



North Somerset Citizens Advice Bureau, trading as  
**Citizens Advice North  
Somerset**

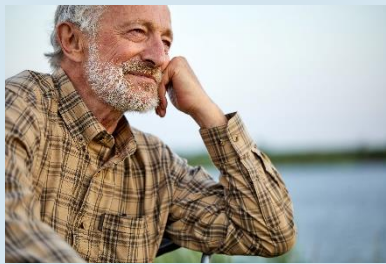
(A Charitable Company Limited by Guarantee)

Annual Report and Financial Statements  
For the Year Ended 31 March 2024

Company number 02906303

Charity Registered in England and Wales number 1052967





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# Welcome and Introduction

## A message from our Chair of Trustees and Chief Officer

Citizens Advice North Somerset (CANS) provides free, independent advice and help to the residents of North Somerset. This report highlights the significant strides we have made over the past year, adapting and expanding our services to meet the community's needs.

In the last 12 months, we have strategically and actively increased our Generalist in-person advice offerings, working closely with many community and statutory partners to ensure people get the advice they need, where and when they need it. This commitment is exemplified by the expansion of our Advice Shop in Weston-super-Mare and the 18 in-person outreaches across North Somerset.

As has been the case across the sector, we have struggled to recruit to technical roles and instead turned our attention to 'growing our own' by investing in entry-level recruitment. This has been hugely successful with many of our Generalist and Outreach Advisers coming through the programme, with many progressing into caseworker, supervisor and management roles. This investment in our team's growth is crucial to maintaining and enhancing the quality of our services.

Our volunteers continue to be the backbone of our charity, contributing over 13,000 volunteer hours, to the value of £449,356. This is an incredible contribution to our North Somerset community.

We extend our deepest gratitude and thanks to all our volunteers and paid staff for their unwavering dedication in using their skills and knowledge for the benefit of local residents. What a tremendous difference they make in improving the life chances of so many people.



Over the last year we have looked for opportunities to strengthen and develop our specialist services: expanding our Macmillan funded support service to 2.5 FTE Advisers. In partnership with North Somerset Council (NSC) we have developed the Litigant in Person Service, supporting those fleeing domestic abuse. We continue to be only one of 8 Local CAs in England delivering Legal Aid contracts, providing housing advice and running the Court Duty Desk. This year we expanded the service having been awarded the Housing Loss Prevent Advice Service (HLPAS) contract, and through our continuing partnership with North Somerset Council, we supported even more local residents to keep their homes and prevent homelessness.

Our client base has grown considerably over the last year, from 9,500 clients to almost 13,000 clients. The value of the support we provide amounts to £19,082,499, with a public value of £23,962,396. This means that for every £1 invested in CANS, we return £13.14 to the local community.

We value all our partnerships, knowing that we are stronger together, and that together we can help many more people facing hardship and uncertainties. A flagship for partnership working is the North Somerset Together Virtual Hub, a proof of concept multi agency service providing a social welfare navigation service that helps local residents access the support they need. This service brings together NSC, The North Somerset Wellbeing Collective, Woodspring and One Weston Locality Partnerships, Alliance Homes, Curo Housing Association and Sirona care and health.

As we look to the future, with the continuing cost-of-living crisis, we anticipate the demand for our services will continue to grow. We remain committed to increasing our capacity within the available funding and exploring new sources of income to support our crucial work.

Thank you to our partners, funders, and the entire team for your incredible contributions and support. Together, we make a profound impact on the lives of North Somerset residents.

**13,000 clients**

**45,442 advice issues**

**15 In-Person Locations**

**47 Volunteers**

**54 Paid Staff**

**£23.9m Public Value**

**£19m value to clients**

**13,000 volunteer hours**



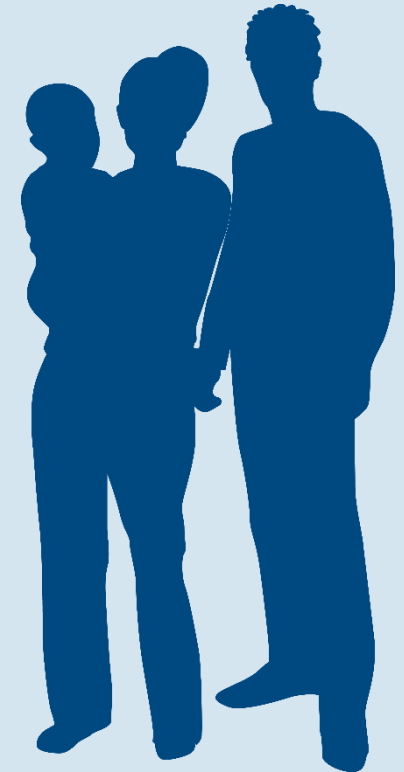
## Our Purpose:

*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 2024-2026

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



# Advice Strategy 2024-26

## Access Community Needs

- Conduct surveys and focus groups: gather data from residents to identify common issues and areas where they need advice (e.g. housing, debt, employment, benefits)
- Analyze demographic data: use local demographic data to understand the needs of different cohorts within the community
- Consult with local organisations: collaborate with other local services (e.g. foodbanks, housing associations) to get a broader perspective on community needs
- Implement the Equality, Diversity and Inclusion Strategy and embed the 6 Outcomes for Communities Framework.

## Enhance Accessibility

### Ensure that advice services are accessible to everyone in the community

- Multi-channel access providing advice through in-person, telephone and digital platforms
- Extended hours – to work towards offering services outside of regular office hours to accommodate those who work or who have other commitments
- Language and disability access – we provide translation services and ensure that facilities are accessible to individuals with disabilities.

## Improve Service Delivery

### Enhancing the quality of advice provided is essential for effective service delivery

- Investment in our training and development ensuring all staff have the skill and knowledge to perform their roles and to keep them updated on the latest policies, regulations and best practice.
- Quality Assurance: we have in place robust quality assurance processes to monitor and evaluate the advice given.
- Resource Library: maintain an up-to-date library of resources and referral options for advisers

## Increase Awareness and Outreach

### Raise Awareness of the services offered and reach out underrepresented groups

- Marketing and Campaigns: use local media, social media and community events to promote services.
- Stakeholder and Engagement Strategy: we have built a rich network of key partners and stakeholders
- Targeted Outreach: focusing geographic areas, health settings i.e. WGH, and marginalized communities.

## Leverage Technology

### Use technology to enhance service efficiency and effectiveness

- Digital Platforms: CANS website, on-line referral portal, developing comprehensive self-help resources.
- Data Management: use of Casebook and Elemental to manage client interactions and follow-ups efficiently.

## Monitor and Evaluate

### Continuous monitoring and evaluation help in adapting the strategy to meet evolving needs

- Feedback mechanisms: quarterly client feedback on their satisfaction and the impact of the services received
- Performance metrics:
- Regular reviews: conduct regular strategy reviews and adjust based on feedback and performance data.

## Secure Funding and Resources

### Cross reference with the Funding Strategy to ensure sustainable funding and resource allocation to maintain and expand services

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



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 2023-24 CANS helped a total of **12,990** clients with **45,442** issues. Broadly we categorise our work into Generalist Advice, Specialist Debt Advice, Housing and Legal Aid, and Social Prescribing.

**Generalist Advice Service** (advice via 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 2023-24 the Generalist Team helped **5,014** unique clients with over **22,524** issues.

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

Specialist Debt Advice, Housing and Legal Aid, and Social Prescribing are delivered through dedicated projects listed in the following pages.

In-person advice services are available in **15** locations:

- The Advice Shop, Sovereign Centre, WsM
- CANS Office, 39 Oxford Street, WsM
- Banwell Youth and Community Centre
- 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)
- Big Worle Hub
- Clevedon Foodbank – Yatton Youth Club
- Clevedon Foodbank – Speedwell Industrial Estate
- Clevedon Foodbank – Southfield Church, Nailsea
- Seetec, The Stable, Wadham St, WsM



# 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 **1,324** clients with **5,016** issues who presented with up to £8.4 million worth of debt. **488** clients went on to receive specialist level debt advice. The value of our debt advice to local residents is **£2,867,894** 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 2023-24 we supported **452** clients with water related enquiries. We made supported **209** clients to apply for a Bristol Wessex Water social tariff, and **100%** of these were successful. This resulted in **£95,981** of debt written off and a reduction in the average monthly bill for these clients from **£39.46** to **£3.73**.
- **#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 2023-24 we supported **662** 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 2023-24 we dealt with **3,392** housing related issues. The value of our advice is worth **£984,445** to local housing providers by preventing housing evictions and **£208,198** to local authorities by reducing statutory homelessness and the cost of temporary accommodation.
- **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 2023-24 we supported **686** clients with **966** 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 2023-24 **55%** of our clients had a welfare benefit related enquiry and we dealt with **24,885** issues worth **£19,632,621** 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 2023-24 we helped **710** clients with recorded outcomes of almost **£2.5 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 2023-24 we provide support and assistance to **2,357** 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.
- **Household Support Fund** – we distributed **£26,000** to people in North Somerset struggling with household finances, supporting those most in need to help with food, energy, water and other essential living needs.

# 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 2023-24 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 2023-24 they worked with **928** 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. In 2023-24 we supported **394** local residents find a way forward.
- **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.

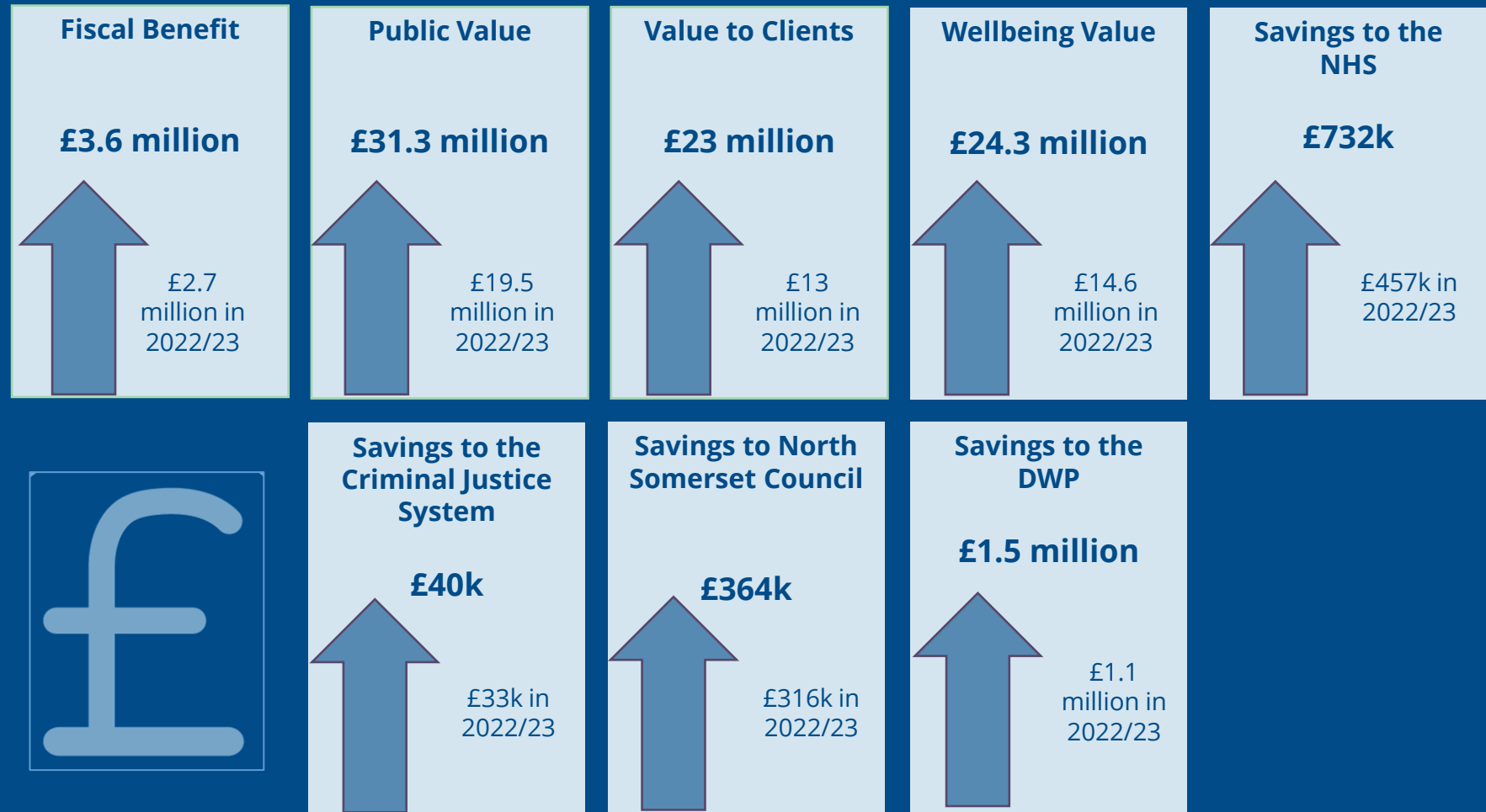
# The Impact of Citizens Advice North Somerset – Advice Service

We create **VALUE** through everything we do and the way we do it. Through delivering advice to individuals who need it, we benefit them 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.



# The Value of Volunteering

Research conducted by Sonnet Advisory & Impact and The Centre for Charity Effectiveness allows us to measure the **value of activities and improved outcomes** for our volunteers. In 2023/24 this totaled **£355,072**:



**Skill development  
& employability**  
**£7,188**



**Time donated**  
**£276,759**



**Health and  
wellbeing**  
**£71,186**



## Some feedback from our clients ...

I am extremely grateful that this organisation is there for people in need. I have an appeal against a decision from DWP. The help and support I have received from CA has been immense and I cannot express my gratitude strongly enough.

Thank you for sending all the volunteering ideas that are available locally, that might appeal to me.

The help that I received was more than I expected. I really liked that I was met in person, for a person with anxiety and low confidence this is very helpful.

I just want to say how professional and understanding the staff were from phone call to consultation, they managed to rectify my problem but even if they hadn't the effort and dedication the staff have to try to help is more than anyone could ask. Thank you CAB

There is nowhere I would go than the Citizens Advice as they are very knowledgeable and extremely helpful.

Everyone with whom I had contact with were amazing-very helpful and explained everything in great detail with very complicated issues. Has helped my mental health immensely and has given me the impetus to carry on sorting my life out. Well done CAB and thank you very much for all the ongoing and previous help.

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

# Equity, Diversity & 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.

CANS continues to provide access to advice through the provision of translation services including British Sign Language interpreters and Language Line. EDI campaigner provided a stopgap text and support facility to tide Deaf community over until North Somerset Council appoint replacement support worker. Member of Reception Team attends Communication Café for BSL users regularly with EDI Campaigner, and has passed the first part of his Level 1 BSL course.

In November 2023, our EDI campaigner was instrumental in organising an event with the Soroptimists, North Somerset Council, Next Link, MP and Mayor to mark United Nations International Day for the Elimination of Violence against Women and Girls.

CANS 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.

In July 2023 CANS re-launched as a Hate Crime Reporting Centre, providing refresher training for all staff, 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
- Black History Month



# Research & Campaigns (R&C)

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:

- Creating a cost-of-living data dashboard, updated monthly to share our frontline insights on the problems local people face.
- Working in partnership to increase our capacity – our Data, Insights & Impact Team Leader has: launched a Data Community of Practice, bringing together local and national colleagues for peer support and learning; joined the R&C Coastal Communities Cluster Group, co-designing a research project with network colleagues, and; following work with CA South Gloucestershire, provided the data for a Negative Budget report featured on BBC Points West and local BBC News site.



# 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 charity law, present their report, together with the audited financial statements of the charitable company for the year ended 31 March 2024, 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:

CANS 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.

CANS is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £10. At 31 March 2024 the company had 24 members of whom 9 are Directors of the company. CANS 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 (CANS). 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 charity. 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 organisational structure, service delivery 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

CANS does not have a share capital. Each member has guaranteed to contribute the sum of £10 in the event of the charity needing to close.

## Organisational Structure:

The Trustee Board provides strategic direction and vision for Citizens Advice North Somerset. The board currently has 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 Executive 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 CANS 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.

## Management Salaries:

Senior Management pay and remuneration, along with all staff salaries, are reviewed every two years.

These have been reviewed in 2023/24 and set following a benchmarking exercise organised across the Citizens Advice local office network, using salary levels from comparable local offices.

## Senior Management changes:

Fiona Cope, Chief Officer, left the employment of CANS on 31<sup>st</sup> July 2024, after leading the organisation for 9 years.

Amy Jones, our new Chief Executive joined on 1<sup>st</sup> October 2024.

# 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
Andrew Hatherell	Treasurer (appointed 21 <sup>st</sup> September 2023)
John Reeve	Trustee
Elizabeth Fothergill	Trustee
Peter Bray	Trustee
Jackie Smith	Trustee
James Childs-Evans	Trustee
Sara Turner	Trustee (appointed 21 <sup>st</sup> September 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  
Mrs J Smith  
Mr J Childs-Evans  
Mr A Hatherell (appointed 21<sup>st</sup> September 2023)  
Mrs S Turner (appointed 21<sup>st</sup> September 2023)

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

# Financial Reserves Policy and Financial Summary

## Financial Reserves Policy

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 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 charity 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 3 – 4 months direct unrestricted costs (2024/25 this has created a range of £205k -£270k). 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

CANS has consolidated its financial position following a number of years of significant growth. Income for the year of £1.230m is comparable to the previous year's income of £1.273m, expenditure has risen significantly from £1.028m last year to £1.465m, as we have utilised restricted reserves and deferred income relating to this year's projects.

In 2022/23 a significant proportion of our funding received year related to the medium to long term delivery of specific projects and these were reflected within an increase in the restricted funds balances within our overall Reserves position. This year we have seen a reduction in the overall reserves position as these funds have been expended: it has now decreased from £715,456 to £480,298.

- £192,419 of these funds are restricted and are to be applied in 2024/25 for the delivery of specific projects;
- £80,733 of CANS unrestricted funds relates to a Premises Fund which represents the value tied up within 39, Oxford Street.
- £18,701 of these funds are designated for the necessary refurbishment work required on CANS premises and to upgrade and maintain IT assets.
- £188,445 of CANS unrestricted funds are retained as an operating reserve to cover future financial risks and uncertainties.

# 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.

The most significant service delivery risk relates to the demand for advice services through 2023/24 and beyond:

**If client demand and complexity increases, then there will be detrimental impact on CANS clients and staff. This may lead to: staff working under increased stress, with less time to support complex cases; clients presenting in more desperate circumstances; reduction in services; and a potential failure to follow safeguarding procedures, presenting safety risks to staff and/or clients.**

The impact of this risk for a staff welfare perspective has been minimised by: demand management procedures in place; a management focus on staff wellbeing and support; Staff Wellbeing group in place, promoting initiatives such as Mental Health First Aid and Mental Health awareness training for managers; and Employee Assistance Programmes in place.

The impact of this risk from a client welfare perspective has been minimised by: promotion of self-help, signposting and on-line channels in order to target f2f contact and telephony for the more complex and vulnerable customers; additional funding for services being sought, along with Client Crisis funding; robust safeguarding training, policies and reporting procedures in place.

The most significant resources risk in 2023/24 relates to the affordability and availability of premises to operate from:

**If CANS do not invest appropriate funds into its' main office this may become unviable and unplanned maintenance may prove to be unaffordable, and if the Advice Shop within The Sovereign shopping centre was no longer available, along with other outreach locations, this would cause service delivery issues.**

The impact of the risk in respect of 39 Oxford Street has been minimised by: the development of a Premises Maintenance plan and Premises Working Group in place, reviewing works required and estimated costs; financial monitor developed providing regular reporting to the senior management and trustees.

The impact of the risk in relation to the continued availability of the Advice Shop has been minimised by continued support from the North Somerset Council and Weston-super-Mare Town Council, with more long-term arrangements and support being sought by CANS. At other outreach locations this risk is mitigated by continued support and engagement with the local Town and Parish Councils.

# Funding Sources

The Trustees extend their continued gratitude to NSC, the Town Councils of Weston-super-Mare, Nailsea and Portishead and to the Parish Councils of Pill, Banwell and Winscombe 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 the Litigant in Person support.
- 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 prevention 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 & support.
- Weston-super-Mare and Clevedon Foodbanks for the provision of on-site generalist advice.

The Trustees are also grateful for those funders who were able to provide clients with access to crisis funds:

- North Somerset Council - Household Support grants for energy
- Portishead Town Council - Crisis Funds
- ACTS435 charitable fund

## 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

In the previous few years, our strategic plans have been shaped by the immediacy of our response to COVID and the Cost of Living Crisis pushing up demand for advice services and crisis support. Whilst this demand is still with us, we have now mobilised to deal with this. The strategic focus for 2024/25 is much more about shaping our plans to align with the strategic plans of our key funders and partners to ensure that CANS and its services remain relevant and are focused within a broader regional strategic framework, promoted by the local councils or health partners.

We will continue to develop and improve our knowledge and understanding of data trends to direct and inform our advice services, and our social prescribing and virtual hub services. This data analysis which has significantly sharpened our reporting in 2023/24, will help us better understand the cohorts of unmet need and target advice provision to those groups who do not readily access our services.

As in 2023/24, 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. We will continue to seek to increase our outreach and “pop up” locations during 2024/25, to better connect with rural communities and also to support the ambitions of some of our funders. We will continue to engage with Parish Councils and other local organisations.

With the assistance of both NSC and Weston-super-Mare Town Council we will continue to operate the Advice Shop in the Sovereign Centre and seek to establish a more long term future for this much needed facility. In 2024/25 we will continue to look to increase our in-reach services, and our recent piloting of advice provision within Weston Hospital may result in a more permanent established provision.

During the year we intend to further develop and test the effectiveness of our triage web form, the Adviceline telephony platform and participate in national citizen advice initiatives such as AI and web chat functionality to meet the current unmet demand.

Whilst we consider that the charity is managed and operated to a high standard, we will continue to be open to scrutiny in by National Citizens Advice in all leadership areas: Governance; Strategy and Planning; Financial Governance; People Management; Risk Management and Compliance; Operational Performance; Research & Campaigning; and Equity, Diversity & Inclusion.

The Trustees are committed to supporting the continued success of CANS and in ensuring that the charity achieves its stated objectives and aims. During the year, we have plans to better connect the roles of Trustees to service areas, through the further development of link trustees oversight of the charity’s operational service planning and delivery.

We expect that funding for services will remain a challenge within 2024/25 and we will endeavour to ensure that, where it is possible, medium term financial arrangements are established that fully recover the costs of service delivery.

This report has been approved by the Trustees on 19 September 2024 and signed on their behalf by:

F Saada - Chair

# Advice – changing and saving lives

[www.nscab.org.uk](http://www.nscab.org.uk)



Citizens Advice North Somerset is the operating name of North Somerset Citizens Advice Bureau  
Registered Office: 39 Oxford Street, Weston-super-Mare, North Somerset, BS23 1TN  
Charity Registration: 1052967  
Company limited by guarantee: 02906303  
Citizens Advice North Somerset is authorised and regulated by the Financial Conduct Authority FRN: 617686.

## North Somerset Citizens Advice Bureau

Independent Auditors' Report to the Trustees and Members

For the Year Ended 31 March 2024

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### Opinion

We have audited the financial statements of North Somerset Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2024, 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 2024 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 2024

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### **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 25, 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 2024

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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](http://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: 27 September 2024

## North Somerset Citizens Advice Bureau

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

For the Year Ended 31 March 2024

	Notes	Unre- stricted £	Re-stricted £	Total 2024 £	Unre- stricted £	Re- stricted £	Total 2023 £
<b>Income:</b>							
Donations and legacies	2	221,488	5,500	<b>226,988</b>	206,798	-	<b>206,798</b>
Investments	3	9,742	-	<b>9,742</b>	2,654	-	<b>2,654</b>
Charitable activities	4	150,820	842,880	<b>993,700</b>	138,557	925,896	<b>1,064,453</b>
<b>Total income</b>		<b>382,050</b>	<b>848,380</b>	<b>1,230,430</b>	<b>348,009</b>	<b>925,896</b>	<b>1,273,905</b>
<b>Expenditure:</b>							
Charitable activities	5	515,780	944,883	<b>1,460,663</b>	293,584	729,721	<b>1,023,305</b>
Interest payable		4,935	-	<b>4,935</b>	5,262	-	<b>5,262</b>
<b>Total expenditure</b>		<b>520,715</b>	<b>944,883</b>	<b>1,465,598</b>	<b>298,846</b>	<b>729,721</b>	<b>1,028,567</b>
<b>Net income / (expenditure) for the year</b>		(138,665)	(96,503)	(235,168)	49,163	196,175	245,338
Transfers between funds	16	(43,807)	43,807	-	(28,623)	28,623	-
<b>Net movement in funds for the year</b>		<b>(182,472)</b>	<b>(52,696)</b>	<b>(235,168)</b>	<b>20,540</b>	<b>224,798</b>	<b>245,338</b>
<b>Reconciliation of funds</b>							
Total funds brought forward		470,351	245,115	<b>715,466</b>	449,811	20,317	<b>470,128</b>
<b>Total funds carried forward</b>		<b>287,879</b>	<b>192,419</b>	<b>480,298</b>	<b>470,351</b>	<b>245,115</b>	<b>715,466</b>

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.

**North Somerset Citizens Advice Bureau - Company Registration Number: 02906303**

## Balance Sheet

As at 31 March 2024

		2024 £	2023 £
	<b>Notes</b>		
<b>Fixed assets</b>			
Tangible fixed assets	8	212,977	212,719
		<u>212,977</u>	<u>212,719</u>
<b>Current assets</b>			
Stock	11	15,392	4,333
Debtors	12	141,958	320,662
Cash at bank and in hand		420,896	457,407
		<u>578,246</u>	<u>782,402</u>
<b>Liabilities:</b>			
Creditors falling due within one year	13	(212,372)	(173,348)
		<u>365,874</u>	<u>609,054</u>
Net current assets		<u>365,874</u>	<u>609,054</u>
Creditors falling due in more than one year	14	(98,553)	(106,307)
		<u>480,298</u>	<u>715,466</u>
<b>Total net assets</b>		<u><u>480,298</u></u>	<u><u>715,466</u></u>
<b>The funds of the charity:</b>			
Restricted funds	16	192,419	245,115
Unrestricted funds	16	287,879	470,351
		<u>480,298</u>	<u>715,466</u>
<b>Total charity funds</b>		<u><u>480,298</u></u>	<u><u>715,466</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 19 September 2024 and signed on their behalf by:

**F Saada**  
Chair

**A Hatherell**  
Trustee

**North Somerset Citizens Advice Bureau**  
Statement of Cash Flows  
For the Year Ended 31 March 2024

		Total 2024 £	Total 2023 £
	<b>Notes</b>		
<b>Cash flows from operating activities</b>			
Net movements in funds for the year		(235,168)	245,338
Adjustments to cash flows from non-cash items			
Depreciation and amortisation	8	24,062	24,157
Loss on disposal of fixed assets	8	-	-
Finance income	3	(9,742)	(2,654)
		<u>(220,848)</u>	<u>266,841</u>
<b>Working capital adjustments</b>			
(Increase)/decrease in stock	11	(11,059)	2,261
(Increase)/decrease in debtors	12	178,704	(263,380)
Increase/(decrease) in creditors	13	39,024	82,922
		<u>(14,179)</u>	<u>88,644</u>
Net cash flow from operations		(14,179)	88,644
<b>Cash flows from investing activities</b>			
Interest received	3	9,742	2,654
Purchase of fixed assets	8	(24,320)	(27,141)
		<u>(14,578)</u>	<u>(24,487)</u>
<b>Cash flows from financing activities</b>			
Repayments of long term loans		(7,754)	(7,427)
		<u>(7,754)</u>	<u>(7,427)</u>
<b>Net increase/(decrease) in cash and cash equivalents</b>		<u>(36,511)</u>	<u>56,730</u>
Cash and cash equivalents at the beginning of the reporting period		457,407	400,677
<b>Cash and cash equivalents at the end of the reporting period</b>		<u>420,896</u>	<u>457,407</u>
<b>Cash &amp; Cash equivalents reconciliation:</b>			
Cash at bank		420,896	457,407
Total cash & cash equivalents at the end of the reporting period		<u>420,896</u>	<u>457,407</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 3 – 25.

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 prior 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.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2024

### 2. Income from donations and legacies

	Unre- stricted funds £	Re- stricted funds £	2024 Total £	Unre- stricted funds £	Re- stricted funds £	2023 Total £
Donations and legacies						
NSC - Core funding*	120,984	5,000	125,984	90,986	-	90,986
Donations	3,327	500	3,827	12,394	-	12,394
Legacies	9,412	-	9,412	-	-	-
Miscellaneous income	1,355	-	1,355	402	-	402
Income from town councils;						
Weston town council*	25,000	-	25,000	25,000	-	25,000
Clevedon town council*	-	-	-	15,000	-	15,000
Portishead town council*	25,750	-	25,750	25,000	-	25,000
Nailsea town council*	19,458	-	19,458	18,892	-	18,892
Parish councils*	16,202	-	16,202	19,124	-	19,124
	<u>221,488</u>	<u>5,500</u>	<u>226,988</u>	<u>206,798</u>	<u>-</u>	<u>206,798</u>

\*Denotes government grant

### 3. Investment income

	Unre- stricted funds £	Re- stricted funds £	2024 Total £	Unre- stricted funds £	Re- stricted funds £	2023 Total £
Bank interest	9,742	-	9,742	2,654	-	2,654
	<u>9,742</u>	<u>-</u>	<u>9,742</u>	<u>2,654</u>	<u>-</u>	<u>2,654</u>

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements  
For the Year Ended 31 March 2024

### 4. Income from charitable activities

	Unre- stricted funds £	Re- stricted funds £	2024 Total £	Unre- stricted funds £	Re- stricted funds £	2023 Total £
Legal Services						
Commission*	-	22,292	22,292	-	16,679	16,679
Bristol Wessex Water	-	22,750	22,750	-	13,650	13,650
MacMillan	-	105,556	105,556	-	67,280	67,280
MAS (Formerly F2F Debt Advice Project)*	-	106,944	106,944	-	-	-
Pier Health	-	230,968	230,968	-	106,571	106,571
Sirona	-	20,000	20,000	-	20,000	20,000
NSC - Housing Advice						
Grant*	28,802	-	28,802	19,443	-	19,443
NSC Energy Debt*	20,000	-	20,000	-	-	-
NSC Vulnerable People*	57,484	-	57,484	57,484	-	57,484
NSC Virtual Hub*	-	50,000	50,000	-	226,800	226,800
NSC Litigants in Person	-	42,872	42,872	-	-	-
Clevedon Foodbank	8,990	-	8,990	-	-	-
NSC Healthier together*	-	-	-	-	100,000	100,000
#First Steps*	-	28,898	28,898	-	28,898	28,898
Foodbank - Weston	26,883	-	26,883	27,128	-	27,128
Talking Money	-	-	-	8,421	30,794	39,215
Help to Claim	-	132,059	132,059	-	140,801	140,801
Big Worle	6,398	-	6,398	6,954	-	6,954
The Access to Justice Foundation	-	-	-	14,672	-	14,672
WHAM	-	21,550	21,550	-	29,006	29,006
Citizens Advice	2,263	54,999	57,262	-	92,211	92,211
Quartet Community Foundation	-	-	-	-	51,206	51,206
Under £5k	-	3,992	3,992	4,455	2,000	6,455
	150,820	842,880	993,700	138,557	925,896	1,064,453

\*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.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2024

### 5. Expenditure on charitable activities

	Unre- stricted funds £	Re- stricted funds £	2024 Total £	Unre- stricted funds £	Re- stricted funds £	2023 Total £
Depreciation & loss on disposal of assets	24,062	-	24,062	24,157	-	24,157
Staff costs	462,365	722,510	1,184,875	230,951	605,261	836,212
Allocated support costs	3,733	220,920	224,653	18,874	123,650	142,524
Accountancy fees	12,872	-	12,872	7,518	-	7,518
Legal & professional fees	156	1,108	1,264	3,985	724	4,709
Trade subscriptions	12,592	345	12,937	8,099	86	8,185
	<u>515,780</u>	<u>944,883</u>	<u>1,460,663</u>	<u>293,584</u>	<u>729,721</u>	<u>1,023,305</u>

### 6. Employees and employment costs

	2024 £	2023 £
<b>Staff costs during the year were:</b>		
Wages and salaries	1,083,678	764,322
Social security costs	79,648	56,991
Other pension costs	21,549	14,899
	<u>1,184,875</u>	<u>836,212</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 £21,549 (2023 - £14,899).

No individual employee was paid over £60,000 (2023 - nil).

No remuneration was paid to any directors during the year (2023 – none).

The charity reimbursed trustee expenses totalling £81 to one trustee during the year (2023 - £181 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 £214,931 (2023 - £196,745).

The average monthly head count during the year was 53 (2023: 39) and the average full time equivalent was 42 (2023: 25).

**7. Net incoming resources/operating surplus**

	<b>2024</b>	<b>2023</b>
	£	£
This is stated after charging:		
Depreciation	24,062	24,157
Operating leases- property rent	26,265	10,773
Operating leases- other	18,107	18,107
Auditors' remuneration- Audit fee	4,800	4,800
Auditors' remuneration- Accountancy & other	8,072	2,718
	<u>24,062</u>	<u>24,157</u>

**8. Tangible fixed assets**

	<b>Land and Buildings</b>	<b>Furniture and Fittings</b>	<b>Total</b>
	£	£	£
<b>Cost</b>			
At 1 April 2023	193,898	78,230	272,128
Additions	-	24,320	24,320
	<u>193,898</u>	<u>102,550</u>	<u>296,448</u>
At 31 March 2024	193,898	102,550	296,448
<b>Depreciation</b>			
At 1 April 2023	10,589	48,820	59,409
Charge for the year	4,023	20,039	24,062
	<u>14,612</u>	<u>68,859</u>	<u>83,471</u>
At 31 March 2024	14,612	68,859	83,471
<b>Net book value</b>			
At 31 March 2023	183,309	29,410	212,719
	<u>183,309</u>	<u>29,410</u>	<u>212,719</u>
At 31 March 2024	<u><b>179,286</b></u>	<u><b>33,691</b></u>	<u><b>212,977</b></u>

Included in the above is £179,286 (2023: £183,309) 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.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2024

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### 9 Related party transactions

There were no related party transactions during the year (2023 - 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

	2024	2023
	£	£
Work in progress	15,392	4,333

### 12 Debtors

	2024	2023
	£	£
Trade debtors	79,212	276,721
Prepayments	7,654	12,553
Accrued income	55,092	31,388
	<u>141,958</u>	<u>320,662</u>

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2024

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### 13 Creditors: Amounts falling due within one year

	2024	2023
	£	£
Trade creditors	7,117	4,592
Accruals	47,228	26,900
Deferred income	101,157	94,611
Social security	20,303	20,285
VAT	-	-
Other creditors	29,767	20,160
Bank loan	6,800	6,800
	<u>212,372</u>	<u>173,348</u>
<b>Deferred Income</b>		
Deferred income brought forward	94,611	8,421
Released in year	(94,611)	(8,421)
Deferred income in year	101,157	94,611
	<u>101,157</u>	<u>94,611</u>
Deferred income carried forward		

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 Access to Justice Foundation and NSC Clevedon Foodbank funding, which specifies the amounts as being for 2024/25.

**14 Creditors: Amounts falling due in over one year**

	<b>2024</b>	<b>2023</b>
	£	£
Bank loan	98,553	106,307
	<u>98,553</u>	<u>106,307</u>
	<b>2024</b>	<b>2023</b>
	£	£
Bank loans		
Total amount due	105,353	113,106
Less due in < 1 year	(6,800)	(6,800)
	<u>98,553</u>	<u>106,306</u>
Due 1-2 years	6,800	6,800
Due 2-5 years	20,400	20,400
Due >5 years	71,353	79,107
	<u>98,553</u>	<u>106,307</u>

The above amount relates to one loan from HSBC UK Bank plc with a total balance of £105,353 owing at 31 March 2024, 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 2024 the charity was committed to making the following payments under non-cancellable operating leases:

	<b>2024</b>	<b>2023</b>
	£	£
Operating leases which expire:		
Within one year	18,107	18,107
Within two and five years	54,320	57,611
More than five years	3,291	-
	<u>75,718</u>	<u>75,718</u>

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2024

### 16 Funds – current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2024 £
<b>Unrestricted Funds</b>					
General Fund	379,404	382,050	(476,263)	(96,746)	188,445
Maintenance Fund	13,945	-	(25,325)	23,260	11,880
IT Hardware replacements	-	-	(19,127)	25,948	6,821
Premises Fund	77,002	-	-	3,731	80,733
<b>Total unrestricted funds</b>	<b>470,351</b>	<b>382,050</b>	<b>(520,715)</b>	<b>(43,807)</b>	<b>287,879</b>
<b>Restricted Funds</b>					
MAS (Formerly F2F Debt Advice Project)	1,422	106,944	(108,522)	156	-
Macmillan	-	105,556	(85,539)	-	20,017
Help to Claim #First Steps (Formerly South Ward Initiative)	12,982	132,059	(145,005)	-	36
Wessex Water	-	22,750	(40,306)	17,556	-
WHAM	605	21,550	(22,155)	-	-
Pier Health	-	231,468	(231,468)	-	-
CJF	4,178	-	(4,178)	-	-
Sirona	165	20,000	(20,165)	-	-
Quartet Community Foundation	-	-	(19,999)	19,999	-
Cost of Living	15,000	-	(6,118)	-	8,882
Virtual Hub	210,471	50,000	(100,783)	-	159,688
Legal Services Commission	162	22,292	(22,454)	-	-
Citizens Advice	-	54,999	(61,095)	6,096	-
North Somerset Council	-	5,000	(1,204)	-	3,796
Litigants in person	-	42,872	(42,872)	-	-
FAHLC	-	3,992	(3,992)	-	-
<b>Total restricted funds</b>	<b>245,115</b>	<b>848,380</b>	<b>(944,883)</b>	<b>43,807</b>	<b>192,419</b>
<b>Total funds</b>	<b>715,466</b>	<b>1,230,430</b>	<b>(1,465,598)</b>	<b>-</b>	<b>480,298</b>

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements  
For the Year Ended 31 March 2024

### 16 Funds – prior year

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

#### 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.

The IT Hardware replacements fund has been created in the year towards IT Hardware replacements.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2024

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### 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.

*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.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2024

### 17 Analysis of net assets between funds

	Unre- stricted funds £	Re- stricted funds £	2024 Total £	Unre- stricted funds £	Re- stricted funds £	2023 Total £
Tangible fixed assets	212,977	-	212,977	212,719	-	212,719
Current assets	291,216	287,030	578,246	442,676	339,726	782,402
Current liabilities	(117,761)	(94,611)	(212,372)	(78,737)	(94,611)	(173,348)
Non current liabilities	(98,553)	-	(98,553)	(106,307)	-	(106,307)
	<u>287,879</u>	<u>192,419</u>	<u>480,298</u>	<u>470,351</u>	<u>245,115</u>	<u>715,466</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 2024 the company had 24 members and the total guaranteed is therefore £240.