



SOUTHAMPTON CITIZENS ADVICE BUREAU

(a company limited by guarantee)

ANNUAL REVIEW 2023

Incorporating

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

For the Year Ended 31 March 2023

Southampton Citizens Advice Bureau

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ANNUAL REVIEW 2023

About Citizens Advice Southampton

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

Our service

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

We deliver a range of specialist services including:

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

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

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



Introduction from John Yates, Chair of Trustees

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

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

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

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

Chief Officer's Review - Chris Dixon

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

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



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

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

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

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

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

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

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

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

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

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

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

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

Our People

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

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

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



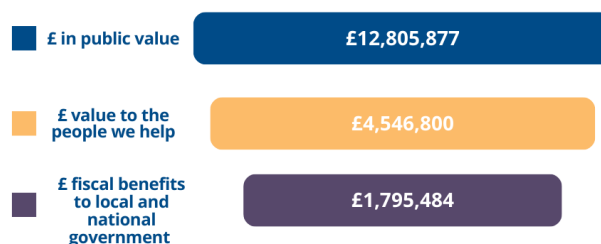
2022-23 Impact

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

We calculate three kinds of financial value

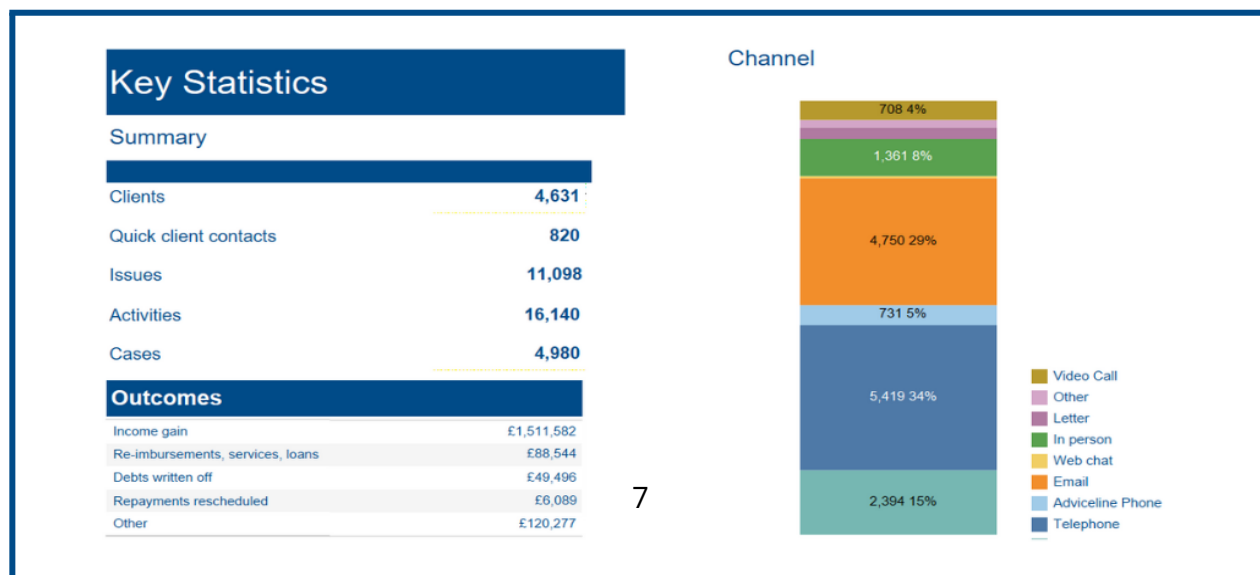
- **Fiscal value:** Financial savings to local and national Government due to fewer payments for out-of-work benefits, costly evictions, re-housing evicted tenants and less demand on the NHS.
- **Public value:** When people have fewer problems they have higher levels of wellbeing, participation in society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

Financial Impact

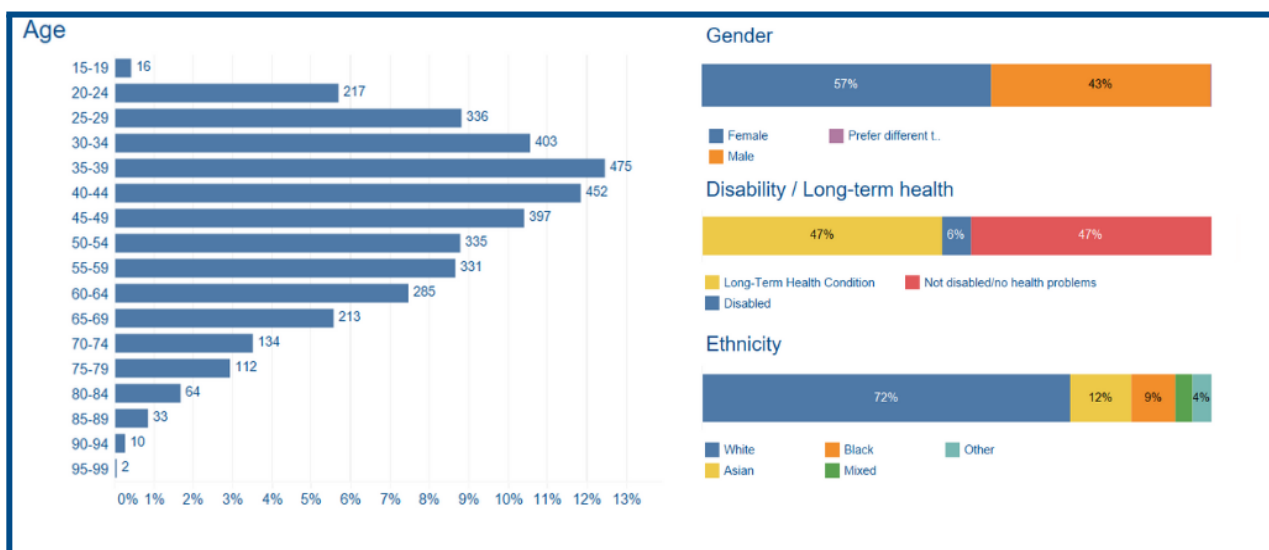


For more detailed information we can provide a full technical annex detailing each outcome and calculation for the national model: *Modelling our value to society: The value of the Citizens Advice service.*

Service summary



Who we help

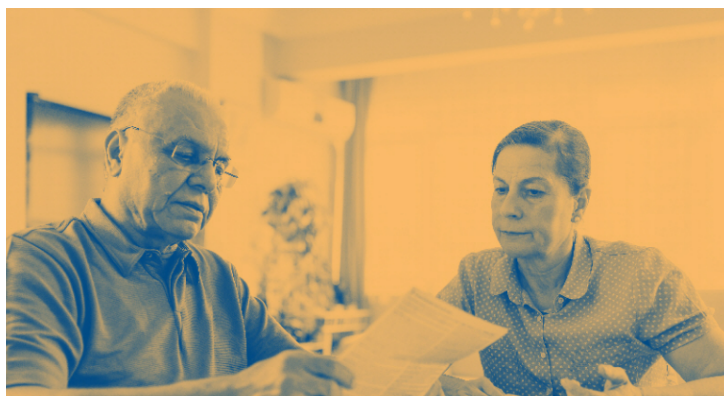


Behind the numbers are the people we help

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

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

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



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

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

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

PTSD, EUPD, ASD, Asperger's Syndrome

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

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

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

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

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

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

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

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

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

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

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

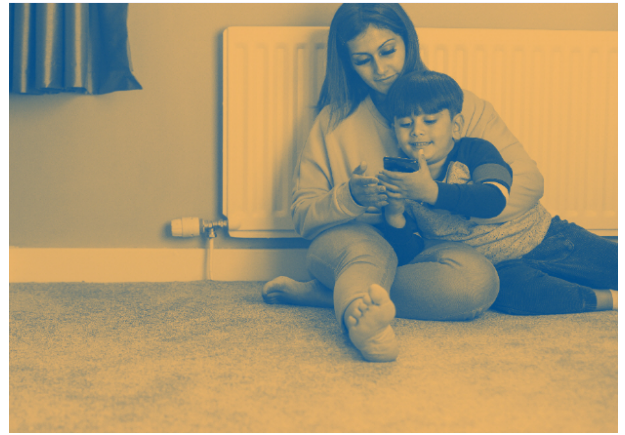
John is happy with the ongoing support from Maggies and it is hoped he will (when ready) feel able to join one of the many regular support groups on offer at Maggies.

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

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

The initial support given covered these areas:

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



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

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

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

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

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

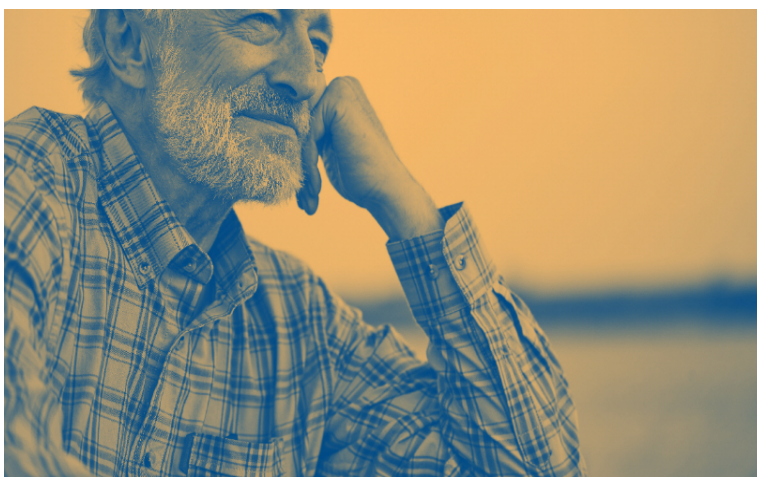
The letting agents rejected the proposal, so we provided more support to the client by organising a meeting to discuss a backup plan. Thankfully, they could proceed to the next step sooner. The BRP arrived a few weeks before they had to sign the tenancy agreement.

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

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

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

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



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

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

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

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

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

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

What our clients tell us about our service

Client Testimonials

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

"A quicker response time would be better."

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

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

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

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

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

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

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

Our funders & Projects 2022-23

Southampton City Council

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

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

Money Advice & Pension Service Debt Advice

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

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

Hampshire Citizens Advice Macmillan Service

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

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

Maggie's Centre

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

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

MS Society

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

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

Home Office - EU Settlement Scheme Support for Vulnerable People

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

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

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

Hampshire & Isle of Wight Community Foundation - Penton Trust

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

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

Home and Well

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

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

National Health Service

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

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

Homes for Ukraine

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

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

Research - understanding needs, informing services

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

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

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

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

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

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

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

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

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

Common reasons for these increases included:

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

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

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

Acknowledgements

To everyone involved in supporting our service throughout the year.

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

Our sincere thanks for being part of Citizens Advice Southampton.

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2023

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

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE INFORMATION

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

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2023

Bankers (Main)

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

Bankers (investment):

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

United Trust Bank Limited
One Ropemaker Street
London EC2Y 9AW

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Membership

The Charity may admit into membership individuals or organisations who:

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

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

Recruitment and appointment of trustees

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

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

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

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

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

Southampton Citizens Advice Bureau

TRUSTEES' AND DIRECTORS' REPORT

For the year ended 31 March 2023

next meeting.

Trustee induction and training

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

Board Evaluation

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

Related Parties

The National Association of Citizens Advice Bureaux (Citizens Advice)

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

Southampton City Council

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

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

Risk Management

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

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

Ongoing risk mitigation measures include:

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

Statement of Internal Control

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

OBJECTIVES AND ACTIVITIES

Objects

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

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

Public Benefit

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

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

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

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

Activities

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

FINANCIAL REVIEW

Funding

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

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

Income

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

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

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

Spending

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

Ongoing response to COVID

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

Reserves Policy

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

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

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

Plans for the future

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

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

ACKNOWLEDGEMENTS

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Southampton Citizens Advice Bureau (A Company Limited by Guarantee) for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

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

In so far as the trustees are aware:

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

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

.....
John Yates
Chair of Trustees

Southampton Citizens Advice Bureau

REPORT FOR THE INDEPENDENT AUDITORS

For the year ended 31 March 2023

Opinion

We have audited the financial statements of Southampton Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Southampton Citizens Advice Bureau

REPORT FOR THE INDEPENDENT AUDITORS

For the year ended 31 March 2023

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also

the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

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

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

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

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

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

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

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditors-responsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

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

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

Date:.....

Southampton Citizens Advice Bureau

STATEMENT OF FINANCIAL ACTIVITIES (INCOME AND EXPENDITURE ACCOUNT)

For the year ended 31 March 2023

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

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

The notes form part of these financial statements.

Southampton Citizens Advice Bureau

BALANCE SHEET

For the year ended 31 March 2023

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

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

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

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

Chair
John Yates

Treasurer
Steven Foster

Southampton Citizens Advice Bureau

CASH FLOW STATEMENT

For the year ended 31 March 2023

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

The notes form part of these financial statements.

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

1 Accounting Policies

1.1 Basis of preparation

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

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

1.2 Financial Instruments

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

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

1.3 Fund accounting

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

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

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

1.4 Income

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

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

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

1.5 Interest receivable

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

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

1.6 Resources expended

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

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

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

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

1.7 Operating leases and hire purchase agreements

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

1.8 Taxation

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

1.9 Tangible fixed assets and depreciation

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

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

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

1.10 Debtors

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

1.11 Cash at bank and in hand

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

1.12 Creditors and provisions

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

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

1.13 Pensions and retirement benefits

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

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

2 Incoming Resources from Generated Funds

2a. Donations

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

Charitable Activities

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

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

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

Other Income

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

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

3 Analysis of expenditure

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

The basis of allocation of support costs is hours worked

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

4 Net income/ (expenditure) for the year

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

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

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

6 Information regarding Trustees, Directors and Employees

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

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

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

No employee received remuneration of more than £60,000

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

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

Trustee remuneration & Related Party transactions

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

7 Fixed assets

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

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

8 Debtors

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

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

9 Creditors - amounts falling due within one year

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

10 Analysis of net assets between funds

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

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

11 Movement in funds

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

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

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

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

Comparatives for movement in funds:

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

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

	Incoming resources £	Outgoing Resources £	Movement in Funds £
Money Advice Service	165,910	(193,896)	(27,986)
Specialist Advisory Services	647,495	(670,913)	(23,418)
Total Restricted Funds	<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 2023

12 Purpose of Restricted Funds

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

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

Specialist Advisory Services:

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

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

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

13 Provisions for Liabilities

	2023	2022
	£	£
Provisions	4,079	6,399

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

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

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

Reconciliation of opening and closing revisions

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

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

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

Southampton Citizens Advice Bureau

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

14 Related Party Transactions

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

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

15 Comparative Statement of Financial Activities

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

	Note	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Operating activities					
Income from:	1b				
Donations and legacies	2	1,692	-	1,692	1,444
Charitable activities	2	360,591	813,355	1,173,946	1,122,116
Other (including fundraising)	2	2,055	50	2,105	20,682
Total Income		<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		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
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>