



Citizens Advice North Somerset

Annual Report and
Financial Statements
2022-2023



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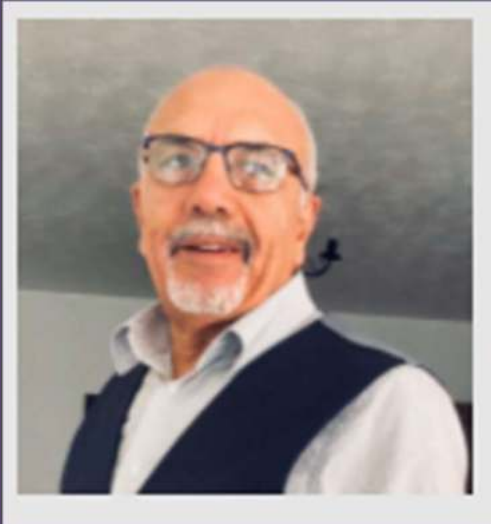
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Welcome and Introduction

A message from our Chair of Trustees and Chief Officer

Citizens Advice North Somerset provides free, independent advice and help to the residents of North Somerset.

This report shows how the service has adapted and expanded to deal with the community needs particularly associated with the Cost-of-Living Crisis and its impact on wellbeing and the impact we have achieved through 2022/23.

2022/23 has been an extremely challenging year for the organisation as it has successfully responded to the additional demands and challenges presented by the Cost-of-Living Crisis. Additional funding was secured that enabled the organisation to expand its resources to meet that increasing demand and further expand its face-to-face advice, most notably with the opening of the Advice Shop in Weston-super-Mare in November 2022.

Whilst we have been pleased to see an increase in our in-person contact (which assists our most vulnerable clients) we have also maintained our remote access channels for those who are able to access our advice services that way.

The organisation grew significantly through this year with income increasing from £907,248 to £1,188,905 and the overall staffing increasing from 31 paid staff and 46 volunteers at the beginning of the year to 52 paid staff and 45 volunteers, by the end of the year.

In total this year the charity dealt with **9,502** unique clients generating **33,200** advice issues. This is compared to **6,862** unique clients with **21,887** advice issues in 2021/22. Our data and insights gave early indications of the what is now the Cost-of-Living Crisis, giving us the foresight to reopen our outreach services and, with the support of North Somerset Council, the Advice Shop in The Sovereign Centre in Weston-super-Mare. Our aim being to make it as easy as possible for local residents to access our services across multiple channels.

We would like to thank our partners and funders who continue to work closely with us in developing and delivering services and providing the necessary financial support to fund our activities.

We would also like to acknowledge the tremendous work of our staff and volunteers who have worked tirelessly to deliver the results contained within this report.

We would once again wish to extend our thanks, along with each of our colleagues within our Trustee Board, to our senior management team and every person within our Charity for their passion and commitment to helping and supporting our North Somerset community.

As we look to the future, we believe that the demand for our services will significantly increase as the Cost-of-Living Crisis continues. Some of the issues we have already identified include:

- Increase in fuel poverty, child poverty and indebtedness
- Higher interest rates / inflation will result in increased problems with mortgage and rent payments leading to more repossessions
- Risk of homelessness with the lack of affordable housing
- Increased reliance on foodbanks, charitable support and welfare provision
- Increase in family and relationship issues as households are put under more stress

We continue to look at ways of increasing our capacity within the funding available and to increase sources of income for the charity.

Farid Saada
Chair of Trustees

Fiona Cope
Chief Officer

9,502 unique clients

33,200 advice issues

18 In-Person Locations

45 Volunteers

52 Paid Staff

£19m Public Value

£13m value to clients



Our Purpose:

To provide free, confidential, impartial and non-judgmental advice to help people overcome their problems.

To improve the policies and practices that affects people's lives by becoming a voice for our clients and consumers on the issues that matter to them.

Our vision:

To improve the wellbeing and health of everyone living or working in North Somerset who needs our help and support, by providing accessible, effective and tailored information and advice that is free, independent, confidential and impartial.



ADVICE – CHANGING AND SAVING LIVES

Strategic Business Plan 2022-2025

In designing our Strategic Business Plan, Trustees and Managers seek to **maintain, build upon, and transform** our high quality services. In doing this we have set ourselves 5 ambitions, to:

- Build on our high quality services to meet growing **DEMAND**
- Secure **FUNDING** to remain sustainable and effective and to use new funding streams to:
- Extend our **INFLUENCE** in the community
- Invest further in ensuring the well-being and health of our **PEOPLE** and
- Continue to be strong **EQUALITY** champions



Standing up for Equality

At Citizens Advice North Somerset we believe that our common humanity makes us equal in worth, dignity and rights. We value **diversity**, promote **equality** and challenge **discrimination**.

Our service is available to everyone living, working, or travelling through North Somerset, regardless of race or nationality, gender, disability, sexual orientation, religion, age or marital status. We want to make sure everyone has access to our services. We are constantly reviewing how we can improve what we do and how we do it, to reach all those people who need our help.

We will be a stronger champion for equality by:

- challenging discrimination through advice
- championing equality through research and campaigns
- valuing diversity as an employer and volunteer agency



Confidence in our Service

Our aim is to provide a quality service for everyone:

- Our clients and their communities
- Our staff (paid and volunteer); and
- Our partners and funders.

We will deliver this through:

- Our advice services;
- Our research & campaign work;
- Our equality & diversity work;
- Our investment in our staff (paid and volunteer); and
- Our training provision.



ADVICE – CHANGING AND SAVING LIVES

We are proud to be a member of Citizens Advice. Our membership sets out the detailed requirements all Citizens Advice local offices must meet in order to be part of the service. These include:

- Governance and Strategic Planning
- Quality of Advice Assurance
- Financial Management
- People management
- Equality leadership

We are proud of our **Quality Marks** that demonstrate we are organised, easily accessible, effectively managed and we employ staff with the skills and knowledge to meet the needs of our clients.



Who we are and what we do

In 2022-23 CANS helped a total of **9,502** unique clients with **33,200** issues.

Generalist Advice Service – the CANS Generalist Service (telephone, email and in-person) is delivered by our team of Volunteer and paid Generalist Advisers, supported by a team of paid Advice Session Supervisors. They deal with the spectrum of advice issues including money advice, welfare rights, housing, family and relationships, fuel and utilities, charitable support.

In November 2022 we re-opened the Advice Shop in the Sovereign Shopping Centre, Weston-super-Mare.

In 2022-23 the Generalist Team helped **4,446** unique clients with over **17,489** issues.

CANS delivers **In-reach Services** which are dedicated services delivered by paid Advisers to service users of partner organisations.

In-person advice services are available in 18 locations:

- The Advice Shop, Sovereign Centre, WsM
- CANS Office, 39 Oxford Street, WsM
- Yatton Library
- Banwell Youth and Community Centre
- Winscombe Community Centre
- Weston Foodbank – Purple Sheep Pantry
- 65 High Street, Nailsea
- Pill Resource Centre
- Weston Foodbank – North Somerset, WsM
- Weston General Hospital (In-reach for Macmillan Service)
- Weston Foodbank – Bournville Family Centre
- Portishead Beacon Hub
- Weston Court House (in-reach for people facing homelessness)
- Clevedon Job Centre
- Big Worle Hub
- Clevedon Foodbank – Yatton Youth Club
- Clevedon Foodbank – Speedwell Industrial Estate
- Clevedon Foodbank – Southfield Church, Nailsea



Who we are and what we do



Dedicated Projects – we work in partnership with a number of local and national partners to deliver the following services:

- **Debt Advice** – CANS provided debt advice to **1,099** clients with **4,128** issues who presented with up to **£8.4 million** worth of debt. **572** clients went on to receive specialist level debt advice. The value of our debt advice to local residents is **£2,280,045** helping them to maximise their income, budget and manage their debts by negotiating with creditors, rescheduling payments, and writing debts off through insolvency.
- **Bristol Wessex Water** - funded by Bristol Wessex Water to support clients to access the variety of their schemes to assist those on low incomes or who have fallen into arrears with their water bills. In 2022-23 we supported **554** clients with water related enquiries and successfully supported **162** clients to apply for a Bristol Wessex Water social tariff.
- **#FirstSteps** - this is a multi-agency project with North Somerset Council and Liberata, to deliver advice and support to people in receipt of Council Tax Support who are in council tax arrears. In 2022-23 we supported **603** clients to maximise their income, manage their money and meet their liabilities.
- **Housing Advice** – we are funded by North Somerset Council and The Legal Aid Agency to provide housing advice, deliver the Housing Possession Court Duty desk at Weston County Court and deliver the Housing Loss Prevention Advice Service providing advice, support and representation for people at risk of losing their homes. In 2022-23 we dealt with **3,092** housing related issues. The value of our advice is worth **£820,622** to local housing providers by preventing housing evictions.
- **Weston Foodbank** – funded through the Trussell Trust, we deliver advice services in partnership with the Foodbank at their North Street depot, The For All Healthy Living Centre, The Purple Sheep Pantry and The Bournville Family Centre. In 2022-23 we supported **232** clients with **690** issues.

Who we are and what we do



Dedicated Projects – continued

- **Welfare Rights** – funded by North Somerset Council to support local residents to maximise their income through benefit applications and to challenge benefit decisions. In 2022-23 51% of our clients had a welfare benefit related enquiry and we dealt with **16,896** issues worth **£10.5m** in income gained through benefit claims and benefit appeals.
- **Macmillan Cancer Support Income Maximisation** – we work in partnership with Macmillan Cancer Support to provide advice and assistance to people living with cancer, their families and carers. These services are delivered by dedicated advisers through face-to-face and telephone advice from locations to suit the client including home visits and at Weston General Hospital. In 2022-23 we helped **707** clients with recorded outcomes of over **£1.1 million** in income gained through grant applications and benefit claims and through debts managed.
- **Help to Claim** – funded by the Department for Work and Pensions through national Citizens Advice. In 2022-23 we provide support and assistance to **1,598** people making claims for Universal Credit from the initial application through their first full payment.
- **Litigant in Person Support Service** – this new service, funded by North Somerset Council, is being set up to provide community based practical advice and McKenzie Friend support for anyone experiencing domestic abuse i.e. housing advice, benefit claims, appeals and money advice, together with support in navigating the court system.
- **Quartet Community Foundation/Surviving Winter** A grant was received of £5,000 funding to provide immediate financial assistance in the form of fuel top-ups for older people in financial difficulties was quickly exhausted early in the financial year.

Who we are and what we do



Dedicated Projects – continued

- **WHAM Project** – we work in partnership with The Centre for Sustainable Energy, Talking Money, We Care Home Improvements, Bristol City Council, North Somerset Council, Citizens Advice Bristol to provide advice on energy, money, benefits and to carry out home repairs. In 2022-23 we helped **449** clients with fuel related enquiries.
- **Pier Health PCN Social Prescribing Service** – a partnership between Pier Health PCN, Citizens Advice North Somerset and Alliance Homes. The service is delivered by a dedicated team of Link Workers providing a wide range of community related support with an emphasis on loneliness and isolation, and on the wider determinants of health, particularly low income, employment, learning, support, housing, debt, financial management and domestic abuse. In 2022-23 they worked with **750** local residents.
- **North Somerset Together Virtual Hub** is a proof of concept collaboration between CANS, North Somerset Together, Curo Housing Association, Alliance Homes, North Somerset Wellbeing Collective, North Somerset Council, Woodspring Locality Partnership, One Weston Locality Partnership and Sirona with Citizens Advice North Somerset acting as lead agency. The service aims to provide a one-stop connector service for a wide range of community related support with an emphasis on loneliness and social isolation, and on the wider determinants of health, particularly low income, employment, learning, support, housing, financial management and domestic abuse.
- **VCSE Locality Lead Partner (Woodspring)** – this role is in partnership with BNSSG ICS, Sirona care and health, Voluntary Action North Somerset and the North Somerset Wellbeing Collective. The purpose of the role is to be an active member of and support the voices of the Woodspring community to be heard on the Integrated Locality Partnerships and the Integrated Care Board. We work closely with our VCFSE LLP partners in One Weston and across the BNSSG and we are members of the interim VCFSE Alliance.

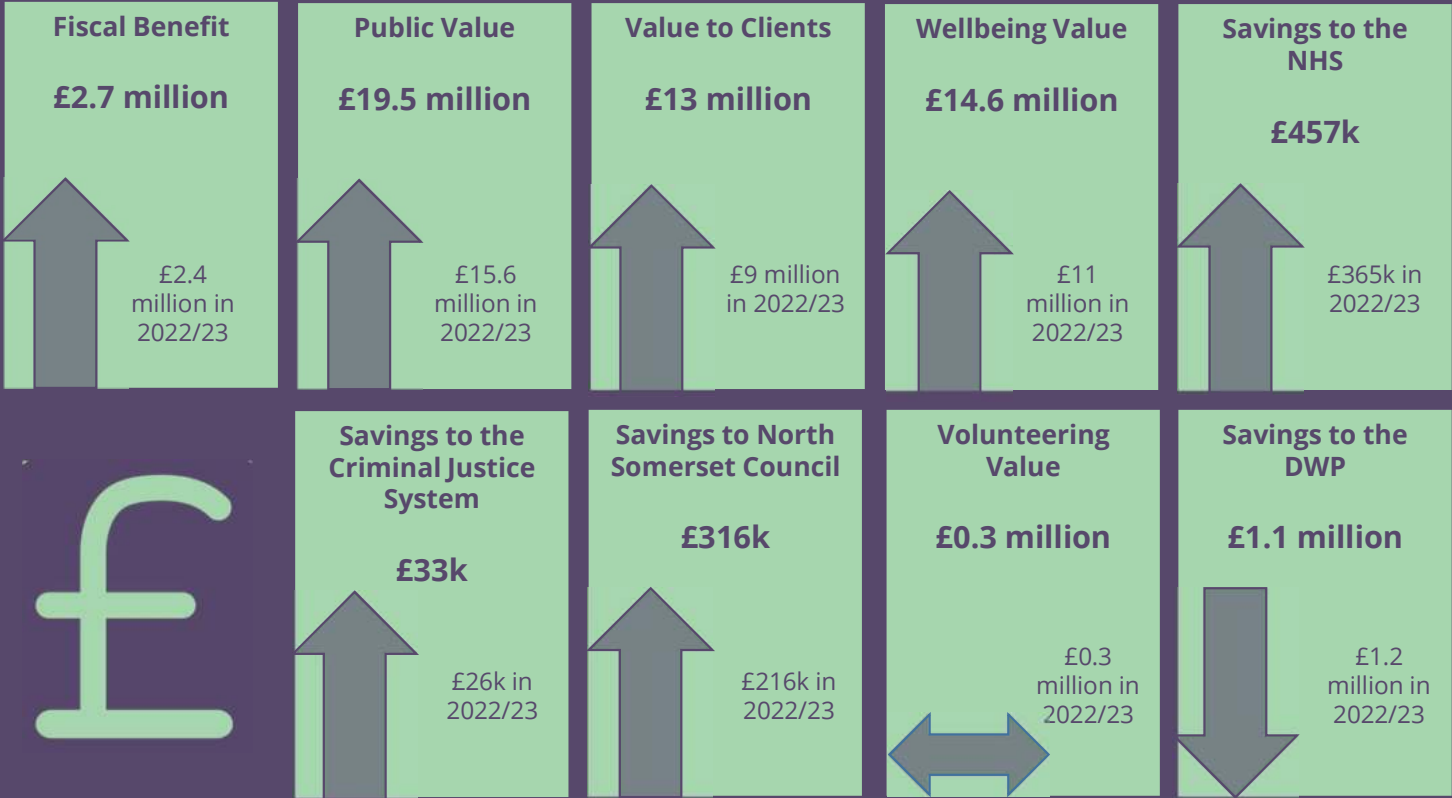
The Impact of Citizens Advice North Somerset

We create **VALUE** through everything we do and the way that we do it. Through delivering advice to individuals who need it, we not only benefit them but also their communities and society at large. We also create benefits and impact through our campaigning and advocacy, which attempt to address the root causes of problems experienced by individuals and communities.

It's impossible to put a financial value on everything we do – but where we can we have.

We've used a Treasury approved model to do this.

From our robust management information, we've also separately considered the financial benefits to the people we help.





Some feedback from our clients ...

I didn't know where else to turn. Thank you!

The help they give is invaluable, they give excellent advice, I say thank you all.

The team were absolutely amazing and very helpful and went above and beyond, really great.

A totally professional service offered and thankful it is there to help.

So relieved to have support in my time of crisis. I would not be strong enough to deal with it myself. I would not have coped or done it. Very grateful.

Extremely helpful and knowledgeable advice. Would totally recommend. Thank you Citizens Advice!

Everyone was amazing!

The ongoing problems would not have been solved without the help of Citizens Advice. I was not being listened to or having any problems resolved until the wonderful help that was provided by Citizens Advice North Somerset.

Helping people today; stopping problems tomorrow. Whoever you are, whatever your problem

Equity & Diversity

Together with national Citizens Advice, the charity believes that our common humanity makes us equal in worth, dignity and rights. The charity continues to implement the Citizens Advice Stand Up for Equality Strategy. In doing this the charity:

- Challenges discrimination through advice;
- Champions equality through research and campaigns; and
- Values diversity as an employer and volunteer agency.

The charity continues to provide access to advice through the provision of translation services including British Sign Language interpreters and Language Line. BSL training was provided to front line staff during the year and every opportunity is being taken to practice these skills with the Communications Café.

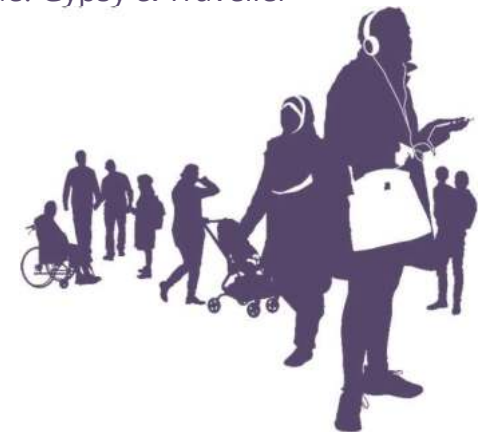
The charity was successful in securing funding for a Litigant in Person service to increase support for those who have experienced Domestic Abuse and NextLink provide a weekly drop-in service at the Advice Shop.

The charity is proud to be involved with many of the EDI groups across North Somerset that include: Gypsy & Traveller Liaison Group, LGBT+ Forum, Communication Café, Domestic Abuse Strategy Group, Suicide and Self-harm Steering Group.

The charity is a Hate Crime Reporting Centre and is an active member of RHINS (Responding to Hate Crimes in North Somerset), SARI provide monthly drop in sessions within the Advice Shop.

The charity is an active participant in the following local events:

- Hate Crime Reporting week
- Deaf Awareness week
- Mental Health Awareness week



Research & Campaigns

Campaigning for change and advocacy are integral to the work carried out in the organisation. As a national and local service, we hold a huge amount of insight and data about the problems faced by our clients and their wider communities. We use this insight and data to do several things including to:

- **Help** national Citizens Advice research issues further
- **Influence** local and national decision makers to change policies and practices
- **Campaign** to get decision makers to change policies and practices

Over the last year the charity has been involved in:

- VCSE Locality Lead – contributing to the BNSSG Integrated Care System (Bristol, North Somerset and South Gloucestershire) Building Healthier Communities Development Group, and working to address the wider determinants of health
- North Somerset Together – supporting the development of local initiatives and special interest groups dealing with food poverty and digital poverty and contributing to the North Somerset Council's Empowering Communities Strategy.
- North Somerset Wellbeing Collective – cross sector collaborative organisation set up with the aim to improve the wellbeing and health of all residents living in North Somerset through partnership working, influence and learning.
- North Somerset Cost-of-Living Crisis Taskforce – cross sector task force established to co-ordinate support and advice in response to the crisis.

Our campaigning within this year has been dominated by the Cost-of-Living Crisis and using local and national data to provide insight into the impact on North Somerset communities.

Other notable activity in the year has been:

- Ensuring that CANS social media profiles are active and highlight both local and national research and campaigning priorities Co-production of a Deaf Awareness Report involving clients experience of accessing services across a number of agencies; Local lobbying in respect of Blue Badge applications
- North Somerset Council Facebook Live– Cost-of-Living Special. Executive Members from North Somerset Council Executive were joined by Fiona Cope, Chief Officer. Fiona raised issues in regard to the Energy Price Guarantee, access to support and advice, and the multi-agency work taking place across the district through the North Somerset Cost-of-Living Taskforce. Members of the public were able to ask questions.



Our structure, governance and management

North Somerset Citizens Advice Bureau is a registered charity and a company limited by guarantee and operates under the name of Citizens Advice North Somerset. The Directors, who are also the Trustees for the purpose of the charity law, present their report, together with the audited financial statements of the charitable company for the year ended 31 March 2023, which have been prepared in accordance with the current statutory requirements, its governing documents and Statement of Recommended Practice (SORP FRS 102- implemented 1 January 2019).

Related Parties:

Citizens Advice North Somerset is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which monitors standards against a Performance Quality Framework (PQF) of key performance indicators as follows:

- Quality of Advice Assessment (QAA);
- Client experience;
- People Management;
- Leadership, Research & Campaigns and Equality self-assessment; and
- Financial Health Monitoring.

Operating policies are independently determined by the Trustee Board of Citizens Advice North Somerset in order to fulfil its charitable objects and comply with the national membership requirements.

Constitution

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Citizens Advice North Somerset is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2023 the company had 24 members of whom 9 are Directors of the company. Citizens Advice North Somerset is governed by its Articles of Association dated 3rd November 2022.

The registered name of the charity is North Somerset Citizens Advice Bureau and from 6 November 2015 the charity has used the operating name of Citizens Advice North Somerset. The charity was incorporated as a company limited by guarantee on 9 March 1994. The charity commenced operations on

10 March 1994 at which date the assets and liabilities of the unincorporated North Somerset Citizens Advice Bureau were acquired.

Appointment of Members and Directors

The maximum number of Trustees shall be fifteen and the minimum shall be three. Trustees, who are also Directors of the organisation, are recruited based on their skill and knowledge and how they will contribute to the strategic direction of the organisation. The Board of Trustees are elected at the Annual General Meeting (of which there are no more than ten) or are co-opted by the Trustee Board (of which there are no more than one third of the total number of Trustees). Following the Annual General Meeting the Trustee Board may elect from its number a Chair, Vice Chair and Treasurer. The Reference and Administrative Details identifies the constituencies that elected each of the current Trustees. No other persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

Our structure, governance and management

Newly appointed Trustees spend time in the offices observing interviews (with client's permission), meeting staff (paid and volunteer) and observing current operational procedures in practice. In addition, they have a full briefing session with the Chair of Trustees and Chief Officer and Deputy Chief Officer which includes:

- The organisation structure, service deliver and operations;
- Relevant financial information, funding and 3-year funding and expenditure pipeline;
- Their obligations as members of the Board of Trustees, including relevant publications from the Charity Commission;
- Governance including Articles of Association, Board structures, meetings and papers; and
- Strategic plans and objectives.

Guarantee

Citizens Advice North Somerset does not have a share capital. Each member has guaranteed to contribute the sum of £1 in the event of the charity being wound-up.

Organisational Structure:

The Trustee Board provides strategic direction and vision for Citizens Advice North Somerset. The board is made up of 9 members who are Trustees under charitable law and Directors of the charitable company. There are 5 Board meetings each year, plus quarterly Governance & Strategy and Finance & Resource Committee meetings. In addition, Trustees hold working parties and additional workshops to shape the organisation's strategic direction and develop as a team. The Chief Officer, working with the senior management team, is responsible for delivering the strategy and day-to-day operations.

The Trustees carry the ultimate responsibility for the conduct of Citizens Advice North Somerset and for ensuring that the charity satisfies its legal and contractual obligations within the requirements of the Articles of Association, Company and Charitable law. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

Our senior management team is responsible for delivering the Trustee Board's vision and for the day-to-day operation of Citizens Advice North Somerset.

Reference and Administrative Details

Public benefit:

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 North Somerset and surrounding areas.

The Trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission of England and Wales.

Charity Details

Registered name	North Somerset Citizens Advice Bureau (trading as Citizens Advice North Somerset)
Charity number	1052967
Company Number	02906303
Registered Office	39 Oxford Street, Weston-super-Mare, North Somerset, BS23 1TN

Trustees (at the date of approval of the report)

Farid Saada	Chair of Trustees
Philippa Clark	Vice Chair of Trustees
John Reeve	Trustee
Elizabeth Fothergill	Trustee
Peter Bray	Trustee
Jackie Smith	Trustee – appointed 6 th April 2023
James Childs-Evans	Trustee – appointed 6 th April 2023

Senior Management Team

Fiona Cope	Chief Officer
Rich Penska	Deputy Chief Officer
Rhys Leece	Finance & Resources Manager
Sara Leeroth	Advice Services Manager
Sam Olliffe	Advice Services Manager
Beverley Wadley	Social Prescribing Operations Manager

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

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

Directors

Mr F Saada (Chair)
Ms P Clark (Vice Chair)
Mr J Reeve
Mrs E Fothergill
Mr P Bray (appointed 4 July 2022)
Mrs J Smith (appointed 6th April 2023)
Mr J Childs-Evans (appointed 6th April 2023)
Mr G Wright (resigned 25th April 2022)
Mr I Campbell (resigned 18 July 2022)
Mrs M Jacobs (resigned 17 October 2022)
Mr R Bailey (resigned 6th December 2022)

Each Director is a member of North Somerset Citizens Advice Bureau.

Financial Reserves Policy and Financial Summary

Financial Reserves Policy

Citizens Advice North Somerset (CANS) is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The charity maintains a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. As far as possible, we will take steps to ensure that the cessation of one or more funding streams would not present so serious a challenge to the future of the organisation as to jeopardise the delivery of services.

The Trustees believe that CANS should hold financial reserves in addition to Restricted Reserves and Designated Reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. These are referred to as Unrestricted Reserves.

The Trustees, following independent advice, consider that it would be prudent to set aside an amount equivalent to 4 – 6 months direct unrestricted costs (2023/24 this has created a range of £220k -£330k). However, the Trustees recognise that it may be desirable to hold extra reserves particularly where CANS is faced with high levels of uncertainty. Where this is appropriate the Trustees will retain additional reserves.

Financial Summary

The CANS organisation and the services it provides continues to grow and as a consequence income for the year of £1.273m is 41% ahead of the previous

year's income of £0.9m, expenditure has also risen significantly from £.0763m last year to £1.028m, this lead to an overall surplus of £0.157m for the year.

A significant proportion of our funding received within the year relates to the medium to long term delivery of specific projects and these are reflected within the restricted funds balances within our overall Reserves position.

So whilst the overall reserves position has increased from £470,128 to £715,456:

- £245,115 of these funds are restricted and are to be applied in 2023/24 & 2024/24 for the delivery of specific projects;
- £77,002 of CANS unrestricted funds relates to a Premises Fund which represents the value tied up within 39, Oxford Street.
- £45,000 of these funds are designated for the necessary refurbishment work required on CANS premises and to upgrade and maintain IT assets.
- £265,000 of CANS unrestricted funds must be retained as an operating reserve to cover future financial risks and uncertainties.

Taking these elements into consideration this leaves approximately £83,000 unrestricted reserves within our balances and this is due to be spent as part of our 2023/24 budget on the direct provision of services.

Risk Management

The Board of Trustees has put in place a Risk Management Strategy and carry out an annual risk review which covers all areas of the organisation including financial and operational risks. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks.

Included in external risks are:

1. Under Resourcing in terms of completing all leadership / management responsibilities - potentially caused by Senior Managers becoming more operational due to advice demands. The effects of this have been minimised by all key senior leadership posts either filled or recruitments processes in place; Workforce Plan, Training & Development Plan, and Demand Management procedures in place
2. Potential failure in client safeguarding (risk to health), the Cost-of-Living Crisis & economic downturn is increasing the number of clients presenting with safeguarding concerns in relation to their health or those within their household. There has been a marked increase in clients exhibiting suicide ideation and/or a detriment in mental health. The effects of this have been minimised by: robust safeguarding policies and incident reporting procedures; safeguarding training; incidents are reported and patterns and trends reviewed by senior management; safeguarding incidents and concerns are regular discussed and the importance of safe practice reinforced; and demand management procedures in place.
3. Failure to recruitment sufficient staff or volunteers. The likelihood of this risks occurring has been minimised by: recruitment drives are ongoing as we seek to fill vacant posts (demand & funding opportunities create the need for CANS to grow); and Trust Board's intention to complete a salary review in 2023/24.
4. Staff Welfare, the unprecedented demand on services and the pressurised nature of client contact may cause a detriment in staff resilience with a resulting impact on staff welfare. The effects of this have been minimised by: demand management procedures in place; a supportive culture and regular staff contact; a staff wellbeing group in place leading on supporting staff, promoting initiatives such as: Mental Health First Aid training, Mental Health awareness training for managers; Employee Assistance Programmes in place; and daily virtual team meetings in place.
5. Cost-of-Living Crisis and economic downturn create unprecedented pressure on services resulting in service failure having a detrimental impact on clients and staff. The impact of this risk have been minimised by: promotion of self-help, signposting and on-line channels in order to target in-person contact and telephony for the more complex and vulnerable clients; focus on staff wellbeing and support through increased "team time", access to employee support; demand management procedures in place; and additional funding for services being sought, along with Client Crisis funding.

Funding Sources

The Trustees extend their continued gratitude to North Somerset Council, the Town Councils of Clevedon, Weston-super-Mare, Nailsea and Portishead and to the Parish Councils of Yatton, Banwell and Winscombe and to Big Worle and to the many Parish Councils who continue to support the operating capacity of the charity.

Additionally project-specific funding was received from:

- The Legal Aid Agency in support of specialist casework in the areas of housing law and the delivery of the Housing Court Possession Desk at Weston Court House.
- Money and Pension Service for specialist money advice funding local debt advice.
- Macmillan Cancer Care and Support for advice and information on welfare benefits for people living with cancer.
- North Somerset Council for benefits advice for vulnerable service users and for advice for their clients seeking housing advice.
- North Somerset Council for provision of housing advice.
- First Steps – a multi-agency project funded by North Somerset Council to deliver advice and support to people in receipt of Council Tax Support who are in council tax arrears.
- Bristol Wessex Water in support of advice provision for people in arrears of water debt.
- Help to Claim – funded by the Department for Work and Pensions through national Citizens Advice. To provide assistance for people making claims for Universal Credit from the initial application through to their first full payment.
- Pier Health Social Prescribing Service funded by Pier Health PCN. A service delivered in partnership with Alliance Homes
- VCSE Locality Lead funded through Sirona care and health to provide VCSE collaborative support to the Woodspring Locality Partnership

- Centre for Sustainable Energy as part of the WHAM Partnership (Warm Homes, Advice and Money) to provide practical advice and support.
- Weston-super-Mare Foodbank for the provision of on-site generalist advice.
- Quartet Community Foundation for funding to support the an increase in mobilisation costs associated with the establishment of the Advice Shop

Fundraising

CANS undertakes limited public fundraising, our approach is to allow donations by means of ensuring that we have donation boxes at our Advice locations and also when we hold networking or engagement events. Clients receiving advice are never asked for a donation for the assistance provided.

CANS voluntarily complies with the Code of Fundraising Practice, published by the Fundraising Regulator and developed by the Institute of Fundraising (IoF) and the Public Fundraising Association (PFRA). We have received no complaints about our fundraising activities.

CANS always strives to protect our clients, as well as members of the general public from any unreasonable intrusion or unacceptable behaviour due to fundraising activities.

Future Plans

The strategic planning of CANS has been dominated by a number of related factors all driven by the Cost-of-Living Crisis which as yet shows no sign of abating. This has driven up the demand for advice across all our advice categories in 2022/23, and has increased contact by 39% and complexity from 3.6 issues per client to 4.9 issues per client. The organisation and its funders have responded to this crisis by increasing funding and CANS, in turn has increased its resources accordingly in an attempt to deal with this demand.

For the short to medium term we consider that this context will persist and we will continue to reshape and grow our services in order to meet this demand, we will continue to seek funding opportunities to grow our specialist services particularly in the areas of debt management and welfare rights, both of these areas being under resourced within our current operating context.

Our strategy to open up our services to more face to face contact has been proved to be correctly targeted with many more vulnerable clients accessing our services that way, we expect to increase our outreach and “pop up” locations during 2023/24, to better connect with rural communities and also to support the ambitions of some of our funders. The increase in face to face funding has also promulgated our web-based triage system and we expect to further develop our digital tools to help manage demand.

In 2023/24 we will also look to increase our in-reach services, with an expansion of the Macmillan Team and also exploring opportunity to better serve the Weston Hospital community more broadly.

2022/23 saw an exponential increase in client referrals to crisis funds, primarily the Foodbanks and it has become apparent that access to Crisis

Funds is becoming an important element of providing our most vulnerable customers with this form of support whilst we engage on more medium term solutions. In 2023/24 we will seek to access more of this type of funding for our clients.

Whilst we see an increase in demand for advice and support, it is also evident that an increasing number of clients are experiencing mental health issues including suicide ideation. This context creates an imperative that we safeguard both our clients and our staff and is a strategic priority for 2023/24. This same context has created demand within the Social Prescribing Service, who continue to work closely with GP practices to increase the capacity to deal with the increase in referrals.

The Virtual Hub, the North Somerset Together social welfare navigation project, started in April 2023 and we will focus on growing that services through the year, working with partners to ensure that the service meets the project objectives. Both the Social Prescribing and Virtual Hub services have provided an opportunity to better support clients in a more holistic way and to try and address the social determinants of health and make a real and sustained difference to peoples’ wellbeing.

During the year, we intend to increase our Data Insight capacity to more effectively report on the impact of our advice and support, this will strengthen areas such as research and ensuring equity within our service provision; and also provide the necessary data to assist CANS in demonstrating the impact of service delivery.

North Somerset Citizens Advice Bureau

(A Charitable Company Limited by Guarantee)

Annual Report and Financial Statements

For the Year Ended 31 March 2023

Company Number: 02906303

Charity Registered in England and Wales Number: 1052967

North Somerset Citizens Advice Bureau is a registered charity and a company limited by guarantee and operates under the name of Citizens Advice North Somerset. The Directors, who are also the Trustees for the purpose of the charity law, present their report, together with the audited financial statements of the charitable company for the year ended 31 March 2023, which have been prepared in accordance with the current statutory requirements, its governing documents and Statement of Recommended Practice (SORP FRS 102- implemented 1 January 2019).

Small Company

This Report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

Statement of Trustees' Responsibilities

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

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

- **select suitable accounting policies and then apply them consistently;**
- **observe the methods and principles in the Charities SORP;**
- **make judgments and accounting estimates that are reasonable and prudent;**
- **state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and**
- **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 maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and 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.

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

In so far as the Trustees are aware:

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

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

Approved by the Trustees on 21st September
2023 and signed on their behalf by

Auditors

The auditors, Albert Goodman LLP, are deemed to be reappointed under section 487(2) of the Companies Act 2006. By Order of the Board.

Farid Saada - Chair

Opinion

We have audited the financial statements of North Somerset Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2023, which comprise the Statement of Financial Activities (including an Income and Expenditure Account), Balance Sheet, Statement of Cash Flows and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

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

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustee's use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the entity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue. Our responsibilities and the responsibilities of the Directors with respect to going concern are described in the relevant sections of this report.

Other information

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

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

We have nothing to report in this regard.

Opinion on other matter prescribed by the Companies Act 2006

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

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

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

Matters on which we are required to report by exception

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

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or

- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the Trustee Directors' Report and from the requirement to prepare a Strategic Report.

Responsibilities of Trustees

As explained more fully in the Statement of Trustees' Responsibilities set out on page 13, the Trustees (who are also the Directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, Charities Act 2011, employment and data protection legislation.
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

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

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

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

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

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

- agreeing financial statement disclosures to underlying supporting documentation;

North Somerset Citizens Advice Bureau

Independent Auditors' Report to the Trustees and Members
For the Year Ended 31 March 2023

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

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the Directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

.....
Michelle Ferris BSc (Hons) FCA DChA (Senior Statutory Auditor)
For and on behalf of Albert Goodman LLP, Statutory Auditor
Goodwood House
Blackbrook Park Avenue
Taunton
TA1 2PX

North Somerset Citizens Advice Bureau
Statement of Financial Activities
For the Year Ended 31 March 2023

	Notes	Unre- stricted £	Re- stricted £	Total 2023 £	Unre- stricted £	Re- stricted £	Total 2022 £
Income:							
Donations and legacies	2	206,798	-	206,798	191,230	-	191,230
Investments	3	2,654	-	2,654	837	-	837
Charitable activities	4	138,557	925,896	1,064,453	225,906	489,275	715,181
Total income		348,009	925,896	1,273,905	417,973	489,275	907,248
Expenditure:							
Charitable activities	5	293,584	729,721	1,023,305	225,794	532,184	757,978
Interest payable		5,262	-	5,262	5,588	-	5,588
Total expenditure		298,846	729,721	1,028,567	231,382	532,184	763,566
Net income / (expenditure) for the year		49,163	196,175	245,338	186,591	(42,909)	143,682
Transfers between funds	16	(28,623)	28,623	-	(9,763)	9,763	-
Net movement in funds for the year		20,540	224,798	245,338	176,828	(33,146)	143,682
Reconciliation of funds							
Total funds brought forward		449,811	20,317	470,128	272,983	53,463	326,446
Total funds carried forward		470,351	245,115	715,466	449,811	20,317	470,128

The results for the year derive from continuing activities and there are no gains or losses other than those shown above.

The statement of financial activities incorporate the income and expenditure account.

North Somerset Citizens Advice Bureau**Balance Sheet**

For the Year Ended 31 March 2023

		2023 £	2022 £
	Notes		
Fixed assets			
Tangible fixed assets	8	212,719	209,735
		<u>212,719</u>	<u>209,735</u>
Current assets			
Stock	11	4,333	6,594
Debtors	12	320,662	57,282
Cash at bank and in hand		457,407	400,677
		<u>782,402</u>	<u>464,553</u>
Liabilities:			
Creditors falling due within one year	13	(173,348)	(90,426)
		<u>609,054</u>	<u>374,127</u>
Net current assets			
Creditors falling due in more than one year	14	(106,307)	(113,734)
		<u>715,466</u>	<u>470,128</u>
Total net assets			
		<u>715,466</u>	<u>470,128</u>
The funds of the charity:			
Restricted funds	16	245,115	20,317
Unrestricted funds	16	470,351	449,811
		<u>715,466</u>	<u>470,128</u>
Total charity funds			
		<u>715,466</u>	<u>470,128</u>

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

Approved by the Board of Directors for issue on 21st September 2023 and signed on their behalf by:

.....
F Saada
Chair

.....
J Reeve
Trustee

North Somerset Citizens Advice Bureau
Statement of Cash Flows
For the Year Ended 31 March 2023

		Total 2023	Total 2022
		£	£
	Notes		
Cash flows from operating activities			
Net movements in funds for the year		245,338	143,682
Adjustments to cash flows from non-cash items			
Depreciation and amortisation	8	24,157	20,024
Loss on disposal of fixed assets	8	-	-
Finance income	3	(2,654)	(837)
		<u>266,841</u>	<u>162,869</u>
Working capital adjustments			
(Increase)/decrease in stock	11	2,261	(471)
(Increase)/decrease in debtors	12	(263,380)	(7,194)
Increase/(decrease) in creditors	13	82,922	1,220
		<u>88,644</u>	<u>156,424</u>
Cash flows from investing activities			
Interest received	3	2,654	837
Purchase of fixed assets	8	(27,141)	(17,028)
		<u>(24,487)</u>	<u>(16,191)</u>
Cash flows from financing activities			
Repayments of long term loans		(7,427)	(7,101)
		<u>(7,427)</u>	<u>(7,101)</u>
Net increase/(decrease) in cash and cash equivalents		<u>56,730</u>	<u>133,132</u>
Cash and cash equivalents at the beginning of the reporting period		<u>400,677</u>	<u>267,545</u>
Cash and cash equivalents at the end of the reporting period		<u>457,407</u>	<u>400,677</u>
Cash & Cash equivalents reconciliation:			
Cash at bank		<u>457,407</u>	<u>400,677</u>
Total cash & cash equivalents at the end of the reporting period		<u>457,407</u>	<u>400,677</u>

1 Accounting Policies

1.1 General information and basis of accounting

North Somerset Citizens Advice Bureau is a company limited by guarantee incorporated in the United Kingdom under the Companies Act. Each member of the charity undertakes to contribute a maximum of £1 to the charity's assets if it should be wound up while they are a member or within one year after they cease to be a member. The address of the registered office is given on page 1. The nature of the charity's operations and its principal activities are set out in the Trustee Directors' Report on pages 2 – 13.

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

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

1.2 Income

Income from donations is recognised in the accounts when receivable and the amount can be reliably measured.

Income from grants is accounted for when unconditionally due and reasonable assurance can be gained that it will be received. Income from charitable activities is recognised when either unconditionally due or when the service is completed depending on the nature of funding. Where funds are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate.

Income from investments is recognised in the accounts when receivable.

1.3 Government grants

Government grants are recognised when unconditionally due and reasonable assurance can be gained that they will be received. Where funds are received in advance, for a specified period, these funds are deferred in creditors and then recognised in the period to which they relate. Where funds are due but not yet received, they are accrued in debtors in the current period.

1.4 Donated services

In accordance with the Charities SORP (FRS 102), the unpaid volunteer time is not recognised in the financial statements. Refer to the Trustee Directors' Report for more information about their contribution. Donated goods, facilities and services are recognised as income and an equal expense when the charity is entitled, it is probable and fair value can be measured reliably.

1.5 Expenditure

Resources expended are accounted for on the accruals basis. Liabilities are recognised in the accounting period to which they relate.

1.6 Fixed assets

Fixed assets are valued at cost or valuation less depreciation. Depreciation is calculated to write off the cost of fixed assets, less their residual value, over their estimated useful lives at the following rates:

Furniture and Fittings – 3 years straight line
Computer Equipment – 3 years straight line
Land and buildings – 50 years straight line

Land and buildings are subject to the revaluation model with assets held at fair value less subsequent depreciation and impairment losses. Gains and losses on revaluation are charged or credited to the Statement of Financial Activities. Where revaluation exceeds the original cost, the excess will be recognised in the revaluation reserve.

1.7 Debtors

Trade and other debtors are recognised at the settlement amount due and prepayments are valued at the amount prepaid. Debtors relating to accrued income are recognised when unconditionally due and reasonable assurance can be gained they will be received.

Where funds are due but have not yet been received, they are accrued in debtors and recognised in the period to which they relate.

1.8 Cash at bank and in hand

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

1.9 Creditors

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

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

1.10 Taxation

The charity is a registered charity and is therefore not liable to corporation tax on its charitable activities to the extent that income and gains are applied to charitable purposes.

1.11 Pension contributions

For qualifying employees, they are auto enrolled into a defined contribution pension scheme, unless they have exercised their right to opt out of scheme membership, and the charity contributes into this scheme. Contributions are recognised in the Statement of Financial Activities in the period in which they become payable in accordance with the rules of the scheme.

1.12 Allocation of costs

Costs incurred by projects include amounts of pre-determined overhead expenditure.

1.13 Fund accounting

General funds are unrestricted funds receivable or generated for the objects of the charity without further specified purpose and are available as general funds. Designated funds are unrestricted funds earmarked by the Directors for particular purposes.

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

1.14 Operating leases

The charity has a number of equipment operating leases. The title to the leased equipment remains with the lessor. Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease. Lease incentives are recognised over the lease term on a straight line basis.

1.15 VAT

The charity deregistered for VAT during the year. Prior to deregistration, all income and expenditure is shown net of reclaimable VAT where applicable, and post deregistration, all income and expenditure is shown gross of VAT where applicable.

1.16 Financial instruments

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

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

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

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

2. Income from donations and legacies

	Unre- stricted funds £	Re- stricted funds £	2023 Total £	Unre- stricted funds £	Re- stricted funds £	2022 Total £
Donations and legacies						
NSC - Core funding*	90,986	-	90,986	84,000	-	84,000
North Somerset Council*		-	-		-	-
Donations	12,394	-	12,394	4,721	-	4,721
Miscellaneous income	402	-	402	(572)	-	(572)
Income from town councils;						
Weston town council*	25,000	-	25,000	25,000	-	25,000
Clevedon town council*	15,000	-	15,000	25,000	-	25,000
Portishead town council*	25,000	-	25,000	25,000	-	25,000
Nailsea town council*	18,892	-	18,892	18,341	-	18,341
Parish councils*	19,124	-	19,124	9,740	-	9,740
	<u>206,798</u>	<u>-</u>	<u>206,798</u>	<u>191,230</u>	<u>-</u>	<u>191,230</u>

*Denotes government grant

3. Investment income

	Unre- stricted funds £	Re- stricted funds £	2023 Total £	Unre- stricted funds £	Re- stricted funds £	2022 Total £
Bank interest	2,654	-	2,654	837	-	837
	<u>2,654</u>	<u>-</u>	<u>2,654</u>	<u>837</u>	<u>-</u>	<u>837</u>

North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

*Denotes government grant

Where grants are received in advance, for a specified period, these funds are deferred in creditors and recognised in the period to which they relate. Where funds are due but have not yet been received, they are accrued in debtors and recognised in the period to which they relate.

4. Income from charitable activities

	Unre- stricted funds £	Re- stricted funds £	2023 Total £	Unre- stricted funds £	Re- stricted funds £	2022 Total £
Legal Services						
Commission*	-	16,679	16,679	-	9,055	9,055
Bristol Wessex Water	-	13,650	13,650	-	9,425	9,425
MacMillan	-	67,280	67,280	-	47,975	47,975
MAS (Formerly F2F Debt Advice Project)*	-	-	-	-	149,719	149,719
Pier Health	-	106,571	106,571	-	96,414	96,414
Sirona	-	20,000	20,000	-	20,000	20,000
NSC - Housing Advice Grant*	19,443	-	19,443	10,404	-	10,404
NSC - Post COVID Advice Services*	-	-	-	46,000	-	46,000
NSC - Other Grants*	-	-	-	8,202	-	8,202
NSC Vulnerable People*	57,484	-	57,484	56,356	-	56,356
NSC Virtual Hub*	-	226,800	226,800	-	-	-
NSC debt advice*	-	-	-	100,000	-	100,000
NSC Healthier together*	-	100,000	100,000	-	-	-
#First Steps*	-	28,898	28,898	-	28,331	28,331
Foodbank - Weston	27,128	-	27,128	-	-	-
Talking Money	8,421	30,794	39,215	-	-	-
Help to Claim	-	140,801	140,801	-	74,934	74,934
Big Worle	6,954	-	6,954	4,944	-	4,944
The Access to Justice Foundation	14,672	-	14,672	-	-	-
WHAM	-	29,006	29,006	-	25,282	25,282
Citizens Advice Quartet Community Foundation	-	92,211	92,211	-	-	-
Under £5k	4,455	51,206	51,206	-	24,440	24,440
	4,455	2,000	6,455	-	3,700	3,700
	138,557	925,896	1,064,453	225,906	489,275	715,181

5. Expenditure on charitable activities

	Unre- stricted funds £	Re- stricted funds £	2023 Total £	Unre- stricted funds £	Re- stricted funds £	2022 Total £
Depreciation & loss on disposal of assets	24,157	-	24,157	20,024	-	20,024
Staff costs	230,951	605,261	836,212	174,040	428,083	602,123
Allocated support costs	18,874	123,650	142,524	15,494	103,221	118,715
Accountancy fees	7,518	-	7,518	7,019	-	7,019
Legal & professional fees	3,985	724	4,709	1,302	509	1,811
Trade subscriptions	8,099	86	8,185	7,915	371	8,286
	<u>293,584</u>	<u>729,721</u>	<u>1,023,305</u>	<u>225,794</u>	<u>532,184</u>	<u>757,978</u>

6. Employees and employment costs

	2023 £	2022 £
Staff costs during the year were:		
Wages and salaries	764,322	554,867
Social security costs	56,991	36,740
Other pension costs	14,899	10,516
	<u>836,212</u>	<u>602,123</u>

Defined contribution pension scheme:

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £14,899 (2022 - £10,516).

No individual employee was paid over £60,000 (2022 - nil).

No remuneration was paid to any Directors during the year (2022 - none).

The charity reimbursed Trustee expenses totaling £181 to one Trustee during the year (2022 - £27 to one Trustee).

The key management personnel of the charity are considered to be those listed under management on page 1. The total costs to the charity of employee benefits for the key management personnel were £196,745 (2022 - £164,310).

The average monthly head count during the year was 39 (2022: 31) and the average full time equivalent was 25 (2022: 21).

7. Net incoming resources/operating surplus

	2023 £	2022 £
This is stated after charging:		
Depreciation	24,157	20,024
Operating leases- property rent	10,773	140
Operating leases- other	18,107	14,516
Auditors' remuneration- Audit fee	4,800	3,350
Auditors' remuneration- Accountancy & other	2,718	3,669

Included in the above is £183,309 (2022: £190,020) of assets pledged as security against borrowings.

The land and buildings class of fixed assets was revalued on 31/03/2021 by the Directors. The basis of the valuation was open market value based on existing use.

8. Tangible fixed assets

	Land and Buildings £	Furniture and Fittings £	Total £
Cost			
At 1 April 2022	193,898	51,089	244,987
Additions	-	27,141	27,141
At 31 March 2023	193,898	78,230	272,128
Depreciation			
At 1 April 2022	3,878	31,374	35,252
Charge for the year	6,711	17,446	24,157
At 31 March 2023	10,589	48,820	59,409
Net book value			
At 31 March 2022	190,020	19,715	209,735
At 31 March 2023	183,309	29,410	212,719

9 Related party transactions

There were no related party transactions during the year (2022 - none).

10 Government grants

Income from government grants comprise grants made by local authorities to fund the principal activities and objectives of the charity via core funding and funding for specific restricted projects. See notes 2 & 4 for more information and to the amount and source of these grants. There are no unfulfilled conditions or other contingencies attached to these grants.

11 Stocks

	2023 £	2022 £
Work in progress	4,333	6,594

12 Debtors

	2023 £	2022 £
Trade debtors	276,721	9,379
Prepayments	12,553	3,585
Accrued income	31,388	44,318
	<u>320,662</u>	<u>57,282</u>

13 Creditors: Amounts falling due within one year

	2023	2022
	£	£
Trade creditors	4,592	12,422
Accruals	26,900	40,048
Deferred income	94,611	8,421
Social security	20,285	14,830
VAT	-	1,917
Other creditors	20,160	5,988
Bank loan	6,800	6,800
	173,348	90,426
Deferred Income		
Deferred income brought forward	8,421	18,715
Released in year	(8,421)	(18,715)
Deferred income in year	94,611	8,421
Deferred income carried forward	94,611	8,421

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

Grants deferred in the year relate to NSC Virtual Hub, NSC DV/LIP funding and Pill Easton-In-Gordano funding, which specifies the amounts as being for 2023/24.

14 Creditors: Amounts falling due in over one year

	2023	2022
	£	£
Bank loan	106,307	113,734
	<u>106,307</u>	<u>113,734</u>
	2023	2022
	£	£
Bank loans		
Total amount due	113,106	120,533
Less due in < 1 year	(6,800)	(6,800)
	<u>106,306</u>	<u>113,733</u>
Due 1-2 years	6,800	6,800
Due 2-5 years	20,400	20,400
Due >5 years	79,107	86,534
	<u>106,307</u>	<u>113,734</u>

The above amount relates to one loan from HSBC UK Bank plc with a total balance of £113,106 owing at 31 March 2023, and is due for repayment in March 2035. Interest is charged at a fixed rate of 4.49% per annum. The loan is secured against the freehold property known as 39 Oxford Street, Weston-super-Mare, North Somerset.

15 Financial commitments

At 31 March 2023 the charity was committed to making the following payments under non-cancellable operating leases:

	2023	2022
	£	£
Operating leases which expire:		
Within one year	18,107	26,884
Within two and five years	57,611	72,426
More than five years	-	3,291
	<u>75,718</u>	<u>102,601</u>

North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2023

16 Funds – current year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2023 £
Unrestricted Funds					
General Fund	376,212	348,009	(292,791)	(52,026)	379,404
Maintenance Fund	-	-	(6,055)	20,000	13,945
Premises Fund	73,599	-	-	3,403	77,002
Total unrestricted funds	449,811	348,009	(298,846)	(28,623)	470,351
Restricted Funds					
MAS (Formerly F2F Debt Advice Project)	4,377	108,004	(115,042)	2,661	-
Macmillan	-	67,280	(67,338)	58	-
Healthier together	-	100,000	(101,750)	1,750	-
Talking Money	1,422	-	-	-	1,422
Help to Claim	3,265	140,801	(131,084)	-	12,982
#First Steps (Formerly South Ward Initiative)	486	28,898	(29,254)	-	130
Wessex Water	829	44,858	(54,229)	8,542	-
WHAM	6,231	29,006	(34,632)	-	605
Pier Health	(801)	106,571	(121,372)	15,602	-
CJF	4,178	-	-	-	4,178
Sirona	(73)	22,000	(21,762)	-	165
Quartet Community Foundation	-	20,000	(20,010)	10	-
Cost of Living	-	15,000	-	-	15,000
Virtual Hub	-	226,800	(16,329)	-	210,471
Legal Services Commission	403	16,678	(16,919)	-	162
Total restricted funds	20,317	925,896	(729,721)	28,623	245,115
Total funds	470,128	1,273,905	(1,028,567)	-	715,466

16 Funds – prior year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2022 £
Unrestricted Funds					
General Fund	208,818	417,973	(231,382)	(19,197)	376,212
Premises Fund	64,165	-	-	9,434	73,599
Total unrestricted funds	272,983	417,973	(231,382)	(9,763)	449,811
Restricted Funds					
MAS (Formerly F2F Debt Advice Project)	6,728	149,719	(152,070)	-	4,377
Macmillan	-	47,975	(51,826)	3,851	-
Talking Money	1,422	-	-	-	1,422
Help to Claim	5,204	74,934	(76,873)	-	3,265
#First Steps (Formerly South Ward Initiative)	9,304	28,331	(37,149)	-	486
Wessex Water	-	18,850	(18,021)	-	829
WHAM	2,979	25,282	(22,030)	-	6,231
Pier Health	-	96,414	(99,252)	2,037	(801)
CJF	7,610	3,700	(7,132)	-	4,178
Sirona	20,216	20,000	(41,824)	1,535	(73)
Quartet Community Foundation	-	15,015	(15,916)	901	-
Legal Services Commission	-	9,055	(10,091)	1,439	403
Total restricted funds	53,463	489,275	(532,184)	9,763	20,317
Total funds	326,446	907,248	(763,566)	-	470,128

Unrestricted Funds

General funds are available for use at the trustees' discretion in furtherance of the objective of the charity

Premises fund is the Net Book Value of the premises minus the total loan amount due over one year which is associated with the premises.

Maintenance fund is a fund designated towards the maintenance of the premises.

Restricted funds

Restricted income funds are those donated for use in a particular area or specific purposes, the use of which is restricted to that area or purpose. The material restricted funds are as follows: MacMillan Cancer Support – A restricted fund provided by

MacMillan Cancer Support to fund the provision of an outreach Welfare Benefits Caseworker, to work with individuals affected by cancer to ensure that they receive all the benefits to which they are entitled. This project is funded for 5 years.

MAS (Formerly F2F Debt Advice Project) – A restricted fund, Money West, a partnership funded by the Money Advice Service and led by Talking Money providing free, independent debt advice across Bristol, South Gloucestershire, North Somerset, Stroud and Gloucester.

#FirstSteps (Formerly South Ward Initiative) – A restricted fund. First Steps is a partnership between North Somerset Council, Liberata and Citizens Advice North Somerset. The aim of the project is to help residents across North Somerset who are in receipt of Council Tax Support and in arrears with council tax.

Help to Claim – A restricted fund provided by The Department of Work and Pensions and managed by the National Association of Citizens Advice Bureaux. The Help to Claim service supports clients in the early stages of their Universal Credit claim, from the application through to first payment. Our trained advisers help with things like how to gather evidence for a client's application or how to prepare for a first Jobcentre appointment.

WHAM - Warm Homes Advice and Money - a partnership between Centre for Sustainable Energy (CSE), Talking Money, We Care Home Improvements, Citizens Advice Bristol, Bristol Energy Network, North Somerset Council and Bristol City Council with the aim of developing a joint programme of support for low income groups in private accommodation who are in or at risk of being in fuel poverty.

Pier Health - a partnership between Pier Health PCN, Citizens Advice North Somerset and Alliance Homes to provide a one-stop connector service for a wide range of community related support with an emphasis on loneliness and isolation. Funds have been received post year end to cover the negative carry forward.

CJF - Community Justice Fund, provided by The Access to Justice fund to assist organisation in adapting to increase technological demands.

Sirona - Funding to provide input and leadership for the Voluntary Community and Social Enterprise (VCSE) a key element of the Health and Wellbeing Programme of the local NHS.

Wessex Water – Funding provided by the local water company for the provision of identifying suitable candidates for social tariffs and getting clients with arrears back into the habit of regular bill payment.

Legal Services Commission - For the provision of solicitor level Legal Aid advice to Clients undergoing possession proceedings.

Quartet Community Foundation - Funding provided to provide additional service capacity to assist older people access advice and support.

Healthier together - Funding provided to increase service capacity to respond to the Cost-of-Living Crisis.

Cost-of-Living - Funding provided to support operational cost increases associated with meeting Cost-of-Living demand for advice services.

Virtual Hub - Funding provided to support the North Somerset Together care navigation pilot

17 Analysis of net assets between funds

	Unre- stricted funds £	Re- stricted funds £	2023 Total £	Unre- stricted funds £	Re- stricted funds £	2022 Total £
Tangible fixed assets	212,719	-	212,719	209,735	-	209,735
Current assets	442,676	339,726	782,402	427,987	36,566	464,553
Current liabilities	(78,737)	(94,611)	(173,348)	(74,177)	(16,249)	(90,426)
Non current liabilities	(106,307)	-	(106,307)	(113,734)	-	(113,734)
	<u>470,351</u>	<u>245,115</u>	<u>715,466</u>	<u>449,811</u>	<u>20,317</u>	<u>470,128</u>

18 Company limited by guarantee

The company was incorporated as a company limited by guarantee and has no share capital. The guarantee to the company is £10 per member on winding up of the company. At 31 March 2023 the company had 21 members and the total guaranteed is therefore £210.

Shout out
to our
volunteers
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Citizens Advice North Somerset is the operating name of North Somerset Citizens Advice Bureau
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