to the environment in which the organisation is working and highlights how these would impact on its services.

Ongoing risk mitigation measures include:

- a quarterly review of the risks the organisation may face
- monthly review of organisational key performance indicators including financial indicators

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2025

- the establishment and implementation of systems and procedures to manage the risk identified.

Statement of Internal Control

The Citizens Advice Southampton trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Each local Citizens Advice hold joint responsibility for client data that is held in our case management system, with national Citizens Advice Service. An information assurance management team exists at CitA to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2025

OBJECTIVES AND ACTIVITIES

Objects

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Southampton City and surrounding areas. We value diversity, promote equality and challenge discrimination.

Local Citizens Advice deliver advice services from community locations in England and Wales, helping people to resolve their legal, money and other problems by providing free advice and information, and by influencing policymakers.

Public Benefit

The Trustees have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

All the charity's services are offered free of charge to the end user, and are available to the general public on a basis which is impartial, non-judgemental and confidential.

The organisation offers generalist advice to all Southampton residents. This includes advice on a wide range of subjects including welfare benefits, debt, housing, employment and family issues. The organisation offers specialist regulated advice in debt management and immigration and also offers a home visiting service to clients in certain defined circumstances.

Financial impact of Citizens Advice Southampton

We continue to help people to resolve the challenges they face. In doing so, we create financial value. This means that we save the Government and society money by stopping problems that cost the country money. It's impossible to put a £ sign on ALL the crucial work that we do. But where we have the evidence to do so, talking about the financial value of our service tells a powerful story.

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2025

Fiscal value	£2,483,645	Financial savings to local and national government.
Public value	£18,806,033	Increased levels of wellbeing, participation in society and productivity.
Financial value to our clients	£13,136,884	Individual financial outcomes such as getting back-dated benefits, writing-off debts and refunds for consumer issues.

For more detailed information we can provide a full technical annex detailing each outcome and calculation for the national model: Modelling our value to society: The value of the Citizens Advice service

Activities

Generalist Advice for Southampton Residents

We provide generalist advice to anyone living in Southampton. The most common areas we support include welfare benefits, housing, debt, immigration, food banks, and employment.

Much of this advice is delivered through the Advice in Southampton partnership, which we lead. Our partners include:

- No Limits – supporting children and young people
- Age UK Southampton – supporting older people
- The Environment Centre – focusing on fuel poverty and healthy homes
- CLEAR – supporting refugees and asylum seekers
- Rose Road – supporting families with special educational needs
- SARC – specialising in representation and tribunals

Together, we ensure there is *no wrong door* when someone in our community needs advice.

Debt Support

Our Financial Conduct Authority regulated caseworkers help Southampton residents tackle debt and avoid falling back into financial difficulty.

Immigration Support

Our Immigration Advice Authority regulated immigration team provides free advice and casework for immigration-related issues. With the decline of legal aid, CAS and CLEAR are the only providers of free immigration advice between Southampton and Reading.

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2025

Support for People living with Cancer

We offer tailored advice to individuals living with cancer and their families. Our caseworkers provide outreach at Southampton General Hospital, in hospices, and through home visits.

Multiple Sclerosis Society Partnership

Since 2014, we've partnered with the Southampton and District branch of the MS Society. Our dedicated caseworker supports clients and their families with practical matters, primarily around welfare benefits.

Home and Well

Home and Well is a unique collaboration supporting residents of Hampshire and the Isle of Wight after hospital stays. We help ensure a smooth transition home and a safe, healthy environment for continued recovery.

Antelope House

Our caseworker is based at Antelope House, a psychiatric inpatient unit. They help patients address practical challenges - such as housing, debt, and benefits - that can worsen mental health and hinder recovery.

Homes for Ukraine

We provide holistic advice and support for Ukrainian nationals and their close family members accommodated in Southampton under the **Homes for Ukraine** scheme. We ensure guests are safely housed and aware of their rights and entitlements in the UK.

Household Support Fund

Funded by Southampton City Council, we've expanded our advice and signposting services to support those affected by the cost-of-living crisis. In partnership with the library service, we've offered additional face-to-face appointments, phone consultations, and drop-in sessions.

Unpaid Carers Support Southampton

We support all adults in Southampton who care for another adult—whether a friend, neighbour, relative, or loved one. Our team helps carers access services, information, and education related to their role, and offers opportunities for social connection through events, workshops, and one-to-one support.



Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2025

FINANCIAL REVIEW

Funding

The Trustees are grateful to the agencies and individuals who are working so hard to help us provide and maintain a quality assured independent advice service for the people of Southampton. Most of the organisation's funding has historically been provided by Southampton City Council. The City Council's ongoing requirements are to develop an integrated advice service across the city. The management and Trustees of the organisation worked closely with the City Council through the aegis of the Advice in Southampton partnership during consultation to shape the commissioning of advice services undertaken during 2016/2017.

The organisation leads a consortium, Advice in Southampton (AiS), made up of partner organisations (No Limits, Age UK, CLEAR, the Environment Centre, and the Rose Road Association) which was the successful bidder for the provision of advice services, with a contract for five years, running from 1 February 2018 to 31 March 2023, and subsequently extended until 28 February 2025, and extended again until 31 March 2026. This is rightly regarded as an important platform in the organisation's plan to achieve financial strength and a more balanced relationship with the City Council. However, the trustees are mindful of the increased pressure on public finances, which is likely to affect future commissioning arrangements.

Income

Income levels in 2024/25 were £77.3k (5%) higher than 2023/24. The material funding sources were:

Southampton City Council - AIG contract	£718.3k*
Southampton City Council - Homes for Ukraine	£185.4*
Southampton City Council – Carers Support	£264.5k
Southampton City Council – Other	£201.4k
Money and Pension Service (MaPS) - Debt Advice	£117k
Macmillan - Hampshire Macmillan Citizens Advice Service	£59.3k
Energy Suppliers - Home and Well	£36.1k

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2025

Southern Health	£30k
Southampton and District MS Society	£16.2k
Maggie's Centre Southampton	£6.4k
Other grants and income	£29.6k

*Please note, these two figures include £535.4K of payments that we make to partners

Spending

Staff costs continue to represent the greater part of the organisation's spending profile, despite increased spending on service premises and higher costs for improved IT and telephony services. Nevertheless, we were able to provide staff with a cost of living increase at market rates.

Operating Model

Since the end of the pandemic, our service has moved from video advice hubs back to increased face-to-face contact. We provide a weekly drop-in service at 3 city libraries, as well as booked appointments at our office, and home visits to vulnerable clients who cannot access mainstream channels.

Reserves Policy

Citizens Advice Southampton Trustees recognise the need to maintain reserves to enable the organisation to:

- meet statutory and contractual obligations
- withstand an unforeseen financial setback
- provide temporary financial assistance for projects that are awaiting agreed funding from other organisations
- take advantage of opportunities that the Trustees consider will benefit the charity and the community it serves

The Trustees have established a policy whereby funds not designated for specific purposes or otherwise committed, or invested in tangible fixed assets held by the organisation ("free reserves"), should be a minimum of three months of the resources expended, which equates to £340,000 in general funds. At this level, the Trustees feel that they would be able to continue the current activities of the Charity for a limited

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2025

period of time in the event of a significant drop in funding; it would then clearly be necessary to consider how replacement funding could be found or service delivery changed. At 31 March 2025, the free reserves totalled £498,448 which is £104,346 more than the previous year.

Plans for the Future

The Southampton City Council (SCC) contract for core Advice Information and Guidance (AIG) services provides a stable underlying funding base, and was due to expire on 31 March 2023. The contract has since been extended until 31 March 2025, which is welcome news although SCC's subsequent plans remain unclear. However, the Board acknowledges that in the current challenging funding environment it must work to ensure increased operating costs can be met, whilst at the same time planning to enhance and diversify income streams to continue to ensure the people of Southampton can access quality information and advice services that are sustainable, and remain free to all. The Trustees will continue recent success in securing the appointment of additional and appropriately skilled trustees to support the Board's focus on developing services that are sustainable and attractive to funding bodies. We will continue to demonstrate the impact of advice and its added value to other services including health; ensure we use available technology to improve access to the service and our productivity; extend our early intervention and prevention offer through the training of other front-line services in "Advice First Aid"; extend access to Refernet as a means of other agencies making secure direct referrals for their service users; and work creatively to increase our workforce capacity.

ACKNOWLEDGEMENTS

Over the last twelve months, Southampton Citizens Advice Bureau has served its local community extremely well, despite continued uncertainty. The trustees recognise that the charity is well managed; a view endorsed by the City Council by continuing to contract for Advice Information and Guidance services. The trustees would like to commend the exceptional work undertaken by the skilled and committed staff and volunteers without whom the Charity could not offer the depth and breadth of advice to its many clients. They would also wish to record their thanks to the volunteers and the paid staff who have contributed so much to the smooth running and development of the Charity during the year.

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the Directors of Southampton Citizens Advice Bureau, a Company Limited by Guarantee for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (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 incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP¹;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper 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
- they 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.

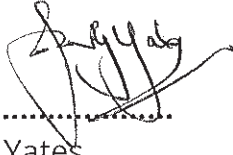
¹ Statement of Recommended Practice

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2025

Approved by the trustees of the charity on^{13/11/25}..... and signed on its behalf by:



.....
John Yates
Chair of Trustee

Southampton Citizens Advice Bureau

REPORT FOR THE INDEPENDENT AUDITORS

For the year ended 31 March 2025

Opinion

We have audited the financial statements of Southampton Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement 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 Accounting Standards (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, including its income and expenditure, 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 Auditors' 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 trustees' 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 charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Southampton Citizens Advice Bureau

REPORT FOR THE INDEPENDENT AUDITORS

For the year ended 31 March 2025

Our responsibilities and the responsibilities of the trustees 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 Annual Report, other than the financial statements and our Report of the Independent Auditors 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 this gives rise to a material misstatement in the financial statements themselves. 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

Opinions on other matters 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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the 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 Report of the Trustees.

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 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; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, 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.

Our 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 a Report of the Independent Auditors 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:

From discussion with management and those charged with governance information about the entity is documented to assess the activity within the organisation. We discuss management's assessment of risk in respect of irregularities, fraud and going concern.

Based on these discussions and our own assessments we determined that the key risk areas were income recognition in respect of cut off issues and management override concerning the size of the organisation.

We set a financial statement materiality level based on the level of income. As a not for profit organisation raising income is its primary focus which is why income was used to determine the level of materiality. Our overall assessment of risk was used to determine performance materiality at an appropriate level.

Substantive audit tests were designed after assessing and performing walkthrough tests. The walkthrough testing confirmed documented systems which have been designed to act as a preventative measure against fraud and error which appear to be operating as documented. Substantive testing tested a sample of the population, representative of the population, to identify errors. The testing did not identify any material misstatements in areas tested.

Audit substantive tests concluded no material errors over the key risk areas of income recognition and management override.

The audit considers the organisation is not exposed to material risk of error as a result of assessing laws and regulations that are appropriate to the organisation.

Management assessed there is no going concern risk. The audit undertook a review of budgets, management accounts and the review of board minutes and came to the same conclusion as management.

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/auditors responsibilities. This description forms part of our Report of the Independent Auditors.

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 those matters we are required to state to them in an auditors' 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, for our audit work, for this report, or for the opinions we have formed.

Stuart Mackie

Stuart Mackie (Senior Statutory Auditor)
for and on behalf of MC Audit Limited
Chartered Accountants
Statutory Auditors
Station House
North Street
Havant
Hampshire PO9 1QU

Date: ...28/11/2025.....

Southampton Citizens Advice Bureau

STATEMENT OF FINANCIAL ACTIVITIES (INCOME AND EXPENDITURE ACCOUNT)

For the year ended 31 March 2025

	Note	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Operating activities					
Income from:	1b				
Donations and legacies	2	13,542	-	13,542	9,358
Charitable activities	2	979,314	684,901	1,664,215	1,586,925
Other (including fundraising)	2	6,763	-	6,763	795
Total Income		<u>999,619</u>	<u>684,901</u>	<u>1,684,520</u>	<u>1,597,078</u>
Expenditure on:					
Raising funds		-	-	-	-
Charitable activities	3	856,875	742,370	1,599,244	1,474,216
Other		-	-	-	-
Total Expenditure		<u>856,875</u>	<u>742,370</u>	<u>1,599,244</u>	<u>1,474,216</u>
Net income/(expenditure) before transfers		142,745	(57,469)	85,275	122,862
Transfers between funds		(57,470)	57,470	-	-
Net movement in funds for the year		85,275	-	85,275	122,862
Reconciliation of funds:					
Balances brought forward	10	465,062	-	465,062	342,200
Balances carried forward	10	<u>550,337</u>	-	<u>550,337</u>	<u>465,062</u>

The statement of financial activities includes all gains and losses in the year. All income and expenditure derive from continuing activities.

The notes form part of these financial statements.

Southampton Citizens Advice Bureau

BALANCE SHEET

For the year ended 31 March 2025

	Note	Unrestricted Funds	Restricted Funds	2025 Total funds £	2024 Total funds £
Operating activities					
Fixed Assets					
Tangible Fixed Assets	7	51,889	-	51,889	70,960
Current Assets					
Debtors	8	214,235	-	214,235	132,857
Cash at bank and in hand		384,506	-	384,506	374,046
		598,742	-	598,742	506,903
Creditors - amounts falling due within one year	9	95,660	-	95,660	110,895
Net Current Assets		503,081	-	503,081	396,008
Net assets before Pension reserve		554,970	-	554,970	466,968
Creditors - amounts falling due after one year		4,633	-	4,633	1,906
Net assets		550,337	-	550,337	465,062

Represented by:

Funds of the Charity

General Funds	11	498,448	-	498,448	394,102
Designated Funds	11	51,889	-	51,889	70,960
Restricted Funds	11		-	-	-
		550,337	-	550,337	465,062

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on

13 November 2025 and were signed on their behalf by:

Chair
John Yates



Southampton Citizens Advice Bureau

CASH FLOW STATEMENT

For the year ended 31 March 2025

	2025	2024
Operating activities		
Net cash provided by (used in) operating activities	10,460	172,700
Investing activities		
Payments for tangible fixed assets	-	(14,977)
Financing activities		
Change in cash and cash equivalents in the year	<u>10,460</u>	<u>157,723</u>
Cash and cash equivalents at beginning of the year	<u>374,046</u>	<u>216,323</u>
Total cash and cash equivalents at end of the year	<u><u>384,506</u></u>	<u><u>374,046</u></u>

Reconciliation of net movement in funds to net cash flow from operating activities

	2025	2024
Statement of financial Activities: Net movement in funds	85,275	122,860
Adjustments for:		
Depreciation charges	19,071	18,246
Interest from investments		
Loss on disposal of fixed assets		
(Increase)/decrease in debtors	(81,379)	58,286
Increase/(decrease) in creditors	<u>(12,508)</u>	<u>(26,692)</u>
Net cash provided by (used in) operating activities	<u>10,460</u>	<u>172,700</u>

The notes form part of these financial statements.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

1 Accounting Policies

1.1 Basis of preparation

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

The trustees consider that there are no material uncertainties regarding the charity's ability to continue as a going concern.

1.2 Financial Instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at the present value of future cash flows (amortised cost). Financial assets held at amortised cost comprise cash at bank and in hand and debtors excluding prepayments.

Financial liabilities held at amortised cost comprise creditors excluding deferred income and taxation payable. Financial liabilities that are provisions are held at fair value. No discounting has been applied on the basis that the periods over which amounts will be settled are such that any discounting would be immaterial.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.4 Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Voluntary income is received by way of grants, donations, and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

1.6 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs includes all those overhead costs of office and bureau accommodation, utility services, and other services and costs, which are in support of the activity. They also include those costs not associated with the other two headings and includes costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

Irrecoverable VAT is charged against the activity that incurred the original VAT.

1.7 Operating leases and hire purchase agreements

The charity classifies the lease of property and printing and telecommunications equipment as operating leases; the title to the property and equipment remains with the lessor. Rental charges are charged on a straight-line basis over the term of the lease.

1.8 Taxation

The company, being a registered charity with minimal trading income, has been granted exemption from tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

1.9 Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised.

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Leasehold improvements	over the length of the lease
Computer equipment	25% on the straight-line method
Furniture and equipment	25% on the straight-line method

1.10 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

1.11 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.12 Creditors and provisions

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 normally recognised at their settlement amount after allowing for any trade discounts due.

1.13 Pensions and retirement benefits

The charity operates a defined contribution scheme. The amount charged to the statement of financial activities in respect of pension costs and other post-retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions paid are shown as either accruals or prepayments in the balance sheet.

2 Incoming Resources from Generated Funds

Donations

	Unrestricted	Restricted	Total	Total
	£	£	2025	2024
			£	£
Voluntary income				
Donations	13,542	-	13,542	9,358
	<u>13,542</u>	<u>-</u>	<u>13,542</u>	<u>9,358</u>

Charitable Activities

	Unrestricted	Restricted	Total	Total
	£	£	2025	2024
			£	£
Southampton City Council - Core Grant	268,340	-	268,340	261,203
Southampton City Council - AIG	-	450,004	450,004	440,460
Southampton City Council - Homes for Ukraine	185,430	-	185,430	176,500
Southampton City Council - Carers Support	264,499	-	264,499	253,625
Southampton City Council - Household Support Fund	200,000	-	200,000	-
Southampton City Council - Other	1,364	-	1,364	83,480
Citizens Advice Hampshire - Home and Well	-	36,075	36,075	26,563
Citizens Advice Hampshire - Macmillan	-	59,315	59,315	56,203

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

Citizens Advice Hampshire - Maggies	-	6,368	6,368	32,853
Southern Health - Mental Health	30,000	-	30,000	7,500
Home Office - EUSS	-	-	-	1,000
Southampton & District MS Society	-	16,170	16,170	15,000
Citizens Advice - Money Advice Service	-	116,968	116,968	109,675
Citizens Advice- Other income	474	-	474	15,000
Other grants for advisory services	29,207	-	29,207	107,863
	<u>979,314</u>	<u>684,901</u>	<u>1,664,215</u>	<u>1,586,925</u>

Other Income

	Unrestricted	Restricted	Total	Total
	£	£	2025	2024
			£	£
Rent from hire of rooms	2,600	-	2,600	-
Bank interest	2,220	-	2,220	795
Miscellaneous income	1,943	-	1,943	-
Total Other Income	<u>6,763</u>	<u>-</u>	<u>6,763</u>	<u>795</u>

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

3 Analysis of expenditure

	Unrestricted	Restricted	Restricted		
	Generalist Advisory Services	Money Advice Service	Specialist Advisory Services	2025	2024
	£	£	£	£	£
Raising funds	-	-	-	-	-
Charitable Activities					
Staff costs	425,759	83,585	110,604	619,947	580,894
Other direct costs	105,136	9,733	452,201	567,069	570,536
Support costs	325,980	39,372	46,876	412,228	322,786
Total Expenditure by Activity	856,875	132,690	609,680	1,599,244	1,474,216
Support Costs	Generalist Advisory Services	Money Advice Service	Specialist Advisory Services	2025	2024
	£	£	£	£	£
Management	180,913	21,895	26,039	228,847	152,159
Office, IT & communications	53,367	6,407	7,556	67,330	63,104
Premises	68,636	8,349	10,130	87,115	86,893
Governance	14,609	1,673	1,904	18,186	9,270
Other	8,454	1,049	1,246	10,749	11,359
Activity Total	325,980	39,372	46,876	412,228	322,786

The basis of allocation of support costs is hours worked

4 Net income/ (expenditure) for the year

	2025	2024
	£	£
This is stated after charging:		
Depreciation	19,071	18,246
Auditors' remuneration	8,141	7,705
Operating lease costs-premises	44,380	38,354

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

5 As at 31 March 2024, the company had commitments under non-cancellable operating leases as follows:

	Land and buildings	
	2025	2024
	£	£
Within one year	36,528	36,528
Between two and five years	182,640	182,640
After five years	-	36,528
	<u>219,168</u>	<u>255,696</u>

6 Information regarding Trustees, Directors and Employees

	2025	2024
	£	£
Wages and salaries	768,660	670,429
Social security costs	53,742	46,122
Pension costs	18,784	13,006
Other staff costs	7,608	3,497
	<u>848,795</u>	<u>733,054</u>

The average number of employees, analysed by function was:

	2025	2024
	£	£
Charitable purposes	23.0	24.8
Management and administration of charity	10.80	9.0
	<u>38.5</u>	<u>33.8</u>

No employee received remuneration of more than £60,000

Key management Personnel and Costs: Chief Officer, total employment costs including employers national insurance and pension contributions: £54,400 (2024: £58,300)

Trustee remuneration & Related Party transactions

Trustees were remunerated £155 for expenses incurred while performing duties (2024: £0). All payments were by way of reimbursement for expenses. The trustees had indemnity insurance in place during the year.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

7 Fixed assets

	Land and Buildings Improvements	Fixtures, fittings and equipment £	Total £
Cost			
At 1 April 2024	95,466	74,250	169,716
Additions	-	-	-
Disposals	-	-	-
At 31 March 2025	<u>95,466</u>	<u>74,250</u>	<u>169,716</u>
Depreciation			
At 1 April 2024	44,145	54,611	98,756
Charge for the year	10,600	8,471	19,071
Disposals	-	-	-
At 31 March 2025	<u>54,745</u>	<u>63,082</u>	<u>117,827</u>
Net book value 2025	<u>40,721</u>	<u>11,168</u>	<u>51,889</u>
Net book value 2024	<u>51,321</u>	<u>19,639</u>	<u>70,960</u>

8 Debtors

	2025 £	2024 £
Grants receivable	28,427	1,000
Other Debtors	-	-
Prepayments	9,132	14,630
Trade Debtors	176,676	117,227
	<u>214,235</u>	<u>132,857</u>

9 Creditors - amounts falling due within one year

	2025 £	2024 £
Accruals	17,518	76,881
Trade Creditors	53,655	7,949
Other creditors including tax and social security	23,187	23,465
Grants received in advance	1,300	2,600
	<u>95,660</u>	<u>110,895</u>

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

10 Analysis of net assets between funds

	General Unrestricted Funds	Designated Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£
Tangible Fixed Assets	-	51,889	-	51,889
Current Assets				
Cash	384,506	-	-	384,506
Other CA	214,235	-	-	214,235
Current Liabilities	(95,660)	-	-	(95,660)
Current liabilities due after one year	(4,633)	-	-	(4,633)
Net Assets	498,448	51,889	-	550,337

11 Movement in funds

	At 1 April 2024	Income	Expenditure	Transfers	At 31 March 2025
	£	£	£	£	£
Restricted Funds:					
Money Advice Service	-	116,968	(132,690)	15,722	0.00
Specialist Advisory Services	-	567,933	(609,680)	41,748	-
Total Restricted Funds	<u>-</u>	<u>684,901</u>	<u>(742,370)</u>	<u>57,470</u>	<u>0</u>
Unrestricted Funds:					
General fund and advisory services	394,102	999,619	(837,804)	(57,470)	498,448
Fixed Asset Fund	70,960	-	(19,071)	-	51,889
Total Unrestricted funds	<u>465,062</u>	<u>999,619</u>	<u>(856,875)</u>	<u>(57,470)</u>	<u>550,337</u>
Total funds	<u>465,062</u>	<u>1,684,520</u>	<u>(1,599,244)</u>	<u>-</u>	<u>550,337</u>

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

Net movement in funds, included in the above are as follows:

	Incoming resources	Outgoing Resources	Movement in Funds
	£	£	£
Money Advice Service	116,968	(132,690)	(15,722)
Specialist Advisory Services	567,933	(609,680)	(41,748)
Total Restricted Funds	684,901	(742,370)	(57,469)
Unrestricted Funds:			
General fund	999,619	(837,804)	161,816
Designated funds		(19,071)	(19,071)
Total Unrestricted funds	999,619	(856,875)	142,745
Total	1,684,520	(1,599,244)	85,275

Comparatives for movement in funds

	At 1 April 2023	Income	Expenditure	Transfers	At 31 March 2024
	£	£	£	£	£
Restricted Funds:					
Money Advice Service	-	109,675	(111,058)	1,383	-
Specialist Advisory Services	-	576,725	(644,678)	67,953	0
Total Restricted Funds	-	686,400	(755,736)	69,336	0
Unrestricted Funds:					
General fund	267,972	910,678	(715,212)	(69,336)	394,102
Fixed Asset Fund	74,228	-	(3,268)	-	70,960
Total Unrestricted funds	342,200	910,678	(718,480)	(69,336)	465,062
Total funds	342,200	1,597,078	(1,474,216)	-	465,062

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

Net movement in funds, included in the above are as follows:

	Incoming resources	Outgoing Resources	Movement in Funds
Restricted Funds:	£	£	£
Money Advice Service	109,675	(111,058)	(1,383)
Specialist Advisory Services	576,725	(644,678)	(67,953)
Total Restricted Funds	<u>686,400</u>	<u>(755,736)</u>	<u>(69,336)</u>
Unrestricted Funds:			
General fund	910,678	(715,212)	195,466
Designated funds		(3,268)	(3,268)
Total Unrestricted funds	<u>910,678</u>	<u>(718,480)</u>	<u>192,198</u>
Total	<u>1,597,078</u>	<u>(1,474,216)</u>	<u>122,862</u>

12 Purpose of Restricted Funds

Advice Information Guidance (AIG) — The provision of the complete panoply of advice services to the population of Southampton by telephone and face to face services, in coalition with the six other local agencies that comprise the Advice in Southampton (AiS) consortium (Age UK, Clear, EU Welcome, the Environment Centre, No Limits, Rose Road Association).

Money & Pensions Service Debt Advice Project (MaPSDAP) —The provision of specialist debt advice by telephone, digital and face-to-face services.

Specialist Advisory Services:

MS Society —The provision of targeted employment, housing, benefits and debt advice for people and their families affected by Multiple Sclerosis within the Southampton and District branch area of benefit.

Hampshire Macmillan Advice Service —The provision of a holistic welfare benefits, employment, housing, debt and general advice service for people affected by cancer.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

13 Provisions for Liabilities

	2025	2024
	£	£
Provisions	4,633	1,906

Southampton Citizens Advice Bureau participates in a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. We account for the scheme as a defined contribution scheme.

A full actuarial valuation for the scheme was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the pension scheme trustees, and the participating employers have agreed that additional contributions will be paid.

Where the scheme is in deficit and where the Charity has agreed to a deficit funding arrangement, the Charity has recognised a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Reconciliation of opening and closing revisions

	Period Ending 31 March 2025	Period Ending 31 March 2024
	£	£
Provision at start of period	1,906	4,079
Unwinding of the discount factor	50	157
Deficit contribution paid	(1,943)	(2,331)
Impact of any change of assumptions	29	1
Amendments to contribution schedule	4,591	-
Provision at end of period	<u>4,633</u>	<u>1,906</u>

	Period Ending 31 March 2025	Period Ending 31 March 2024
	£	£
Interest expense	50	157
Impact of any change of assumptions	29	1
Amendments to contribution schedule	4,591	-

	31 March 2025	31 March 2024	31 March 2023
	% per annum	% per annum	% per annum
Rate of discount	4.84	5.31	5.52

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

14 Related Party Transactions

The Bureau is an associate member of national Citizens Advice (CitA), with which it has a Membership Agreement. There is no operating or financial inter-dependence between CitA and the Bureau. The national body reviews the Bureau's conformance to standards set out in the Membership Agreement.

The Bureau has historically had close relationships with Southampton City Council which provided more than 82% of the charity's funding during 2024/25 (including the total value of the AIG contract). Both organisations monitor the activities of the Bureau and send appointed observers to attend Trustee Board Meetings when deemed appropriate, but are not considered to be related parties as defined by the Charities statement of recommended practice (SORP).

15 Comparative Statement of Financial Activities

		Unrestricted funds	Restricted funds	2024 Total funds	2023 Total funds
	Note	£	£	£	£
Operating activities					
Income from:	1b				
Donations and legacies	2	9,358	-	9,358	2,485
Charitable activities	2	900,524	686,399	1,586,923	1,168,532
Other (including fundraising)	2	795	-	795	951
Total Income		<u>910,678</u>	<u>686,400</u>	<u>1,597,078</u>	<u>1,171,967</u>
Expenditure on:					
Raising funds		-	-	-	-
Charitable activities	3	718,480	755,736	1,474,216	1,177,309
Other		-	-	-	-
Total Expenditure		<u>718,480</u>	<u>755,736</u>	<u>1,474,216</u>	<u>1,177,309</u>
Net income/(expenditure) before transfers		192,198	(69,336)	122,862	(5,344)
Transfers between funds		(69,336)	69,336	-	-
Net movement in funds for the year		122,862	-	122,862	(5,344)
Reconciliation of funds:					
Balances brought forward	10	<u>342,200</u>	-	<u>342,200</u>	<u>347,544</u>
Balances carried forward	10	<u>465,062</u>	-	<u>465,062</u>	<u>342,200</u>

SOUTHAMPTON CITIZENS ADVICE BUREAU

England & Wales - Charity number 1093678

Accounts



SOUTHAMPTON CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

For the Year Ended 31 March 2024

Southampton Citizens Advice Bureau

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

For the Year Ended 31 March 2024

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Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2024

The Trustees (who are also directors of the charity for the purposes of the Companies Act) present their report and independently audited financial statements for the year ended 31 March 2024.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), 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).

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity number:	1093678
Company number:	04391330
Financial Conduct Authority FRN:	617745

Registered office: 14-15 Brunswick Place
Southampton. SO15 2AQ

Trustee Directors:

As at AGM

John Yates	Chair
Richard Jenkins	Vice Chair
Mark Satchell	Treasurer
Traute Meyer	
Anlta Smith	
Claire Pembroke-Burn	Co-opted 02/08/23
Sarah Lockwood	Co-opted 28/02/24

Other trustees

Ian Hubbard	Resigned 07/06/23
Steve Foster	Resigned 28/02/24
Jean Lucking-Naguib	Resigned 27/03/24
Lisa Goddard	Resigned 31/07/24
Peter Robertson	Resigned 30/06/24

Executive

Christian Dixon	Chief Officer to 31/01/24
Kirsty Rowlinson	Interim Chief Officer from 01/02/24

Auditors:

Stuart Mackie FCA
Morris Crocker Chartered Accountants
Station House, North Street
Havant
Hampshire PO9 1QU

Southampton Citizens Advice Bureau
TRUSTEES' AND DIRECTORS' REPORT
For the year ended 31 March 2024

Bankers (Main)

CAF Bank Ltd,
25 Kings Hill Avenue, Kings Hill,
West Malling. Kent ME19 4JQ

Bankers (investment):

CCLA Investment Management Ltd (known as COIF)
Senator House, 85 Queen Victoria House,
London EC4V 4ET (COIF)

United Trust Bank Limited
One Ropemaker Street
London EC2Y 9AW

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Southampton Citizens Advice Bureau is a charitable company limited by guarantee. It was incorporated as such in March 2002. The revised Local Citizens Advice Model Articles of Association, as approved by the Charity Commission, were adopted by Special Resolution on 17th November 2022. These update, and replace, the previous Articles of Association adopted in September 2014. The Articles of Association are the governing document of the charity.

Membership

The Charity may admit into membership individuals or organisations who:

- apply to the charity in the form required by the directors;
- are approved by the directors; and
- are, if individuals, over the age of 16 years who are interested in furthering the work of the Charity and who are not paid workers, employees or unpaid volunteers of the Charity.

Trustees are de facto members during their period of service. There were thirteen individual members on 31 March 2024 but no member organisations.

Recruitment and appointment of trustees

The maximum number of Trustees specified by the Articles of Association is 15 and the minimum is four. Trustees are either elected at the annual general meeting or co-opted by the Trustee Board during the year. The number of trustees appointed, whether at the Annual General Meeting or through co-option by other trustees, must not exceed the maximum of 15. All Trustees (elected or co-opted) retire from office at the third annual general meeting following their election or appointment but may then be elected or re-appointed.

- At the board meeting in April 2023, Mark Satchell resigned as Vice Chair, and Richard Jenkins was subsequently elected to that position, from the beginning of May 2023;
- At the AGM in November 2023, Steve Foster did not stand for re-election and Mark Satchell was elected to the position of Treasurer;
- None of the Trustees has any beneficial interest in the company.

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2024

The Trustees are responsible for setting and monitoring the objectives and strategy of the charity, and ensuring the necessary policies and procedures are in place to enable the team of staff and volunteers to work effectively.

They have appointed a Chief Officer to manage the day-to-day operations of the Charity.

The Board of Trustees meets 10 times a year. Major operating decisions are made by a simple majority of a quorate Board. Day to day organisational and routine operating decisions are delegated to the elected officers or to the Chief Officer and are reported to the Trust Board at its next meeting.

Trustee induction and training

New Trustees are briefed on their legal obligations under charity and company law; the content of the Memorandum and Articles of Association; background of the organisation and the involvement of Citizens Advice and major funders; and the committee and decision-making processes of the organisation. Trustees are encouraged to attend appropriate external training events where these will assist in the performance of their role.

Board Evaluation

The Board undertakes an annual self-appraisal as part of a review of its own effectiveness. This forms part of the annual Leadership Self-Assessment and is accompanied by a skills audit, one-to-one review meetings between trustees and the Chair of the Board, and a Board equality and diversity audit. Improvement actions and training or development needs identified as a result of the Board evaluation are incorporated in the Board's action plan and organisation training plan.

Related Parties

The National Association of Citizens Advice Bureaux (Citizens Advice)

Citizens Advice Southampton is an associate member of Citizens Advice (CitA), the operating name of the National Association of Citizens Advice Bureaux, with which it has a membership agreement. The national body reviews the organisation's conformance to standards set out in the Membership Agreement.

Southampton City Council

The organisation has historically had close relationships with Southampton City Council (SCC) which provided a total of 76% of the charity's funding during 2023/24; this includes

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2024

the full value of the Advice Information and Guidance contract encompassing funding paid to the consortium of Advice in Southampton partners.

Both organisations monitor the activities of the organisation and may send appointed observers to attend Trustee Board meetings when deemed appropriate but are not considered to be related parties as defined by the Charities Statement of Recommended Practice (SORP).

Risk Management

The organisation maintains a risk register as well as an information assurance risk register. The risk register is based on a matrix supplied by Citizens Advice.

The risk register takes account of potential changes to the environment in which the organisation is working and highlights how these would impact on its services.

Ongoing risk mitigation measures include:

- a quarterly comprehensive review of the risks the organisation may face
- monthly review of organisational key performance indicators including financial indicators
- the establishment and implementation of systems and procedures to manage the risk identified.

Statement of Internal Control

The Citizens Advice Southampton trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2024

OBJECTIVES AND ACTIVITIES

Objects

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Southampton City and surrounding areas. We value diversity, promote equality and challenge discrimination.

Local Citizens Advice deliver advice services from community locations in England and Wales, helping people to resolve their legal, money and other problems by providing free advice and information, and by influencing policymakers.

Public Benefit

The Trustees have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

All the charity's services are offered free of charge and are available to the general public on a basis which is impartial, non-judgemental and confidential.

The organisation offers general advice to all citizens in Southampton. This includes advice on a wide range of subjects including benefits, debt, employment and family issues. The organisation offers specialist advice in debt management, immigration and residential care funding options and also offers a home visiting service to clients of social services in certain circumstances.

Activities

These are set out in the separate Annual Review document.

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2024

FINANCIAL REVIEW

Funding

The Trustees are grateful to the agencies and individuals who are working so hard to help us provide and maintain a quality assured independent advice service for the people of Southampton. Most of the organisation's funding has historically been provided by Southampton City Council. The City Council's ongoing requirements are to develop an integrated advice service across the city. The management and Trustees of the organisation worked closely with the City Council through the aegis of the Advice in Southampton partnership during consultation to shape the commissioning of advice services undertaken during 2016/2017.

The organisation leads a consortium, Advice in Southampton (AIS), made up of partner organisations (No Limits, Age UK, CLEAR, the Environment Centre, and the Rose Road Association) which was the successful bidder for the provision of advice services, with a contract for five years, running from 1 February 2018 to 31 March 2023, and subsequently extended until 28 February 2025. This is rightly regarded as an important platform in the organisation's plan to achieve financial strength and a more balanced relationship with the City Council. However, the trustees are mindful of the increased pressure on public finances, which is likely to affect future commissioning arrangements and potential income in future years.

Income

Income levels in 2023/24 were £418.4k (35%) higher than 2022/23: £253.6k for Carers Support and £154.7k additional funding from SCC for Core Grant increase and Other funding. The material funding sources were:

Southampton City Council - AIG contract	£440.4k
Southampton City Council - Core Grant (residue)	£261.2k
Southampton City Council - Homes for Ukraine	£176.5k
Southampton City Council - Carers Support	£253.6k
Southampton City Council - Other	£83.5k

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2024

Citizens Advice Money and Pension Service Debt Advice (MaPS)	£109.7k
Hampshire Macmillan Citizens Advice Service	£56.2k
Home and Well	£26.6k
Southampton and District MS Society	£15.0k
Maggie's Centre Southampton	£32.9k
Other grants and income	£131.4k

Spending

Staff costs continue to represent the greater part of the organisation's spending profile, despite increased spending on service premises and higher costs for improved IT and telephony services. Nevertheless, we were able to provide staff with a cost of living increase at market rates.

Operating Model

Over the last few years our operating model has been adapted to maintain a safe environment for staff, volunteers and clients accessing our premises, introducing drop-in video advice hubs in two locations in the city. We have continued to see clients who need face to face support at our office, and conduct home visits to vulnerable clients that cannot access mainstream channels. We keep our post-COVID health and safety measures under review.

Reserves Policy

Citizens Advice Southampton Trustees recognise the need to maintain reserves to enable the organisation to:

- meet statutory and contractual obligations
- withstand an unforeseen financial setback
- provide temporary financial assistance for projects that are awaiting agreed funding from other organisations

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2024

- take advantage of opportunities that the Trustees consider will benefit the charity and the community it serves

The Trustees have established a policy whereby funds not designated for specific purposes or otherwise committed, or invested in tangible fixed assets held by the organisation ("free reserves"), should be a minimum of three months of the resources expended, which equates to £245,000 in general funds. At this level, the Trustees feel that they would be able to continue the current activities of the Charity for a limited period of time in the event of a significant drop in funding; it would then clearly be necessary to consider how replacement funding could be found or service delivery changed. At 31 March 2024, the free reserves totalled £394,101 which is £195,466 more than the previous year.

Plans for the Future

The Southampton City Council (SCC) contract for core Advice Information and Guidance (AIG) services provides a stable underlying funding base, and was due to expire on 31 March 2023. The contract has since been extended until 28 February 2025, which is welcome news although SCC's subsequent plans remain unclear. However, the Board acknowledges that in the current challenging funding environment it must work to ensure increased operating costs can be met, whilst at the same time planning to enhance and diversify income streams to continue to ensure the people of Southampton can access quality information and advice services that are sustainable, and remain free to all. The Trustees will continue recent success in securing the appointment of additional and appropriately skilled trustees to support the Board's focus on developing services that are sustainable and attractive to funding bodies. We will continue to demonstrate the impact of advice and its added value to other services including health; ensure we use available technology to improve access to the service and our productivity; extend our early intervention and prevention offer through the training of other front-line services in "Advice First Aid"; extend access to Refernet as a means of other agencies making secure direct referrals for their service users; and work creatively to increase our workforce capacity.

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2024

ACKNOWLEDGEMENTS

Over the last twelve months, Southampton Citizens Advice Bureau has served its local community very well, despite continued uncertainty. The trustees recognise that the charity is well managed; a view endorsed by the City Council by continuing to contract for Advice Information and Guidance services. The trustees would like to commend the exceptional work undertaken by the skilled and committed staff and volunteers without whom the Charity could not offer the depth and breadth of advice to its many clients. They would also wish to record their thanks to the volunteers and the paid staff who have contributed so much to the smooth running and development of the Charity during the year.

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2024

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Southampton Citizens Advice Bureau (A Company Limited by Guarantee) for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (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 incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP¹;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper 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
- they 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.

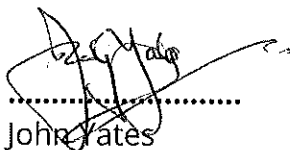
¹ Statement of Recommended Practice

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2024

Approved by the trustees of the charity on 27/11/24 and signed on its behalf by:



.....
John Yates
Chair of Trustee

Southampton Citizens Advice Bureau

REPORT FOR THE INDEPENDENT AUDITORS

For the year ended 31 March 2024

Opinion

We have audited the financial statements of Southampton Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement 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 Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, 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 Auditors' 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 trustees' 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 charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Southampton Citizens Advice Bureau

REPORT FOR THE INDEPENDENT AUDITORS

For the year ended 31 March 2024

Our responsibilities and the responsibilities of the trustees 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 Annual Report, other than the financial statements and our Report of the Independent Auditors 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 this gives rise to a material misstatement in the financial statements themselves. 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

Opinions on other matters 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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the 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 Report of the Trustees.

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 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; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, 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.

Our 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 a Report of the Independent Auditors 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:

From discussion with management and those charged with governance information about the entity is documented to assess the activity within the organisation. We discuss management's assessment of risk in respect of irregularities, fraud and going concern.

Based on these discussions and our own assessments we determined that the key risk areas were income recognition in respect of cut off issues and management override concerning the size of the organisation.

We set a financial statement materiality level based on the level of income. As a not for profit organisation raising income is its primary focus which is why income was used to determine the level of materiality. Our overall assessment of risk was used to determine performance materiality at an appropriate level.

Substantive audit tests were designed after assessing and performing walkthrough tests. The walkthrough testing confirmed documented systems which have been designed to act as a preventative measure against fraud and error which appear to be operating as documented. Substantive testing tested a sample of the population, representative of the population, to identify errors. The testing did not identify any material misstatements in areas tested.

Audit substantive tests concluded no material errors over the key risk areas of income recognition and management override.

The audit considers the organisation is not exposed to material risk of error as a result of assessing laws and regulations that are appropriate to the organisation.

Management assessed there is no going concern risk. The audit undertook a review of budgets, management accounts and the review of board minutes and came to the same conclusion as management.

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/auditors-responsibilities. This description forms part of our Report of the Independent Auditors.

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 those matters we are required to state to them in an auditors' 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, for our audit work, for this report, or for the opinions we have formed.

Stuart Mackie (Senior Statutory Auditor)
for and on behalf of Morris Crocker Limited
Chartered Accountants
Statutory Auditors
Station House
North Street
Havant
Hampshire PO9 1QU

Date:.....

Southampton Citizens Advice Bureau

STATEMENT OF FINANCIAL ACTIVITIES (INCOME AND EXPENDITURE ACCOUNT)

For the year ended 31 March 2024

				2024	2023
	Note	Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
Operating activities					
Income from:	1b				
Donations and legacies	2	9,358	-	9,358	2,485
Charitable activities	2	900,525	686,400	1,586,925	1,168,532
Other (<i>including fundraising</i>)	2	795	-	795	951
Total Income		<u>910,678</u>	<u>686,400</u>	<u>1,597,078</u>	<u>1,171,967</u>
Expenditure on:					
Raising funds		-	-	-	-
Charitable activities	3	718,480	755,736	1,474,216	1,177,309
Other		-	-	-	-
Total Expenditure		<u>718,480</u>	<u>755,736</u>	<u>1,474,216</u>	<u>1,177,309</u>
Net income/(expenditure) before transfers		192,198	(69,336)	122,862	(5,344)
Transfers between funds		(69,336)	69,336	-	-
Net movement in funds for the year		122,862	0	122,862	(5,344)
Reconciliation of funds:					
Balances brought forward	10	<u>342,200</u>	-	<u>342,200</u>	<u>347,544</u>
Balances carried forward	10	<u>465,062</u>	<u>0</u>	<u>465,062</u>	<u>342,200</u>

The statement of financial activities includes all gains and losses in the year. All income and expenditure derive from continuing activities.

The notes form part of these financial statements.

Southampton Citizens Advice Bureau

BALANCE SHEET

For the year ended 31 March 2024

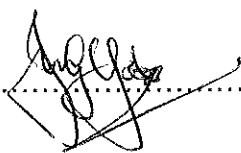
	Note	Unrestricted Funds	Restricted Funds	2024 Total funds £	2023 Total funds £
Operating activities				£	£
Fixed Assets					
Tangible Fixed Assets	7	70,960	-	70,960	74,229
Current Assets					
Debtors	8	132,857	-	132,857	191,142
Cash at bank and in hand		374,046	-	374,046	216,323
		506,903	-	506,903	407,465
Creditors - amounts falling due within one year	9	110,895	-	110,895	135,414
Net Current Assets		396,008	-	396,008	272,051
Net assets before Pension reserve		466,968	-	466,968	346,280
Creditors - amounts falling due after one year		1,906	-	1,906	4,079
Net assets		465,062	-	465,062	342,201
Represented by:					
Funds of the Charity					
General Funds	11	394,102	-	394,102	267,972
Designated Funds	11	70,960	-	70,960	74,229
Restricted Funds	11		0	0	(0)
		465,062	0	465,062	342,201

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

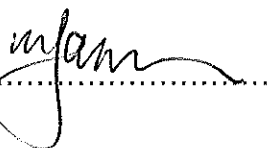
The financial statements were approved by the Board of Trustees and authorised for issue on

27 November 2024 and were signed on their behalf by:

Chair
John Yates



Treasurer
Mark Satchell



Southampton Citizens Advice Bureau
CASH FLOW STATEMENT
For the year ended 31 March 2024

	2024	2023
Operating activities		
Net cash provided by (used in) operating activities	172,700	74,535
Investing activities		
Payments for tangible fixed assets	(14,977)	(3,600)
Financing activities		
Change in cash and cash equivalents in the year	<u>157,723</u>	<u>70,935</u>
Cash and cash equivalents at beginning of the year	<u>216,323</u>	<u>145,387</u>
Total cash and cash equivalents at end of the year	<u>374,046</u>	<u>216,323</u>
Reconciliation of net movement in funds to net cash flow from operating activities		
	2024	2023
Statement of financial Activities: Net movement in funds	122,862	(5,344)
Adjustments for:		
Depreciation charges	18,246	15,347
Interest from investments	-	-
Loss on disposal of fixed assets	-	-
(Increase)/decrease in debtors	58,284	(12,625)
Increase/(decrease) in creditors	<u>(26,692)</u>	<u>77,157</u>
Net cash provided by (used in) operating activities	<u>172,700</u>	<u>74,535</u>

The notes form part of these financial statements.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

1 Accounting Policies

1.1 Basis of preparation

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

The trustees consider that there are no material uncertainties regarding the charity's ability to continue as a going concern.

1.2 Financial Instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at the present value of future cash flows (amortised cost). Financial assets held at amortised cost comprise cash at bank and in hand and debtors excluding prepayments.

Financial liabilities held at amortised cost comprise creditors excluding deferred income and taxation payable. Financial liabilities that are provisions are held at fair value. No discounting has been applied on the basis that the periods over which amounts will be settled are such that any discounting would be immaterial.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.4 Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Voluntary income is received by way of grants, donations, and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

1.6 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs includes all those overhead costs of office and bureau accommodation, utility services, and other services and costs, which are in support of the activity. They also include those costs not associated with the other two headings and includes costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

1.7 Operating leases and hire purchase agreements

The charity classifies the lease of property and printing and telecommunications equipment as operating leases; the title to the property and equipment remains with the lessor. Rental charges are charged on a straight-line basis over the term of the lease.

1.8 Taxation

The company, being a registered charity with minimal trading income, has been granted exemption from tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

1.9 Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised.

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Leasehold improvements	over the length of the lease
Computer equipment	25% on the straight-line method
Furniture and equipment	25% on the straight-line method

1.10 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.11 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.12 Creditors and provisions

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 normally recognised at their settlement amount after allowing for any trade discounts due.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

1.13 Pensions and retirement benefits

The charity operates a defined contribution scheme. The amount charged to the statement of financial activities in respect of pension costs and other post-retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions paid are shown as either accruals or prepayments in the balance sheet.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

2 Incoming Resources from Generated Funds

2a. Donations

	Unrestricted	Restricted	Total	Total
	£	£	2024	2023
			£	£
Voluntary income				
Donations	9,358	-	9,358	2,485
	<u>9,358</u>	<u>-</u>	<u>9,358</u>	<u>2,485</u>

Charitable Activities

	Unrestricted	Restricted	Total	Total
	£	£	2024	2023
			£	£
Southampton City Council - Core Grant	261,203	-	261,203	190,005
Southampton City Council - AIG	-	440,460	440,460	440,460
Southampton City Council-Support to people from Hong Kong	-	-	-	4,750
Southampton City Council - Homes for Ukraine	176,500	-	176,500	147,500
Southampton City Council - Carers Support	253,625	-	253,625	-
Southampton City Council - Other	83,480	-	83,480	-
City Life Church (CLEAR) - Support to people from Hong Kong	-	-	-	23,600
Citizens Advice Hampshire - Home and Well	-	26,563	26,563	-
Citizens Advice Hampshire - Macmillan	-	56,203	56,203	54,197
Citizens Advice Hampshire - Maggies	-	32,853	32,853	30,247
Citizens Advice Hampshire - Southern Health	7,500	-	7,500	-
EUSS-Home Office	-	1,000	1,000	47,899
Southampton & District MS Society	-	15,000	15,000	15,000
Citizens Advice - Money Advice Service	-	109,675	109,675	131,917
Citizens Advice- Other income	15,000	-	15,000	27150.07
Other grants for advisory services	103,217	4,646	107,863	55,807
	<u>900,525</u>	<u>686,400</u>	<u>1,586,925</u>	<u>1,168,532</u>

Other Income

	Unrestricted	Restricted	Total	Total
	£	£	2024	2023
			£	£
Rent from hire of rooms	-	-	-	-
Bank interest	795	-	795	217
Miscellaneous income	-	-	-	734
Total Other Income	<u>795</u>	<u>-</u>	<u>795</u>	<u>951</u>

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

3 Analysis of expenditure

	Unrestricted	Restricted	Restricted		
	Generalist Advisory Services	Money Advice Service	Specialist Advisory Services	2024	2023
	£	£	£	£	£
Raising funds	-	-	-	-	-
Charitable Activities					
Staff costs	372,507	71,370	137,017	580,894	415,436
Other direct costs	103,832	9,696	457,008	570,536	498,049
Support costs	242,141	29,992	50,653	322,786	263,824
Total Expenditure by Activity	718,480	111,058	644,678	1,474,216	1,177,309
Support Costs	Generalist Advisory Services	Money Advice Service	Specialist Advisory Services	2024	2023
	£	£	£	£	£
Management	114,047	14,154	23,959	152,160	115,521
Office, IT & communications	47,368	5,868	9,868	63,104	51,202
Premises	65,032	8,072	13,789	86,893	83,114
Governance	7,092	854	1,324	9,270	6,742
Other	8,602	1,044	1,713	11,359	7,247
Activity Total	242,141	29,992	50,653	322,786	263,826

The basis of allocation of support costs is hours worked

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

4 Net income/ (expenditure) for the year

	2024	2023
	£	£
This is stated after charging:		
Depreciation	18,246	15,347
Auditors' remuneration	7,705	6,552
Operating lease costs-premises	38,354	39,708

5 As at 31 March 2024, the company had commitments under non-cancellable operating leases as follows:

	Land and buildings	
	2024	2023
	£	£
Within one year	36,528	36,528
Between two and five years	182,640	182,640
After five years	36,528	73,056
	<u>255,696</u>	<u>292,224</u>

6 Information regarding Trustees, Directors and Employees

	2024	2023
	£	£
Wages and salaries	670,429	489,051
Social security costs	46,122	31,606
Pension costs	13,006	9,487
Other staff costs	3,497	813
	<u>733,054</u>	<u>530,957</u>

The average number of employees, analysed by function was:

	2024	2023
Charitable purposes	24.8	20.0
Management and administration of charity	9.00	6.1
	<u>33.8</u>	<u>26.1</u>

No employee received remuneration of more than £60,000

Key management Personnel and Costs: Chief Officer, total employment costs including employers national insurance and pension contributions: £58,300 (2023: £41,878)

Trustee remuneration & Related Party transactions

No trustee was remunerated for any services (2023: £0). All payments were by way of reimbursement for expenses. The trustees had indemnity insurance in place during the year.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

7 Fixed assets

	Land and Buildings Improvements	Fixtures, fittings and equipment £	Total £
Cost			
At 1 April 2023	95,466	59,273	154,739
Additions	-	14,977	14,977
Disposals	-	-	-
At 31 March 2024	<u>95,466</u>	<u>74,250</u>	<u>169,716</u>
Depreciation			
At 1 April 2023	33,545	46,965	80,510
Charge for the year	10,600	7,646	18,246
Disposals	-	-	-
At 31 March 2024	<u>44,145</u>	<u>54,611</u>	<u>98,756</u>
Net book value 2024	<u>51,321</u>	<u>19,639</u>	<u>70,960</u>
Net book value 2023	<u>61,921</u>	<u>12,308</u>	<u>74,229</u>

8 Debtors

	2024 £	2023 £
Grants receivable	1,000	176,592
Prepayments	14,630	14,550
Trade Debtors	117,227	-
	<u>132,857</u>	<u>191,142</u>

9 Creditors - amounts falling due within one year

	2024 £	2023 £
Accruals	76,881	32,785
Trade Creditors	7,949	47,649
Other creditors including tax and social security	23,465	10,160
Grants received in advance	2,600	44,820
	<u>110,895</u>	<u>135,414</u>

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

10 Analysis of net assets between funds

	General Unrestricted Funds £	Designated Unrestricted Funds £	Restricted Funds £	Total Funds £
Tangible Fixed Assets	-	70,960	-	70,960
Current Assets				
Cash	374,046	-	-	374,046
Other CA	132,857	-	-	132,857
Current Liabilities	(110,895)	-	-	(110,895)
Current liabilities due after one year	<u>(1,906)</u>	<u>-</u>	<u>-</u>	<u>(1,906)</u>
Net Assets	<u>394,102</u>	<u>70,960</u>	<u>-</u>	<u>465,062</u>

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

11 Movement in funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Restricted Funds:					
Money Advice Service	-	109,675	(111,058)	1,383	-
Specialist Advisory Services	-	576,725	(644,678)	67,953	0
Total Restricted Funds	-	686,400	(755,736)	69,336	0
Unrestricted Funds:					
General fund	267,972	910,678	(715,212)	(69,336)	394,102
Fixed Asset Fund	74,228	-	(3,268)	-	70,960
Total Unrestricted funds	342,200	910,678	(718,480)	(69,336)	465,062
Total funds	342,200	1,597,078	(1,474,216)	-	465,062

Net movement in funds, included in the above are as follows:

	Incoming resources £	Outgoing Resources £	Movement in Funds £
Restricted Funds:			
Money Advice Service	109,675	(111,058)	(1,383)
Specialist Advisory Services	576,725	(644,678)	(67,953)
Total Restricted Funds	686,400	(755,736)	(69,336)
Unrestricted Funds:			
General fund	910,678	(715,212)	195,466
Designated funds		(3,268)	(3,268)
Total Unrestricted funds	910,678	(718,480)	192,198
Total	1,597,078	(1,474,216)	122,862

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

Comparatives for movement in funds:

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
Restricted Funds:					
Money Advice Service	-	131,917	(134,566)	2,649	-
Specialist Advisory Services	35	614,952	(632,267)	17,280	-
Total restricted funds	35	746,869	(766,833)	19,929	-
Unrestricted Funds:					
General fund	261,534	425,098	(398,731)	(19,929)	267,972
Fixed Asset Fund	85,975	-	(11,747)	-	74,228
Total Unrestricted funds	347,509	425,098	(410,478)	(19,929)	342,200
Total funds	347,544	1,171,967	(1,177,311)	-	342,200

Net movement in funds, included in the above are as follows:

	Incoming resources £	Outgoing Resources £	Movement in Funds £
Money Advice Service	131,917	(134,566)	(2,649)
Specialist Advisory Services	614,952	(632,267)	(17,315)
Total Restricted Funds	746,869	(766,833)	(19,964)
Unrestricted Funds:			
General fund	425,098	(398,731)	26,367
General fund		(11,747)	(11,747)
Total Unrestricted funds	425,098	(410,478)	14,620
Total	1,171,967	(1,177,311)	(5,344)

12 Purpose of Restricted Funds

Advice Information Guidance (AIG) — The provision of the complete panoply of advice services to the population of Southampton by telephone and face to face services, in coalition with the six other local agencies that comprise the Advice in Southampton (AiS) consortium (Age UK, Clear, EU Welcome, the Environment Centre, No Limits, Rose Road Association).

Money & Pensions Service Debt Advice Project (MaPSDAP) — The provision of specialist debt advice by telephone, digital and face-to-face services.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

Specialist Advisory Services:

MS Society —The provision of targeted employment, housing, benefits and debt advice for people and their families affected by Multiple Sclerosis within the Southampton and District branch area of benefit.

Hampshire Macmillan Advice Service —The provision of a holistic welfare benefits, employment, housing, debt and general advice service for people affected by cancer.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

13 Provisions for Liabilities

	2024	2023
	£	£
Provisions	1,906	4,079

Southampton Citizens Advice Bureau participates in a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. We account for the scheme as a defined contribution scheme.

A full actuarial valuation for the scheme was carried out with an effective date of 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the pension scheme trustees, and the participating employers have agreed that additional contributions will be paid.

Where the scheme is in deficit and where the Charity has agreed to a deficit funding arrangement, the Charity has recognised a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Reconciliation of opening and closing revisions

	Period Ending 31 March 2024	Period Ending 31 March 2023
	£	£
Provision at start of period	4,079	6,399
Unwinding of the discount factor	157	120
Deficit contribution paid	(2,331)	(2,331)
Impact of any change of assumptions	1	(109)
Amendments to contribution schedule	-	0
Provision at end of period	<u>1,906</u>	<u>4,079</u>

	Period Ending 31 March 2024	Period Ending 31 March 2023
	£	£
Interest expense	157	120
Impact of any change of assumptions	1	(109)
Amendments to contribution schedule	-	-

	31 March 2024	31 March 2023	31 March 2022
	% per annum	% per annum	% per annum
Rate of discount	5.31	5.52	2.35

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

14 Related Party Transactions

The Bureau is an associate member of national Citizens Advice (CitA), with which it has a Membership Agreement. There is no operating or financial inter-dependence between CitA and the Bureau. The national body reviews the Bureau's conformance to standards set out in the Membership Agreement.

The Bureau has historically had close relationships with Southampton City Council which provided more than 77% of the charity's funding during 2023/24 (including the total value of the AIG contract). Both organisations monitor the activities of the Bureau and send appointed observers to attend Trustee Board Meetings when deemed appropriate, but are not considered to be related parties as defined by the Charities statement of recommended practice (SORP).

15 Comparative Statement of Financial Activities

				2023	2022
	Note	Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
Operating activities					
Income from:	1b				
Donations and legacies	2	2,485	-	2,485	1,692
Charitable activities	2	421,662	746,870	1,168,532	1,173,946
Other (including fundraising)	2	951	-	951	2,105
Total Income		<u>425,098</u>	<u>746,870</u>	<u>1,171,967</u>	<u>1,177,743</u>
Expenditure on:					
Raising funds		-	-	-	-
Charitable activities	3	410,477	766,833	1,177,309	1,187,915
Other		-	-	-	-
Total Expenditure		<u>410,477</u>	<u>766,833</u>	<u>1,177,309</u>	<u>1,187,915</u>
Net income/(expenditure) before transfers		14,621	(19,964)	(5,344)	(10,172)
Transfers between funds		(19,929)	19,929	-	-
Net movement in funds for the year		(5,308)	(35)	(5,344)	(10,172)
Reconciliation of funds:					
Balances brought forward	10	<u>347,509</u>	<u>35</u>	<u>347,544</u>	<u>357,716</u>
Balances carried forward	10	<u>342,200</u>	<u>-</u>	<u>342,200</u>	<u>347,544</u>

The statement of financial activities includes all gains and losses in the year. All income and expenditure derive from continuing activities.

The notes form part of these financial statements.

SOUTHAMPTON CITIZENS ADVICE BUREAU

England & Wales - Charity number 1093678

Accounts



SOUTHAMPTON CITIZENS ADVICE BUREAU

(a company limited by guarantee)

ANNUAL REVIEW 2023

Incorporating

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

For the Year Ended 31 March 2023

Southampton Citizens Advice Bureau

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ANNUAL REVIEW 2023

About Citizens Advice Southampton

Our free, confidential and impartial advice helps people in Southampton find a way forward to overcome their problems. A key part of our work is to use our influence and data to raise awareness of issues that affect our clients' lives ensuring their voices are heard locally and nationally.

Our service

During 2022-23 Citizens Advice Southampton continued to operate a hybrid service, with staff and volunteers supporting clients by phone and email from home and at our city centre offices. We also operate two remote video hubs, linking outreach locations at Southampton Central and Shirley Libraries to our advisers.

We deliver a range of specialist services including:

- Debt Advice - Money and Pensions Service (MaPS) debt advice
- Welfare benefits advice:-
 - Macmillan funded advice service for cancer sufferers and their families
 - MS Society funded service for people who are coping with the changes to their working and financial situations due to the progressive impact of Multiple Sclerosis
 - Maggie's Centre casework support for cancer sufferers and their families
 - a home visiting service for vulnerable people.
- Immigration casework, and a service for vulnerable clients that need to apply for the European Union Settlement Scheme
- Homes For Ukraine support program

Our advice is provided at different levels, from one-off brief interventions providing information to in-depth casework tailored to individual needs.

The core of our services continues to be delivered as a partnership with No Limits, Age UK Southampton, EU Welcome/CLEAR, the Environment Centre and the Rose Road Association - the Advice in Southampton (AiS) consortium. Together with our sub-contracting partner Southampton Advice and Representation Centre (SARC). We combine to provide advice, information and guidance services that meet the diverse needs of our local communities with a focus on early intervention and prevention. We have developed direct referral pathways for a wide range of agencies offering a seamless pathway to all of the universal and specialist services commissioned by Southampton City Council.



Introduction from John Yates, Chair of Trustees

Thank you for reading our Annual Report for 2022/23. I hope that you find it to be informative and reassuring about the work that Citizens Advice Southampton (CAS) carries out to support the citizens of Southampton and its immediate surrounding area with appropriate advice, information and guidance.

In common with all charities, it has again been a year of challenge and change as we seek to continue to provide a sustainable, economic service to our clients. We have been very fortunate to have had the pleasure of working with Liz Donegan, our Chief Officer for the last 7 years, who has made such a huge contribution to the growth of CAS in that period. Sadly, she left us in March but we have been fortunate to recruit Chris Dixon who joined us in April and has settled in well.

We have continued to provide advice services to Southampton City Council through the Advice in Southampton consortium which we lead together with our partners. Our initial contract with them ended at the end of this year and we have been granted an extension until 2025. In the last year we have also taken on 2 further contracts with SCC for the Homes for Ukraine scheme and the Unpaid Carers service. A major ongoing challenge is to establish further contracts to add to those with SCC above and the many others listed in Chris's review below, so that we can continue to provide the advice which our clients so urgently need.

Our team of staff and volunteers have once again adapted so well to the many changes, and continued to provide excellent advice services – they are our strength which keeps us thriving. I would like to thank my fellow trustees for their active support to myself and the CAS team.

Chief Officer's Review - Chris Dixon

Firstly, I would like to thank the Citizens Advice Southampton Team for welcoming me to the organisation in April 2023. I recognise change is a challenge, but everyone has welcomed me and my leadership.

I would also like to recognise the huge contribution and Impact that my predecessor Liz Donegan has had on the organisation, and the strong foundations that she has developed that makes this an exciting role for myself to take on.



Liz Left the organisation in March 2023 after 7 years and I am pleased to be able to reflect on the work that the team and Liz delivered during 2022/23 within this report.

The challenge for charities and many local businesses is the same as it is for those we support. Higher energy costs, inflation, a competitive employment market and a desire to do all we can within a limited pot of income creates friction between our income and our expenditure, with expenditure winning out at this time. A challenge that we have to overcome to ensure that Citizens Advice Southampton remains able to support the community of Southampton for many years to come.

These challenges come at a time where the demand for our service is higher than ever and continues to grow. As an organisation that wants to do all it can for everyone that needs our service, we find ourselves unable to meet the needs of everyone, and as an organisation that is here to serve our clients this is incredibly frustrating. In 2022/23 we supported 4,631 people gaining for them a staggering £1,511,582 of additional income.

We recognise the challenges that our funders face and are committed to working together to develop and deliver a service that is valued, and continues to deliver high quality professional advice. A prime example of these challenges include projects not being recommissioned until the last minute due to budget pressures. Another being a project received reduced funding to make savings for the commissioners. Through innovation and negotiation we have been able to adapt the project to meet the budget.

In meeting the challenges we face as an organisation, it is appropriate to recognise that Southampton Citizens Advice would not be the organisation it is without our people. Our Trustees, Staff and Volunteers are vital and I must thank you all for your dedication and commitment to CAS. But as with everything in life, people come and go and alongside Liz leaving we also said goodbye to Marta Baltram who had been with CAS for 11 years as our Immigration officer. Marta had made a difference to those who needed our advice, guidance and support in relation to Immigration. Losing Marta, and funding at the same time means our immigration service is going through a challenging time, and we are working with partner organisations to meet the needs of those that need ongoing support, whilst we work to redevelop our immigration offer.

Alongside Liz and Marta we have seen our volunteer numbers fluctuate as people have reevaluated what they can offer post covid and also a reduction in people seeking to volunteer. This has a direct impact on the number of people we can support on a daily and weekly basis. Together with our training team and volunteering coordinator we are working to develop our recruitment, retention and training program to enable us to meet the increasing demands on our services.

2022 also saw the organisation implement our Staff Forum. Members of our staff and volunteering team working with Liz to review staff terms and conditions, holiday entitlement, the office environment. It is our aim that staff will use their skills, knowledge

and experience from across the organisation to influence not only the workings and services of CAS but also those of our local authority and national Citizens Advice, through our research and campaigning program.

Examples of this include the Southampton Cost of Living Summit in October where we were able to use that knowledge and data of our clients to demonstrate the desperate challenges that Southampton residents were facing during the winter of 2022/23. These included: Heating and food poverty, issues in accessing accommodation and housing and people moving into negative budgets. Furthermore we were able to use our resources to provide access to advice within the warm spaces program within southampton.

2022 also saw the newly formed Homes for Ukraine scheme in partnership with CLEAR, funded by Southampton City Council, start to meet the needs of new arrivals from Ukraine residing in the city. Offering support to settle into Southampton, the program has worked with 192 guests to settle in southampton.

In February 2023, as we moved towards the end of the reporting year, we were commissioned to deliver the Unpaid Carers Contract by Southampton City Council. An established service with a statutory obligation to undertake Carers Assessments on behalf of Southampton City Council. Despite being a step removed from our traditional service delivery, we were certain that we could add value to the contract by using our high quality advice service to support carers and their cared for to access the support they need. By the end of March 23 the service was transferred to CAS for a 1st of April contract start.

As we move through 2023 we are going to continue to face the challenge of securing financial stability, whilst working with both the City Council and the Integrated Commissioning Board in preparation for the recommissioning of our services in 2024 and 2025

Our People

Our team is made up of paid and volunteer staff who work together to meet the advice needs of Southampton.

During the year we had 27 paid staff working and 42 volunteers.

The time that our volunteers gave to Southampton Citizens Advice equated to a total of £234,118 of public value.



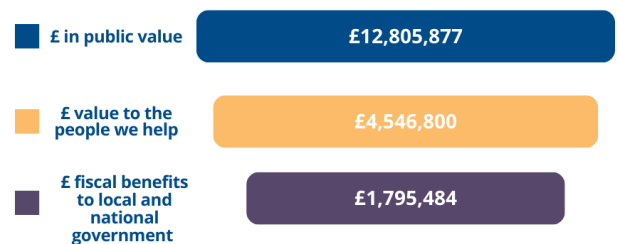
2022-23 Impact

We continue to help people to resolve the challenges they face. problems. In doing so, we create financial value. This means that we save the Government and society money by stopping problems that cost money. It's impossible to put a £ sign on all of the crucial work that we do. But where we have the evidence to do so, talking about the financial value of our service tells a powerful story.

We calculate three kinds of financial value

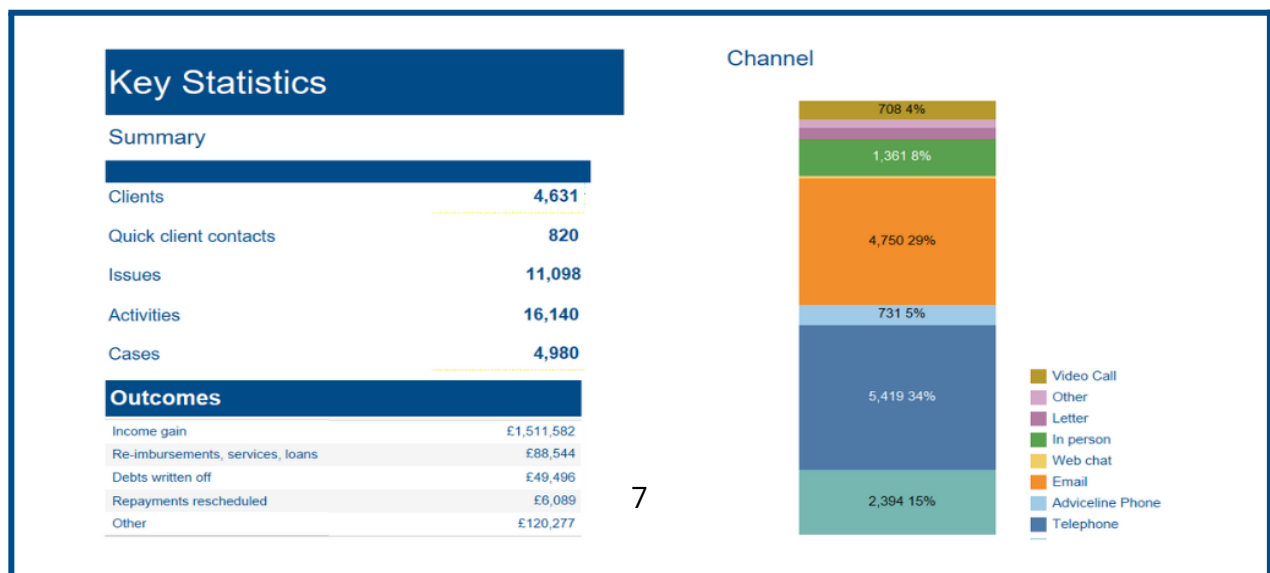
- Fiscal value:** Financial savings to local and national Government due to fewer payments for out-of-work benefits, costly evictions, re-housing evicted tenants and less demand on the NHS.
- Public value:** When people have fewer problems they have higher levels of wellbeing, participation in society and productivity. Our calculation of public value also includes the value of a volunteer run service.
- Value to the people we help:** We help individual clients to achieve individual financial outcomes like getting back-dated benefits, writing-off debts and refunds for consumer issues.

Financial Impact

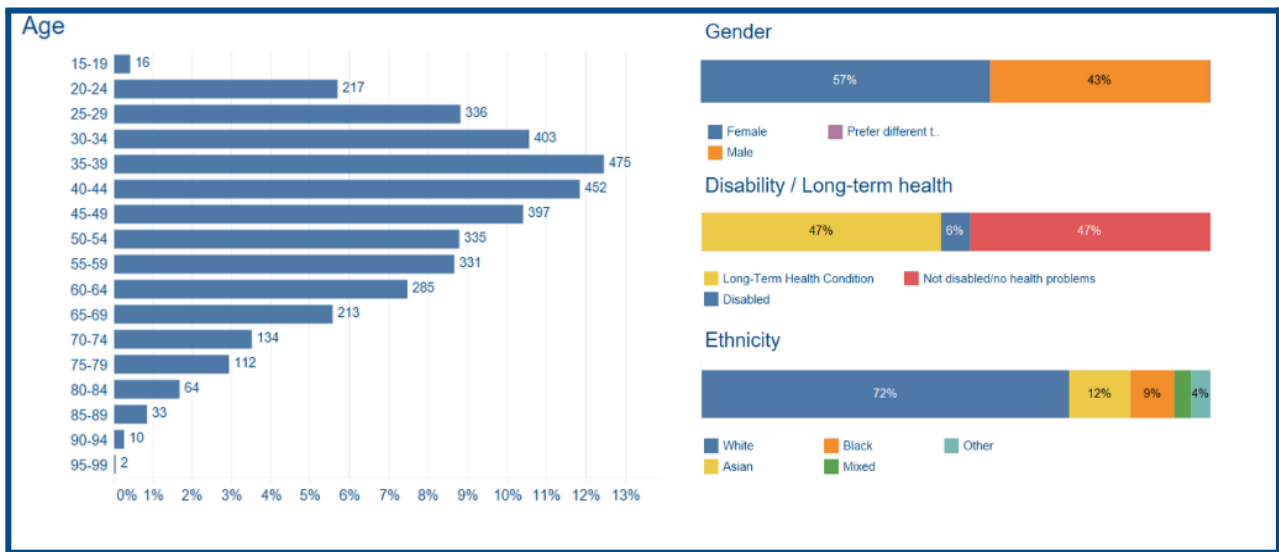


For more detailed information we can provide a full technical annex detailing each outcome and calculation for the national model: *Modelling our value to society: The value of the Citizens Advice service.*

Service summary



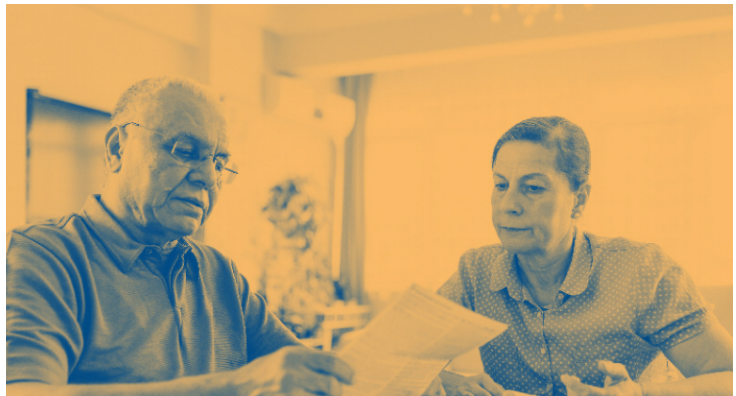
Who we help



Behind the numbers are the people we help

To protect the anonymity of our clients we have changed names and other details in the case studies. Stock images used are courtesy of Citizens Advice.

John - I first met John, around the end of May 2023. He was signposted to Maggie's Cancer Support Centre due to a tongue cancer diagnosis.



At our initial appointment, it was evident that John was extremely vulnerable. When we met, he had already undergone surgery and was in the recovery process. Luckily, he is cancer free now, but must have 6 weekly checkups for 1 year.

At our second meeting, John brought along his PIP review blank form. He spoke in detail about his struggles with his mental health, which is the reason PIP was initially awarded, 3 years previously. He was only awarded PIP for mobility (lower rate) even though he walks perfectly well and for good distances.

Although John's anxiety & nervousness were high throughout our appointment, surprisingly, he was happy to talk at length (and is very knowledgeable) about his mental health issues.

John explained that all his problems relate back to his early childhood, continuing into his teens and early 20's. John has struggled through his life and getting a firm diagnosis took literally years. It was not until 2019 that John was given multiple diagnoses:

PTSD, EUPD, ASD, Asperger's Syndrome

In addition to the above 4 disorders, John also suffers with depression and severe anxiety. The depression comes in waves at different times throughout the years, anxiety is with him every day.

John's mental health problems stem from being bullied / controlled by not only his father, but his 4 much older siblings. In addition to these early traumas, John (age 20) was attacked with a concrete block by a male (unknown) he was badly injured and very nearly died.

Life has been tough for John and in 2022, his partner of 20 years sadly died. He explained that after years of caring for her, she succumbed to alcoholism. It was around this time that John thought there might be a problem inside his mouth, however due to grieving for his partner, he kept putting off going to his GP for around a year. When he finally visited his GP around mid-April 2023, just a few weeks later, he was diagnosed with tongue cancer.

John found it incredibly difficult to walk into Maggie's due to his crippling anxiety and fear of the unknown, particularly males, especially those he does not know. Maggie's calm, therapeutic and welcoming centre definitely helped, and John mentioned he felt at ease, much sooner than he was expecting.

We chatted a little about John's finances and housing. John lives on his own in a small building on a farm out in the sticks. He really would like to move closer to the city so he can access more emotional support and can walk instead of having to drive everywhere. He worries about driving because he thinks he is likely to cause an accident at some point. In addition, the upkeep of a car is very expensive and one that John is not able to afford.

John claims UC which includes an amount to cover his rent. Included in his rent is both water and electricity, with the latter heating his home.

We completed the PIP review form, adding the new diagnosis for tongue cancer. Because of this, I would expect John to be awarded enough points for Daily Living this time around. This should bolster his PIP amount quite significantly even though I would not expect him to be awarded the mobility component. All of John's other initial Mental Health problems have remained the same, so no change for the review form.

A Macmillan grant was submitted and has been awarded and John was extremely happy about this.

With the extra PIP amount, it is hoped John will be able to attend a second weekly session at The Grow Project, a day service for adults with learning and physical difficulties. The service is sadly not free, so currently, John is only able to attend once a week due to his financial constraints.

During Maggie's weekly team staff session, John's case was discussed in detail and from this, we have secured an initial appointment with Maggie's clinical psychologist who will firstly conduct a psychological assessment. The results of this will form an action plan, up to 6 sessions with the psychologist and possibly a referral back to his GP. The Adult Mental Health unit discharged John over a year ago because they say, 'they can no longer help him'. John understands his own needs and says he is only able to cope on a one to one approach, not in a group and definitely not with men which is where he has ended up via the Adult Mental Health team. The psychological report should highlight the best approach in which to help him.

In addition to the psychological support he will be offered, we will make enquiries into his current housing situation and refer him on to the council housing dept so a 'start' can be made to rehouse to a city, so he can access support, more frequently.

John is happy with the ongoing support from Maggie's and it is hoped he will (when ready) feel able to join one of the many regular support groups on offer at Maggie's.

Lisa - Originally from Ukraine, Lisa arrived in Southampton on 14.04.22 under the Homes for Ukraine Scheme. Our Homes for Ukraine caseworker supported Lisa and her child throughout her sponsorship.

Lisa understood English well enough to understand the conversation but needed help communicating in English efficiently.



The initial support given covered these areas:

- Info about creating a bank account
- Registering with the GP
- Applying for Universal Credit and Child benefits
- Making arrangements for English courses
- making arrangements for nursery placement
- Providing information about BRP applications
- ensuring her well-being and safety with sponsors

Lisa was anxious about getting a job while being the sole carer for her child, and she wanted her husband to join her there. In this period of financial uncertainty, we were able to provide support by issuing food vouchers and providing information about bus passes and immigration. Eventually, Lisa's husband was able to join her sponsorship.

Shortly after, their sponsors notified the Council of their intent to end the sponsorship. Consequently, Lisa and her husband had six months to find a property to rent, as there was no possibility of a rematch for their family.

They would have been placed in temporary accommodation if they could not find a property to rent. Although viable, the option made Lisa anxious.

At this point, Lisa's husband had only been in the UK for three months. We provided work information for her husband in his chosen career field. He was able to find work as an electrician. We have multiple meetings with the client to support their housing search. After two months, the client was able to find a property.

Unfortunately, her husband's BRP had not arrived from the Home Office. He needed help to prove his right to rent. We supported the client by escalating the matter to the UK Visa and Immigration support line, which then passes the information to the Home Office. Additionally, we contacted the letting agent to **express?????**

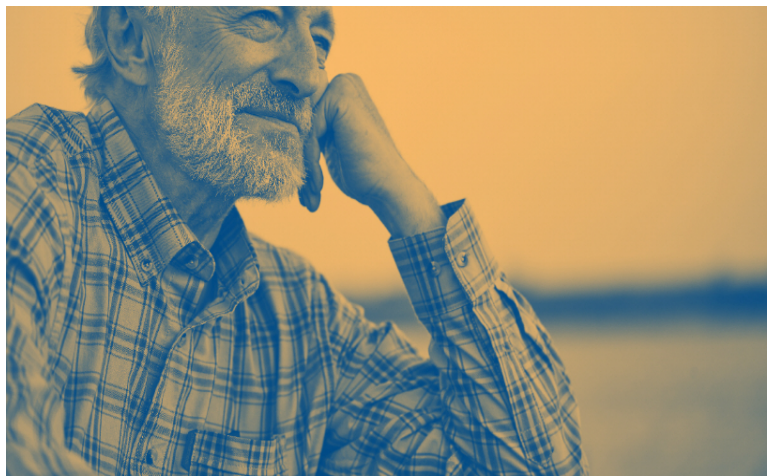
The letting agents rejected the proposal, so we provided more support to the client by organising a meeting to discuss a backup plan. Thankfully, they could proceed to the next step sooner. The BRP arrived a few weeks before they had to sign the tenancy agreement.

We read the client's contract to ensure it was in good practice. They could apply for the rent and deposit scheme by Southampton City Council. The project pays for one month's rent and a deposit if approved. The funding required that the landlord had to give their consent for the payment to be made by the Council (if granted to the clients). The client's issue was getting approval from their letting agent to allow them to apply for the funding.

The client needed help explaining and negotiating with the letting agents. We provided this support, and we were able to secure the permission. The client applied for the rent and deposit scheme by Southampton City Council, and they were successful.

Ultimately, we helped our client achieve all her goals. They were able to move to their rented property on 10.07.23 and have officially left the Homes for Ukraine Scheme.

David - came to see us because he has a serious eye condition and is losing the majority of his sight. He was at that time working part time, living alone in rented accommodation and was worried about paying the rent and bills without his part time employment, his only other income was his state pension and that alone did not cover them.



We looked at the benefits he would be entitled to; he was not eligible to any means tested benefit at that time apart from a little housing benefit and council tax reduction. We noticed that his housing benefit had not changed and realised David had not notified the council every time his rent had increased over the years. We advised he did and took proof of his current rent; this increased his housing benefit in the interim.

Following a hospital appointment David was diagnosed as partially sighted/blind and it was obvious he had to give up work. From the earlier benefit check, we knew he would have entitlement to Pension Credit once his situation changed. We had a date his employment would end and could help to apply for Pension Credit in advance of this date (You can submit a claim for PC up to four months in advance if you are approaching State Pension age or are about to become entitled for another reason).

We also helped him to apply for Attendance Allowance due to his sight and the difficulties this caused him. He was successful and classed as eligible to the higher rate.

When David was awarded Pension Credit, this pass ported him to full housing benefit and council tax reduction. He could also get free NHS dental treatment, help with the cost of glasses and transport to the hospital. Due to David's disability and his Attendance Allowance award, he was entitled to an extra amount known as Severe Disability Addition.

His weekly income increased by £152.58 from before when he was working and struggling to make ends meet.

We also went on to apply for a blue badge for David and apply for the free TV licence scheme for those over 75yrs on PC.

What our clients tell us about our service

A graphic with a dark blue background. On the left, the text 'Client Testimonials' is written in white. On the right, five orange-bordered speech bubbles contain client feedback. Each bubble has a white quote icon in the top right corner.

Client Testimonials

"I have uses Citizens Advice a couple of times and the staff are always patient and understanding as well as being extremely helpful. If i am talking to someone and they have a problem i always recommend you."

"A quicker response time would be better."

"Advisors were helpful and nice, and got back to me having explored options , but ultimately weren't able to help"

"We look forward to further assistance from Citizens advice, and i appreciate the service you have provided me."

"I will always be grateful for the support, kindness and empathy you show in every step to resolve my concerns. "

Our clients are surveyed asking for feedback on our service every quarter. Across the year, 66% of clients said they found it easy or very easy to access the service. 81% of

clients said the service helped them find a way forward, and 72% responded positively to the question “To what extent is your problem now resolved?”. 82% of clients would be likely or very likely to recommend the service to others.

2022/23 continued to see a downward trend in the feedback and satisfaction from those using or seeking to use our services. The increased demand on our resources and the inability to meet those demands creates difficulty to access the support when people need it the most. The majority of people we are able to support acknowledge the impact we have and continue to have on the community of Southampton. With the continued cost of living crisis and further challenges for society during 2023/24 we are going to have to work hard as an organisation and a sector to be innovative and creative to meet the increasing demand.

We are not alone with these challenges, they are faced by many Citizens Advice offices across the country and analysis by National Citizens Advice shows that those who had difficulties in accessing our services also gave more negative responses to other questions, demonstrating the importance of being able to access support promptly and through an appropriate channel.

Our funders & Projects 2022-23

Southampton City Council

Since February 2018 CAS has led the Advice in Southampton consortium of No Limits; Age UK Southampton; the Environment Centre; CLEAR/EU Welcome and the Rose Road Association. We work in partnership serving the city and its residents with general and specialist needs including accessing Southampton Advice and Representation Centre’s tribunal representation support. Our services combine to ensure there is no wrong door for advice. We work within a wide network of health and social care providers and the City Council to enable clients to access the services they need using a secure referral system.

During 2022/23 the consortium supported over 15,923 individuals to access information, advice and support on family/relationships, benefits and housing.

Money Advice & Pension Service Debt Advice

We provide Money Advice funded by the Money Advice & Pension Service through the national Citizens Advice charity. Our local service provides face to face, and telephone support helping vulnerable people to overcome debt issues, working with them and creditors to find appropriate solutions.

During 2022/23 the service supported 501 individuals with debt advice and a way forward to manage their debt.

Hampshire Citizens Advice Macmillan Service

Our caseworkers are part of a dedicated Hampshire-wide advice service for people affected by cancer who are resident in or being treated in Hampshire, including Portsmouth and the Isle of Wight. We provide specialist advice and casework support, face-to-face at our primary outreach based at the Macmillan Centre at the University Hospital Southampton; as well as through a telephone helpline.

During 2022/23 the service supported 803 individuals with support to access benefits and additional income of £2.2m

Maggie's Centre

In June 2021 we were delighted to enter a partnership with the newly opened Southampton Maggie's Centre close to University Hospital Southampton, a major cancer centre. Maggie's is a unique, warm and welcoming space, dedicated to assisting anyone with cancer, their family or friends. Our welfare benefits caseworkers are part of a team providing a wide range of holistic support.

During 2022/23 the service supported 227 individuals with support to access increased income of £966,100 in addition to information, advice and guidance to navigate their diagnosis

MS Society

We have partnered with the Southampton and District branch of the MS Society since 2014. Our dedicated caseworker supports clients and their families with practical issues resulting from living with Multiple Sclerosis, principally welfare benefits. Key to the success of the work has been the relationship with the wider MS nursing and outreach team that ensure clients are given a warm introduction to our support.

During 2022/23 the service supported 55 individuals with support to access £121,714 of additional income to manage their diagnosis.

Home Office - EU Settlement Scheme Support for Vulnerable People

For the last three years we have worked with our Advice in Southampton partner, CLEAR, and the City Council, to ensure those vulnerable residents including children and older people secure the EU Settled and Pre-settled status they need to remain in the UK, and retain their full rights under this Home Office funded programme. This essential work to

ensure that if required the individuals can continue to access health, social care, education and other essential services.

During 2022/23 the service supported 213 individuals with support on immigration and asylum rights

Hampshire & Isle of Wight Community Foundation - Penton Trust

Trust funding has contributed to support targeted at older people to access unclaimed benefits and support in Southampton, primarily through our Home Visiting Service. Dedicated caseworker support can help older people with low incomes access a wide range of financial support to which they are entitled to retain their independence and wellbeing.

During 2022/23 the service supported 40 individuals with support to access, further information advice and guidance, additional charitable support and access to food banks

Home and Well

Home and Well is a unique collaboration of organisations working together to support residents of Hampshire and the Isle of Wight to return home as quickly and as easily as possible after a hospital stay and, importantly, ensure they have the comfortable home environment that will help them continue to recover rather than relapsing.

During 2022/23 the service supported 192 individuals with support to income gain £148,201 and help with utilities, charitable support and food

National Health Service

Working in collaboration with the NHS Housing Hub Team to deliver the NHS Key Worker Advice Project to support NHS clinical nursing staff, primarily attached to Basingstoke, Winchester, Portsmouth, Southampton, IOW hospitals and some wider community based staff. Citizens Advice Hampshire and Citizens Advice Southampton have supported the recruitment and retention of NHS clinical staff within Hampshire by helping staff to overcome issues with housing and a range of other issues, and ultimately settle within their NHS Roles.

During 2022/23 the service supported 248 individuals with support to access housing and additional benefits

Homes for Ukraine

This is for a holistic advice and support service, specifically for Ukrainian nationals and their close family members accommodated by individuals/charities/businesses in Southampton under the government's Homes for Ukraine scheme. The project ensures guests arriving to sponsor accommodation in Southampton are safely and securely accommodated and are aware of, and able to access, their rights and entitlements in the UK.

During 2022/23 the service supported 192 guests with support around: Housing, Financial Support and Education.

Research - understanding needs, informing services

Our data gives us a good picture of the problems facing those who are getting help from Citizens Advice Southampton. It is equally important for us to understand the needs and barriers for those people not getting advice who may need it, so we can develop services that can make advice more accessible.

In August 2022 we published our report on "The value of advice for food bank users in receipt of Universal Credit: a Social Return On Investment approach"

We undertook to analyse the value of our advice for a specific group of clients: those who asked us for help with Universal Credit issues, who also received a foodbank voucher. Our analysis highlighted four key themes where our service adds value, over and above what the client would receive from a food bank parcel alone. The themes are:

- **We're local and we're national:** our membership of the national Citizens Advice network helps us support more people, more effectively – even when they move between areas.
- **We work closely with a wide range of services:** our links to local and national services help us support people holistically, even where an issue is outside the scope of our service.
- **Our advice is holistic:** our clients often have issues far beyond the presenting problem. Our expert knowledge across advice areas helps to resolve the underlying problem and support resolution of issues long-term.
- **We're here for everyone:** our trained advisers are experienced at supporting clients from diverse communities, including vulnerable people and those with a language barrier. When people feel comfortable discussing personal issues it leads to better outcomes for clients.

We used an established Citizens Advice model to calculate our financial value for the 117 clients who were helped with both Universal Credit and a foodbank voucher:

- Fiscal benefit total £67,639
- Public value total £380,808
- Value to the people we help (financial outcomes) total £469,763

The return on investment for the sample client group is calculated at 45:1. Our advice therefore offers significant value to public services as well as wider public value, and an average of £4,015 for each client supported through our services.

Following this in October 2022 we presented our research on the impact of the Cost of Living Crisis on the community of Southampton. Together with our Advice in Southampton Partners we saw a 32% increase in clients dealing with cost of living related issues including:

- 39% increase in food bank referrals
- 39% increase in fuel debt
- 38% increase in council tax arrears
- 53% increase in rent arrears in the private rental market
- 29% increase in those threatened with homelessness.

Common reasons for these increases included:

- Energy suppliers failing to recognise or show compassion for vulnerability or disability
- Energy suppliers pushing people towards prepayment meters
- The cost of renting increasing above the rate of local market allowance
- Older and disabled people on fixed incomes with limited scope to increase income are struggling to pay to live.
- A range of barriers and misunderstanding for people leading to poorly informed choices
- Increasing Interest rate rises.

As an organisation this crisis has had a great impact on us. We have seen increased demand from the community and a 24% increase in the number of interactions we need to have to provide the right support by our staff and volunteers. In addition this comes at a time where funding is falling behind increasing costs

We are incredibly grateful to our Research and Campaigns volunteers, who help us develop material to impact the sector.

Acknowledgements

To everyone involved in supporting our service throughout the year.

- Our fantastic 42 volunteers working advice, support, data analysis and other roles
- The pro-bono legal advisers including barristers, Liz Davies, Peter Doughty and Adrian Peck
- Our Advice in Southampton partners and SARC
- Southampton City Council
- Southampton City Library
- The teams at Citizens Advice and Citizens Advice Hampshire
- All of our wonderful funders, and supporters including those in public services and across the voluntary and community sector
- Solent University Law School
- Allteks
- Deos Group

Our sincere thanks for being part of Citizens Advice Southampton.

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2023

The Trustees (who are also directors of the charity for the purposes of the Companies Act) present their report and independently audited financial statements for the year ended 31 March 2023.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), 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).

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity number:		1093678
Company number:		04391330
Financial Conduct Authority FRN:		617745
Registered office:	14-15 Brunswick Place Southampton. SO15 2AQ	
Trustee Directors:	John Yates	Chair
	Mark Satchell	Vice Chair (until 30/04/23)
	Richard Jenkins	Co-opted 25/01/23 (Vice Chair from 01/05/23)
	Steven Foster	Treasurer
	Jean Lucking-Naguib	
	Traute Meyer	
	Anita Smith	
	Peter Robertson	Co-opted 5/10/22
	Lisa Goddard	Co-opted 26/10/22
	Charles Balchin	Resigned 17/11/22
	Mike Vashisht	Resigned 28/02/23
	Ian Hubbard	Resigned 07/06/23
	Claire Pembroke-Burn	Co-opted 02/08/23
Executive	Elizabeth Donegan	Chief Officer to 31/03/23
	Christian Dixon	Chief Officer from 01/04/23
Auditors:	Paul Underwood FCCA Morris Crocker Chartered Accountants Station House, North Street Havant Hampshire PO9 1QU	

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2023

Bankers (Main)

CAF Bank Ltd,
25 Kings Hill Avenue, Kings Hill,
West Malling. Kent ME19 4JQ

Bankers (investment):

CCLA Investment Management Ltd (known as COIF)
Senator House, 85 Queen Victoria House,
London EC4V 4ET (COIF)

United Trust Bank Limited
One Ropemaker Street
London EC2Y 9AW

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Southampton Citizens Advice Bureau is a charitable company limited by guarantee. It was incorporated as such in March 2002. The revised Local Citizens Advice Model Articles of Association, as approved by the Charity Commission, were adopted by Special Resolution on 17th November 2022. These update, and replace, the previous Articles of Association adopted in September 2014. The Articles of Association are the governing document of the charity.

Membership

The Charity may admit into membership individuals or organisations who:

- apply to the charity in the form required by the directors;
- are approved by the directors; and
- are, if individuals, over the age of 16 years who are interested in furthering the work of the Charity and who are not paid workers, employees or unpaid volunteers of the Charity.

Trustees are de facto members during their period of service. There were fourteen individual members at 31 March 2023 but no member organisations.

Recruitment and appointment of trustees

The maximum number of Trustees specified by the Articles of Association is 15 and the minimum is four. Trustees are either elected at the annual general meeting or co-opted by the Trustee Board during the year. The number of trustees appointed, whether at the Annual General Meeting or through co-option by other trustees, must not exceed the maximum of 15. All Trustees (elected or co-opted) retire from office at the third annual general meeting following their election or appointment but may then be elected or re-appointed.

- At the board meeting in April 2023, Mark Satchell resigned as Vice Chair, and Richard Jenkins was subsequently elected to that position, from the beginning of May 2023;
- None of the Trustees has any beneficial interest in the company.

The Trustees are responsible for setting and monitoring the objectives and strategy of the charity, and ensuring the necessary policies and procedures are in place to enable the team of staff and volunteers to work effectively.

They have appointed a Chief Officer to manage the day-to-day operations of the Charity.

The Board of Trustees meets 10 times a year. Major operating decisions are made by a simple majority of a quorate Board. Day to day organisational and routine operating decisions are delegated to the elected officers or to the Chief Officer and are reported to the Trust Board at its

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2023

next meeting.

Trustee induction and training

New Trustees are briefed on their legal obligations under charity and company law; the content of the Memorandum and Articles of Association; background of the organisation and the involvement of Citizens Advice and major funders; and the committee and decision-making processes of the organisation. Trustees are encouraged to attend appropriate external training events where these will assist in the performance of their role.

Board Evaluation

The Board undertakes an annual self-appraisal as part of a review of its own effectiveness. This forms part of the annual Leadership Self-Assessment and is accompanied by a skills audit, one-to-one review meetings between trustees and the Chair of the Board, and a Board equality and diversity audit. Improvement actions and training or development needs identified as a result of the Board evaluation are incorporated in the Board's action plan and organisation training plan.

Related Parties

The National Association of Citizens Advice Bureaux (Citizens Advice)

Citizens Advice Southampton is an associate member of Citizens Advice (CitA), the operating name of the National Association of Citizens Advice Bureaux, with which it has a membership agreement. The national body reviews the organisation's conformance to standards set out in the Membership Agreement.

Southampton City Council

The organisation has historically had close relationships with Southampton City Council (SCC) which provided a total of 67% of the charity's funding during 2022/23; this includes the full value of the Advice Information and Guidance contract encompassing funding paid to the consortium of Advice in Southampton partners.

Both organisations monitor the activities of the organisation and may send appointed observers to attend Trustee Board meetings when deemed appropriate, but are not considered to be related parties as defined by the Charities Statement of Recommended Practice (SORP).

Risk Management

The organisation maintains a risk register as well as an information assurance risk register. The risk register is based on a matrix supplied by Citizens Advice.

The risk register takes account of potential changes to the environment in which the organisation is working and highlights how these would impact on its services.

Ongoing risk mitigation measures include:

- a quarterly comprehensive review of the risks the organisation may face
- monthly review of organisational key performance indicators including financial indicators
- the establishment and implementation of systems and procedures to manage the risk identified.

Statement of Internal Control

The Citizens Advice Southampton trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

OBJECTIVES AND ACTIVITIES

Objects

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Southampton City and surrounding areas. We value diversity, promote equality and challenge discrimination.

Local Citizens Advice deliver advice services from community locations in England and Wales, helping people to resolve their legal, money and other problems by providing free advice and information, and by influencing policymakers.

Public Benefit

The Trustees have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

All the charity's services are offered free of charge and are available to the general public on a basis which is impartial, non-judgemental and confidential.

The organisation offers general advice to all citizens in Southampton. This includes advice on a wide range of subjects including benefits, debt, employment and family issues. The organisation offers specialist advice in debt management, immigration and residential care funding options

and also offers a home visiting service to clients of social services in certain circumstances.

Activities

These are set out in the Annual Review, which serves as a preface immediately before the Trustees' Annual Report.

FINANCIAL REVIEW

Funding

The Trustees are grateful to the agencies and individuals who are working so hard to help us provide and maintain a quality assured independent advice service for the people of Southampton. Most of the organisation's funding has historically been provided by Southampton City Council. The City Council's ongoing requirements are to develop an integrated advice service across the city. The management and Trustees of the organisation worked closely with the City Council through the aegis of the Advice in Southampton partnership during consultation to shape the commissioning of advice services undertaken during 2016/2017.

The organisation leads a consortium, Advice in Southampton (AiS), made up of partner organisations (No Limits, Age UK, CLEAR, the Environment Centre, and the Rose Road Association) which was the successful bidder for the provision of advice services, with a contract for five years, running from 1 February 2018 to 31 March 2023, and subsequently extended until 28 February 2025. This is rightly regarded as an important platform in the organisation's plan to achieve financial strength and a more balanced relationship with the City Council. However, the trustees are mindful of the increased pressure on public finances, which is likely to affect future commissioning arrangements and potential income in future years.

Income

Income levels in 2022/23 were 0.5% lower than 2021/22, with significant support from the COVID Mitigation Funds for our work continuing to offset the impact of the pandemic on the local population. There was an increase in AIG contract funds for the Special Educational Needs and Disabilities information and advice provision, passported to the specialist provider of that service. The material funding sources were:

Southampton City Council - AIG contract	£440k
Southampton City Council - Core Grant (residue)	£190k
Citizens Advice Money and Pension Service Debt Advice (MaPS)	£131.9k
Southampton City Council - Homes for Ukraine	£147.5k
Hampshire Macmillan Citizens Advice Service	£54.2k
Home Office - EU Settlement Grant	£47.9k

Southampton and District MS Society	£15k
Maggie's Centre Southampton	£30.2k
Other grants	£111.8k

Spending

Staff costs represent the greater part of the organisation's spending profile. Our relocation to premises fit for operating the service in December 2020 to ensure we could continue to meet our funding commitments has had a significant contribution to increased costs and has now had a full year to take effect, alongside the higher ongoing costs for improved IT and telephony services. We were able to provide a modest cost of living increase for staff. Notwithstanding this increase over the previous year, staff costs as a proportion of total spend has been maintained at circa 45% reflecting the contribution of partner organisations within the Advice in Southampton consortium.

Ongoing response to COVID

As reported in 2021, we reviewed our operating model, introducing drop-in video advice hubs in two locations in the city. We have continued to see clients who need face to face support at our office, and conduct home visits to vulnerable clients that cannot access mainstream channels. We keep our COVID health and safety measures under review to maintain a safe environment for staff, volunteers and clients accessing our premises.

Reserves Policy

Citizens Advice Southampton Trustees recognise the need to maintain reserves to enable the organisation to:-

- meet statutory and contractual obligations
- withstand an unforeseen financial setback
- provide temporary financial assistance for projects that are awaiting agreed funding from other organisations
- take advantage of opportunities that the Trustees consider will benefit the charity and the community it serves

The Trustees have established a policy whereby funds not designated for specific purposes or otherwise committed, or invested in tangible fixed assets held by the organisation ("free reserves"), should be a minimum of three months of the resources expended, which equates to £178,000 in general funds. At this level, the Trustees feel that they would be able to continue the current activities of the Charity for a limited period of time in the event of a significant drop in funding; it would then clearly be necessary to consider how replacement funding could be found or service delivery changed. At 31 March 2023, the free reserves totalled £261,534 which is £47,885 more than the previous year.

Plans for the future

The Southampton City Council contract for core Advice Information and Guidance (AIG) services provides a stable underlying funding base, and was due to expire on 31 March 2023. The contract has since been extended until 28 February 2025, which is welcome news. However, the Board acknowledges that in the current challenging funding environment it must work to ensure increased operating costs can be met, whilst at the same time planning to enhance and diversify income streams to continue to ensure the people of Southampton can access quality information and advice services that are sustainable, and remain free to all.

The Trustees will continue its recent success in securing the appointment of additional and appropriately skilled trustees to support the Board's aim to focus on developing services that are both sustainable and attractive to funding bodies. We will continue to demonstrate the impact of advice and its added value to other services including health; ensure we use available technology to improve access to the service and our productivity; extend our early intervention and prevention offer through the training of other front-line services in "Advice First Aid", and extend access to Refernet as a means of other agencies making secure direct referrals for their service users; and, work creatively to increase our workforce capacity.

ACKNOWLEDGEMENTS

Over the last twelve months, Southampton Citizens Advice Bureau has delivered the best possible services despite continued uncertainty. The trustees recognise that the charity is well managed; a view endorsed by the acknowledgement of the City Council to continue the contract for Advice Information and Guidance services. The trustees would like to commend the exceptional work undertaken by the skilled and committed staff and volunteers without whom the Charity could not offer the depth and breadth of advice to its many clients. They would also wish to record their thanks to the volunteers and the paid staff who have contributed so much to the smooth running and development of the Charity during the ongoing challenges presented during the year.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Southampton Citizens Advice Bureau (A Company Limited by Guarantee) for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (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 incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper 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.

Approved by the trustees of the charity on and signed on its behalf by:

.....
John Yates
Chair of Trustees

Southampton Citizens Advice Bureau

REPORT FOR THE INDEPENDENT AUDITORS

For the year ended 31 March 2023

Opinion

We have audited the financial statements of Southampton Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement 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 Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, 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 Auditors' 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 trustees' 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 charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Southampton Citizens Advice Bureau

REPORT FOR THE INDEPENDENT AUDITORS

For the year ended 31 March 2023

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors 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 this gives rise to a material misstatement in the financial statements themselves. 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

Opinions on other matters 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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the 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 Report of the Trustees.

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 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; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, 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.

Our 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 a Report of the Independent Auditors 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:

From discussion with management and those charged with governance information about the entity is documented to assess the activity within the organisation. We discuss management's assessment of risk in respect of irregularities, fraud and going concern.

Based on these discussions and our own assessments we determined that the key risk areas were income recognition in respect of cut off issues and management override concerning the size of the organisation.

We set a financial statement materiality level based on the level of income. As a not for profit organisation raising income is its primary focus which is why income was used to determine the level of materiality. Our overall assessment of risk was used to determine performance materiality at an appropriate level.

Substantive audit tests were designed after assessing and performing walkthrough tests. The walkthrough testing confirmed documented systems which have been designed to act as a preventative measure against fraud and error which appear to be operating as documented. Substantive testing tested a sample of the population, representative of the population, to identify errors. The testing did not identify any material misstatements in areas tested.

Audit substantive tests concluded no material errors over the key risk areas of income recognition and management override.

The audit considers the organisation is not exposed to material risk of error as a result of assessing laws and regulations that are appropriate to the organisation.

Management assessed there is no going concern risk. The audit undertook a review of budgets, management accounts and the review of board minutes and came to the same conclusion as management.

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/auditors-responsibilities. This description forms part of our Report of the Independent Auditors.

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 those matters we are required to state to them in an auditors' 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, for our audit work, for this report, or for the opinions we have formed.

Paul Underwood (Senior Statutory Auditor)
for and on behalf of Morris Crocker Limited
Chartered Accountants
Statutory Auditors
Station House
North Street
Havant
Hampshire PO9 1QU

Date:.....

Southampton Citizens Advice Bureau
STATEMENT OF FINANCIAL ACTIVITIES (INCOME AND EXPENDITURE ACCOUNT)
For the year ended 31 March 2023

				2023	2022
	Note	Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
Operating activities					
Income from:	1b				
Donations and legacies	2	2,485	-	2,485	1,692
Charitable activities	2	421,662	746,870	1,168,532	1,173,946
Other (<i>including fundraising</i>)	2	951	-	951	2,105
Total Income		<u>425,098</u>	<u>746,870</u>	<u>1,171,967</u>	<u>1,177,743</u>
Expenditure on:					
Raising funds		-	-	-	-
Charitable activities	3	410,477	766,833	1,177,309	1,187,915
Other		-	-	-	-
Total Expenditure		<u>410,476</u>	<u>766,833</u>	<u>1,177,309</u>	<u>1,187,915</u>
Net income/(expenditure) before transfers		14,621	(19,964)	(5,344)	(10,172)
Transfers between funds		(19,929)	19,929	-	-
Net movement in funds for the year		(5,308)	(35)	(5,344)	(10,172)
Reconciliation of funds:					
Balances brought forward	10	<u>347,509</u>	35	<u>347,544</u>	<u>357,716</u>
Balances carried forward	10	<u>342,201</u>	-	<u>342,200</u>	<u>347,544</u>

The statement of financial activities includes all gains and losses in the year. All income and expenditure derive from continuing activities.

The notes form part of these financial statements.

Southampton Citizens Advice Bureau

BALANCE SHEET

For the year ended 31 March 2023

		Unrestricted	Restricted	2023	2022
	Note	Funds	Funds	Total	Total
				funds	funds
				£	£
Operating activities					
Fixed Assets					
Tangible Fixed Assets	7	74,229	-	74,229	85,975
Current Assets					
Debtors	8	191,142	-	191,142	178,517
Cash at bank and in hand		216,323	-	216,323	145,387
		407,465	-	407,465	323,904
Creditors - amounts falling due within one year	9	135,414	-	135,414	55,936
Net Current Assets		272,051	-	272,051	267,968
Net assets before Pension reserve		346,280	-	346,280	353,943
Creditors - amounts falling due after one year		4,079	-	4,079	6,399
Net assets		342,201	-	342,201	347,544
Represented by:					
Funds of the Charity					
General Funds	11	267,972	-	267,972	261,534
Designated Funds	11	74,229	-	74,229	85,975
Restricted Funds	11	-	-	-	35
		342,201	-	342,201	347,544

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on

..... 2023 and were signed on their behalf by:

Chair

John Yates

Treasurer

.....
Steven Foster

Southampton Citizens Advice Bureau

CASH FLOW STATEMENT

For the year ended 31 March 2023

	2023	2022
Operating activities		
Net cash provided by (used in) operating activities	74,535	(98,408)
Investing activities		
Payments for tangible fixed assets	(3,600)	(10,319)
Financing activities		
Change in cash and cash equivalents in the year	<u>70,935</u>	<u>(108,727)</u>
Cash and cash equivalents at beginning of the year	<u>145,387</u>	<u>254,114</u>
Total cash and cash equivalents at end of the year	<u>216,323</u>	<u>145,387</u>
Reconciliation of net movement in funds to net cash flow from operating activities		
	2023	2022
Statement of financial Activities: Net movement in funds	(5,344)	(10,172)
Adjustments for:		
Depreciation charges	15,347	12,512
Interest from investments		
Loss on disposal of fixed assets		
(Increase)/decrease in debtors	(12,625)	(82,525)
Increase/(decrease) in creditors	<u>77,157</u>	<u>(18,223)</u>
Net cash provided by (used in) operating activities	<u>74,535</u>	<u>(98,408)</u>

The notes form part of these financial statements.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

1 Accounting Policies

1.1 Basis of preparation

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

The trustees consider that there are no material uncertainties regarding the charity's ability to continue as a going concern.

1.2 Financial Instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at the present value of future cash flows (amortised cost). Financial assets held at amortised cost comprise cash at bank and in hand and debtors excluding prepayments.

Financial liabilities held at amortised cost comprise creditors excluding deferred income and taxation payable. Financial liabilities that are provisions are held at fair value. No discounting has been applied on the basis that the periods over which amounts will be settled are such that any discounting would be immaterial.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.4 Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Voluntary income is received by way of grants, donations, and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

1.6 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs includes all those overhead costs of office and bureau accommodation, utility services, and other services and costs, which are in support of the activity. They also include those costs not associated with the other two headings and includes costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

1.7 Operating leases and hire purchase agreements

The charity classifies the lease of property and printing and telecommunications equipment as operating leases; the title to the property and equipment remains with the lessor. Rental charges are charged on a straight-line basis over the term of the lease.

1.8 Taxation

The company, being a registered charity with minimal trading income, has been granted exemption from tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

1.9 Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised.

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Leasehold improvements	over the length of the lease
Computer equipment	25% on the straight-line method
Furniture and equipment	25% on the straight-line method

1.10 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.11 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.12 Creditors and provisions

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 normally recognised at their settlement amount after allowing for any trade discounts due.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

1.13 Pensions and retirement benefits

The charity operates a defined contribution scheme. The amount charged to the statement of financial activities in respect of pension costs and other post-retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions paid are shown as either accruals or prepayments in the balance sheet.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

2 Incoming Resources from Generated Funds

2a. Donations

	Unrestricted	Restricted	Total	Total
	£	£	2023	2022
	£	£	£	£
Voluntary income				
Donations	2,485	-	2,485	1,692
	<u>2,485</u>	<u>-</u>	<u>2,485</u>	<u>1,692</u>

Charitable Activities

	Unrestricted	Restricted	Total	Total
	£	£	2023	2022
	£	£	£	£
Southampton City Council - Core Grant	190,005	-	190,005	190,460
AIG - Southampton City Council	-	440,460	440,460	440,003
Southampton City Council-Suicide Prevention	-	-	-	10,000
Southampton City Council-02 COVID Outbreak containment	-	-	-	78,550
Southampton City Council-Support to people from Hong Kong	4,750	-	4,750	4,750
Southampton City Council - Homes for Ukraine	147,500	-	147,500	-
City Life Church (CLEAR)-Support to people from Hong Kong	23,600	-	23,600	9,600
CAST	-	-	-	19,846
Hampshire Macmillan Citizens Advice Service	-	54,197	54,197	50,189
Citizens Advice Hampshire-Maggies	-	30,247	30,247	22,531
Citizens Advice Hampshire-US Benefits support	-	-	-	3,062
Citizens Advice Hampshire-Southern Health	-	-	-	17,670
Citizens Advice Hampshire-Kickstart	-	-	-	18,744
EUSS-Home Office	-	47,899	47,899	85,544
Southampton & District MS Society	-	15,000	15,000	15,000

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

Citizens Advice - Money Advice Service	-	131,917	131,917	145,591
Citizens Advice - Money Advice Service-Increased Capacity	-	-	-	20,319
Citizens Advice-Universal Support Help To Claim	-	-	-	34,178
Citizens Advice-other income	-	27,150	27,150	290
Other grants for advisory services	55,807	-	55,807	7,619
	<u>421,662</u>	<u>746,870</u>	<u>1,168,532</u>	<u>1,173,946</u>

Other Income

	Unrestricted	Restricted	Total	Total
	£	£	2023	2022
	£	£	£	£
Rent from hire of rooms	-	-	-	660
Bank interest	217	-	217	8
Miscellaneous income	<u>734</u>	<u>-</u>	<u>734</u>	<u>1,437</u>
Total Other Income	<u>951</u>	<u>-</u>	<u>951</u>	<u>2,105</u>

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

3 Analysis of expenditure

	Unrestricted	Restricted	Restricted		
	Generalist Advisory Services	Money Advice Service	Specialist Advisory Services	2023	2022
	£	£	£	£	£
Raising funds	-	-	-	-	-
Charitable Activities					
Staff costs	182,741	82,136	150,560	415,436	382,140
Other direct costs	75,641	11,738	410,670	498,049	462,964
Support costs	152,095	40,692	71,037	263,824	342,811
Total Expenditure by Activity	410,476	134,566	632,267	1,177,309	1,187,915
Support Costs	Generalist Advisory Services	Money Advice Service	Specialist Advisory Services	2023	2022
	£	£	£	£	£
Management Office, IT & communications	66,490	17,821	31,210	115,521	176,000
Premises	29,211	7,923	14,068	51,202	65,621
Governance	47,743	13,018	22,353	83,114	80,540
Other	4,494	806	1,442	6,742	11,293
	4,158	1,124	1,965	7,247	9,357
Activity Total	152,096	40,692	71,038	263,826	342,811

The basis of allocation of support costs is hours worked

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

4 Net income/ (expenditure) for the year

	2023	2022
	£	£
This is stated after charging:		
Depreciation	15,347	12,512
Auditors' remuneration	6,552	11,000
Operating lease costs-premises	39,708	31,910

5 As at 31 March 2022, the company had commitments under non-cancellable operating leases as follows:

	Land and buildings	
	2023	2022
	£	£
Within one year	36,528	31,910
Between two and five years	182,640	182,640
After five years	73,056	109,584
	<u>292,224</u>	<u>324,134</u>

6 Information regarding Trustees, Directors and Employees

	2023	2022
	£	£
Wages and salaries	489,051	507,542
Social security costs	31,606	35,770
Pension costs	9,487	14,828
Redundancy costs	-	-
Other staff costs	813	-
	<u>530,957</u>	<u>558,140</u>

The average number of employees and volunteers (FTE) analysed by function was:

	2023	2022
	£	£
Charitable purposes	20.0	22.7
Management and administration of charity	6.1	6.6
	<u>26.1</u>	<u>29.3</u>

No employee received remuneration of more than £60,000

Key management Personnel and Costs: Chief Officer, total employment costs including employers national insurance and pension contributions: £41,878 (2022: £51,433)

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

Trustee remuneration & Related Party transactions

No trustee was remunerated for any services. All payments were by way of reimbursement for expenses. The trustees had indemnity insurance in place during the year.

7 Fixed assets

	Land and Buildings Improvements	Fixtures, fittings and equipment £	Total £
Cost			
At 1 April 2022	95,466	55,673	151,139
Additions	-	3,600	3,600
Disposals	-	-	-
At 31 March 2023	<u>95,466</u>	<u>59,273</u>	<u>154,739</u>
Depreciation			
At 1 April 2022	22,945	42,219	65,164
Charge for the year	10,600	4,747	15,347
Disposals	-	-	-
At 31 March 2023	<u>33,545</u>	<u>46,965</u>	<u>80,510</u>
Net book value 2023	<u>61,921</u>	<u>12,308</u>	<u>74,229</u>
Net book value 2022	<u>72,521</u>	<u>13,454</u>	<u>85,975</u>

The total opening net book value for fixed assets agrees to the 21/22 accounts but amounts have been reclassified on the cost and the depreciation between Land and Building Improvements and Fixtures, fittings and equipment.

8 Debtors

	2023 £	2022 £
Grants receivable	176,592	159,900
Other Debtors	-	3,901
Prepayments	14,550	14,716
	<u>191,142</u>	<u>178,517</u>

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

9 Creditors - amounts falling due within one year

	2023	2022
	£	£
Accruals	32,785	12,447
Trade Creditors	47,649	29,521
Other creditors including tax and social security	10,160	13,968
Grants received in advance	44,820	-
	<u>135,414</u>	<u>55,936</u>

10 Analysis of net assets between funds

	General Unrestricted Funds	Designated Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£
Tangible Fixed Assets	-	74,229	-	74,229
Current Assets				
Cash	216,323	-	-	216,323
Other CA	191,142	-	-	191,142
Current Liabilities	(135,414)	-	-	(135,414)
Current liabilities due after one year	<u>(4,079)</u>	<u>-</u>	<u>-</u>	<u>(4,079)</u>
Net Assets	<u>267,972</u>	<u>74,229</u>	<u>-</u>	<u>342,201</u>

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

11 Movement in funds

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
Restricted Funds:					
Money Advice Service	-	131,917	(134,566)	2,649	-
Specialist Advisory Services	35	614,952	(632,267)	17,280	-
Total Restricted Funds	35	746,869	(766,833)	19,929	-
Unrestricted Funds:					
General fund	261,534	425,098	(398,731)	(19,929)	267,972
Fixed Asset Fund	85,975	-	(11,747)	-	74,228
Total Unrestricted funds	347,509	425,098	(410,478)	(19,929)	342,200
Total funds	347,544	1,171,967	(1,177,311)	-	342,200

Net movement in funds, included in the above are as follows:

	Incoming resources £	Outgoing Resources £	Movement in Funds £
Money Advice Service	131,917	(134,566)	(2,649)
Specialist Advisory Services	614,952	(632,267)	(17,315)
Total Restricted Funds	746,869	(766,833)	(19,964)
Unrestricted Funds:			
General fund	425,098	(398,731)	26,367
Designated funds		(11,747)	(11,747)
Total Unrestricted funds	425,098	(410,478)	14,620
Total	1,171,967	(1,177,311)	(5,344)

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

Comparatives for movement in funds:

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Restricted Funds:					
Money Advice Service	41,638	165,910	(193,896)	(13,652)	-
Specialist Advisory Services	14,261	647,495	(670,913)	9,192	35
Total restricted funds	<u>55,899</u>	<u>813,405</u>	<u>864,782</u>	<u>4,460</u>	<u>35</u>
Unrestricted Funds:					
General fund	213,649	364,338	(320,913)	4,460	261,534
Fixed Asset Fund	88,168	-	(2,193)	-	85,975
Total Unrestricted funds	<u>301,817</u>	<u>364,338</u>	<u>(323,106)</u>	<u>4,460</u>	<u>347,509</u>
Total funds	<u>357,716</u>	<u>1,177,743</u>	<u>(1,187,915)</u>	<u>-</u>	<u>347,544</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Outgoing Resources £	Movement in Funds £
Money Advice Service	165,910	(193,896)	(27,986)
Specialist Advisory Services	647,495	(670,913)	(23,418)
Total Restricted Funds	813,405	(864,809)	(51,404)
<hr/>			
Unrestricted Funds:			
General fund	364,338	(320,913)	43,425
Designated funds		(2,193)	(2,193)
Total Unrestricted funds	364,338	(323,106)	41,232
Total	<u>1,177,743</u>	<u>(1,187,915)</u>	<u>(10,172)</u>

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

12 Purpose of Restricted Funds

Advice Information Guidance (AIG) — The provision of the complete panoply of advice services to the population of Southampton by telephone and face to face services, in coalition with the six other local agencies that comprise the Advice in Southampton (AiS) consortium (Age UK, Clear, EU Welcome, the Environment Centre, No Limits, Rose Road Association).

Money & Pensions Service Debt Advice Project (MaPSDAP) —The provision of specialist debt advice by telephone, digital and face-to-face services.

Specialist Advisory Services:

MS Society —The provision of targeted employment, housing, benefits and debt advice for people and their families affected by Multiple Sclerosis within the Southampton and District branch area of benefit.

Hampshire Macmillan Advice Service —The provision of a holistic welfare benefits, employment, housing, debt and general advice service for people affected by cancer.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

13 Provisions for Liabilities

	2023	2022
	£	£
Provisions	4,079	6,399

Southampton Citizens Advice Bureau participates in a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. We account for the scheme as a defined contribution scheme.

A full actuarial valuation for the scheme was carried out with an effective date of 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the pension scheme trustees, and the participating employers have agreed that additional contributions will be paid.

Where the scheme is in deficit and where the Charity has agreed to a deficit funding arrangement, the Charity has recognised a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Reconciliation of opening and closing revisions

	Period Ending 31 March 2023	Period Ending 31 March 2022
	£	£
Provision at start of period	6,399	23,268
Unwinding of the discount factor	120	134
Deficit contribution paid	(2,331)	(5,888)
Impact of any change of assumptions	(109)	(147)
Amendments to contribution schedule	-	(10,968)
Provision at end of period	<u>4,079</u>	<u>6,399</u>

	Period Ending 31 March 2023	Period Ending 31 March 2022
	£	£
Interest expense	120	134
Impact of any change of assumptions	(109)	(147)
Amendments to contribution schedule	-	(10,968)

	31 March 2023	31 March 2022	31 March 2021
	% per annum	% per annum	% per annum
Rate of discount	5.52	2.35	0.66

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

14 Related Party Transactions

The Bureau is an associate member of national Citizens Advice (CitA), with which it has a Membership Agreement. There is no operating or financial inter-dependence between CitA and the Bureau. The national body reviews the Bureau's conformance to standards set out in the Membership Agreement.

The Bureau has historically had close relationships with Southampton City Council which provided more than 67% of the charity's funding during 2022/23 (including the total value of the AIG contract). Both organisations monitor the activities of the Bureau and send appointed observers to attend Trustee Board Meetings when deemed appropriate, but are not considered to be related parties as defined by the Charities statement of recommended practice (SORP).

15 Comparative Statement of Financial Activities

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022 INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT

	Note	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Operating activities					
Income from:	1b				
Donations and legacies	2	1,692	-	1,692	1,444
Charitable activities	2	360,591	813,355	1,173,946	1,122,116
Other (including fundraising)	2	2,055	50	2,105	20,682
Total Income		364,338	813,405	1,177,743	1,144,242
Expenditure on:					
Raising funds		-	-	-	-
Charitable activities	3	323,106	864,809	1,187,915	1,073,228
Other		-	-	-	-
Total Expenditure		323,106	864,809	1,187,915	1,073,228
				-	
Net income/(expenditure) before transfers		41,232	(51,404)	(10,172)	71,014
Transfers between funds		4,460	(4,460)	-	-
Net movement in funds for the year		45,692	(55,864)	(10,172)	71,014
Reconciliation of funds:					
Balances brought forward	10	301,817	55,899	357,716	286,702
Balances carried forward	10	347,509	35	347,544	357,716

SOUTHAMPTON CITIZENS ADVICE BUREAU

England & Wales - Charity number 1093678

Accounts



Southampton

SOUTHAMPTON CITIZENS ADVICE BUREAU

(a company limited by guarantee)

ANNUAL REVIEW 2022

Incorporating

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

For the Year Ended 31 March 2022

Company No. 04391330

Charity No. 109367

Southampton Citizens Advice Bureau

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ANNUAL REVIEW 2022

About Citizens Advice Southampton

Our free, confidential and impartial advice helps people in Southampton find a way forward to overcome their problems. A key part of our work is to use our influence and data to raise awareness of issues that affect our clients' lives ensuring their voices are heard locally and nationally.

Our service

During 2021-22 Citizens Advice Southampton operated a hybrid service, with staff and volunteers supporting clients by phone and email from home and at our city centre offices. We also operate two remote video hubs linking outreach locations at Southampton Central and Shirley Libraries to our advisers.

We deliver a range of specialist services including:

- Debt Advice - Money and Pensions Service (MaPS) debt advice
- Welfare benefits advice:-
 - Macmillan funded advice service for cancer sufferers and their families
 - MS Society funded service for people who are coping with the changes to their working and financial situations due to the progressive impact of Multiple Sclerosis
 - Maggie's Centre casework support for cancer sufferers and their families
 - a home visiting service for vulnerable people.
- Immigration casework, and a service for vulnerable clients that need to apply for the European Union Settlement Scheme

Our advice is provided at different levels, from one-off brief interventions providing information to in-depth casework tailored to individual needs.

The core of our services is a partnership, established in 2018 with No Limits, Age UK Southampton, EU Welcome/CLEAR, the Environment Centre and the Rose Road Association - the Advice in Southampton (AIS) consortium; working alongside sub-contracting partner Southampton Advice and Representation Centre (SARC). We combine to provide advice, information and guidance services that meet the diverse needs of our local communities with a focus on early intervention and prevention. We have developed direct referral pathways for a wide range of agencies offering a seamless pathway to all of the universal and specialist services commissioned by Southampton City Council.



Introduction from John Yates, Chair of Trustees

Thank you for reading our Annual Report for 2021/22. I hope that you find it to be informative and reassuring about the work that Citizens Advice Southampton (CAS) carries out to support the citizens of Southampton and its immediate surrounding area with appropriate advice, information and guidance.

It has again been a very challenging year during which we have evolved our service to be fully hybrid so that we can best meet the needs of our clients and staff and volunteers.

The team of staff and volunteers have adapted well to this change and continued to provide excellent service under the leadership of our Chief Officer, Liz Donegan, who has led them so ably.

The City Council's contract for Advice, Information & Guidance (AIG) which CAS leads with our partners in Advice in Southampton (AiS) provides advice services to the citizens of Southampton. We have now completed four years of the five-year contract, and have established strong relationships with our partners enabling us to offer a wide range of services to the community using the 'no wrong door' principle. Southampton City Council have indicated that they wish to extend the contract by two years to 2025.

I would like to thank my fellow trustees for their active support to myself and the CAS team. In closing, I pay particular thanks to Andrea Wooldridge, a former Chair and Trustee who sadly stood down this year, following 30 years of wonderful service to Citizens Advice.

Chief Officer's Review - Liz Donegan

Firstly, my sincere thanks to our team of staff and volunteers who continued to adapt to a challenging environment during 2021 and 2022. We now face an increasing and unprecedented demand for our service, the "cost of living crisis" is having a significant impact on our work as our advisers see more clients in desperate situations struggling with complex issues, including debt.

We have fully embraced new technologies and ways of working since the pandemic - Including providing advice by video link, which has now completely replaced our face to face triage service. In September 2021 our second video hub opened at Shirley Library with the support of further CAST Catalyst funding support; and we plan to open another in the east of the city in 2023. Alongside this many of our volunteer team continue to work helping our clients from home.

Besides opening library based video advice hubs (*Central Library hub pictured on page 5*), our close collaboration with that service has deepened over the last 12 months, having





trained nearly 70 of their frontline staff to become Advice First Aiders. They are able to provide information to members of the public on how to navigate and find the right source of advice online, making referrals into our service, via our video hubs, if needed.

During the year we've had some difficult goodbyes, losing a number of our most experienced and long-standing volunteers, some of whom had been with us in excess of 20 years. Along the way they've

helped thousands of clients, and we're incredibly grateful for the huge commitment they've shown to Citizens Advice Southampton. It is however heartening that we've welcomed 25 new volunteers to our team, including young recruits joining us through our new intern partnership with Solent University Law School - all dedicated to giving their time supporting people in the local community.

March 2022 marked the end of an era for us, as Berni Stanley our Advice Service Manager retired after 27 years of service. Berni's contribution was remarkable - training, managing and supporting hundreds of volunteers and clients. She is hugely missed, but we were delighted to welcome Adrian Cooper as her successor. Adrian brings a wealth of expertise to Citizens Advice Southampton as a welfare benefits caseworker and manager in social care services.

World events are shaping our work, with a short project supporting families to adapt to life in the UK arriving locally under the British National Overseas Visa Hong Kong scheme; and towards the end of the period we started advising people forced to leave Ukraine. This has developed into a major new funded project working with local partners, CLEAR, to deliver a wrap-around support service to new arrivals in Southampton under the Government Homes for Ukraine service.

We have experienced a year of service recommissioning turmoil. Our local support for vulnerable Universal Credit claimants through the Help to Claim service ended in March 2022; followed by the start, then subsequent postponement of the commissioning process for the national Money and Pension Service (MaPS) Debt Advice service. Debt Advisers are hugely dedicated and need high levels of personal and professional resilience to deal with difficult situations on behalf of their clients - our thanks to the team for their hard work in very challenging circumstances. At a time when more people than ever are looking to us for support with money advice we need to sustain robust local debt advice services.

In common with many charities and businesses, we are struggling to balance budgets. Key risks include higher energy costs, inflation and a competitive employment market. We

need to ensure our valued and highly experienced staff are fairly remunerated. These factors combine to undermine the service at the very time it is needed most. I would like to take this opportunity to thank our funders, which recognise the pressures we face and the value of high quality professional advice. Very importantly, our staff and volunteers who are working with us to plan the way ahead.

By the end of September 2022, Citizens Advice helped 32% more Southampton residents facing 'Cost of Living' issues than in the same period in the previous year. As the crisis deepens and recession looks inevitable, we will have to work harder than ever to ensure we have the support available for more people in our community to overcome the increasingly complex challenges they face.

2021-2022 Impact

We help people to solve their problems. In doing so, we create financial value. This means that we save the Government and society money by stopping problems that cost money. It's impossible to put a £ sign on all of the crucial work that we do. But where we have the evidence to do so, talking about the financial value of our service tells a powerful story.

We calculate three kinds of financial value

- **Fiscal value:**

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

For every £1 invested in us, we provide...

£ **£2.09** in fiscal benefits to local and national government

£ **£13.23** in public value

£ **£4.72** in value to the people we help

- **Public value:** When

people have fewer problems they have higher levels of wellbeing, participation in society and productivity. Our calculation of public value also includes the value of a volunteer run service.

- **Value to the people we help:** We help individual clients to achieve individual financial outcomes like getting back-dated benefits, writing-off debts and refunds

for consumer issues.

For more detailed information we can provide a full technical annex detailing each outcome and calculation for the national model: Modelling our value to society: The value of the Citizens Advice service.



Our **59** volunteers provided **£313,925** worth of public value

Key Statistics Summary



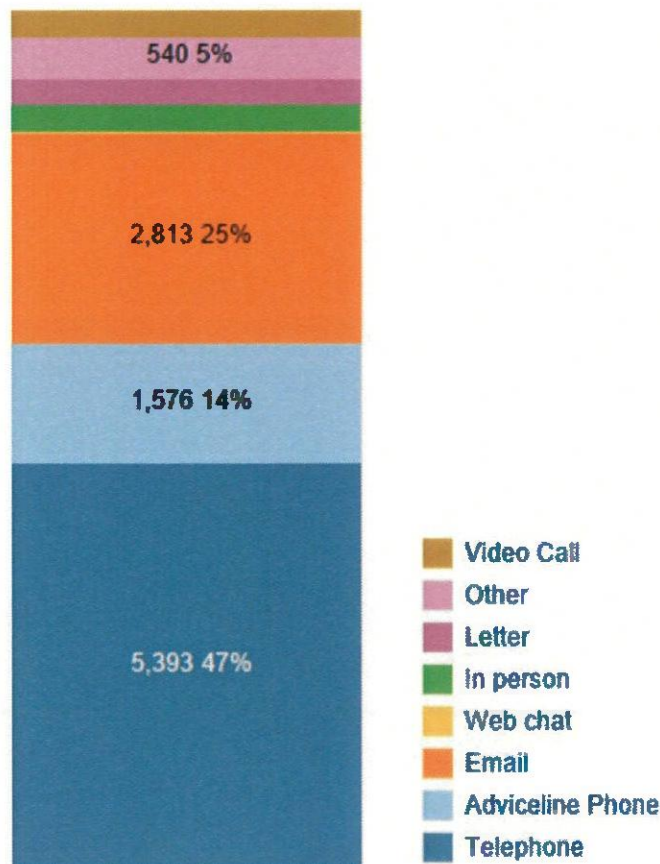
Clients	5,507
Quick contacts	804
Issues	11,329
Activities	14,572
Cases	5,647

Outcomes



Income gain	£606,613
Re-imburements, services, loans	£30,530
Debts written off	£150,825
Other	£49,778

Delivery

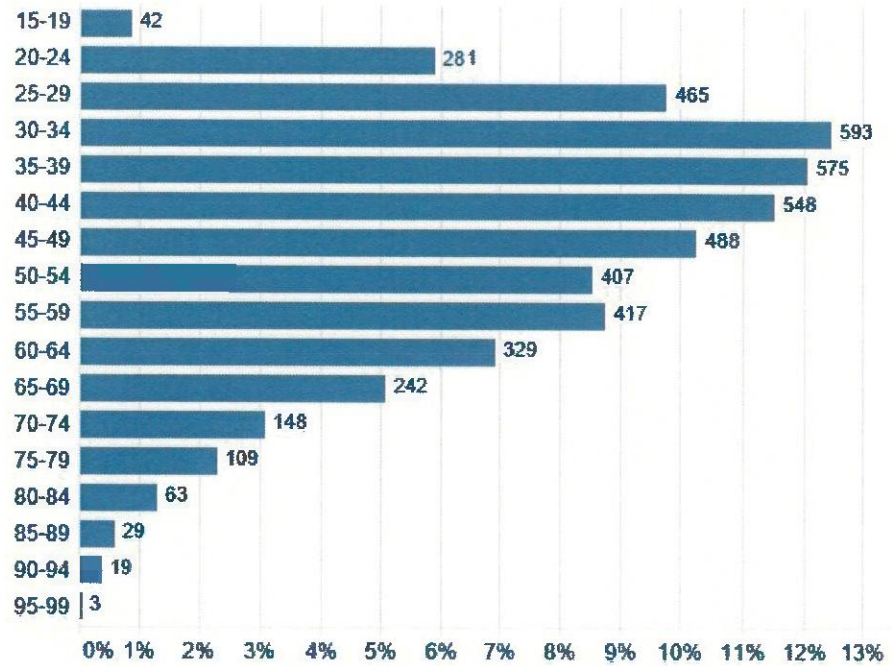


Issues

	Issues	Clients
Benefits & tax credits	1,811	988
Benefits Universal Credit	1,105	588
Consumer goods & services	356	225
Debt	1,441	683
Education	63	41
Employment	914	552
Financial services & capability	241	191
GVA & Hate Crime	92	69
Health & community care	214	146
Housing	1,641	1,012
Immigration & asylum	1,074	576
Legal	538	355
Other	593	384
Relationships & family	786	523
Tax	72	50
Travel & transport	171	139
Utilities & communications	217	141
Grand Total	11,329	

Who we help

Age Profile



Gender



Female
Male
Prefer different t.

Ethnicity



White
Black
Other
Asian
Mixed

Disability



Disabled
Long-term health condition
Not disabled/no health problems

Behind the numbers are the people we help

To protect the anonymity of our clients we have changed names and other details in the case studies. Stock images used are courtesy of Citizens Advice.



Ana, originally from Romania, has one small child and a baby. She lost her home due to domestic violence and lives in hostel accommodation. Ana's spoken English is good, but she still finds using phone services difficult. Ana made contact with us at our Video Hub at Central Library, initially seeking help with debt problems.

Whilst sharing a room and trying to manage her small children, she was finding it impossible to have a private conversation about the problem. She struggled to access the internet at the hostel as she had no spare money for mobile data. Understandably, at the time she initially contacted us, Ana was traumatised and confused. She was unsure whether she had claimed Universal Credit and needed help to apply to the EU Settlement Scheme.

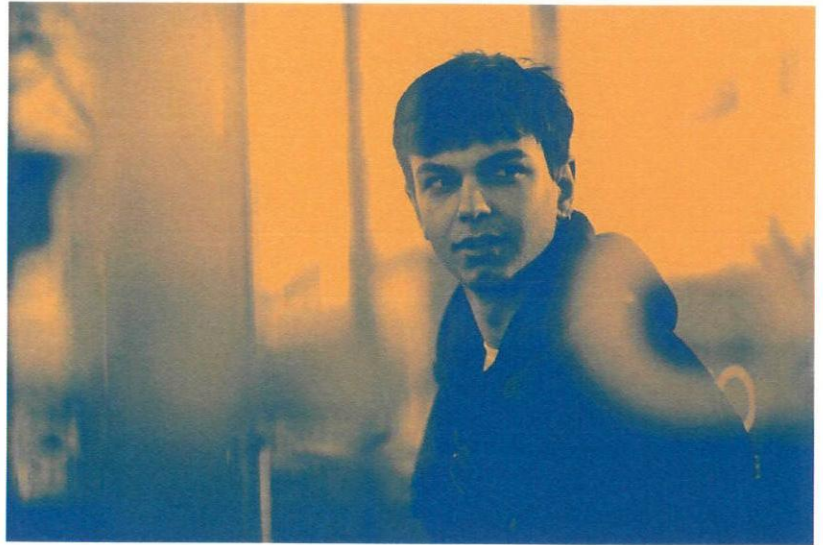
Further to her video meeting we arranged a face to face appointment with Ana to complete a debt assessment at a time when she did not have her children with her. We also followed up on the benefits issue and confirmed she'd applied for Universal Credit but had been turned down as she did not pass the Habitual Residence Test. We advised on her options to challenge this decision. We established that she had already applied for EU Settled Status but needed help providing evidence for the Home Office and establishing if an application was needed for her children. We advised her on the evidence she needed to provide to secure EU Settled Status and also established she did not need to make an application for her children.

Ana is very vulnerable and had limited access to mainstream services, but was able to get the help she needed through our Video Hub. We helped her secure EU Settled Status which in turn resolved benefits issues and accessing the accommodation she and her children badly needed. Our support is ongoing, however Ana is now in a better position to move on from her abusive relationship and establish a new life for herself and her children.

David, 18 has complex health problems as a result of an accident. He and his mum Jane, were referred to us by *Carers in Southampton* for help to understand their options in a difficult and complex situation.

David was keen to continue in education, but due his health difficulties he recognised that this might not be possible. He was also unlikely to be able to work.

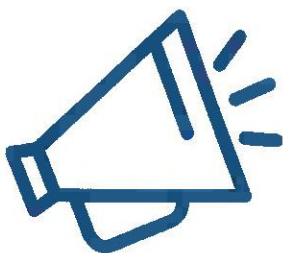
Concerned about money and the pressure this situation might put on his mum, he needed to understand his options regarding welfare benefits – he was already receiving Personal Independence Payments.



We explained to David and Jane that if David remained in full time education, Jane could continue to receive Child Benefit for him until he's 20. If he chose to stop attending college, we advised on options for claiming further benefits. We also identified that Jane would be eligible for a discount on her Council Tax bill as David is counted as an adult dependent.

As a member of the secure Refernet portal, Carers in Southampton were able to ensure Jane and David got the holistic and seamless support they needed to help clarify their options in a complex situation. They were provided with timely and clear information about entitlements in both scenarios, alongside additional opportunities to save money. This helped to reduce their money concerns at a time when David was finding it hard to make important decisions about his future.

Campaigning - making every voice count - one becomes the many



No Recourse to Public Funds - All members of the national Citizens Advice network contribute to research and data collected from our clients to understand what issues people are facing and make recommendations to government, regulators and companies about how they could fix the underlying causes of problems. Working collectively resulted in changes to the benefits system, consumer regulation and renters rights.

As one of the few local offices able to provide immigration casework support to clients, during 2021-22 Citizens Advice Southampton contributed to the national Citizens Advice research report, [*How do I survive now? The impact of living with No Recourse to Public Funds*](#). No Recourse to Public Funds (NRPF) is a condition attached to temporary visas which prohibits people from accessing most state benefits and services, including Universal Credit, Child Benefit and social housing with the aim of protecting the welfare state and taxpayers from short term visitors taking advantage. The research aimed to highlight the consequences of the rule for people unintentionally swept up in it, and make recommendations for change.

In addition to the national campaign, backing the call for vulnerable people and families to be excluded from the rule, we produced a companion report highlighting the impact for people living in Southampton. We took a closer look at 33 local cases, including those of six children supported by our advisers during the year. The impact on health, work, housing, education is profound, with people caught in the situation through no fault of their own, in most cases effectively destitute, relying on charity for basic necessities. Cases included people who had lived in the UK since childhood, victims of domestic violence, older people living in care. They should not have been in this situation, but our report highlighted the fact that these people could be helped, and due to vulnerability, legal responsibility for them rested with the local authority to meet basic needs - without funding from central government to offset costs. The input of decent immigration support takes time, but can put lives back on track.



Research - understanding needs, informing services

Our data gives us a good picture of the problems facing those who are getting help from Citizens Advice Southampton. It is equally important for us to understand the needs and barriers for those people not getting advice who may need it, so we can develop services that can make advice more accessible.

Our analysis of data relating to the 388 food vouchers we issued for clients in 2021-22 highlights the impact of issues with the benefits system on food poverty for individuals, particularly affecting single parents and those sick, disabled and unable to work. The reasons for foodbank use often suggest an advice need, however many referring services do not offer this support. Whilst a food parcel may resolve the immediate problem of access to food, it does not address the underlying cause of the problem. Without additional help, issues may recur or escalate leading to poor long-term outcomes for individuals and families.

Working with the Southampton City Mission Basics Bank during December 2021, we did a 2-week survey designed to assess the need for advice provision for those receiving food parcels, and service user preferences for how advice should be delivered. There were 94 respondents. Of these:

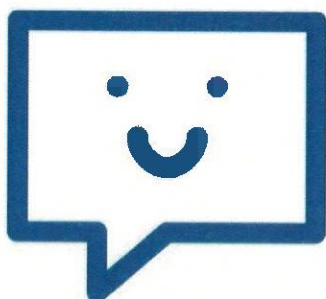
- 29% needed help with debt and money;
- 26% needed help with benefits
- 64% would prefer to access a local, face-to-face service in a familiar venue
- 36% of respondents said they prefer to see their adviser or it's very important that they can see their adviser

Common reasons for needing to see the adviser include mental health challenges and disability; finding it easier to talk about problems face-to-face; and language barriers.

This research enabled us to develop a successful bid to the Hampshire & Isle of Wight Community Foundation for an Early Intervention and Prevention worker primarily supporting people in Food Banks locally.

We are incredibly grateful to our Research and Campaigns volunteers, Christine Pattison; Pat North and Mike Bracher bring life to the stories behind the numbers.

What our clients tell us about our service



"I found the staff very helpful and friendly which made me feel very comfortable discussing any issues"

"My whole experience was excellent the lady I saw made everything look easy I have learning difficulties I'm so grateful for the help"

"I had a very good experience using your services. The adviser was fantastic. She reassured me, every step of the way. I would not have resolved my problem without her. I would highly recommend others to use your services. Again thank you so much. One very happy client."

"It was difficult at first to get through on the phone I had to try a few times and with work it was hard but when I did get through the two people who [helped] me were very very helpful and kind."

"Only problem was getting in contact with telephone ringing no one answering. But when I got through it was great service"



Our clients are surveyed asking for feedback on our service every quarter. Across the year, 68% of clients said they found it easy or very easy to access the service. 81% of clients said the service helped them find a way forward, and 73% responded positively to the question "To what extent is your problem now resolved?". 77% of clients would be likely or very likely to recommend the service to others.

Across the year as a whole, client feedback is less positive than in 2020-21. This reflects a downward trend seen at Citizens Advice offices across the country. Difficulties in accessing the service are likely to be due at least in part to exceptionally high demand for our telephone services, demand which looks set to increase. Analysis by National Citizens Advice shows that those who had difficulties in accessing our services also gave more negative responses to other questions, demonstrating the importance of being able to access support promptly and through an appropriate channel.

Our funders & Projects 2021-22

Southampton City Council

Since February 2018 CAS has led the [Advice in Southampton](#) consortium of - No Limits; Age UK Southampton; the Environment Centre; CLEAR/EU Welcome and the Rose Road Association. We work in partnership serving the city and its residents with general and specialist needs including accessing Southampton Advice and Representation Centre's tribunal representation support. Our services combine to ensure there is no wrong door for advice. We work within a wide network of health and social care providers and the City Council to enable clients to access the services they need using a secure referral system.

During 2021-22 we also benefited from public health funding in the form of Containment Outbreak Management funding with costs that contributed to help reduce the spread of coronavirus and support public health.

Money Advice & Pension Service Debt Advice

We provide Money Advice funded by the Money Advice & Pension Service through the national Citizens Advice charity. Our local service provides face to face support helping vulnerable people to overcome debt issues, working with them and creditors to find appropriate solutions.

Hampshire Citizens Advice Macmillan Service

Our caseworkers are part of a dedicated Hampshire-wide advice service for people affected by cancer who are resident in or being treated in Hampshire, including Portsmouth and the Isle of Wight. We provide specialist advice and casework support,

face-to-face at our primary outreach based at the Macmillan Centre at the University Hospital Southampton; as well as through a telephone helpline.

Maggie's Centre

In June 2021 we were delighted to enter a partnership with the newly opened Southampton Maggie's Centre close to University Hospital Southampton, a major cancer centre. Maggie's is a unique, warm and welcoming space, dedicated to assisting anyone with cancer, their family or friends. Our welfare benefits caseworkers are part of a team providing a wide range of holistic support.

MS Society

We have partnered with the Southampton and District branch of the MS Society since 2014. Our dedicated caseworker supports clients and their families with practical issues resulting from living with Multiple Sclerosis, principally welfare benefits. Key to the success of the work has been the relationship with the wider MS nursing and outreach team that ensure clients are given a warm introduction to our support.

Home Office - EU Settlement Scheme Support for Vulnerable People

For the last three years we have worked with our Advice in Southampton partner CLEAR and the City Council, to ensure those vulnerable residents including children and older people secure the EU Settled and Pre-settled status they need to remain in the UK, and retain their full rights under this Home Office funded programme. This essential work to ensure that if required the individuals can continue to access health, social care, education and other essential services.

Hampshire & Isle of Wight Community Foundation - Penton Trust

Trust funding has contributed to support targeted at older people to access unclaimed benefits and support in Southampton, primarily through our Home Visiting Service. Dedicated caseworker support can help older people with low incomes access a wide range of financial support to which they are entitled to retain their independence and wellbeing.

Hong Kong 'Welcome' - Ministry for Housing, Communities and Levelling Up

A new immigration route opened on 31 January 2021, providing British National Overseas (BNO) status holders from Hong Kong and their dependents with the opportunity to come to the UK to live, study and work, on a pathway to citizenship. Working with City Life Church and the Southampton Chinese Association we supported new arrivals settling in or close to Southampton, providing advice and support with a wide range of issues.

Acknowledgements

To everyone involved in supporting our service throughout the year.

- Our fantastic 59 volunteers working advice, support, data analysis and other roles
- The pro-bono legal advisers including barristers, Liz Davies, Peter Doughty and Adrian Peck
- Our Advice in Southampton partners and SARC
- Southampton City Council
- The teams at Citizens Advice and Citizens Advice Hampshire
- All of our wonderful funders, and supporters including those in public services and across the voluntary and community sector
- Solent University Law School
- Allteks
- Deos Group

Our sincere thanks for being part of Citizens Advice Southampton.

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2022

The Trustees (who are also directors of the charity for the purposes of the Companies Act) present their report and independently audited financial statements for the year ended 31 March 2022.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), 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).

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity number:	1093678	
Company number:	04391330	
Financial Conduct Authority FRN:	617745	
Registered office:	14-15 Brunswick Place Southampton. SO15 2AQ	
Trustee Directors:	John Yates	Chair
	Andrea Wooldridge	Vice Chair (Resigned 26/01/2022)
	Mark Satchell	Treasurer (to 25/11/2021)
		Vice Chair (from 26/01/2022)
	Steven Foster	Appointed 23/06/2021
		Treasurer (from 25/11/2021)
	Charles Balchin	
	Lisa Goddard	Co-opted 26/10/2022
	Ian Hubbard	
	Jean Lucking-Naguib	
	Traute Meyer	
	Peter Robertson	Co-opted 5/10/2022
	Anita Smith	Appointed 28/04/2021
	Mike Vashisht	
	Tara West	Appointed 28/04/2021
		Resigned 12/09/2021
Executive	Elizabeth Donegan	Chief Officer
Auditors:	Paul Underwood FCCA Morris Crocker Chartered Accountants Station House, North Street Havant Hampshire PO9 1QU	

Southampton Citizens Advice Bureau
TRUSTEES' AND DIRECTORS' REPORT
For the year ended 31 March 2022

Banker (main): CAF Bank Ltd,
25 Kings Hill Avenue, Kings Hill,
West Malling. Kent ME19 4JQ

Bankers (investment): CCLA Investment Management Ltd (known as COIF)
Senator House, 85 Queen Victoria House,
London EC4V 4ET (COIF)

United Trust Bank Limited
One Ropemaker Street
London EC2Y 9AW

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Southampton Citizens Advice Bureau is a charitable company limited by guarantee. It was incorporated as such in March 2002. The Articles of Association were revised and the new Articles were adopted in September 2014. The Articles of Association are the governing document of the charity.

Membership

The Charity may admit into membership:

- any individuals over the age of 18 years who are interested in furthering the work of the Charity and who are not paid or volunteer workers of the Charity
- a body corporate or unincorporated association which is interested in furthering the Charity's work (any such body being called in the Articles a "member organisation").

Trustees are de facto members during their period of service. There were fourteen individual members at 31 March 2022 but no member organisations.

Recruitment and appointment of trustees

The maximum number of Trustees specified by the Articles of Association is 15 and the minimum is three. Trustees are either elected at the annual general meeting or co-opted by the Trustee Board during the year. The number of co-opted trustees must not exceed one-third of the total number of trustees. All Trustees (elected or co-opted) retire from office at the third annual general meeting following their election or appointment but may then be elected or re-appointed.

- At the Annual Meeting in November 2021, Mark Satchell resigned as Hon Treasurer, and Steven Foster was elected to that position.
- Andrea Wooldridge resigned as Vice Chair and Trustee in June 2022
- Mark Satchell was elected as Vice Chair in June 2022
- None of the Trustees has any beneficial interest in the company.

The Trustees are responsible for setting and monitoring the objectives and strategy of the charity, and ensuring the necessary policies and procedures are in place to enable the team of staff and volunteers to work effectively.

They have appointed a Chief Officer to manage the day-to-day operations of the Charity.

The Board of Trustees meets 10 times a year. Major operating decisions are made by a simple majority of a quorate Board. Day to day organisational and routine operating decisions are delegated to the elected officers or to the Chief Officer and are reported to the Trust Board at its next meeting.

Trustee induction and training

New Trustees are briefed on their legal obligations under charity and company law; the content of the Memorandum and Articles of Association; background of the organisation and the involvement of Citizens Advice and major funders; and the committee and decision-making processes of the organisation. Trustees are encouraged to attend appropriate external training events where these will assist in the performance of their role.

Related Parties

The National Association of Citizens Advice Bureaux (Citizens Advice)

Citizens Advice Southampton is an associate member of Citizens Advice (CitA), the operating name of the National Association of Citizens Advice Bureaux, with which it has a membership agreement. The national body reviews the organisation's conformance to standards set out in the Membership Agreement.

Southampton City Council

The organisation has historically had close relationships with Southampton City Council (SCC) which provided a total of 66% of the charity's funding during 2021/22; this includes the full value of the Advice Information and Guidance contract encompassing funding paid to the consortium of Advice in Southampton partners.

Both organisations monitor the activities of the organisation and may send appointed observers to attend Trustee Board meetings when deemed appropriate, but are not considered to be related parties as defined by the Charities Statement of Recommended Practice (SORP).

Risk Management

The organisation maintains a risk register as well as an information assurance risk register. The risk register is based on a matrix supplied by Citizens Advice.

The risk register takes account of potential changes to the environment in which the organisation is working and highlights how these would impact on its services.

Ongoing risk mitigation measures include:

- a quarterly comprehensive review of the risks the organisation may face
- monthly review of organisational key performance indicators including financial indicators
- the establishment and implementation of systems and procedures to manage the risk identified.

Statement of Internal Control

The Citizens Advice Southampton trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility for client data that is held in our case management

system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

OBJECTIVES AND ACTIVITIES

Objects

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Southampton City and surrounding areas. We value diversity, promote equality and challenge discrimination.

Local Citizens Advice deliver advice services from community locations in England and Wales, helping people to resolve their legal, money and other problems by providing free advice and information, and by influencing policymakers.

Public Benefit

The Trustees have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

All the charity's services are offered free of charge and are available to the general public on a basis which is impartial, non-judgemental and confidential.

The organisation offers general advice to all citizens in Southampton. This includes advice on a wide range of subjects including benefits, debt, employment and family issues. The organisation offers specialist advice in debt management, immigration and residential care funding options and also offers a home visiting service to clients of social services in certain circumstances.

Activities

These are set out in the Annual Review, which serves as a preface immediately before the Trustees' Annual Report.

FINANCIAL REVIEW

Funding

The Trustees are grateful to the agencies and individuals who are working so hard to help us provide and maintain a quality assured independent advice service for the people of Southampton. Most of the organisation's funding has historically been provided by Southampton City Council. The City Council's ongoing requirements are to develop an integrated advice service

across the city. The management and Trustees of the organisation had worked closely with the City Council through the aegis of the Advice in Southampton partnership during consultation to shape the commissioning of advice services undertaken during 2016/2017.

The organisation leads a consortium, Advice in Southampton (AiS), made up of partner organisations (No Limits, Age UK, CLEAR, the Environment Centre, and the Rose Road Association) which was the successful bidder for the provision of advice services, with a contract for five years, running from 1 February 2018 to 31 March 2023. This should rightly be regarded as an important platform in the organisation's plan to achieve financial strength and a more balanced relationship with the City Council. However, the trustees are mindful of the increased pressure on public finance that could affect income in future years.

Income

Income levels in 2021/22 were nearly 3% higher than 2020/21, with significant support from the COVID Mitigation Funds for our work continuing to offset the impact of the pandemic on the local population. There was an increase in AIG contract funds for the Special Educational Needs and Disabilities information and advice provision, passported to the specialist provider of that service. The material funding sources were:

Southampton City Council - AIG contract	£440k
Southampton City Council - Core Grant (residue)	£190.4k
Citizens Advice Money and Pension Service Debt Advice (MaPS)	£165.9k
Hampshire Macmillan Citizens Advice Service	£50.2k
Home Office - EU Settlement Grant	£85.5k
Citizens Advice - Universal Credit Help to Claim	£34.2k
Southampton City Council - Covid Mitigation Funding	£78.6k
Southampton and District MS Society	£15k
Maggie's Centre Southampton	£22.5k
Other grants	£91.6k

Spending

Staff costs represent the greater part of the organisation's spending profile. Our relocation to premises fit for operating the service in December 2020 to ensure we could continue to meet our funding commitments has had a significant contribution to increased costs and has now had a full year to take effect, alongside the higher ongoing costs for improved IT and telephony services. We were able to provide a modest cost of living increase for staff. Notwithstanding this increase over the previous year, staff costs as a proportion of total spend has been maintained at circa 45%

reflecting the contribution of partner organisations within the Advice in Southampton consortium.

Ongoing response to COVID

As reported in 2021, we reviewed our operating model, introducing drop-in video advice hubs in two locations in the city. We have continued to see clients who need face to face support at our office, and conduct home visits to vulnerable clients that cannot access mainstream channels. We keep our COVID health and safety measures under review to maintain a safe environment for staff, volunteers and clients accessing our premises.

Reserves Policy

Citizens Advice Southampton Trustees recognise the need to maintain reserves to enable the organisation to:-

- meet statutory and contractual obligations
- withstand an unforeseen financial setback
- provide temporary financial assistance for projects that are awaiting agreed funding from other organisations
- take advantage of opportunities that the Trustees consider will benefit the charity and the community it serves

The Trustees have established a policy whereby funds not designated for specific purposes or otherwise committed, or invested in tangible fixed assets held by the organisation ("free reserves"), should be a minimum of three months of the resources expended, which equates to £178,000 in general funds. At this level, the Trustees feel that they would be able to continue the current activities of the Charity for a limited period of time in the event of a significant drop in funding; it would then clearly be necessary to consider how replacement funding could be found or service delivery changed. At 31 March 2022, the free reserves totalled £261,534 which is £47,885 more than the previous year.

Plans for the future

The Southampton City Council contract for core Advice Information and Guidance (AIG) services provides a stable underlying funding base, and was due to expire on 31 March 2023. The offer of an extension has been made until 30 February 2025, which is welcome news. However, the Board acknowledges that in the current challenging funding environment it must work to ensure increased operating costs can be met, whilst at the same time planning to enhance and diversify income streams to continue to ensure the people of Southampton can access quality information and advice services that are sustainable, and remain free to all.

The Trustees will continue to work to secure the appointment of additional and appropriately skilled trustees to support the Board's aim to focus on developing services that are both sustainable and attractive to funding bodies. We will continue to demonstrate the impact of advice and its added value to other services including health; ensure we use available technology to improve access to the service and our productivity; extend our early intervention and prevention offer through the training of other front-line services in 'Advice First Aid', and extend

access to Refernet as a means of other agencies making secure direct referrals for their service users; and, work creatively to increase our workforce capacity.

ACKNOWLEDGEMENTS

Over the last twelve months, Southampton Citizens Advice Bureau has delivered the best possible services despite continued uncertainty. The trustees recognise that the charity is well managed; a view endorsed by the acknowledgement of the City Council to continue the contract for Advice Information and Guidance services. The trustees would like to commend the exceptional work undertaken by the skilled and committed staff and volunteers without whom the Charity could not offer the depth and breadth of advice to its many clients. They would also wish to record their thanks to the volunteers and the paid staff who have contributed so much to the smooth running and development of the Charity during the ongoing challenges presented during the year.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Southampton Citizens Advice Bureau (A Company Limited by Guarantee) for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (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 incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

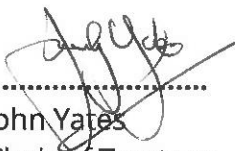
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper 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.

Approved by the trustees of the charity on 17/11/22 and signed on its behalf by:


.....
John Yates
Chair of Trustees

Southampton Citizens Advice Bureau

REPORT FOR THE INDEPENDENT AUDITORS

For the year ended 31 March 2022

Opinion

We have audited the financial statements of Southampton Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement 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 Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, 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 Auditors' 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 trustees' 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 charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Southampton Citizens Advice Bureau

REPORT FOR THE INDEPENDENT AUDITORS

For the year ended 31 March 2022

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors 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 this gives rise to a material misstatement in the financial statements themselves. 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.

Opinions on other matters 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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the 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 Report of the Trustees.

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 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; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, 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.

Our 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 a Report of the Independent Auditors 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:

From discussion with management and those charged with governance information about the entity is documented to assess the activity within the organisation. We discuss management's assessment of risk in respect of irregularities, fraud and going concern.

Based on these discussions and our own assessments we determined that the key risk areas were income recognition in respect of cut off issues and management override concerning the size of the organisation.

We set a financial statement materiality level based on the level of income. As a not for profit organisation raising income is its primary focus which is why income was used to determine the level of materiality. Our overall assessment of risk was used to determine performance materiality at an appropriate level.

Substantive audit tests were designed after assessing and performing walkthrough tests. The walkthrough testing confirmed documented systems which have been designed to act as a preventative measure against fraud and error which appear to be operating as documented. Substantive testing tested a sample of the population, representative of the population, to identify errors. The testing did not identify any material misstatements in areas tested.

Audit substantive tests concluded no material errors over the key risk areas of income recognition

and management override.

The audit considers the organisation is not exposed to material risk of error as a result of assessing laws and regulations that are appropriate to the organisation.

Management assessed there is no going concern risk. The audit undertook a review of budgets, management accounts and the review of board minutes and came to the same conclusion as management.

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/auditors-responsibilities. This description forms part of our Report of the Independent Auditors.

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 those matters we are required to state to them in an auditors' 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, for our audit work, for this report, or for the opinions we have formed.



Paul Underwood (Senior Statutory Auditor)
for and on behalf of Morris Crocker Limited
Chartered Accountants
Statutory Auditors
Station House
North Street
Havant
Hampshire PO9 1QU

Date: 23 November 2022

Southampton Citizens Advice Bureau

STATEMENT OF FINANCIAL ACTIVITIES

Including income and expenditure account

For the year ended 31 March 2022

	Note	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Operating activities					
Income from:	1b				
Donations and legacies	2	1,692	-	1,692	1,444
Charitable activities	2	360,591	813,355	1,173,946	1,122,116
Other (including fundraising)	2	2,055	50	2,105	20,682
Total Income		<u>364,338</u>	<u>813,405</u>	<u>1,177,743</u>	<u>1,144,242</u>
Expenditure on:					
Raising funds		-	-	-	-
Charitable activities	3	323,106	864,809	1,187,915	1,073,228
Other		-	-	-	-
Total Expenditure		<u>323,106</u>	<u>864,809</u>	<u>1,187,915</u>	<u>1,073,228</u>
Net income/(expenditure) before transfers		41,232	(51,404)	(10,172)	71,014
Transfers between funds		4,460	(4,460)	-	-
Net movement in funds for the year		45,692	(55,864)	(10,172)	71,014
Reconciliation of funds:					
Balances brought forward	10	<u>301,817</u>	<u>55,899</u>	<u>357,716</u>	<u>286,702</u>
Balances carried forward	10	<u>347,509</u>	<u>35</u>	<u>347,544</u>	<u>357,716</u>

The statement of financial activities includes all gains and losses in the year. All income and expenditure derive from continuing activities.

The notes form part of these financial statements.

Southampton Citizens Advice Bureau

BALANCE SHEET

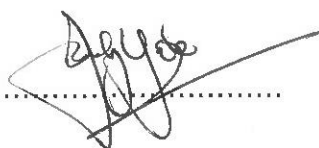
As at 31 March 2022

	Note	Unrestricted Funds	Restricted Funds	2022 Total funds £	2021 Total funds £
Operating activities					
Fixed Assets					
Tangible Fixed Assets	7	85,975	-	85,975	88,168
Current Assets					
Debtors	8	141,963	36,554	178,517	95,992
Cash at bank and in hand		152,385	(6,998)	145,387	254,114
		294,348	29,556	323,904	350,106
Creditors - amounts falling due within one year	9	26,415	29,521	55,936	57,290
Net Current Assets		267,933	35	267,968	292,816
Net assets before Pension reserve		353,908	35	353,943	380,984
Creditors - amounts falling due after one year		6,399	-	6,399	23,268
Net assets		347,509	35	347,544	357,716
Represented by:					
Funds of the Charity					
General Funds	11	261,534	-	261,534	213,649
Designated Funds	11	85,975	-	85,975	88,168
Restricted Funds	11	-	35	35	55,899
		347,509	35	347,544	357,716

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 17 November 2022 and were signed on their behalf by:

Chair
John Yates



Treasurer
Steven Foster



Southampton Citizens Advice Bureau

CASH FLOW STATEMENT

For the year ended 31 March 2022

	2022	2021
Operating activities		
Net cash provided by (used in) operating activities	(98,408)	8,110
Investing activities		
Payments for tangible fixed assets	(10,319)	(99,074)
Change in cash and cash equivalents in the year	<u>(108,727)</u>	<u>(90,964)</u>
Cash and cash equivalents at beginning of the year	<u>254,114</u>	<u>345,078</u>
Total cash and cash equivalents at end of the year	<u>145,387</u>	<u>254,114</u>
Reconciliation of net movement in funds to net cash flow from operating activities		
	2022	2021
Statement of Financial Activities: Net movement in funds	(10,172)	71,014
Adjustments for:		
Depreciation charges	12,512	10,906
(Increase)/decrease in debtors	(82,525)	(68,259)
Increase/(decrease) in creditors	<u>(18,223)</u>	<u>(5,551)</u>
Net cash provided by (used in) operating activities	<u>(98,408)</u>	<u>8,110</u>

The notes form part of these financial statements.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

1 Accounting Policies

1.1 Basis of preparation

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

The trustees consider that there are no material uncertainties regarding the charity's ability to continue as a going concern.

1.2 Financial Instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at the present value of future cash flows (amortised cost). Financial assets held at amortised cost comprise cash at bank and in hand and debtors excluding prepayments.

Financial liabilities held at amortised cost comprise creditors excluding deferred income and taxation payable. Financial liabilities that are provisions are held at fair value. No discounting has been applied on the basis that the periods over which amounts will be settled are such that any discounting would be immaterial.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.4 Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Voluntary income is received by way of grants, donations, and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

1.6 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs includes all those overhead costs of office and bureau accommodation, utility services, and other services and costs, which are in support of the activity. They also include those costs not associated with the other two headings and includes costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

1.7 Operating leases and hire purchase agreements

The charity classifies the lease of property and printing and telecommunications equipment as operating leases; the title to the property and equipment remains with the lessor. Rental charges are charged on a straight-line basis over the term of the lease.

1.8 Taxation

The company, being a registered charity with minimal trading income, has been granted exemption from tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

1.9 Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised.

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Leasehold improvements	over the length of the lease
Computer equipment	25% on the straight-line method
Furniture and equipment	25% on the straight-line method

1.10 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.11 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.12 Creditors and provisions

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 normally recognised at their settlement amount after allowing for any trade discounts due.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

1.13 Pensions and retirement benefits

The charity operates a defined contribution scheme. The amount charged to the statement of financial activities in respect of pension costs and other post-retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions paid are shown as either accruals or prepayments in the balance sheet.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

2 Incoming Resources from Generated Funds

2a. Donations

	Unrestricted £	Restricted £	Total 2022 £	Total 2021 £
Voluntary income				
Donations	1,692	-	1,692	1,444
	<u>1,692</u>	<u>-</u>	<u>1,692</u>	<u>1,444</u>

Charitable Activities

	Unrestricted £	Restricted £	Total 2022 £	Total 2021 £
Southampton City Council - Core contract	190,460	-	190,460	231,942
AIG - Southampton City Council	-	440,003	440,003	415,432
Southampton City Council-Suicide Prevention Fund	10,000	-	10,000	-
Southampton City Council-02 COVID Outbreak containment	78,550	-	78,550	-
Southampton City Council-Hong Kong Support	4,750	-	4,750	-
City Life Church (CLEAR)-Hong Kong Support	9,600	-	9,600	-
Centre for the Acceleration of Social Technology - CAST	19,846	-	19,846	-
Hampshire Macmillan Citizens Advice Service	-	50,189	50,189	48,641
Citizens Advice Hampshire-Maggies	-	22,531	22,531	-
Citizens Advice Hampshire-US Benefits support	3,062	-	3,062	-
Citizens Advice Hampshire-Southern Health	17,670	-	17,670	13,525
Citizens Advice Hampshire-Kickstart	18,744	-	18,744	-
EUSS - Home Office	-	85,544	85,544	77,154
Southampton & District MS Society	-	15,000	15,000	15,000
Citizens Advice Money Advice Service	-	145,591	145,591	163,690
Citizens Advice - Money Advice Service-Increased Capacity	-	20,319	20,319	-
Citizens Advice-Universal Support Help To Claim	-	34,178	34,178	49,561
Citizens Advice-other income	290	-	290	-
Other grants for advisory services	7,619	-	7,619	107,171
	<u>360,591</u>	<u>813,355</u>	<u>1,173,946</u>	<u>1,122,116</u>

Other Income

	Unrestricted £	Restricted £	Total 2022 £	Total 2021 £
Rent from hire of rooms	660	-	660	-
Bank interest	8	-	8	2,180
Miscellaneous income	1,387	50	1,437	18,502
Total Other Income	<u>2,055</u>	<u>50</u>	<u>2,105</u>	<u>20,682</u>

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

3 Analysis of expenditure

	Unrestricted	Restricted	Restricted		
	Generalist Advisory Services £	Money Advice Service £	Specialist Advisory Services £	2022 £	2021 £
Charitable Activities					
Staff costs	132,342	98,586	151,212	382,140	346,712
Other direct costs	13,887	13,891	435,186	462,964	459,231
Support costs	176,877	81,419	84,515	342,811	267,285
Total Expenditure by Activity	323,106	193,896	670,913	1,187,915	1,073,228
Support Costs	Generalist Advisory Services £	Money Advice Service £	Specialist Advisory Services £	2022 £	2021 £
Management	91,027	41,526	43,447	176,000	179,065
Office, IT & communications	34,170	15,445	16,006	65,621	42,591
Premises	41,079	19,656	19,805	80,540	27,249
Governance	5,822	2,609	2,862	11,293	11,431
Other	4,779	2,183	2,395	9,357	6,949
Activity Total	176,877	81,419	84,515	342,811	267,285

The basis of allocation of support costs is hours worked.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

4 Net (income)/expenditure for the year

	2022	2021
	£	£
This is stated after charging:		
Depreciation	12,512	10,906
Auditors' remuneration	11,000	6,000
Operating lease costs-premises	31,910	31,910

5 Lease commitments

As at 31 March 2022, the charity had commitments under non-cancellable operating leases as follows:

	Land and buildings	
	2022	2021
	£	£
Within one year	31,910	31,910
Between two and five years	182,640	178,022
After five years	109,584	146,112
	<u>324,134</u>	<u>356,044</u>

6 Information regarding Trustees, Directors and Employees

	2022	2021
	£	£
Wages and salaries	507,542	465,048
Social security costs	35,770	36,020
Pension costs	14,828	24,709
	<u>558,140</u>	<u>525,777</u>

The average number of employees, analysed by function was:

	2022	2021
Charitable purposes	22.7	19.0
Management and administration of charity	6.6	2.0
	<u>29.3</u>	<u>21.0</u>

No employee received remuneration of more than £60,000.

Key management Personnel and Costs: Chief Officer, total employment costs including employers national insurance and pension contributions: £51,433 (2021: £48,062)

Trustee remuneration & Related Party transactions

No trustee was remunerated for any services. All payments were by way of reimbursement for expenses. The trustees had indemnity insurance in place during the year.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

7 Fixed assets

	Land and Buildings Improvements	Fixtures, fittings and equipment £	Total £
Cost			
At 1 April 2021	92,239	48,581	140,820
Additions	-	10,319	10,319
Disposals	-	-	-
At 31 March 2022	<u>92,239</u>	<u>58,900</u>	<u>151,139</u>
Depreciation			
At 1 April 2021	10,600	42,052	52,652
Charge for the year	10,600	1,912	12,512
Disposals	-	-	-
At 31 March 2022	<u>21,200</u>	<u>43,964</u>	<u>65,164</u>
Net book value 2022	<u>71,039</u>	<u>14,936</u>	<u>85,975</u>
Net book value 2021	<u>81,639</u>	<u>6,529</u>	<u>88,168</u>

8 Debtors

	2022 £	2021 £
Grants receivable	159,900	85,832
Other Debtors	3,901	10,160
Prepayments	14,716	-
	<u>178,517</u>	<u>95,992</u>

9 Creditors - amounts falling due within one year

	2022 £	2021 £
Accruals	12,447	10,214
Trade Creditors	29,521	34,707
Other creditors including tax and social security	13,968	12,369
	<u>55,936</u>	<u>57,290</u>

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

10 Analysis of net assets between funds

	General Unrestricted Funds £	Designated Unrestricted Funds £	Restricted Funds £	Total Funds £
Tangible Fixed Assets	-	85,975	-	85,975
Current Assets				
Cash	152,385	-	(6,998)	145,387
Other CA	141,963	-	36,554	178,517
Current Liabilities	(26,415)	-	(29,521)	(55,936)
Current liabilities due after one year	(6,399)	-	-	(6,399)
Net Assets	<u>261,534</u>	<u>85,975</u>	<u>35</u>	<u>347,544</u>

11 Movement in funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Restricted Funds:					
Money Advice Service	41,638	165,910	(193,896)	(13,652)	-
Specialist Advisory Services	14,261	647,495	(670,913)	9,192	35
Total Restricted Funds	<u>55,899</u>	<u>813,405</u>	<u>(864,809)</u>	<u>(4,460)</u>	<u>35</u>
Unrestricted Funds:					
General fund	213,649	364,338	(320,913)	4,460	261,534
Fixed Asset Fund	88,168	-	(2,193)	-	85,975
Total Unrestricted funds	<u>301,817</u>	<u>364,338</u>	<u>(323,106)</u>	<u>4,460</u>	<u>347,509</u>
Total funds	<u>357,716</u>	<u>1,177,743</u>	<u>(1,187,915)</u>	<u>-</u>	<u>347,544</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Outgoing Resources £	Movement in Funds £
Money Advice Service	165,910	(193,896)	(27,986)
Specialist Advisory Services	647,495	(670,913)	(23,418)
Total Restricted Funds	<u>813,405</u>	<u>(864,809)</u>	<u>(51,404)</u>
Unrestricted Funds:			
General fund	364,338	(320,913)	43,425
Designated funds	-	(2,193)	(2,193)
Total Unrestricted funds	<u>364,338</u>	<u>(323,106)</u>	<u>41,232</u>
Total	<u>1,177,743</u>	<u>(1,187,915)</u>	<u>(10,172)</u>

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

Movement in Funds (continued) Comparatives for movement in funds:

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
Restricted Funds:					
Money Advice Service	41,638	163,690	(163,692)	-	41,636
Specialist Advisory Services	14,261	613,387	(651,584)	38,199	14,263
Total Restricted Funds	55,899	777,077	(815,276)	38,199	55,899
Unrestricted Funds:					
General fund	230,803	367,165	(257,952)	(126,367)	213,649
Designated Fixed Asset Fund	-	-	-	88,168	88,168
Total Unrestricted funds	230,803	367,165	(257,952)	(38,199)	301,817
Total funds	286,702	1,144,242	(1,073,228)	-	357,716

Net Movement in Funds

	Incoming resources £	Outgoing Resources £	Movement in Funds £
Money Advice Service	163,690	(163,692)	(2)
Specialist Advisory Services	613,387	(651,584)	(38,197)
Total Restricted Funds	777,077	(815,276)	(38,199)
Unrestricted Funds:			
General fund	367,165	(257,952)	109,213
Designated funds	-	-	-
Total Unrestricted funds	367,165	(257,952)	109,213
Total	1,144,242	(1,073,228)	71,014

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

12 Purpose of Restricted Funds

Advice Information Guidance (AIG) — The provision of the complete panoply of advice services to the population of Southampton by telephone and face to face services, in coalition with the six other local agencies that comprise the Advice in Southampton (AiS) consortium (Age UK, Clear, EU Welcome, the Environment Centre, No Limits, Rose Road Association).

Money & Pensions Service Debt Advice Project (MaPSDAP) —The provision of specialist debt advice by telephone, digital and face-to-face services.

Specialist Advisory Services:

MS Society —The provision of targeted employment, housing, benefits and debt advice for people and their families affected by Multiple Sclerosis within the Southampton and District branch area of benefit.

Hampshire Macmillan Advice Service —The provision of a holistic welfare benefits, employment, housing, debt and general advice service for people affected by cancer.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

13 Provisions for Liabilities

	2022	2021
	£	£
Provisions	6,399	23,268

Southampton Citizens Advice Bureau participates in a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. We account for the scheme as a defined contribution scheme.

A full actuarial valuation for the scheme was carried out with an effective date of 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the pension scheme trustees, and the participating employers have agreed that additional contributions will be paid.

Where the scheme is in deficit and where the Charity has agreed to a deficit funding arrangement, the Charity has recognised a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Reconciliation of opening and closing revisions

	31 March 2022	31 March 2021
	£	£
Provision at start of period	23,268	27,569
Unwinding of the discount factor	134	620
Deficit contribution paid	(5,888)	(5,717)
Impact of any change of assumptions	(147)	796
Amendments to contribution schedule	(10,968)	-
Provision at end of period	6,399	23,268

	31 March 2022	31 March 2021
	£	£
Income and expenditure impact		
Interest expense	134	620
Impact of any change of assumptions	(147)	796
Amendments to contribution schedule	(10,968)	-

Assumptions	31 March 2022	31 March 2021	31 March 2020
	% per annum	% per annum	% per annum
Rate of discount	2.35	0.66	2.53

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

14 Related Party Transactions

The Bureau is an associate member of national Citizens Advice (CitA), with which it has a Membership Agreement. There is no operating or financial inter-dependence between CitA and the Bureau. The national body reviews the Bureau's conformance to standards set out in the Membership Agreement.

The Bureau has historically had close relationships with Southampton City Council which provided more than 61% of the charity's funding during 2021/22 (including the total value of the AIG contract). Both organisations monitor the activities of the Bureau and send appointed observers to attend Trustee Board Meetings when deemed appropriate, but are not considered to be related parties as defined by the Charities statement of recommended practice (SORP).

15 Comparative Statement of Financial Activities

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021 INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT

	Unrestricted funds	Restricted funds	2021 Total funds	2020 Total funds
	£	£	£	£
Income from:				
Donations and legacies	1,444	-	1,444	3,743
Charitable activities	345,039	777,077	1,122,116	965,637
Other (including fundraising)	20,682	-	20,682	1,545
Total Income	<u>367,165</u>	<u>777,077</u>	<u>1,144,242</u>	<u>970,925</u>
Expenditure on:				
Raising funds	-	-	-	-
Charitable activities	257,952	815,276	1,073,228	941,690
Other	-	-	-	-
Total Expenditure	<u>257,952</u>	<u>815,276</u>	<u>1,073,228</u>	<u>941,690</u>
Net income/(expenditure) before transfers	109,213	(38,199)	71,014	29,235
Transfers between funds	(38,199)	38,199	-	-
Net movement in funds for the year	71,014	-	71,014	29,235
Reconciliation of funds:				
Balances brought forward	<u>230,803</u>	<u>55,899</u>	<u>286,702</u>	<u>257,467</u>
Balances carried forward	<u>301,817</u>	<u>55,899</u>	<u>357,716</u>	<u>286,702</u>

SOUTHAMPTON CITIZENS ADVICE BUREAU

England & Wales - Charity number 1093678

Accounts

Company No. 04391330
Charity No. 1093678

SOUTHAMPTON CITIZENS ADVICE BUREAU
(a company limited by guarantee)

ANNUAL REVIEW 2021
Incorporating
TRUSTEES REPORT AND FINANCIAL STATEMENTS

For the Year Ended 31 March 2021

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ABOUT CITIZENS ADVICE SOUTHAMPTON

Our free, confidential and impartial advice helps people in Southampton find a way forward to overcome their problems. A key part of our work is to use our influence and data to raise awareness of issues that affect our clients' lives ensuring their voices are heard locally and nationally.

Our service

Our service operates from a new City Centre location at 14-15 Brunswick Place. Since March 2020 and the first COVID-19 lockdown restrictions we have operated our Adviceline service, alongside providing e-mail and webchat advice. We have also developed two video advice hubs, located at the Central and Shirley Libraries in Southampton that offer on-demand access for clients that need a face-to-face service. Without the need for any technical skills or login requirements, clients can speak and share documentation directly with an adviser without the need to make an appointment. This is aimed at meeting the needs of clients who have difficulty accessing telephone and web-based services. We continue to meet clients who need in person support at our COVID-secure office space.

We deliver a range of specialist services including:

- Debt Advice - Money and Pensions Service (MaPS) debt advice
- Welfare benefits advice including *Help to Claim* Universal Credit, a Macmillan funded advice service for cancer sufferers and their families, and a MS Society funded service for people who are coping with the changes to their working and financial situations due to the progressive impact of Multiple Sclerosis. We also provide a home visiting service for vulnerable people.
- Immigration casework, and a Home Office funded service for vulnerable clients that need to apply for the European Union Settlement Scheme

Our advice is provided at different levels, from one-off brief interventions providing information to in-depth casework tailored to individual needs.

We work in a close partnership with No Limits, Age UK Southampton, EU Welcome/CLEAR, the Environment Centre and the Rose Road Association which together comprise the Advice in Southampton (AiS) consortium to provide a wide range of universal and specialist services commissioned by Southampton City Council that meet the diverse needs of our local communities. We recognise the significant need of areas of highest deprivation as well as the significant ethnic diversity of Southampton's population.

Introduction from John Yates, Chair of Trustees

Thank you for reading our Annual Report for 2020/21. I hope that you find it to be informative and reassuring about the work that Citizens Advice Southampton (CAS) carries out to support the citizens of Southampton and its immediate surrounding area with appropriate advice, information and guidance.

It has been a very challenging year during which we have had to adapt our operations to provide the most appropriate service through the pandemic, and move to our new offices in Brunswick Place over Christmas.

I am very proud of the team of staff and volunteers who have continued to provide an excellent service this year, and of our Chief Officer, Liz Donegan who has led them so well.

The City Council's contract for Advice, Information & Guidance (AIG) which CAS leads with our partners in Advice in Southampton (AiS) provides advice services to the citizens of Southampton. We have now completed three years of the five-year contract, and have established strong relationships with our partners enabling us to offer a wide range of services to the community using the 'no wrong door' principle.

I would like to thank my fellow trustees for their active support to myself and the CAS team

Chief Officer's review

I am pleased to report that despite the operating conditions presented by COVID and much energy and focus taken up with an office relocation, allowing us to offer a COVID-secure facility to meet clients; we have been able to provide advice and information to over 7,000 people during the year - gaining for them a remarkable £870,000. Additionally, we have also been able to extend our partnerships with a new welfare benefits service at the Maggie's Centre based at the University Hospital Southampton in the pipeline.

Our service this year included supporting around 500 vulnerable people to secure EU Settled and Pre-settled status, enabling them to retain access to the right to live, work, secure housing and access to vital services in the UK following Brexit. This was achieved by continuing to secure Home Office funding that enabled collaborative working with the City Council and our Advice in Southampton partners EU Welcome/CLEAR. We are incredibly grateful to these agencies and the dedicated people within them for their commitment to working in partnership to achieve these outcomes in such challenging circumstances. We have included a case study in this review that highlights this work.

As we moved slowly through the various stages of this pandemic, it became clear that we would not be able to reopen our Central Library 'drop-in' service that pre-COVID had supported up to 3,500 people a year. We recognised that a fundamental change in the way we deliver this service was needed to safely meet the needs of those people - many of whom are vulnerable or have difficulty accessing mainstream telephone or web-based services. In response, have been able to develop new capabilities to ensure our services remain accessible, resilient and sustainable. With CAST Catalyst and the National Lottery Community COVID-19 Digital Response fund, we researched our service user needs to develop two video hubs at the Central and Shirley libraries. These facilities now allow clients to "drop-in" for a virtual face-to-face meeting with our advisers.

User research confirmed very low-levels of digital accessibility amongst our clients, and the video hubs have been designed with no technical input required by clients to be able to use them – they just need to take a seat in front of a screen. Not only are our clients able to see their adviser, we are able to

scan important documents, share screens so they can information first hand, and even join a third party such as an interpreter to meetings. Most recently we have expanded the use of the hubs to the Southampton City Council Employment Support Team – allowing service users to benefit from other services.

The foundation of our service is our dedicated staff and volunteers. This year they have demonstrated an extraordinary openness to embrace new ways of working in the most difficult personal and professional circumstances. We are incredibly grateful and proud of our team which is has risen to the challenge, and continued to deliver advice in new ways alongside working both in person and remotely by phone and e-mail.

Liz Donegan

PROGRESS TOWARDS ACHIEVING OUR STRATEGIC PRIORITIES

You won't ever struggle to get help from us

We introduced a Freephone number for Adviceline, email advice, alongside researching and developing a new community-based video advice hubs and continued to grow our volunteer advice team developing remote training opportunities. Thanks to the invaluable support of central government COVID resilience funding secured through Citizens Advice, we were able equip 20 volunteers to continue delivering advice remotely.

Our service will be joined up and we'll help you move forward whatever your problem

We continued to develop our seamless 'no wrong door to advice' service model by joining agencies including those supporting carers and delivering Community Prescribing services and Southampton City Council services to our Refernet secure referral portal. In doing so we are ensuring people, particularly those facing greater barriers to accessing advice, can do so with greater ease. We worked closely with Southampton City Council and EU Welcome and CLEAR to ensure vulnerable people had access to information and support to apply for the EU Settlement Scheme. This work included co-producing communications, providing briefings for social care workers and developing a referral pathway to ensure vulnerable people got the help they needed.

You'll know that we'll speak up for you

We worked with Citizens Advice nationally to highlight how the pandemic affected people's lives and we used our experiences of supporting people to apply for the EU Settlement Scheme to provide the Home Office with insights into the difficulties people had in exercising their rights. Locally, we have worked with and informed local pandemic response partnerships using our data and insights to inform local decision making and through our Advice in Southampton partnership newsletters, and *Spotlight* reports we have provided insights into the problems people in our local community face.

You'll get the level of support you need

We continued to work in partnership with agencies including our Advice in Southampton partners to ensure people were able access a wide range of services including those provided by our own team of specialist skilled welfare benefits, debt and immigration caseworkers. We ensured clients who were unable to use telephone or digital services received advice from us.

SUMMARY OF IMPACT

We help people to solve their problems. In doing so, we create financial value. This means that we save the Government and society money by stopping problems that cost money. It's impossible to put a £ sign on all of the crucial work that we do. But where we have the evidence to do so, talking about the financial value of our service tells a powerful story.

For every **£1** invested in us this year, we generated:

- **£2.37** in financial savings to local and national Government due to fewer payments for out-of-work benefits, costly evictions, re-housing evicted tenants and less demand on the NHS.
- **£16.67** in public value - when people have fewer problems they have higher levels of wellbeing, participation in society and productivity. Our calculation of public value also includes the value of a volunteer run service.
- **£6.07** in financial value to the people we help. Through our advice, we can increase people's income. We can help them get debts written off, take up benefits they're entitled to or get compensation for their consumer problems.

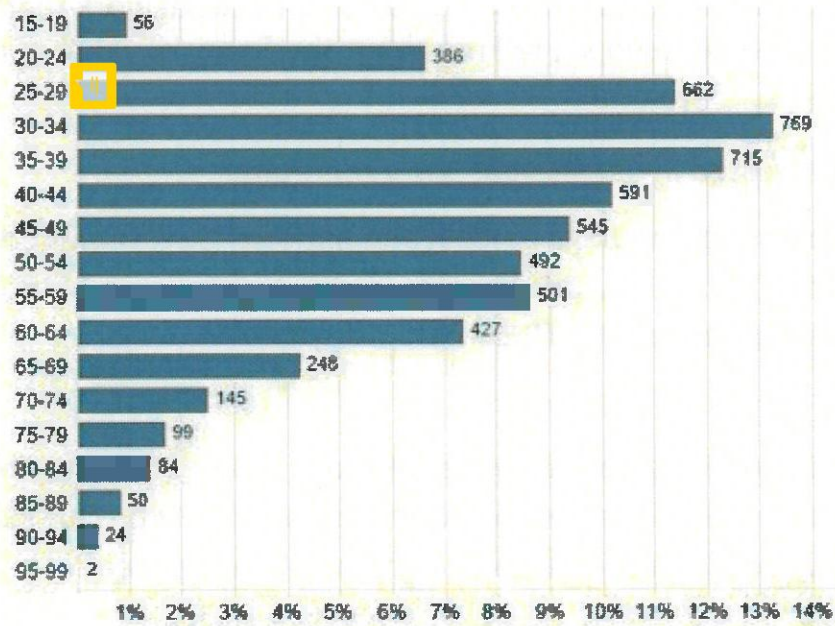
We estimate our **65 volunteers** contribute a minimum of **£313,925** of additional value to the local economy, based on an average of 7 hours volunteering a week over 44 weeks per year.

*For more detailed information Citizens Advice have published a full technical annex detailing each outcome and calculation for the national model: **Modelling our value to society: The value of the Citizens Advice service.***

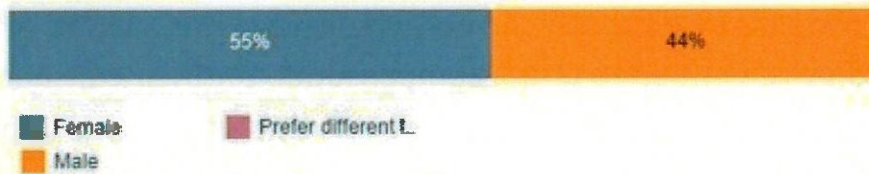
WHO WE HELP

6,619 people were helped with advice and casework covering 13,621 issues. A further 694 people received light-touch support.

Age



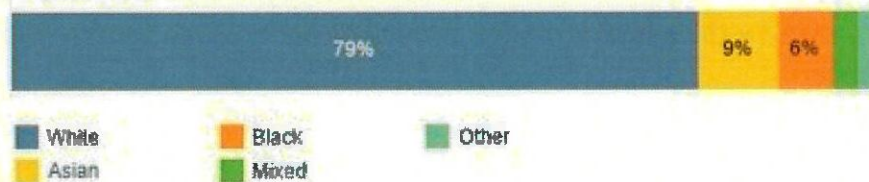
Gender



Disability / Long-term health



Ethnicity



BEHIND THE NUMBERS ARE THE PEOPLE WE HELP

Supporting families through a crisis

In late May 2020 Gary, 35 contacted us in desperation having spent many hours and over 40 phone calls trying to resolve a Universal Credit fraud matter. His wife and three children, one of whom is severely disabled, were receipt of Disability Living Allowance and working and child tax credits. However, their payment suddenly stopped. Gary had contacted HMRC and was informed that their tax credits had stopped because the client's wife had claimed Universal Credit. He explained that they'd never applied for Universal Credit; HMRC told the client to contact DWP and obtain a crime reference number.

Gary told our adviser that he had spent around 15 hours over 40 phone calls contacting DWP, HMRC and the Fraud Investigation Team at DWP trying to get the matter resolved, without success. He discovered that a claim for UC had been made in his wife's name and an advance of £1,400 had been applied for and issued to a bank account in London.

When Gary initially contacted us, he expressed feeling extremely stressed. The family had not received any benefits for nearly a month and were finding it hard to cope.

Our support

We consulted with the Citizens Advice Expert Advice team and advised Gary that despite the situation, he should not put in a claim for Universal Credit as his family may have been worse off than under the legacy benefits they were entitled to.

We also contacted our DWP Relationship Manager to raise the issue. They in turn escalated the case internally and the DWP agreed to reinstate Tax Credits even though the fraud investigation was ongoing.

We kept the client informed throughout.

Outcome

Gary and his family had their legacy benefits reinstated and they are now better off than if a Universal Credit claim had gone ahead.

The family's mental wellbeing has been improved as a result of our support leading to a reduction in stress. Gary told us "Thanks for your help and for keeping in contact with myself, and I can't thank you enough with the effort you're putting into this case."

Partnership working supports vulnerable people to secure their rights

Our client, Andrezi a 55-year-old Polish national suffering from severe mental health issues, had limited English and poor digital skills. He had been referred to us by the EU Welcome/CLEAR project, supporting refugees and migrants for help to complete an EU Settled Status application.

Our support

Establishing contact with Andrezi was incredibly difficult due to his mental health issues, but our adviser persisted, and after four months he eventually answered her calls and accepted support to make an application for EU Settled Status.

Working with the Polish speaking adviser at EU Welcome providing translation, we completed the application with our adviser acting as the intermediary with the Home Office, as Andrezi is not always able to deal with emails and phone calls.

He made contact with us a month later concerned about the progress of his application - he had lost his phone so was using a new number. We confirmed that no decision had yet been made.

We were later contacted by Andrezi's Mental Health Support Service based at the City Council, who said that if we had problems contacting him, they would be willing to arrange for a member of the team to visit him so he can use their phone.

On receiving the Home Office decision to grant Settled Status a few weeks later, we arranged for the CLEAR to contact Andrezi so the decision could be communicated in his own language. We also sent a confirmation email along with a leaflet in Polish that explained his new status, his rights and responsibilities.

Outcome

Andrezi is incredibly vulnerable and in supporting him to gain Settled Status despite his mental health difficulties and language and digital skills barriers to engagement, we helped prevent a loss in his legal status that could have major consequences, including losing the right to work, rent housing, claim benefits or access some health services.

Our Advice in Southampton partners include Age UK Southampton which provides a wide range of advice and wellbeing support to people aged over 55. The Advice in Southampton direct referral partnership, which includes a secure online portal, enables caseworkers from our respective agencies to collaborate - ensuring people with complex situations get the specialist support they need to resolve problems. By working together in this way, we can help people manage a crisis and engage with statutory services to alleviate distress.

John is 66-year-old man who suffers from COPD, living in a privately rented shared house. His wife passed away 2 years ago - his family do not live locally. He has been paying off a debt to the DWP since 2004, who deduct a third of his pension leaving him with under £450 a month to live on. He had been told that he isn't entitled to Pension Credit or Housing Benefit.

John contacted Age UK when he'd become destitute - with 47p to his name and having not eaten for 4 days. He had received a letter from DWP stating that he had to continue to pay back his debt. When he spoke to them, he was told that the debt recovery was nothing to do with them.

Our support:

On referral from Age UK Southampton, John was supported by our MaPS funded Money Advice Unit - our caseworker established that he had not been paying bills for some time, as his wife had dealt with the bills previously. He had therefore built up a number of other debts in addition to the outstanding sum owed to DWP. There were also issues around transfer of a former property to his daughters.

John caught COVID-19 and Age UK Southampton ensured he received food parcels, urged him to seek medical attention and arranged Community Hub support for food and prescription deliveries along with an emergency payment via the Hardship Fund.

John's Debt caseworker arranged a hold on all debts and supported him to apply for credit reports. Due to the complexity of his situation alongside ongoing health issues John needs ongoing support to deal with his debts, benefits and housing issues by our caseworker.

CAMPAIGNING – Making every voice count – one becomes the many

Our clients' voices come together to build a compelling story and provide the evidence to help bring about change and social justice.

The information entrusted to us by clients is analysed by national Citizens Advice, who use this data to identify trends where change is needed, and undertake campaigns to improve current policies and practices. Evidence is presented to Government and at a local level we can highlight and discuss problems with the local authority and agencies such as health services and Jobcentres as well as other voluntary organisations.

Locally we publish monthly reports highlighting the evidence from clients. Successful campaigns, sometimes in partnership with other organisations, influence changes which benefit both the clients who visit us and other people who suffer from similar problems. Highlighting these cases locally, we have been able to influence local Council Tax collection practices and communications.

WHAT OUR CLIENTS TELL US ABOUT OUR SERVICE

Every month Citizens Advice sends an SMS survey to the people we help. We value this feedback - it helps us understand what's going well and gives us insight into what we need to improve.

"I have found the people at my local Citizens Advice to be extremely knowledgeable and helpful which made the situation I was in much easier to handle."

"L was so kind, approachable, friendly and understanding. She helped me see it wasn't the end of the world and it could be sorted out. She helped me go from the depth of despair to feeling relieved and content. Thank you seems so inadequate for everything she did for me"

"My experience with the people that helped me will never be forgotten. They were amazing. Their whole attitude made me feel that they really cared....and to think, they want nothing in return."

'The person who spoke to me was very kind to me as she explained the situation, and I was very stressed because of all the calls of threat I been receiving from all the companies I owe money to and all the letters from debt collectors'

"The problem concerned my application for permanent residence in UK and the technical difficulties I experienced when applying on line. Although I had, in the end, to send my passport, I am very grateful for the professional help I received concerning the detailed steps one has to take to be successful."

Acknowledgements

Everything achieved during 2020-21 was only possible with the help of our volunteers, supporters, pro-bono legal advisers and advice partners. For that we say a HUGE Thank you!

Our **65** volunteers contributed an estimated **20,000** hours of support during the year.

Supporters

- Southampton City Council/Southampton City NHS Clinical Commissioning Group
- Access to Justice
- National Lottery CAST Catalyst COVID-19 Digital Response Fund
- Citizens Advice Money and Pensions Service
- Citizens Advice Help to Claim service
- Citizens Advice Hampshire Macmillan Cancer Support
- Multiple Sclerosis Society (Southampton and District)
- Hampshire & Isle of Wight Community Foundation
- The Home Office

Pro-bono legal advice

- BDB Pitmans
- Liz Davies (housing barrister)
- Peter Doughty (employment barrister), Pallant Chambers
- Andrew Guirguis, Solicitor (Honorary Legal Advisor)
- Adrian Peck (employment barrister), College Place
- Gary Self (employment barrister), Pump Court Chambers
- Employment & Family Lawyers, College Chambers

Advice Partners

- No Limits
- the Environment Centre
- CLEAR & EU Welcome
- Age UK Southampton
- The Rose Road Association
- Southampton Advice & Representation Centre (SARC) (subcontractor)

SOUTHAMPTON CITIZENS ADVICE BUREAU

TRUSTEES' AND DIRECTORS' REPORT

For the Year Ended 31 March 2021

The Trustees (who are also directors of the charity for the purposes of the Companies Act) present their report and independently examined financial statements for the year ended 31 March 2021.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), 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).

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity number:	1093678	
Company number:	04391330	
Registered office:	14-15 Brunswick Place Southampton SO15 2AQ	
Trustee Directors:	Charles Balchin Jean Lucking-Naguib Steven Foster Ian Hubbard Traute Meyer Mark Satchell Mike Vashisht Anita Smith Tara West Andrea Wooldridge John Yates Elizabeth Donegan	Appointed 23 June 2021 Appointed 24 March 2021 Treasurer Appointed 28 April 2021 Appointed 28 April 2021 Resigned 12 September 2021 Vice-Chair Chair Chief Officer
Executive:		
Auditors:	Paul Underwood, FCCA Morris Crocker Limited Station House 50 North Street Havant PO9 1QU	
Banker (main):	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	
Banker (investment):	CCLA Investment Management Ltd (known as COIF) Senator House 85 Queen Victoria House London EC4V 4ET	

SOUTAMPTON CITIZENS ADVICE BUREAU

TRUSTEES' AND DIRECTORS' REPORT

For the Year Ended 31 March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Southampton Citizens Advice Bureau is a charitable company limited by guarantee. It was incorporated as such in March 2002. The Articles of Association were revised and the new Articles were adopted in September 2014.

The Articles of Association are the governing document of the charity.

Membership

The Charity may admit into membership:

- any individuals over the age of 18 years who are interested in furthering the work of the Charity and who are not paid or volunteer workers of the Charity
- a body corporate or unincorporated association which is interested in furthering the Charity's work (any such body being called in the Articles a "member organisation").

Trustees are de facto members during their period of service. There were nine individual members at 31 March 2021 but no member organisations.

Recruitment and appointment of trustees

The Trustees who served during 2020/21 and up to the date this report was approved are listed above on page 13.

The maximum number of Trustees specified by the Articles of Association is 15 and the minimum is three. Trustees are either elected at the annual general meeting or co-opted by the Trustee Board during the year. The number of co-opted trustees must not exceed one-third of the total number of trustees. All Trustees (elected or co-opted) retire from office at the third annual general meeting following their election or appointment but may then be elected or re-appointed.

None of the Trustees has any beneficial interest in the company.

The Trustees are responsible for setting and monitoring the objectives and strategy of the charity, and ensuring the necessary policies and procedures are in place to enable the team of staff and volunteers to work effectively.

They have appointed a Chief Officer to manage the day-to-day operations of the Charity.

The Board of Trustees meets 10 times a year. Major operating decisions are made by a simple majority of a quorate Board. Day to day organisational and routine operating decisions are delegated to the elected officers or to the Chief Officer and are reported to the Trust Board at its next meeting.

New Trustees are briefed on the background of the Bureau and the involvement of Citizens Advice and major funders, obligations under charity and company law and the committee and decision-making processes of the Bureau. Trustees are encouraged to attend appropriate external training events where these will assist in the performance of their role.

Trustee induction and training

New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Related parties

The National Association of Citizens Advice Bureaux (Citizens Advice)

The Bureau is an associate member of national Citizens Advice (CitA), with which it has a Membership Agreement. There is no operating or financial inter-dependence between CitA and the Bureau. The national body reviews the Bureau's conformance to standards set out in the Membership Agreement.

Southampton City Council

The Bureau has historically had close relationships with Southampton City Council (SCC), which provided a total of 66% of the charity's funding during 2019/20; this includes the full value of the AIG contract encompassing funding paid to the AIS partners.

Both organisations monitor the activities of the Bureau and may send appointed observers to attend Trustee Board meetings when deemed appropriate, but are not considered to be related parties as defined by the Charities Statement of Recommended Practice (SORP).

Risk management

The bureau maintains an organisational risk register as well as an information assurance risk register. The risk register is based on a matrix supplied by CitA.

The risk register takes account of potential changes to the environment in which the Bureau is working and highlights how these would impact on its services.

On-going risk mitigation measures include:

- a quarterly comprehensive review of the risks the Bureau may face;
- monthly review of organisational key performance indicators including financial indicators;
- the establishment and implementation of systems and procedures to manage the risks identified.

OBJECTIVES AND ACTIVITIES

Objects

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Southampton City and surrounding areas.

Citizens Advice Bureaux deliver advice services from community locations in England and Wales, helping people to resolve their legal, money and other problems by providing free advice and information, and by influencing policymakers.

Public benefit

The Trustees have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

All the charity's services are offered free of charge and are available to the general public on a basis which is impartial, non-judgemental and confidential.

The Bureau offers general advice to all citizens in Southampton. This includes advice on a wide range of subjects including benefits, debt, employment and family issues. The Bureau offers specialist advice in debt management, immigration and residential care funding options and also offers a home visiting service to clients of social services in certain circumstances.

Activities

These are set out in the Annual Review, which serves as a preface immediately before the Trustees' Annual Report.

FINANCIAL REVIEW

Funding

The trustees are grateful to the agencies and individuals who are working so hard to help us provide and maintain an effective and quality assured independent advice service for the people of Southampton. Most of the Bureau's funding has historically been provided by Southampton City Council. The City Council's ongoing requirements are to develop an integrated advice service across the city. The management and trustees of the bureau had worked closely with the City Council through the aegis of the Advice Southampton partnership during consultation to shape the commissioning of advice services undertaken during 2016/2017.

The Bureau leads a consortium, Advice in Southampton (AiS), made up of partner organisations (No Limits, Age UK, CLEAR, the Environment Centre, EU Welcome, Road Rose Association) which was the successful bidder for the provision of advice services, with a contract for five years, running from 1st February 2018 to 31st March 2023. This rightly should be regarded as an important platform in the Bureau's plan to achieve financial strength and a more balanced relationship with the City Council. However, the trustees are mindful of the increased pressure on public finance that could affect income in future years.

Income

Income levels in 2020/21 failed to meet our ambitious plans which had been structured to support a stepping-up of our activities as well as seeking other funding streams as contracts or grants. Notwithstanding this income increased by some 18.5% and the Bureau was successful in securing various additional grants including increased funding for the Money & Pensions Service, EU Settlement Scheme, as well as COVID emergency grants via Citizens Advice, the National Emergency Trust and Access to Justice.

The material funding sources were:

Southampton City Council – AIG	£415.4k
Southampton City Council – core grant (residue)	£231.9k
Hampshire Macmillan Citizens Advice Service	£48.6k
Money & Pensions Service	£163.7k
EU Settlement Scheme	£77.1k
Universal Support Help to Claim	£57.1k
Southampton & District MS Society	£15.0k
Access to Justice	£49.6k
Southern Health	£13.5k
Other grants	£50.0k

The Bureau is also pleased that Southampton & District MS Society were able to provide continued funding for a support worker for people living with multiple sclerosis.

Spending

Despite the sterling and invaluable contribution of volunteers, most of whom operated from home, staff costs still represent the greater part of the Bureau's spending profile. Inevitably, with increased home working and the need to recruit and equip new volunteers in 2020/21 costs increased to continue to fulfil our obligations under the AIG and other agreements plus well-earned cost of living increases for staff. Notwithstanding this increase over the previous year, staff costs as a proportion of total spend has been maintained at circa 45% reflecting the contribution of partner organisations within the AIG consortium.

Between April and December, there was a need to increase spending to maintain the office in Kings Park Road, particularly in adapting to changing pandemic conditions. In line with the Bureau's strategic aim to provide a fit for purpose office space from which to operate, in December 2020 the charity relocated its operation to new premises at 14-15 Brunswick Place. Significant expenditure was required to re-fit the offices to include updated, robust ICT infrastructure and ensure COVID secure measures were in place. Welcome funding from Access to Justice supported this undertaking.

Pandemic Response

The ongoing coronavirus (COVID-19) pandemic during 2020/21 including continued lockdown restrictions necessitated a review of the Bureau's service delivery model, as our main "drop-in" facility remained unworkable. With Catalyst and The National Lottery Community Fund COVID-19 Digital Response support we developed a fully accessible video advice hub based at the main city library. This facility enables the Bureau to continue to meet demand from those people that need support, without requiring an appointment. The funding enabled us to undertake user needs research with clients, particularly those who cannot easily access telephone services due to language or other barriers; or have limited or no access to internet-based services. Using this intelligence, together with that of advisers, we have worked with a digital partner to develop a facility to meet those user requirements. Additionally, in line with changing government restrictions, we have continued to provide in-person appointments for clients when necessary. This has been only possible due to the relocation of the service to suitable premises with capacity to maintain social distancing and ventilation requirements. Volunteers continuing to work from home mainly support our telephone and e-mail advice services, and we have continued to recruit and train new volunteers with the use of video conferencing technology and the Citizens Advice e-learning platform.

Reserves Policy

The Trustees recognise the need to maintain reserves to enable the Bureau to:

- meet its statutory and contractual obligations
- withstand an unforeseen financial setback

- provide temporary financial assistance for projects that are awaiting agreed funding from other organisations
- take advantage of an opportunity that the Trustees consider will benefit the charity and the community it serves.

The Trustees have established a policy whereby funds not designated for specific purposes or otherwise committed, or invested in tangible fixed assets held by the Bureau, ('the free reserves'), should be between three and six months of the resources expended, which equates to £99,000 to £200,000 in general funds. At this level, the Trustees feel that they would be able to continue the current activities of the Bureau for a limited period of time in the event of a significant drop in funding; it would then clearly be necessary to consider how replacement funding could be found or service delivery changed. At 31 March 2021, the free reserves totalled £213,649, which is £17,154 less than the previous year.

Plans for the future

The contract for core services provided under contract from the City Council provides a stable underlying funding base until 31 March 2023. However, the Board acknowledges that in the current challenging funding environment it must plan to enhance and diversify income streams to continue to ensure the people of Southampton can access quality information and advice services that are sustainable and remain free to all.

Having fulfilled longstanding plans to relocate to premises that are fit-for-purpose, alongside the appointment of additional and appropriately skilled trustees, the organisation must focus on developing services that are both sustainable and attractive to funding bodies. In doing so we will:-

- demonstrate the impact of advice and its added value to other services including health;
- adopt the use of existing technology to improve access to the service and our productivity;
- develop our early intervention and prevention offer through the training of other front-line services in "Advice First Aid", and extend access to Refernet as a means of other agencies making secure direct referrals for their service users; and,
- work creatively to increase our workforce capacity, including developing offers around student placements, internships and apprenticeships.

6. ACKNOWLEDGEMENTS

Over the last twelve months, Southampton Citizens Advice Bureau has delivered the best possible services despite ongoing uncertainty. The Trustees recognise that the charity is well managed; a view endorsed by our recent Advice Quality Standards assessment. They would like to commend the exceptional work undertaken by the skilled and committed staff and volunteers without whom the Bureau could not offer the depth and breadth of advice to its many clients. They would also wish to record their thanks to the volunteers and the paid staff who have contributed so much to the smooth running and development of the Bureau during the unprecedented challenges of the last year.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Southampton Citizens Advice Bureau (A Company Limited by Guarantee) for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (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 incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to


- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper 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.

Approved by the trustees of the charity on ...1 | 12 | 2021... and signed on its behalf by:


.....
John Yates
Chair of Trustee

SOUTHAMPTON CITIZENS ADVICE BUREAU

REPORT OF THE INDEPENDENT AUDITORS

For the Year Ended 31 March 2021

Opinion

We have audited the financial statements of Southampton Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement 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 Accounting Standards (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 2021 and of its incoming resources and application of resources, including its income and expenditure, 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 Auditors' 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 trustees' 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 charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees 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 Annual Report, other than the financial statements and our Report of the Independent Auditors 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 this gives rise to a material misstatement in the financial statements themselves. 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.

Opinions on other matters 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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the 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 Report of the Trustees.

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 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; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, 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.

Our 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 a Report of the Independent Auditors 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:

From discussion with management and those charged with governance information about the entity is documented to assess the activity within the organisation. We discuss management's assessment of risk in respect of irregularities, fraud and going concern.

Based on these discussions and our own assessments we determined that the key risk areas were income recognition in respect of cut off issues and management override concerning the size of the organisation.

We set financial statement materiality level based on the level of income. As a not for profit organisation raising income is its primary focus which is why income was used to determine the level of materiality. Our overall assessment of risk was used to determine performance materiality at an appropriate level.

Substantive audit tests were designed after assessing and performing walkthrough tests. The walkthrough testing confirmed documented systems which have been designed to act as a preventative measure against fraud and error which appear to be operating as documented. Substantive testing tested a sample of the population, representative of the population, to identify errors. The testing did not identify any material misstatements in areas tested.

Audit substantive tests concluded no material errors over the key risk areas of income recognition and management override.

The audit considers the organisation is not exposed to material risk of error as a result of assessing laws and regulations that are appropriate to the organisation.

Management assessed there is no going concern risk. The audit undertook a review of budgets, management accounts and the review of board minutes and came to the same conclusion as management.

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

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 those matters we are required to state to them in an auditors' 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, for our audit work, for this report, or for the opinions we have formed.



Paul Underwood (Senior Statutory Auditor)
for and on behalf of Morris Crocker Limited
Chartered Accountants
Statutory Auditors
Station House
North Street
Havant
Hampshire
PO9 1QU

Date: 14 December 2021

SOUTHAMPTON CITIZENS ADVICE BUREAU
STATEMENT OF FINANCIAL ACTIVITIES
Including income and expenditure account
For the year ended 31 March 2021

	Note	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Income from:	1b				
Donations and legacies	2	1,444	-	1,444	3,743
Charitable activities	2	345,039	777,077	1,122,116	965,637
Other (including fundraising)	2	20,682	-	20,682	1,545
Total Income		367,165	777,077	1,144,242	970,925
Expenditure on:					
Raising funds		-	-	-	-
Charitable activities	3	257,952	815,276	1,073,228	941,690
Other		-	-	-	-
Total Expenditure		257,952	815,276	1,073,228	941,690
Net income/(expenditure) before transfers		109,213	(38,199)	71,014	29,235
Transfers between funds		(38,199)	38,199	-	-
Net movement in funds for the year		71,014	-	71,014	29,235
Reconciliation of funds:					
Balances brought forward	9	230,803	55,899	286,702	257,467
Balances carried forward	9	301,817	55,899	357,716	286,702

The statement of financial activities includes all gains and losses in the year. All income and expenditure derive from continuing activities.

The notes form part of these financial statements.

SOUTHAMPTON CITIZENS ADVICE BUREAU
BALANCE SHEET
As at 31 March 2021


	Note	Unrestricted Funds	Restricted Funds	2021 Total funds £	2020 Total funds £
Fixed Assets					
Tangible Fixed Assets	6	88,168	-	88,168	-
Current Assets					
Debtors	7	61,920	34,072	95,992	27,733
Cash at bank and in hand		191,547	62,567	254,114	345,078
		253,467	96,639	350,106	372,811
Creditors - amounts falling due within one year	8	16,550	40,740	57,290	58,539
Net Current Assets		236,917	55,899	292,816	314,271
Net assets before Pension reserve		325,085	55,899	380,984	314,271
Provision for liability	11	23,268	-	23,268	27,569
Net assets		301,817	55,899	357,716	286,702
Represented by:					
Funds of the Charity					
General Funds	9	301,817	-	301,817	230,803
Designated Funds	9	-	-	-	-
Restricted Funds	9	-	55,899	55,899	55,899
		301,817	55,899	357,716	286,702

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 1 December 2021 and were signed on their behalf by:

Chair

 John Yates

Treasurer

 Mark Satchell, FCCA

SOUTHAMPTON CITIZENS ADVICE BUREAU

CASH FLOW STATEMENT

For the year ended 31 March 2021

	2021	2020
Operating activities		
Net cash provided by (used in) operating activities	8,110	35,781
Investing activities		
Payments for tangible fixed assets	(99,074)	-
Financing activities		
Change in cash and cash equivalents in the year	<u>(90,964)</u>	<u>35,781</u>
Cash and cash equivalents at beginning of the year	345,078	309,296
Total cash and cash equivalents at end of the year	<u>254,114</u>	<u>345,078</u>

Reconciliation of net movement in funds to net cash flow from operating activities

	2021	2020
Statement of financial Activities: Net movement in funds	71,014	29,235
Adjustments for:	-	-
Depreciation charges	10,906	-
Interest from investments	-	-
Loss on disposal of fixed assets	-	-
(Increase)/decrease in debtors	(68,259)	28,326
Increase/(decrease) in creditors	<u>(5,551)</u>	<u>(21,780)</u>
Net cash provided by (used in) operating activities	<u>8,110</u>	<u>35,781</u>

Analysis of change in net funds

	At 1 April 20	Cash flow	At 31 Mar 21
	£	£	£
Net cash			
Cash at bank and in hand	345,078	(90,964)	254,114
Total	<u>345,078</u>	<u>(90,964)</u>	<u>254,114</u>

The notes form part of these financial statements.

SOUTHAMPTON CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2021

1 Accounting Policies

1.1 Basis of preparation

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

The trustees consider that there are no material uncertainties regarding the charity's ability to continue as a going concern.

1.2 Financial Instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at the present value of future cash flows (amortised cost). Financial assets held at amortised cost comprise cash at bank and in hand and debtors excluding prepayments.

Financial liabilities held at amortised cost comprise creditors excluding deferred income and taxation payable. Financial liabilities that are provisions are held at fair value. No discounting has been applied on the basis that the periods over which amounts will be settled are such that any discounting would be immaterial.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.4 Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Voluntary income is received by way of grants, donations, and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

SOUTHAMPTON CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2021

1.6 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs includes all those overhead costs of office and bureau accommodation, utility services, and other services and costs, which are in support of the activity. They also include those costs not associated with the other two headings and includes costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

1.7 Operating leases and hire purchase agreements

The charity classifies the lease of property and printing and telecommunications equipment as operating leases; the title to the property and equipment remains with the lessor. Rental charges are charged on a straight-line basis over the term of the lease.

1.8 Taxation

The company, being a registered charity with minimal trading income, has been granted exemption from tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

1.9 Tangible fixed assets and depreciation

All assets costing more that £1,000 are capitalised.

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Leasehold improvements	over the length of the lease
Computer equipment	25% on the straight-line method
Furniture and equipment	25% on the straight-line method

1.10 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.11 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.12 Creditors and provisions

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 normally recognised at their settlement amount after allowing for any trade discounts due.

SOUTHAMPTON CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

1.13 Pensions and retirement benefits

The charity operates a defined contribution scheme. The amount charged to the statement of financial activities in respect of pension costs and other post-retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions paid are shown as either accruals or prepayments in the balance sheet.

2 Incoming Resources from Generated Funds

2a. Donations and legacies			Total	Total
	Unrestricted	Restricted	2021	2020
	£	£	£	£
Voluntary income				
Donations	1,444	-	1,444	3,743
	<u>1,444</u>	<u>-</u>	<u>1,444</u>	<u>3,743</u>

2b. Income from charitable activities			Total	Total
	Unrestricted	Restricted	2021	2020
	£	£	£	£
Southampton City Council - Core Contract	231,942	-	231,942	225,607
Hampshire Macmillan Citizens Advice Service	-	48,641	48,641	41,955
Access To Justice	49,596	-	49,596	-
EUSS – Home Office	-	77,154	77,154	78,770
Southampton & District MS Society	-	15,000	15,000	15,000
Citizens Advice - Money & Pensions Service	-	163,690	163,690	151,749
Universal Support Help To Claim	-	49,561	49,561	42,868
AIG (Southampton City Council)	-	415,432	415,432	404,688
Citizens Advice Hampshire/ Southern Health	13,525	-	13,525	-
Other grants for advisory services	47,575	10,000	57,575	5,000
	<u>342,638</u>	<u>779,478</u>	<u>1,122,116</u>	<u>965,637</u>

2c. Other income			Total	Total
	Unrestricted	Restricted	2021	2020
	£	£	£	£
Rent from hire of rooms	-	-	-	-
Bank interest	2,180	-	2,180	1,115
Miscellaneous income	18,502	-	18,502	430
Total Other Income	<u>20,682</u>	<u>-</u>	<u>20,682</u>	<u>1,545</u>

SOUTHAMPTON CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

3 Analysis of Expenditure

	Unrestricted	Restricted	Restricted		
	Generalist Advisory Services	Money & Pensions Service	Specialist Advisory Services	2021	2020
	£	£	£	£	£
Charitable Activities					
Staff costs	134,923	85,834	125,955	346,712	426,204
Other direct costs	13,845	11,024	434,362	459,231	364,794
Support costs	109,184	66,834	91,267	267,285	150,692
Total Expenditure by Activity	257,952	163,692	651,584	1,073,228	941,690

	Generalist Advisory Services	Money & Pensions Service	Specialist Advisory Services	2021	2020
	£	£	£	£	£
Support Costs					
Management	75,341	45,357	58,367	179,065	56,980
Office, IT & communications	16,160	11,220	15,211	42,591	54,507
Premises	10,684	5,465	11,100	27,249	30,928
Governance	4,417	2,883	4,131	11,431	4,141
Other	2,582	1,909	2,458	6,949	4,136
Activity Total	109,184	66,834	91,267	267,285	150,692

The basis of allocation of support costs is hours worked

4 Net incoming resources for the year

	2021	2020
	£	£
This is stated after charging:		
Depreciation	10,906	-
Auditors' remuneration	6,000	900
Operating lease costs	-	-

5 Staff Costs

	2021	2020
	£	£
Wages and salaries	465,048	385,526
Social security costs	36,020	27,864
Pension costs	24,709	12,814
Pension provision	-	-
Redundancy costs	-	-
Other staff costs	-	-
	525,777	426,204

SOUTHAMPTON CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

Staff Costs continued

The average number of full-time equivalent employees, analysed by function was:

	2021	2020
Charitable purposes	19.0	13.0
Fundraising & publicity		
Management and administration of charity	2.0	2.0
	<u>21</u>	<u>15</u>

No employee received remuneration of more than £60,000

Key management Personnel and Costs:

Chief Officer, total employment costs including employers national insurance and pension contributions: £48,062 (2020: £39,680)

Trustee remuneration & Related Party transactions

No trustee was remunerated for any services. All payments were by way of reimbursement for expenses. The trustees had indemnity insurance in place during the year.

6 Fixed Assets

	Fixtures, fittings and equipment £	Total £
Cost		
At 1 April 2020	41,726	41,726
Additions	99,074	99,074
Disposals	-	-
At 31 March 2021	<u>140,800</u>	<u>140,800</u>
Depreciation		
At 1 April 2020	41,726	41,726
Charge for the year	10,906	10,906
Disposals	-	-
At 31 March 2021	<u>52,632</u>	<u>52,632</u>
Net book value 2021	<u>88,168</u>	<u>88,168</u>
Net book value 2020	<u>-</u>	<u>-</u>

7 Debtors

	2021 £	2020 £
Grants receivable	85,832	27,733
Other Debtors	10,160	-
Prepayments	-	-
	<u>95,992</u>	<u>27,733</u>

SOUTHAMPTON CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

8 Creditors – amounts falling due within one year

	2021	2020
	£	£
Grants in advance	-	-
Other creditors including tax and social security	57,290	58,539
Accruals	-	-
	<u>57,290</u>	<u>58,539</u>

Included in other creditors are pension liabilities totalling £2,401 (2020: £1,290).

9 Movement in Funds

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
Restricted Funds:					
Money & Pensions Service	41,638	163,690	(163,692)	-	41,636
Specialist Advisory Services	14,261	613,387	(651,584)	38,199	14,263
Other	-	-	-	-	-
Total Restricted Funds	<u>55,899</u>	<u>777,077</u>	<u>(815,276)</u>	<u>38,199</u>	<u>55,899</u>
Unrestricted Funds:					
General fund	230,803	367,165	(257,952)	(38,199)	301,817
Designated funds	-	-	-	-	-
Total Unrestricted funds	<u>230,803</u>	<u>367,165</u>	<u>(257,952)</u>	<u>(38,199)</u>	<u>301,817</u>
Total funds	<u>286,702</u>	<u>1,144,242</u>	<u>(1,073,228)</u>	<u>-</u>	<u>357,716</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Outgoing Resources	Movement in Funds
	£	£	£
Money & Pensions Service	163,690	(163,692)	(2)
Specialist Advisory Services	613,387	(651,584)	(38,197)
Total Restricted Funds	<u>777,077</u>	<u>(815,276)</u>	<u>(38,199)</u>
Unrestricted Funds:			
General fund	367,165	(257,952)	109,213
Designated funds	-	-	-
Total Unrestricted funds	<u>367,165</u>	<u>(257,952)</u>	<u>109,213</u>
Total	<u>1,144,242</u>	<u>(1,073,228)</u>	<u>71,014</u>

SOUTHAMPTON CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

Movement in Funds continued

Comparatives for movement in funds:

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
Restricted Funds:					
Money & Pensions Service	26,097	151,749	(136,208)	-	41,638
Specialist Advisory Services	79,662	588,281	(653,682)	-	14,261
Total Restricted Funds	105,759	740,030	(789,890)	-	55,899
Unrestricted Funds:					
General fund	151,708	230,895	(151,800)	-	230,803
Designated funds	-	-	-	-	-
Total Unrestricted funds	151,708	230,895	(151,800)	-	230,803
Total funds	257,467	970,925	(941,690)	-	286,702

Net movement in funds, included in the above are as follows:

	Incoming resources £	Outgoing Resources £	Movement in Funds £
Money & Pensions Service	151,749	(136,208)	15,541
Specialist Advisory Services	588,281	(653,682)	(65,401)
Total Restricted Funds	740,030	(789,890)	(49,860)
Unrestricted Funds:			
General fund	230,895	(151,800)	79,095
Designated funds	-	-	-
Total Unrestricted funds	230,895	(151,800)	79,095
Total	970,925	(941,690)	29,235

10 Purpose of Restricted Funds

Advice Information Guidance (AIG) - The provision of the complete panoply of advice services to the population of Southampton by telephone and face to face services, in coalition with the six other local agencies that comprise the Advice in Southampton (AIS) consortium (Age UK, Clear, EU Welcome, the Environment Centre, No Limits, Rose Road Association).

Money & Pensions Service Debt Advice Project (MaPSDAP) – The provision of specialist debt advice by telephone, digital and face-to-face services.

Specialist Advisory Services:

- **MS Society** – The provision of targeted employment, housing, benefits and debt advice for people and their families affected by Multiple Sclerosis within the Southampton and District branch area of benefit.
- **Hampshire Macmillan Advice Service** – The provision of a holistic welfare benefits, employment, housing, debt and general advice service for people affected by cancer.

SOUTHAMPTON CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

11 Provisions for Liabilities

	2021	2020
	£	£
Provisions	23,268	27,569

Southampton Citizens Advice Bureau participates in a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. We account for the scheme as a defined contribution scheme.

A full actuarial valuation for the scheme was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the pension scheme trustees, and the participating employers have agreed that additional contributions will be paid.

Where the scheme is in deficit and where the Charity has agreed to a deficit funding arrangement, the Charity has recognised a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Reconciliation of opening and closing provisions

	31 March 2021	31 March 2020
	£	£
Provision at start of period	27,569	33,444
Unwinding of the discount factor	620	423
Deficit contribution paid	(5,717)	(5,550)
Impact of change in assumptions & contribution schedule	796	(748)
Amendments to the contribution schedule	-	-
	<u>23,268</u>	<u>27,569</u>

Income and Expenditure impact

	31 March 2021	31 March 2020
	£	£
Interest expense	620	423
Impact of change in assumptions & contribution schedule	796	(748)
Amendments to the contribution schedule	-	-

Assumptions

	31 March 2021	31 March 2020	31 March 2019
	% per annum	% per annum	% per annum
Rate of discount	0.66	2.53	1.39

12 Related Party Transactions.

The Bureau is an associate member of national Citizens Advice (CitA), with which it has a Membership Agreement. There is no operating or financial inter-dependence between CitA and the Bureau. The national body reviews the Bureau's conformance to standards set out in the Membership Agreement.

The Bureau has historically had close relationships with Southampton City Council which provided more than 66% of the charity's funding during 2020/21 (including the total value of the AIG contract). Both organisations monitor the activities of the Bureau and send appointed observers to attend Trustee Board Meetings when deemed appropriate, but are not considered to be related parties as defined by the Charities statement of recommended practice (SORP).

SOUTHAMPTON CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

13 Comparative Statement of Financial Activities

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2020 INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT

	Note	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
Income from:	1b				
Donations and legacies	2	3,743	-	3,743	6,454
Charitable activities	2	225,607	740,030	965,637	800,999
Other (<i>including fundraising</i>)	2	1,545	-	1,545	1,555
Total Income		<u>230,895</u>	<u>740,030</u>	<u>970,925</u>	<u>809,008</u>
Expenditure on:					
Raising funds		-	-	-	-
Charitable activities	3	151,800	789,890	941,690	789,710
Other		-	-	-	-
Total Expenditure		<u>151,800</u>	<u>789,890</u>	<u>941,690</u>	<u>789,710</u>
Net income/(expenditure) before transfers		79,095	(49,860)	29,235	19,298
Transfers between funds		-	-	-	-
Net movement in funds for the year		79,095	(49,860)	29,235	19,298
Reconciliation of funds:					
Balances brought forward	9	<u>151,708</u>	<u>105,759</u>	<u>257,467</u>	<u>238,169</u>
Balances carried forward	9	<u>230,803</u>	<u>55,899</u>	<u>286,702</u>	<u>257,467</u>

