

North Somerset Citizens Advice Bureau
(A Charitable Company Limited by Guarantee)

Annual Report and Financial Statements

For the Year Ended 31 March 2022

Company Number: 02906303
Charity Registered in England and Wales Number: 1052967

North Somerset Citizens Advice Bureau

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North Somerset Citizens Advice Bureau

Reference and Administrative Details

For the Year Ended 31 March 2022

Trustees (as at the date of approval of the report)

R Bailey
P Bray
P Clark (Vice Chair)
E Fothergill
J Reeve
F Saada (Chair)

Management

Mrs F Cope (Chief Officer)
Mr R Penska (Deputy Chief Officer) (from June 2022)
Mrs S Leeroth (Advice Services Manager)
Mr R Lees (Deputy Finance & Resource Manager)

Registered Office

39 Oxford Street
Weston-super-Mare
England
BS23 1TN

Bankers

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

Auditors

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

North Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2022

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 2022, 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 2022 the company had 24 members of whom 7 are directors of the company. Citizens Advice North Somerset is governed by its Articles of Association dated 2 November 2017.

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 above 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

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Newly appointed trustees would normally spend time in the offices with the opportunity of observing interviews (with client's permission), meeting staff (paid and volunteer) and observing current operational procedures in practice. Due to the restrictions of the pandemic trustees have been encouraged to use video conferencing facilities to familiarise themselves with the organisation. In addition, they have a full briefing session with the Chair of Trustees and Chief Officer which includes:

- The organisation structure, service delivery and operations;
- Relevant financial information, funding streams 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.

Charity

North Somerset Citizens Advice Bureau is a registered charity, number 1052967.

Directors

The following were directors during the year:

Mr F Saada	(Chair)
Mrs E Fothergill	
Ms P Clark	(Vice Chair)
Mr R Bailey	
Mr P Bray	(appointed 4 July 2022)
Mr J Reeve	
Mr I Campbell	(resigned 18 July 2022)
Mrs M Jacobs	(appointed 24 May 2022 and resigned 17 October 2022)
Mr G Wright	(resigned 25 April 2022)
Miss A Nijjar	(resigned 21 October 2021)

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

Principal Objectives and Activities

The Charity's 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.

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.

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The Charity's Vision

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

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.

Organisational Structure

The Trustee Board provides strategic direction and vision for Citizens Advice North Somerset. The board is made up of 7 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.

- Fiona Cope, Chief Officer – strategic direction and leadership of the organisation.
- Sara Leeroth, Advice Services Manager – specialist advice service
- Katherine Hutton, Advice Services Manager – generalist advice service
- Rhys Leece, Finance & Resource Manager – operation of financial systems and resources with regard to premises, IT and equipment.

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.

The Charity's Activities

The team have worked tirelessly to re-establish face-to-face advice across North Somerset with all outreaches back up and running by the 31st March 2022 together with new outreaches being developed in Weston-super-Mare Foodbank and Pill Resource Centre. We continue to deliver remote advice through telephone, email and webchat, which is an accessible way for many local residents, but the challenge remains, that services need to be available for all client groups across multiple channels and accessibility for the most vulnerable groups is essential. For this purpose, we have set out a number of objectives:

- To build strong connections with front line community groups to encourage and build referral pathways into advice services. We have piloted *Advice First Aid* with Weston-super-Mare Foodbank Volunteers with the aim of rolling this out across North Somerset. We continue to build relationships with the developing community hubs across North Somerset.

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- To re-introduce drop-in advice in locations across North Somerset. We are working with North Somerset Council and The Sovereign Centre to re-open *The Advice Shop*, to be open from autumn 2022.

Through the Charity's 31 paid staff and 46 volunteers, Citizens Advice North Somerset (CANS) offers generalist and specialist advice service on a range of issues to the people of North Somerset who require support.

The range of advice areas include:

- Welfare Benefits and Tax Credits
- Universal Credit
- Debt and Money
- Housing
- Employment
- Family and relationships
- Consumer
- Law and courts
- Immigration
- Health and community care
- Discrimination
- Utilities and communication

Generalist Advice Service

Citizens Advice North Somerset delivers a multi-channel generalist advice service delivered by paid and volunteer Generalist Advisers and Outreach Advisers through telephone, email, webchat and in-person advice.

The Generalist Service is funded through grants received from North Somerset Council, Weston, Clevedon, Nailsea and Portishead Town Councils, Yatton, Banwell and Winscombe Parish Councils, Big Worle Hub, and with donations and support from Town and Parish Councils. Face-to-face advice through limited drop-in and pre-booked appointments is now available from the following locations:

- 39 Oxford Street (CANS main office)
- Beacon Centre, Portishead
- Jobcentre Plus Castlewood, Clevedon
- 65 High Street, Nailsea
- Yatton Library
- Pill Resource Centre
- Banwell Children's Centre
- Winscombe & Sandford Parish Council Offices
- Big Worle Hub
- Weston Foodbank

Specialist Advice Services

Citizens Advice North Somerset deliver specialist advice and casework in the areas of:

- Debt and Money
- Welfare Benefits and Tax Credits
- Universal Credit
- Housing advice

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In-reach services are available in the following locations:

- Weston General Hospital – for people living with cancer
- Weston-super-Mare County Court – housing court possession desk
- Weston Foodbank (including The For All Healthy Living Centre)

Social Prescribing

CANS, in partnership with Alliance Homes, delivers the Pier Health Social Prescribing Service (funded through the NHS ARRS scheme via Pier Health Primary Care Network). This service places Link Workers in 7 of the 9 GP Surgeries within the Pier Health Group across Weston, Worle and the Villages. Recognising that people's health is determined by a range of social, economic and environmental factors, social prescribing seeks to address people's needs in a holistic way and is designed to support people with a wide range of social, emotional or practical needs, and with the focus on improving mental health and physical well-being.

Projects

CANS delivers the following projects:

- Debt Free South West (DFSW) – a Money and Pension Service (MaPS) funded partnership led by Talking Money providing free, independent debt advice across Bristol, South Gloucestershire, North Somerset, South Somerset, Bath & North East Somerset and Gloucester. In 2021-22 MaPS launched the recommissioning of debt advice across England and Wales resulting in DFSW funding being at risk and likely to end on the 31st March 2022. With the support of North Somerset Council, the charity's Debt Advice Service was secured through the provision of financial support to 'underwrite' the funding pending the decision from MaPS. The MaPS regional recommissioning has now been suspended pending public consultation and the lead agency has moved across to national Citizens Advice with Talking Money stepping away. Despite all of this uncertainty, the Generalist Team and Money Advice Team have delivered services to North Somerset residents, helping 901 clients with 2,656 debt issues, with 597 clients helped at specialist advice level.
- Macmillan Cancer Support Income Maximisation – a well-established and valued partnership with Macmillan Cancer Support provides a benefits service to those living with cancer, their carers and relatives within the Weston General Hospital catchment area. The service helped 785 new clients in the financial year 2021-22 and raised £1.3 million in unclaimed or under claimed benefits and charitable payments for these clients.
- Legal Aid Agency (LAA) Housing Possession Court Duty Scheme (HPCDS) – client numbers dropped significantly due to the closure of the Courts in the first lockdown but have now increased significantly throughout the year. We anticipate that the demand for housing advice and housing loss prevention will be essential and in high demand as more people are at risk of losing their homes due to the cost of living crisis.
- Housing Advice – funded by Legal Aid Agency (LAA) Housing Advice Contract and North Somerset Council – 91 clients were advised with housing related issues under these funding streams. As stated above, numbers are rising, but it is anticipated there will be a surge in housing related issues as the cost-of-living crisis unfolds. 128 clients advised under this and the HPCD Scheme during the year.
- Housing Advice Team – funded through North Somerset Council providing support and assistance to people facing homelessness. 52 unique clients were supported through this project in 2021-22.
- Welfare Benefit Appeals – funded by North Somerset Council to assist local residents to challenge benefit decisions. Just under 40% (8534) of all client issues relate to welfare benefits, with 56 clients receiving specialist level benefit advice, appeals and tribunal representation.

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- #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 their council tax. In 2021-22 the charity supported 545 unique clients through this project.
- Relationship and Family issues – GDASS (Gloucester Domestic Abuse Support Service) fund a 17.5 hour per week Adviser to provide advice and support for Litigants in Person in family law cases and McKenzie Friend support for CANS clients, particularly for victims of domestic abuse. 569 unique clients presented with relationship and family related issues, with 62 clients receiving support with a domestic abuse issue.
- 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. Working in collaboration with Jobcentre Plus in Clevedon, Weston-super-Mare. 548 unique clients were supported with their Universal Credit claims.
- WHAM (Warm Homes Advice and Money) Project – in partnership with the Centre for Sustainable Energy, Talking Money, We Care Home Improvements, Bristol City Council, North Somerset Council, and Citizens Advice Bristol to provide practical advice and support. 35 clients were supported through this project in the year.
- Pier Health PCN Social Prescribing Service – a partnership between Pier Health PCN, CANS and Alliance Homes. The service provides social prescribing service for a wide range of community related support with an emphasis on loneliness and isolation, and on the determinants of health, particularly low income, employment, learning, support, housing, debt, financial management and domestic abuse. 637 clients have been supported through this project.
- Bristol Wessex Water – CANS is funded to support Bristol Wessex Water customers access the variety of schemes provided by them to assist those on low incomes or who have fallen into arrears with their water bills. In 2021-22 CANS has supported 172 local residents with their applications for support.
- Quartet Community Foundation / Surviving Winter - funding to provide immediate financial assistance in the form of fuel top-ups for older people in financial difficulties.
- VCSE Locality Lead, Woodspring –VCSE LLP is funded through Sirona care and health on behalf of the BNSSG CCG. The role of the Locality Lead is to be an active member of and support the voices of the Third Sector to be heard within the developing Locality Partnerships; use and share best practice/local experience in working with local communities to support the locality response; and other support and activities identified to achieve our overall outcomes. This role is delivered in partnership with Voluntary Action North Somerset and the North Somerset Wellbeing Collective.

In total this year the charity dealt with 5,367 unique clients generating 21,887 advice issues. This is compared 7,410 unique clients with 21,075 advice issues in 2020/21. Although we have seen fewer unique clients in the year compared to the previous year, the complexity of presenting issues has increased significantly from 2.8 to 4.1 issues per unique client.

Breakdown of Issues	2020/21	2021/22
Welfare Rights	37%	39%
Money Advice	13%	18%
Housing Advice	11%	11%
Employment Advice	11%	5%
Relationship & Family	7%	5%
Remaining issues i.e. consumer, discrimination, health & community care etc.	21%	22%

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We have previously reported our unique client count as an indicator of volume of work. However, whilst an important measure, a unique client is counted once in a reporting period and does not take into account return visits, time spent with each client and the complexity of the presenting issue(s). With the increasing complexity we are facing we believe the number of issues addressed, and activities undertaken are better measures of our service. On both of these measures, we have seen a further increase in what we have been able to achieve. We continue to look at how we can increase capacity further within the funding available to help us reach more people.

	2019/20	2020/21	Annual Variation	2021/22	Annual Variation
Unique Clients	10,664	7410	↓	5367	↓
Issues	27,041	21075	↓	21887	↑
Activities	20,433	24509	↑	33176	↑
Complexity Indicator	2.5	2.8	↑	4.1	↑

As we look to the future, we believe that the demand for our services will significantly increase as the cost-of-living crisis takes hold. 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 mortgage and rent 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.

Value to the Community

Central to how the organisation perceives its value is a simple premise: the creation of value through the positive impact we have on individuals' lives, which in turn benefits local communities and society. These individuals might be clients receiving advice or members of the public who benefit via the local and national research and campaigns work, or as our volunteers. National Citizens Advice has looked at where a cost value can be placed on their work with these individuals, using a cost benefit tool created by New Economy (www.neweconomymanchester.com). This has been developed with and approved by HM Treasury economists to ensure that the methodology is robust and takes into account the most up to date research and data.

Using the New Economy Manchester Model the Overall Value (advice and volunteering) in 2021-22:

Fiscal Benefit – savings to local and national government	£2,448,647
Public Value – improvements in health, well-being, participation and productivity	£15,602,848
Value to the people we help (financial outcomes)	£9,224,701
Public value of improving clients' wellbeing (emotional wellbeing, family relationships and positive functioning)	£11,068,653
Value of Volunteering	£292,606

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These totals can be broken down as follows:

Savings to North Somerset Council – preventing homelessness and housing evictions	£216,162
Savings to the NHS – reducing mental health and GP services and keeping people in work	£365,381
Savings to the DWP – by keeping people in work	£1,189,366
Savings to the Criminal Justice System by preventing housing evictions and homelessness	£26,204

The total financial gain for clients for the year 2021/22 is over £11 million, which includes income gained, debts written off, charitable grants received and consumer problems resolved. Despite the challenges of the pandemic, for every £1 invested in Citizens Advice North Somerset £12.34 is going back into the local economy and directly helping local people.

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 face. We use this insight and data to do several things including:

- To help national Citizens Advice research issues further
- To influence local and national decision makers to change policies and practices
- To 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 CCG's (Bristol, North Somerset and South Gloucestershire Clinical Commissioning Group) 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.

Equality, Diversity and Inclusion (EDI)

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.

The charity is proud to be involved with many of the EDI groups across North Somerset that include the Gypsy & Traveler Liaison Group, LGBT+ Forum, Communication Café, Domestic Abuse Strategy Group.

The charity is a Hate Crime Reporting Centre and is an active member of RHINS (Responding to Hate Crimes in North Somerset).

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

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

Challenges and Risks

The global pandemic and subsequent lockdowns have had a significant impact on the charity with the closure of our face-to-face advice services and the relocation of our paid and volunteer staff to home working. We have embraced the hybrid way of home and office working and have successfully delivered our advice services remotely. Re-building our in-person advice has been challenging, not least in relation to recruitment and ensuring we have suitably skilled and experienced people to deliver advice.

The signage for 39 Oxford Street blew off in Storm Arwin in November 2021 which resulted in an insurance claim. However, in order to comply with The Heritage Action Zone for Weston Town Centre we sought to put up a new sign but unfortunately, this has led to a delay with the planning permission and the lack of signage continues to be frustrating. We also intend to deal with the repair and maintenance of both the flat roof to the front of the building and the pitched roof, and we continue to deal with prevalent damp issues, but nothing that prevents occupation of the building. The trustees continue to seek additional funding to maintain the property; however, the move to our own building has been a major milestone in the evolution of Citizens Advice North Somerset that has helped to secure its future for many years to come.

Financial Reserves Policy

Citizens Advice North Somerset 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. They will take all necessary steps to ensure as far as possible that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

The charity currently holds £360,610 in free reserves (unrestricted reserves less fixed assets held in unrestricted reserves, add back borrowing secured against those assets), against an objective of 3 – 4 month unrestricted costs, which would equate to £58,000 – £77,000. Whilst reserves held are in excess of this, investment is being made in the paid staff and volunteer teams, to build the service to meet the growing needs of our communities with the cost-of-living crisis.

The reasons for holding particular reserves are outlined in the notes to the financial statements.

Financial Review

The charity had income for the year of £907,248 (2021 – £799,026) and expenditure of £763,556 (2021 – £668,196), leading to a surplus of £143,682 (2021 – surplus of £130,830 - prior to a loss on revaluation in 2021 of the premises of £166,056). The split between is a restricted deficit of £33,146 and an unrestricted surplus of £176,828 (2021 – restricted surplus of £29,877 and unrestricted deficit of £65,103).

Funds carried forward as at 31 March 2022 are £470,128 (2021 – £326,446), comprising £20,317 restricted funds (2021 – £53,463) and £449,811 unrestricted funds (2021 – £272,983).

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Risk Management

The Board of Trustees has 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 is that of:

1. Loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are systematically reviewed to ensure that they continue to meet the needs of the charity.
2. Loss of premises. The effects of this have been minimised by the purchase of 39 Oxford Street as the charity's main office. This property now provides security of tenure and gives the charity a permanent home. The charity has in place robust systems and procedures that promote hybrid working allowing staff (paid and volunteer) to work from home, the office or outreach locations across North Somerset, delivering the same high quality of service.

Funding Sources

The directors 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. Working in collaboration with Jobcentre Plus in Clevedon, Weston-super-Mare and Shirehampton.
- 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 developing Woodspring Locality Partnership.
- Centre for Sustainable Energy as part of the WHAM Partnership (Warm Homes, Advice and Money) to provide practical advice and support.

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Future Plans

It is essential that the charity continue to look forward and stay ahead of developments in order to be prepared for change and to make the most of opportunities. Our Strategic Business Plan 2022-25 sets out our five ambitions:

1. To be more accessible across multiple channels
2. To have more influence within our communities
3. To be sustainable and effective
4. To continue to invest in our people
5. To be a strong Equality Champion

The pandemic had a major impact with many local residents facing hardships through loss of employment, increased indebtedness, housing vulnerability and other issues. The world is in turmoil yet again with the war in Ukraine having a direct impact on the UK economy. With rising inflation, interest rates and fuel costs, we are now facing an unprecedented cost-of-living crisis in which many local residents will find it difficult to heat their homes, feed their families and maintain their mortgage and/or rent payments. This is a poverty pandemic and CANS' services are going to be in demand more than ever.

Working in partnership with North Somerset Council, North Somerset Together, The North Somerset Wellbeing Collective, Weston, Clevedon, Portishead and Nailsea Town Councils, Big Worle Hub, Yatton, Banwell and Winscombe Parish Councils and many other community groups and organisation we are developing new in-person outreaches and referral pathways to ensure local residents have the best access into our services. This will include the re-opening of the very successful Advice Shop in The Sovereign Shopping Centre, Weston-super-Mare. This is in addition to our remote advice service that we will continue to deliver via telephone, email and video conferencing channels.

We can only do this by having the right people with the right skills and technical knowledge in place. Recruitment has been, as for many organisations, an issue and, despite our best efforts, we have struggled to attract new staff with the right technical knowledge and skill.

With these vacant positions, prudent financial management, cost savings and increased funding we have a healthy surplus which will be invested in building our paid and volunteer teams to increase capacity. We will do this by expanding our Training Team who will continue to recruit, train and support Volunteer Generalist Advisers. In addition, they will support the recruitment and training of paid, entry level, Generalist Advisers who, will in time, become the specialist caseworkers, supervisors and managers of the future.

By investing in our people, our strategic aim is to promote a culture of support and development for all who work and volunteer for CANS. In this way, we hope to build a resilient and robust service that attracts and retains people with the skill and knowledge required to meet the ever-increasing needs of our clients, local residents and our communities.

Having purchased our head office of 39 Oxford Street, Weston-super-Mare, BS23 1TN in 2019, it continues to provide us with security of tenure and stability from which we can build and develop our services. For this purpose, we will continue to invest in it by progressing the renovation works and developing our programme of maintenance.

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.

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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.

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

F Saada - Chair

Date: 4 November 2022

North Somerset Citizens Advice Bureau

Independent Auditors' Report to the Trustees and Members

For the Year Ended 31 March 2022

Opinion

We have audited the financial statements of North Somerset Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2022, 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 2022 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.

North Somerset Citizens Advice Bureau

Independent Auditors' Report to the Trustees and Members
For the Year Ended 31 March 2022

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;
- 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.

North Somerset Citizens Advice Bureau

Independent Auditors' Report to the Trustees and Members

For the Year Ended 31 March 2022

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

Date: 10 November 2022

North Somerset Citizens Advice Bureau

Statement of Financial Activities (including an Income and Expenditure account)

For the Year Ended 31 March 2022

	Notes	Unre- stricted £	Re- stricted £	Total 2022 £	Unre- stricted £	Re- stricted £	Total 2021 £
Income:							
Donations and legacies	2	191,230	-	191,230	210,189	10,152	220,341
Investments	3	837	-	837	991	-	991
Charitable activities	4	225,906	489,275	715,181	116,666	461,028	577,694
Total income		417,973	489,275	907,248	327,846	471,180	799,026
Expenditure:							
Charitable activities	5	(225,794)	(532,184)	(757,978)	(205,102)	(457,194)	(662,296)
Interest payable		(5,588)	-	(5,588)	(5,900)	-	(5,900)
Total expenditure		(231,382)	(532,184)	(763,566)	(211,002)	(457,194)	(668,196)
Net income / (expenditure) for the year		186,591	(42,909)	143,682	116,844	13,986	130,830
Transfers between funds	16	(9,763)	9,763	-	(15,891)	15,891	-
Other recognised gains							
Losses on revaluation of fixed assets		-	-	-	(166,056)	-	(166,056)
Net movement in funds for the year		176,828	(33,146)	143,682	(65,103)	29,877	(35,226)
Reconciliation of funds							
Total funds brought forward		272,983	53,463	326,446	338,086	23,586	361,672
Total funds carried forward		449,811	20,317	470,128	272,983	53,463	326,446

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 incorporates the income and expenditure account.

	Notes	2022 £	2021 £
Fixed assets			
Tangible fixed assets	8	209,735	212,731
		<u>209,735</u>	<u>212,731</u>
Current assets			
Stock	11	6,594	6,123
Debtors	12	57,282	50,088
Cash at bank and in hand		400,677	267,545
		<u>464,553</u>	<u>323,756</u>
Liabilities:			
Creditors falling due within one year	13	(90,426)	(89,206)
Net current assets		<u>374,127</u>	<u>234,550</u>
Creditors falling due in more than one year	14	(113,734)	(120,835)
Total net assets		<u><u>470,128</u></u>	<u><u>326,446</u></u>
The funds of the charity:			
Restricted funds	16	20,317	53,463
Unrestricted funds	16	449,811	272,983
Total charity funds		<u><u>470,128</u></u>	<u><u>326,446</u></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 4 November 2022 and signed on their behalf by:

F Saada
Chair

J Reeve
Trustee

North Somerset Citizens Advice Bureau
Statement of Cash Flow
For the Year Ended 31 March 2022

	Notes	Total 2022 £	Total 2021 £
Cash flows from operating activities			
Net movements in funds for the year		143,682	130,830
Adjustments to cash flows from non-cash items			
Depreciation and amortisation	8	20,024	12,957
Loss on disposal of fixed assets	8	-	16
Finance income	3	(837)	(991)
		<u>162,869</u>	<u>142,812</u>
Working capital adjustments			
(Increase)/decrease in stock	11	(471)	(3,614)
(Increase)/decrease in debtors	12	(7,194)	13,084
Increase/(decrease) in creditors	13	1,220	(40,408)
		<u>156,424</u>	<u>111,874</u>
Cash flows from investing activities			
Interest received	3	837	991
Purchase of fixed assets	8	(17,028)	(45,344)
		<u>(16,191)</u>	<u>(44,353)</u>
Cash flows from financing activities			
Repayments of long term loans		(7,101)	(6,789)
		<u>(7,101)</u>	<u>(6,789)</u>
Net increase/(decrease) in cash and cash equivalents			
		<u>133,132</u>	<u>60,732</u>
Cash and cash equivalents at the beginning of the reporting period		<u>267,545</u>	<u>206,813</u>
Cash and cash equivalents at the end of the reporting period		<u><u>400,677</u></u>	<u><u>267,545</u></u>
Cash & Cash equivalents reconciliation:			
Cash at bank		<u>400,677</u>	<u>267,545</u>
Total cash & cash equivalents at the end of the reporting period		<u><u>400,677</u></u>	<u><u>267,545</u></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 is VAT registered. All income and expenditure is shown net of reclaimable 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.

North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

2. Income from donations and legacies

	Unre- stricted funds £	Re- stricted funds £	2022 Total £	Unre- stricted funds £	Re- stricted funds £	2021 Total £
Donations and legacies						
NSC - Core funding*	84,000	-	84,000	83,744	-	83,744
Donations	4,721	-	4,721	1,764	9,502	11,266
Miscellaneous income	(572)	-	(572)	14,729	650	15,379
Income from town councils;						
Weston town council*	25,000	-	25,000	25,000	-	25,000
Clevedon town council*	25,000	-	25,000	25,000	-	25,000
Portishead town council*	25,000	-	25,000	24,514	-	24,514
Nailsea town council*	18,341	-	18,341	17,806	-	17,806
Parish councils*	9,740	-	9,740	17,632	-	17,632
	<u>191,230</u>	<u>-</u>	<u>191,230</u>	<u>210,189</u>	<u>10,152</u>	<u>220,341</u>

*Denotes government grant

3. Investment income

	Unre- stricted funds £	Re- stricted funds £	2022 Total £	Unre- stricted funds £	Re- stricted funds £	2021 Total £
Bank interest	837	-	837	991	-	991
	<u>837</u>	<u>-</u>	<u>837</u>	<u>991</u>	<u>-</u>	<u>991</u>

North Somerset Citizens Advice Bureau

Notes to the Financial Statements
For the Year Ended 31 March 2022

4. Income from charitable activities

	Unre- stricted funds £	Re- stricted funds £	2022 Total £	Unre- stricted funds £	Re- stricted funds £	2021 Total £
Legal Services Commission*	-	9,055	9,055	12,095	-	12,095
Bristol Wessex Water	-	9,425	9,425	-	9,000	9,000
MacMillan	-	47,975	47,975	-	50,954	50,954
MAS (Formerly F2F Debt Advice Project)*	-	149,719	149,719	-	126,440	126,440
Pier Health	-	96,414	96,414	-	76,612	76,612
CJF	-	3,700	3,700	-	55,722	55,722
Sirona	-	20,000	20,000	-	20,216	20,216
NSC - Housing Advice Grant*	10,404	-	10,404	10,200	-	10,200
NSC - Post COVID Advice Services*	46,000	-	46,000	-	-	-
NSC - Other Grants*	8,202	-	8,202	19,100	-	19,100
NSC Vulnerable People*	56,356	-	56,356	55,252	-	55,252
NSC debt advice*	100,000	-	100,000	-	-	-
#First Steps*	-	28,331	28,331	-	28,470	28,470
Help to Claim	-	74,934	74,934	-	74,778	74,778
Big Worle	4,944	-	4,944	8,144	-	8,144
Second step (Hope)	-	-	-	-	7,858	7,858
WHAM	-	25,282	25,282	-	10,978	10,978
Citizens Advice National-BEIS	-	-	-	10,000	-	10,000
Quartet Community Foundation	-	24,440	24,440	-	-	-
Under £5k	-	-	-	1,875	-	1,875
	225,906	489,275	715,181	116,666	461,028	577,694

*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.

5. Expenditure on charitable activities

	Unre- stricted funds £	Re- stricted funds £	2022 Total £	Unre- stricted funds £	Re- stricted funds £	2021 Total £
Depreciation & loss on disposal of assets	20,024	-	20,024	12,973	-	12,973
Staff costs	174,040	428,083	602,123	172,343	330,805	503,148
Allocated support costs	15,494	103,221	118,715	4,423	125,084	129,507
Accountancy fees	7,019	-	7,019	6,894	239	7,133
Legal & professional fees	1,302	509	1,811	-	1,066	1,066
Trade subscriptions	7,915	371	8,286	8,469	-	8,469
	225,794	532,184	757,978	205,102	457,194	662,296
	225,794	532,184	757,978	205,102	457,194	662,296

6. Employees and employment costs

	2022 £	2021 £
Staff costs during the year were:		
Wages and salaries	554,867	465,693
Social security costs	36,740	28,685
Other pension costs	10,516	8,770
	602,123	503,148
	602,123	503,148

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 £10,516 (2021 - £8,770).

No individual employee was paid over £60,000 (2021 - nil).

No remuneration was paid to any directors during the year (2021 – none).

The charity reimbursed trustee expenses totalling £27 to one trustee during the year (2021 - none).

The key management personnel of the charity are considered to be the Chief Officer, Finance & Resources Manager and the Advice Services Managers. The total costs to the charity of employee benefits for the key management personnel were £164,310 (2021 - £121,193).

The average monthly head count during the year was 31 (2021: 27) and the average full time equivalent was 21 (2021: 19).

7. Net incoming resources/operating surplus

	2022	2021
	£	£
This is stated after charging:		
Depreciation	20,024	12,957
Operating leases- property rent	140	7,541
Operating leases- other	14,516	14,488
Current auditors' remuneration- Audit fee	3,350	3,350
Current auditors' remuneration- Accountancy & other	3,669	3,783
	<u>20,024</u>	<u>12,957</u>

8. Tangible fixed assets

	Land and Buildings	Furniture and Fittings	Total
	£	£	£
Cost			
At 1 April 2021	185,000	42,959	227,959
Additions	8,898	8,130	17,028
	<u>193,898</u>	<u>51,089</u>	<u>244,987</u>
At 31 March 2022	193,898	51,089	244,987
Depreciation			
At 1 April 2021	-	15,228	15,228
Charge for the year	3,878	16,146	20,024
	<u>3,878</u>	<u>31,374</u>	<u>35,252</u>
At 31 March 2022	3,878	31,374	35,252
Net book value			
At 31 March 2021	185,000	27,731	212,731
	<u>185,000</u>	<u>27,731</u>	<u>212,731</u>
At 31 March 2022	<u>190,020</u>	<u>19,715</u>	<u>209,735</u>

Included in the above is £187,333 (2021: £185,000) 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. The carrying amount at historical cost is £361,176 (2021: £361,176) and accumulated depreciation on historical cost is £16,685 (2021: £10,120).

North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2022

9 Related party transactions

There were no related party transactions during the year (2021 - 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

	2022	2021
	£	£
Work in progress	6,594	6,123

12 Debtors

	2022	2021
	£	£
Trade debtors	9,379	14,172
Other debtors	-	323
Prepayments	3,585	591
Accrued income	44,318	35,002
	<u>57,282</u>	<u>50,088</u>

13 Creditors: Amounts falling due within one year

	2022	2021
	£	£
Trade creditors	12,422	3,124
Accruals	40,048	48,300
Deferred income	8,421	18,715
Social security	14,830	1,863
VAT	1,917	7,605
Other creditors	5,988	2,799
Bank loan	6,800	6,800
	<u>90,426</u>	<u>89,206</u>
Deferred Income		
Deferred income brought forward	18,715	-
Released in year	(18,715)	-
Deferred income in year	8,421	18,715
	<u>8,421</u>	<u>18,715</u>
Deferred income carried forward	<u>8,421</u>	<u>18,715</u>

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 MAS – CANS roadshow payment which specifies the amounts as being for 2022/23.

14 Creditors: Amounts falling due in over one year

	2022	2021
	£	£
Bank loan	113,734	120,835
	<u>113,734</u>	<u>120,835</u>
	2022	2021
	£	£
Bank loans		
Total amount due	120,533	127,635
Less due in < 1 year	(6,800)	(6,800)
	<u>113,733</u>	<u>120,835</u>
Due 1-2 years	6,800	6,800
Due 2-5 years	20,400	20,400
Due >5 years	86,534	93,635
	<u>113,734</u>	<u>120,835</u>

The above amount relates to one loan from HSBC UK Bank plc with a total balance of £120,533 owing at 31 March 2022, 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 2022 the charity was committed to making the following payments under non-cancellable operating leases:

	2022	2021
	£	£
Operating leases which expire:		
Within one year	26,844	14,488
Within two and five years	72,426	31,929
More than five years	3,291	-
	<u>102,561</u>	<u>46,417</u>

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16 Funds – current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers/ revalutaion £	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 #First Steps (Formerly South Ward Initiative)	5,204	74,934	(76,873)	-	3,265
Wessex Water	9,304	28,331	(37,149)	-	486
WHAM	-	18,850	(18,021)	-	829
Pier Health	2,979	25,282	(22,030)	-	6,231
CJF	-	96,414	(99,252)	2,037	(801)
Sirona	7,610	3,700	(7,132)	-	4,178
Quartet Community Foundation	20,216	20,000	(41,824)	1,535	(73)
Legal Services Commission	-	15,015	(15,916)	901	-
	-	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

16 Funds – prior year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2021 £
Unrestricted Funds					
General Fund	119,753	327,846	(211,002)	(27,779)	208,818
Premises Fund	218,333	-	-	(154,168)	64,165
Total unrestricted funds	338,086	327,846	(211,002)	(181,947)	272,983
Restricted Funds					
MAS (Formerly F2F Debt Advice Project)	6,912	127,360	(127,544)	-	6,728
Macmillan	-	50,954	(59,869)	8,915	-
Talking Money	1,422	-	-	-	1,422
Help to Claim	1,418	74,708	(70,922)	-	5,204
#First Steps (Formerly South Ward Initiative)	7,493	28,470	(26,659)	-	9,304
Wessex Water	-	9,000	(10,231)	1,231	-
WHAM	540	10,978	(8,539)	-	2,979
Moving Fund	-	9,502	(13,366)	3,864	-
Miscellaneous	-	(200)	-	200	-
Virtual Law Clinic	3,171	-	-	(3,171)	-
Hope	3,245	7,858	(7,542)	(3,561)	-
Pier Health	(615)	76,612	(84,410)	8,413	-
CJF	-	55,722	(48,112)	-	7,610
Sirona	-	20,216	-	-	20,216
Total restricted funds	23,586	471,180	(457,194)	15,891	53,463
Total funds	361,672	799,026	(668,196)	(166,056)	326,446

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.

North Somerset Citizens Advice Bureau

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For the Year Ended 31 March 2022

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.

North Somerset Council Settle Status - a restricted fund provided by North Somerset Council to support EEA nationals apply for settled status.

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.

Quartet Community Foundation – Funding provided by Quartet Community Foundation Catalyst Fund to provide social prescribing services for the over 55's.

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

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For the Year Ended 31 March 2022

17 Analysis of net assets between funds

	Unre- stricted funds £	Re- stricted funds £	2022 Total £	Unre- stricted funds £	Re- stricted funds £	2021 Total £
Tangible fixed assets	209,735	-	209,735	212,731	-	212,731
Current assets	427,987	36,566	464,553	270,293	53,463	323,756
Current liabilities	(74,177)	(16,249)	(90,426)	(89,206)	-	(89,206)
Non current liabilities	(113,734)	-	(113,734)	(120,835)	-	(120,835)
	<u>449,811</u>	<u>20,317</u>	<u>470,128</u>	<u>272,983</u>	<u>53,463</u>	<u>326,446</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 £1 per member on winding up of the company. At 31 March 2022 the company had 23 members and the total guaranteed is therefore £23.