

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.

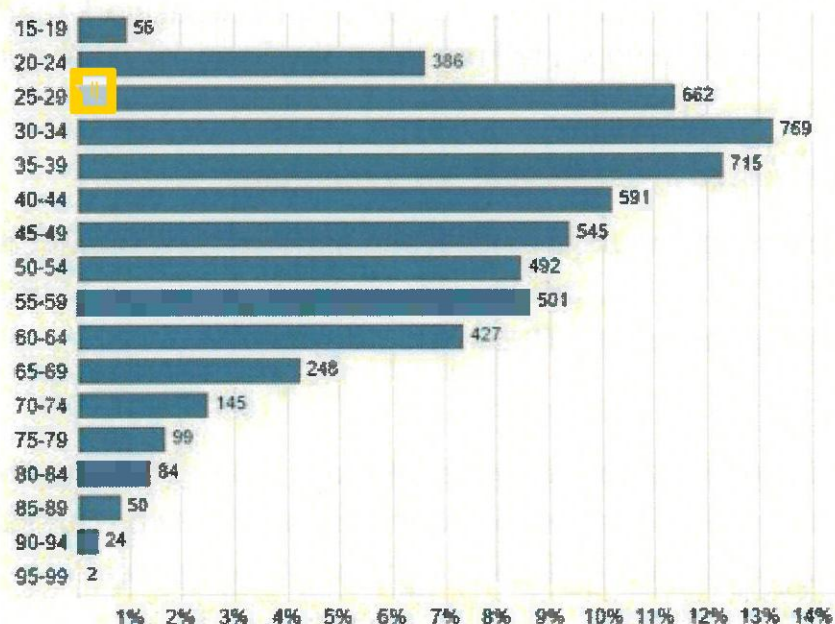
We estimate our **65 volunteers** contribute a minimum of **£313,925** of additional value to the local economy, based on an average of 7 hours volunteering a week over 44 weeks per year.

*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.***

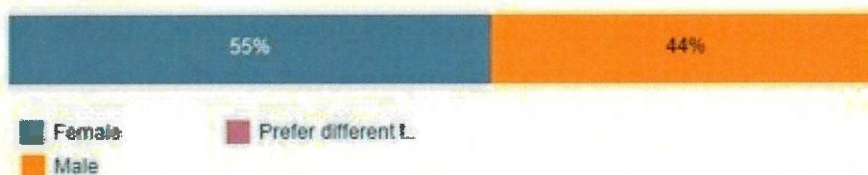
WHO WE HELP

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

Age



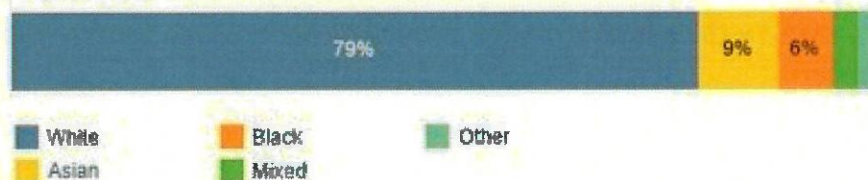
Gender



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, Andrezej 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 Andrezej 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

| | | | | 2021 | 2020 |
|--|----------|--------------------|------------------|------------------|----------------|
| | Note | Unrestricted funds | Restricted funds | Total funds | 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 | (90,964) | 35,781 |
| Cash and cash equivalents at beginning of the year | 345,078 | 309,296 |
| Total cash and cash equivalents at end of the year | 254,114 | 345,078 |

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 | (5,551) | (21,780) |
| Net cash provided by (used in) operating activities | 8,110 | 35,781 |

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 | 345,078 | (90,964) | 254,114 |

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 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 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

| | Unrestricted | Restricted | Total | Total |
|-------------------------|--------------|------------|--------------|--------------|
| | £ | £ | 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

| | Unrestricted | Restricted | Total | Total |
|---|----------------|----------------|------------------|----------------|
| | £ | £ | 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

| | Unrestricted | Restricted | Total | Total |
|---------------------------|---------------|------------|---------------|--------------|
| | £ | £ | 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 | - | - |
| Provision at end of period | <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

| | | | | 2020 | 2019 |
|--|-------------|---------------------------|-------------------------|--------------------|--------------------|
| | Note | Unrestricted funds | Restricted funds | Total funds | 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 | | 230,895 | 740,030 | 970,925 | 809,008 |
| Expenditure on: | | | | | |
| Raising funds | | - | - | - | - |
| Charitable activities | 3 | 151,800 | 789,890 | 941,960 | 789,710 |
| Other | | - | - | - | - |
| Total Expenditure | | 151,800 | 789,890 | 941,690 | 789,710 |
| 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 | 151,708 | 105,759 | 257,467 | 238,169 |
| Balances carried forward | 9 | 230,803 | 55,899 | 286,702 | 257,467 |

