



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

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.



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

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.

Key Statistics Summary



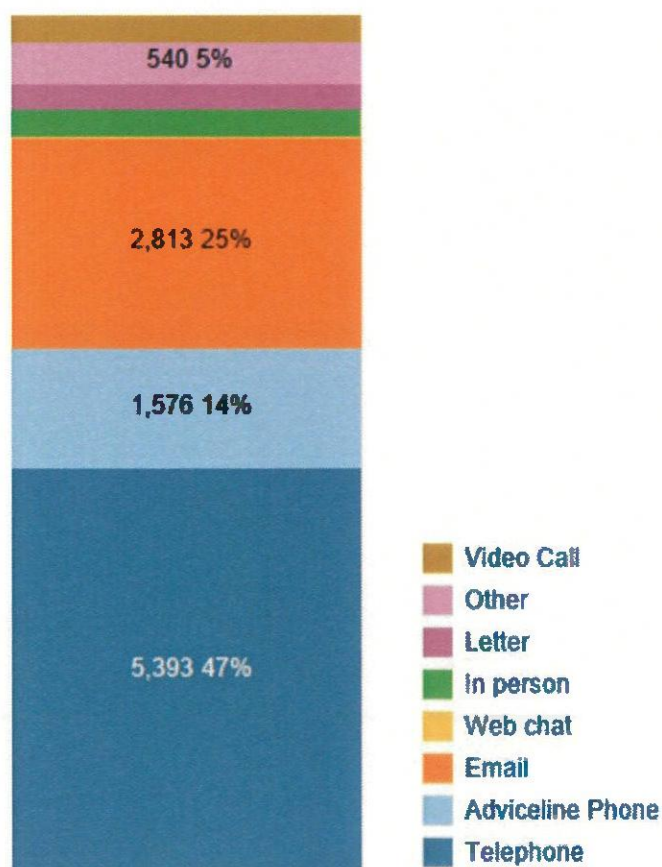
Clients	5,507
Quick contacts	804
Issues	11,329
Activities	14,572
Cases	5,647

Outcomes



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

Delivery

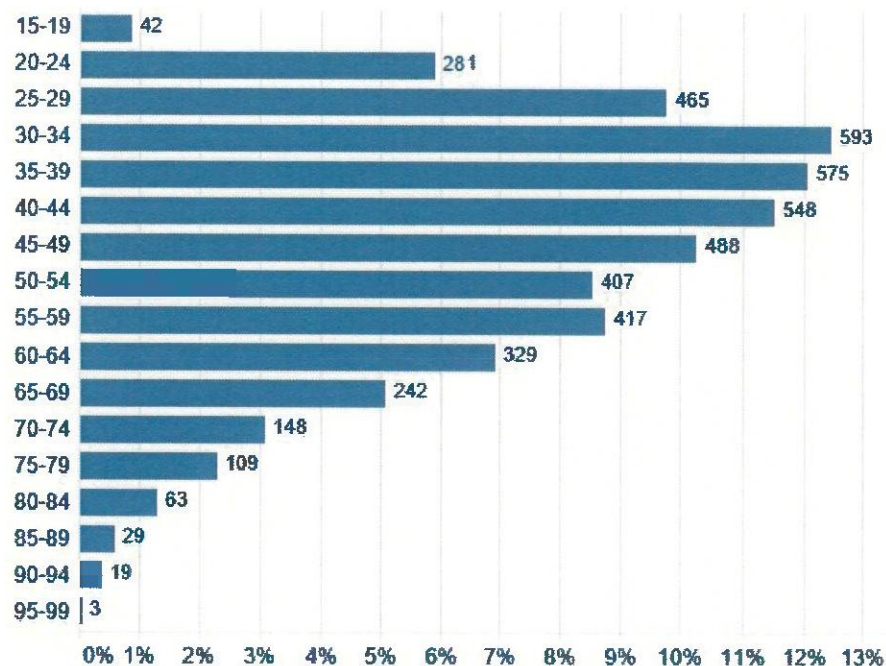


Issues

	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



Ethnicity



Disability



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.

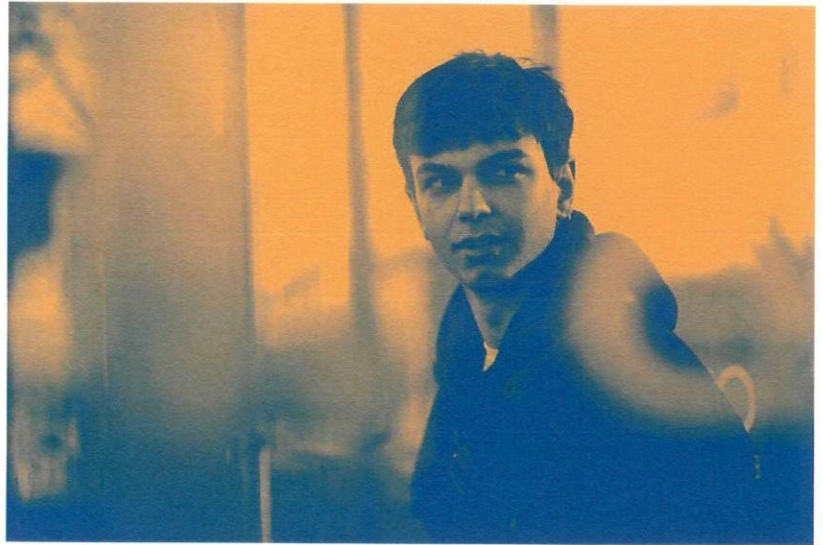
Further to her video meeting we arranged a face to face appointment with Ana to complete a debt assessment at a time when she did not have her children with her. We also followed up on the benefits issue and confirmed she'd applied for Universal Credit but had been turned down as she did not pass the 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.

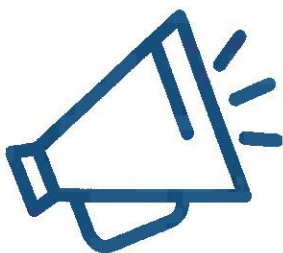
Concerned about money and the pressure this situation might put on his mum, he needed to understand his options regarding welfare benefits – he was already receiving Personal Independence Payments.



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



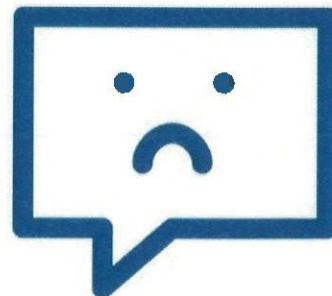
"I found the staff very helpful and friendly which made me feel very comfortable discussing any issues"

"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:	<table> <tr> <td>John Yates</td><td>Chair</td></tr> <tr> <td>Andrea Wooldridge</td><td>Vice Chair (Resigned 26/01/2022)</td></tr> <tr> <td>Mark Satchell</td><td>Treasurer (to 25/11/2021)</td></tr> <tr> <td></td><td>Vice Chair (from 26/01/2022)</td></tr> <tr> <td>Steven Foster</td><td>Appointed 23/06/2021</td></tr> <tr> <td></td><td>Treasurer (from 25/11/2021)</td></tr> <tr> <td>Charles Balchin</td><td></td></tr> <tr> <td>Lisa Goddard</td><td>Co-opted 26/10/2022</td></tr> <tr> <td>Ian Hubbard</td><td></td></tr> <tr> <td>Jean Lucking-Naguib</td><td></td></tr> <tr> <td>Traute Meyer</td><td></td></tr> <tr> <td>Peter Robertson</td><td>Co-opted 5/10/2022</td></tr> <tr> <td>Anita Smith</td><td>Appointed 28/04/2021</td></tr> <tr> <td>Mike Vashisht</td><td></td></tr> <tr> <td>Tara West</td><td>Appointed 28/04/2021</td></tr> <tr> <td></td><td>Resigned 12/09/2021</td></tr> </table>	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
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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

				2022	2021
	Note	Unrestricted funds	Restricted funds	Total funds	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	92,239	58,900	151,139
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	21,200	43,964	65,164
Net book value 2022	71,039	14,936	85,975
Net book value 2021	81,639	6,529	88,168

8 Debtors

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

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
	55,936	57,290

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

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

Income and expenditure impact	31 March 2022	31 March 2021
	£	£
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	367,165	777,077	1,144,242	970,925
Expenditure on:				
Raising funds	-	-	-	-
Charitable activities	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	230,803	55,899	286,702	257,467
Balances carried forward	301,817	55,899	357,716	286,702