

citizens
advice

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 2025

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





Contents

Trustees' Report 3 - 27

Introduction and About Citizens Advice North Somerset	3
Who we are and What we do	10
Our Impact in 2024-25	14
Equity, Diversity & Inclusion	18
Research & Campaigns	19
Our structure, governance and management	20
Reference and Administrative details	22

Financial Reserves Policy & Financial Summary	23
Risk Management	24
Funding Sources	25
Future Plans	26
Statement of Trustees' Responsibilities	27

Financial Statements 28 - 48

Independent Auditor's Report	28
Statement of Financial Activities	32
Balance Sheet	33
Statement of Cash Flows	34
Notes to the Financial Statements	35



A message from our Chair of Trustees and Chief Executive Officer

Our biggest challenge as a service has been to continue to respond to the chronic nature of cost of living issues, embedding preventative measures whilst supporting our clients through crisis and ensuring a proactive approach to the changes we are anticipate, both for our clients and for us as an organisation.

We have grappled with numerous complexities as part of this challenge, not least the navigation of a demanding funding landscape.

We have established a diverse funding base, our challenge is to sustain that whilst continuing to innovate, flexibly respond to client and community need and ensure that we are a cost effective business, utilising our resources for maximising impact for our clients and communities.

We have continued to invest in our paid and volunteer workforce to ensure they have the tools, training and support to fulfil their roles



We continue to rely on our partners in the community to work together as a system, wrapping around clients and issues to respond to individual need and wider issues.

We have increased our consideration around the role technology has to play in our organisational development and how this may support service delivery models.

We have not lost sight of our role in tackling inequality and considering how we prioritise support for vulnerable and marginalised groups, ensuring fair access to advice and services, applying our Research, Campaigning and advocacy skills and enthusiasm to raise awareness of wider ranging concerns that affect us all.

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.

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.

12,990 clients

49,169 advice issues

15 In-Person Locations

49 Volunteers

50 Paid Staff

£59.2 Public Value

£25m value to clients

15,132 volunteer hours



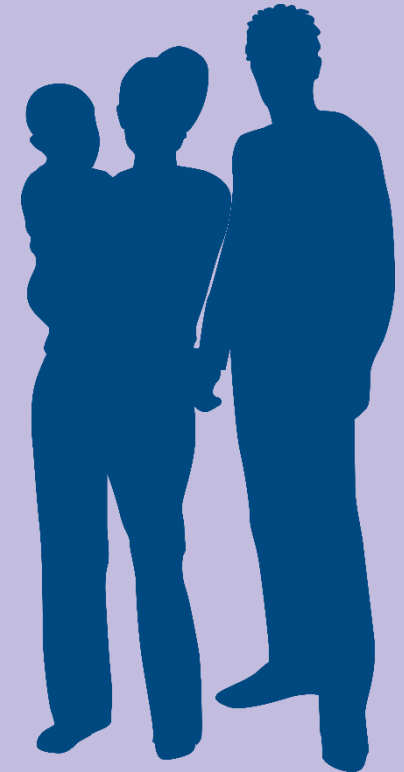
Our Purpose:

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
- Extend our **INFLUENCE** in the community
- Invest further in ensuring the well-being and health of our **PEOPLE**
- 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. Weston General Hospital and marginalized communities.

Leverage Technology

Use technology to enhance service efficiency and effectiveness

- Digital Platforms such as 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.



ADVICE – CHANGING AND SAVING LIVES

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

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

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



Who we are and what we do

In 2024-25 CANS helped a total of **12,990** clients with **49,169** 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 2024-25 the Generalist Team helped **4,634** unique clients with over **20,653** 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 **1,480** clients with **5,112** issues who presented with up to £1,458,740 million worth of debt. **332** clients went on to receive specialist level debt advice. The value of our debt advice to local residents is **£1,585,683** through 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 2024-25 we supported **567** clients with water related enquiries. We supported **222** clients to apply for a Bristol Wessex Water social tariff. This resulted in **£72,317** of debt written off and a reduction in the average monthly bill for these clients from **£39.78** to **£2.30**.
- **#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 2024-25 we supported **529** 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 2024-25 we **1,410** clients deal with **3,415** housing related issues. The value of our advice is worth **£1,105,296** to local housing providers by preventing housing evictions and **£407,099** to local authorities by reducing statutory homelessness and the cost of temporary accommodation.
- **Weston and Clevedon Foodbank** – funded through the Trussell Trust, we deliver advice services in partnership with the Foodbanks across Weston-super-Mare, Clevedon, Yatton and Nailsea. In 2024-25 we supported **365** clients with **1,904** issues.

Who we are and what we do



Dedicated Projects – continued

- **Welfare Rights** – funded by North Somerset Council and Access to Justice to support local residents to maximise their income through benefit applications and to challenge benefit decisions. In 2024-25 our specialist caseworkers helped **312** clients with **1,682** issues, resulting in **£652,578** 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 2024-25 we helped **769** clients with **3,105** issues access over **£2.7 million** in income gained through grant applications and benefit claims.
- **Help to Claim** – funded by the Department for Work and Pensions through national Citizens Advice. In 2024-25 we provided support and assistance to **2,377** clients with **9,586 issues** 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 **£33,000** 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, and Citizens Advice Bristol to provide advice on energy, money, benefits and to carry out home repairs. In 2024-25 we helped **729** 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 2024-25 they worked with **1,017** 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 2024-25 we supported **668** 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, which is detailed on the previous pages of our annual report.

For every £1 invested in Citizens Advice North Somerset in 2024-25, we generated:

Fiscal value
£2.55

Savings to local and national Government due to fewer payments for out-of-work benefits, costly evictions, re-housing evicted tenants and less demand on the NHS.

£3,424,397 total value

Public value
£19.46

When people have fewer problems they have higher levels of wellbeing, participation in society and productivity.

£26,162,835 total value

People we help
£18.71

Through helping clients achieve financial outcomes like getting back-dated benefits, writing-off debts and refunds for consumer issues.

£25,146,575 total value

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 2024-25 this totaled **£478,149**:



**Value of time donated by
our volunteers
£356,916**



**Value to our
volunteers - skills
development &
employability
£27,186**



**Value to our
volunteers - Health
and wellbeing
£94,047**

Client Experience - Advice Service

Advice clients are anonymously surveyed to learn more about their experiences of using our services.

8 in 10 people

Found it easy to access our service



8 in 10 people

Found our service helped them find a way forward



7 in 10 people

Felt their problem was resolved after our help



9 in 10 people

Would recommend our service





Some feedback from our clients...

"I am totally appreciative of support and advice given. Would have quite simply given up or taken a dive to a very bad self place."



"Concise and informative with what was a complicated issue. Informed every step of the way in a way i could understand. Wouldn't hesitate to seek help again. I would not have been able to sort the problem without the help of citizens advice, as i had already tried!"



"The kindness, calmness and patience of the persons I spoke with and helped me with my issue, it really made a huge difference to my mental health. I would 100% recommend C.A. to everyone that struggle with solving their problems."

"I honestly don't know if I could have got through the last 6 months without the support of the cab, the quality of my life has improved enormously thanks to the help and support I have received."

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 and work towards the National Citizens Advice Mission 2 “reducing the gap in access, experience and outcomes.”

CANS continues to provide access to advice through the provision of translation services including British Sign Language interpreters and Language Line. In 2024-25 the EDI campaigner continued to provide a stopgap text and support facility to tide Deaf community over until North Somerset Council appointed a replacement support worker. A member of the reception team attends Communication Café for BSL users regularly with EDI Campaigner.

In November 2024, our EDI campaigner was instrumental in organising an event with the Soroptimists, North Somerset Council and Next Link 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 and organisations across North Somerset that include: Equality Stakeholder Implementation Group, Gypsy & Traveller Liaison Group, LGBT+ Forum, Communication Café, Domestic Abuse Strategy Group, RHINS (Responding to Hate Crimes in North Somerset), Race Equality North Somerset, Multicultural Friendship Associations and the Suicide and Self-harm Steering Group.

Following the 2024 summer riots staff and volunteers were offered refresher training on how to support clients to report hate crimes. In October 2024 and February 2025 we hosted two ‘Advancing EDI’ sessions for staff, volunteers and trustees focusing on how to have courageous conversations.

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 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 general election and 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:

- Updating the cost-of-living data dashboard, updated quarterly to share our frontline insights on the problems local people face.
- Creating constituency-specific data packs for Prospective Parliamentary Candidates and later MPs.
- Working with North Somerset Council to contribute to the Council Tax Support consultation and submit stakeholder evidence to the Adult Services Housing Policy & Scrutiny Panel's (ASH) Housing Standards Inquiry Day.
- Working in partnership to increase our capacity – our Insights & Impact Manager continues to co-lead the Data Community of Practice, bringing together local and national colleagues for peer support and learning; work with offices across the network via the Coastal Communities Cluster Group, co-designing a research project, and; assisting to re-launch the regional R&C Cluster group split into two meetings, one for WECA offices and another for the wider region to include Gloucestershire to the North and Somerset to the South.

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 2025, 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 2025 the company had 20 members of whom 7 were 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 Executive 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 6 members, who are trustees under charitable law and Directors of the charitable company. There are 4 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 31st July 2024, after leading the organisation for 9 years. Amy Jones, our new Chief Executive Officer joined on 1st 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
John Reeve	Trustee
Peter Bray	Trustee
Jackie Smith	Trustee
Richard Penska	Trustee

Senior Leadership Team (at the date of approval of the report)

Amy Jones	Chief Executive Officer
Holly Law	Insights & Impact Manager
Rhys Leece	Finance & Resources Manager
Sara Leeroth	Advice Services Manager
Sam Olliffe	Advice Services Manager
Wendy Fletcher	Training 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 (at the date of approval of the report)

Mr F Saada (Chair)
Ms P Clark (Vice Chair)
Mr J Reeve
Mr P Bray
Mrs J Smith
Mr R Penska

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 (2025/26 this has created a range of £125k -£167k).

However, the Trustees recognise that not all unrestricted reserves (as identified in the financial statements) would be readily available in the case of a financial challenge and it may be desirable to hold a higher level of reserves than currently held particularly where CANS is faced with high levels of uncertainty.

Financial Summary

CANS has consolidated its financial position following a number of years of significant growth. Income for the year of £1.380m has risen from the previous year's income of £1.230m, and in parallel expenditure has risen from £1.465m last year to £1.632m, as we have utilised restricted reserves and deferred income relating to this year's projects.

This year we have seen a reduction in the overall reserves position as medium to long term funding for certain projects has come to an end and CANS : it has now decreased from £480,928 to £228,187. This balance remaining are unrestricted fund and can be further categorised:

- £78,032 of CANS unrestricted funds relates to a Premises Fund which represents the value tied up within 39, Oxford Street.
- £5,446 of these funds are designated for the necessary refurbishment work required on CANS premises.
- £144,709 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 still relates to the demand for advice services through 2024/25 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 risks in 2024/25 primarily relate to the organisational change carried out to respond to the reduction in funding and increased financial pressures in 2025/26.

This has presented material risks around:

- **The financial viability of CANS operating from two substantial premises within Weston super Mare**
- **The operational impact of a reduced senior management team, particularly in relation to financial management, delivery of compliance and governance objectives, and reduced capacity to access additional funding opportunities.**

The immediate financial risk has been mitigated through the establishment of a balanced budget for 2025/26, which has allowed time to develop a number of strategies to ensure that CANS is in a sustainable financial going forward.

The impact of the premises risk is being mitigated through the development of a Premises Strategy. The aim of the strategy to reduce down the number of main offices within Weston super Mare.

The impact of the risk in relation to Senior Management capacity is being managed through a number of strategic initiatives to determine a new operating model for the organisation.

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

Our Strategic Business Plan identifies the following key areas for our future focus :

Services – prioritising our services to ensure we meet the evolving needs of our clients with relevant, high quality advice and support, embedding ways of working that are responsive and agile.

People – ongoing investment in our workforce to ensure a skilled and motivated team that can deliver compassionate and effective support.

Financial sustainability – ensuring a strong financial foundation to enable us to continue to respond to emerging issues and continue to build on diverse funding sources.

Premises – providing safe, effective, accessible and welcoming spaces to our clients and workforce.

Governance & Compliance – ensuring accountability, transparency and trust, safeguarding our reputation and operations.

Digital – embracing digital tools to improve service delivery and development, increase accessibility and enhance organisational development.

North Somerset Citizens Advice Bureau

Trustee Directors' Report

For the Year Ended 31 March 2025

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: 11 December 2025

North Somerset Citizens Advice Bureau

Independent Auditors' Report to the Trustees and Members
For the Year Ended 31 March 2025

Opinion

We have audited the financial statements of North Somerset Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2025, 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 2025 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 2025

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 27, 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 2025

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: 18 December 2025

North Somerset Citizens Advice Bureau

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

For the Year Ended 31 March 2025

	Notes	Unre- stricted £	Re-stricted £	Total 2025 £	Unre- stricted £	Re- stricted £	Total 2024 £
Income:							
Donations and legacies	2	276,787	6,904	283,691	221,488	5,500	226,988
Investments	3	7,155	-	7,155	9,742	-	9,742
Charitable activities	4	186,688	903,298	1,089,986	150,820	842,880	993,700
Total income		470,630	910,202	1,380,832	382,050	848,380	1,230,430
Expenditure:							
Charitable activities	5	491,154	1,137,222	1,628,376	515,780	944,883	1,460,663
Interest payable		4,567	-	4,567	4,935	-	4,935
Total expenditure		495,721	1,137,222	1,632,943	520,715	944,883	1,465,598
Net income / (expenditure) for the year		(25,091)	(227,020)	(252,111)	(138,665)	(96,503)	(235,168)
Transfers between funds	16	(20,340)	20,340	-	(43,807)	43,807	-
Net movement in funds for the year		(45,431)	(206,680)	(252,111)	(182,472)	(52,696)	(235,168)
Reconciliation of funds							
Total funds brought forward		287,879	192,419	480,298	470,351	245,115	715,466
Total funds carried forward		242,448	(14,261)	228,187	287,879	192,419	480,298

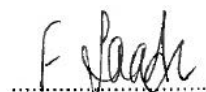
The results for the year derive from continuing activities and there are no gains or losses other than those shown above.

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

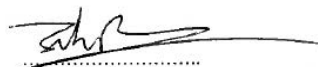
	Notes	2025 £	2024 £
Fixed assets			
Tangible fixed assets	8	198,177	212,977
		<u>198,177</u>	<u>212,977</u>
Current assets			
Stock	11	6,300	15,392
Debtors	12	84,550	141,958
Cash at bank and in hand		247,590	420,896
		<u>338,440</u>	<u>578,246</u>
Liabilities:			
Creditors falling due within one year	13	(217,999)	(212,372)
Net current assets		<u>120,441</u>	<u>365,874</u>
Creditors falling due in more than one year	14	(90,431)	(98,553)
Total net assets		<u><u>228,187</u></u>	<u><u>480,298</u></u>
The funds of the charity:			
Restricted funds	16	(14,261)	192,419
Unrestricted funds	16	242,448	287,879
Total charity funds		<u><u>228,187</u></u>	<u><u>480,298</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 11 December 2025 and signed on their behalf by:



F Saada
Chair



J Reeve
Trustee

North Somerset Citizens Advice Bureau
Statement of Cash Flows
For the Year Ended 31 March 2025

	Notes	Total 2025 £	Total 2024 £
Cash flows from operating activities			
Net movements in funds for the year		(252,111)	(235,168)
Adjustments to cash flows from non-cash items			
Depreciation and amortisation	8	24,468	24,062
Finance income	3	(7,155)	(9,742)
		<u>(234,798)</u>	<u>(220,848)</u>
Working capital adjustments			
(Increase)/decrease in stock	11	9,092	(11,059)
(Increase)/decrease in debtors	12	57,408	178,704
Increase/(decrease) in creditors	13	5,627	39,024
		<u>(162,671)</u>	<u>(14,179)</u>
Net cash flow from operations		(162,671)	(14,179)
Cash flows from investing activities			
Interest received	3	7,155	9,742
Purchase of fixed assets	8	(9,668)	(24,320)
		<u>(2,513)</u>	<u>(14,578)</u>
Cash flows from financing activities			
Repayments of long term loans		(8,122)	(7,754)
		<u>(8,122)</u>	<u>(7,754)</u>
Net increase/(decrease) in cash and cash equivalents		<u>(173,306)</u>	<u>(36,511)</u>
Cash and cash equivalents at the beginning of the reporting period		420,896	457,407
Cash and cash equivalents at the end of the reporting period		<u>247,590</u>	<u>420,896</u>
Cash & Cash equivalents reconciliation:			
Cash at bank		247,590	420,896
Total cash & cash equivalents at the end of the reporting period		<u>247,590</u>	<u>420,896</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 – 27.

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 not VAT registered. All amounts are therefore shown gross of VAT where appropriate.

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 2025

2. Income from donations and legacies

	Unre- stricted funds £	Re- stricted funds £	2025 Total £	Unre- stricted funds £	Re- stricted funds £	2024 Total £
Donations and legacies						
NSC - Core funding*	156,016	5,000	161,016	120,984	5,000	125,984
Donations	4,636	-	4,636	3,327	500	3,827
Legacies	-	-	-	9,412	-	9,412
Miscellaneous income	1,341	1,904	3,245	1,355	-	1,355
Income from town councils;						
Weston town council*	50,000	-	50,000	25,000	-	25,000
Clevedon town council*	3,000	-	3,000	-	-	-
Portishead town council*	26,523	-	26,523	25,750	-	25,750
Nailsea town council*	20,042	-	20,042	19,458	-	19,458
Parish councils*	15,229	-	15,229	16,202	-	16,202
	<u>276,787</u>	<u>6,904</u>	<u>283,691</u>	<u>221,488</u>	<u>5,500</u>	<u>226,988</u>

*Denotes government grant

3. Investment income

	Unre- stricted funds £	Re- stricted funds £	2025 Total £	Unre- stricted funds £	Re- stricted funds £	2024 Total £
Bank interest	7,155	-	7,155	9,742	-	9,742
	<u>7,155</u>	<u>-</u>	<u>7,155</u>	<u>9,742</u>	<u>-</u>	<u>9,742</u>

North Somerset Citizens Advice Bureau

Notes to the Financial Statements
For the Year Ended 31 March 2025

4. Income from charitable activities

	Unre- stricted funds £	Re- stricted funds £	2025 Total £	Unre- stricted funds £	Re- stricted funds £	2024 Total £
Legal Services						
Commission*	-	40,871	40,871	-	22,292	22,292
Bristol Wessex Water	-	26,650	26,650	-	22,750	22,750
MacMillan	-	141,716	141,716	-	105,556	105,556
MAS	-	100,548	100,548	-	106,944	106,944
Pier Health	-	247,788	247,788	-	230,968	230,968
Sirona	-	29,000	29,000	-	20,000	20,000
NSC - Housing Advice						
Grant*	28,802	-	28,802	28,802	-	28,802
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
NSC Litigants in Person	-	42,872	42,872	-	42,872	42,872
Clevedon Foodbank	14,243	-	14,243	8,990	-	8,990
#First Steps*	-	28,898	28,898	-	28,898	28,898
Foodbank - Weston	26,071	-	26,071	26,883	-	26,883
Talking Money	-	-	-	-	-	-
Help to Claim	-	146,290	146,290	-	132,059	132,059
Big Worle	7,437	-	7,437	6,398	-	6,398
The Access to						
Justice Foundation	-	98,664	98,664	-	-	-
WHAM	-	-	-	-	21,550	21,550
Citizens Advice	-	-	-	2,263	54,999	57,262
Seetec	10,567	-	10,567	-	-	-
Centre for Sustainable						
Energy	34,610	-	34,610	-	-	-
Under £5k	7,474	1	7,475	-	3,992	3,992
	<u>186,688</u>	<u>903,298</u>	<u>1,089,986</u>	<u>150,820</u>	<u>842,880</u>	<u>993,700</u>

*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 £	2025 Total £	Unre- stricted funds £	Re- stricted funds £	2024 Total £
Depreciation & loss on disposal of assets	24,468	-	24,468	24,062	-	24,062
Staff costs	420,285	901,549	1,321,834	462,365	722,510	1,184,875
Allocated support costs	24,382	231,909	256,291	3,733	220,920	224,653
Accountancy fees	10,942	1,200	12,142	12,872	-	12,872
Legal & professional fees	1,665	1,335	3,000	156	1,108	1,264
Trade subscriptions	9,412	1,229	10,641	12,592	345	12,937
	491,154	1,137,222	1,628,376	515,780	944,883	1,460,663

6. Employees and employment costs

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	1,199,477	1,083,678
Social security costs	97,506	79,648
Other pension costs	24,851	21,549
	1,321,834	1,184,875

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 £24,851 (2024 - £21,549).

No individual employee was paid over £60,000 (2024 - nil).

No remuneration was paid to any directors during the year (2024 – none).

The charity reimbursed trustee travel expenses totalling £135 to one trustee during the year (2024 - £81 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 £78,360 (2024 - £79,591).

The average monthly head count during the year was 56 (2024: 53) and the average full time equivalent was 42 (2024: 42).

7. Net incoming resources/operating surplus

	2025	2024
	£	£
This is stated after charging:		
Depreciation	24,468	24,062
Operating leases- property rent	8,678	26,265
Operating leases- other	18,107	18,107
Auditors' remuneration- Audit fee	9,840	8,072
Auditors' remuneration- Accountancy & other	2,302	4,800
	<u>24,468</u>	<u>24,062</u>

8. Tangible fixed assets

	Land and Buildings £	Furniture and Fittings £	Total £
Cost			
At 1 April 2024	193,898	102,550	296,448
Additions	-	9,668	9,668
	<u>193,898</u>	<u>112,218</u>	<u>306,116</u>
At 31 March 2025	193,898	112,218	306,116
Depreciation			
At 1 April 2024	14,612	68,859	83,471
Charge for the year	4,023	20,445	24,468
	<u>18,635</u>	<u>89,304</u>	<u>107,939</u>
At 31 March 2025	18,635	89,304	107,939
Net book value			
At 31 March 2024	<u>179,286</u>	<u>33,691</u>	<u>212,977</u>
At 31 March 2025	<u>175,263</u>	<u>22,914</u>	<u>198,177</u>

Included in the above is £175,263 (2024: £179,286) 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 directors consider that the valuation remains appropriate.

North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2025

9 Related party transactions

There were no related party transactions during the year (2024 - 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

	2025	2024
	£	£
Work in progress	6,300	15,392
	<u>6,300</u>	<u>15,392</u>

12 Debtors

	2025	2024
	£	£
Trade debtors	6,122	79,212
Prepayments	13,608	7,654
Accrued income	64,820	55,092
	<u>84,550</u>	<u>141,958</u>

13 Creditors: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	11,799	7,117
Accruals	33,080	47,228
Deferred income	111,648	101,157
Social security	31,111	20,303
Other creditors	23,561	29,767
Bank loan	6,800	6,800
	<u>217,999</u>	<u>212,372</u>
Deferred Income		
Deferred income brought forward	101,157	94,611
Released in year	(101,157)	(94,611)
Deferred income in year	111,648	101,157
	<u>111,648</u>	<u>101,157</u>
Deferred income carried forward	<u>111,648</u>	<u>101,157</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 Access to Justice Foundation and other small items of funding, which specifies the amounts as being for 2025/26.

North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2025

14 Creditors: Amounts falling due in over one year

	2025 £	2024 £
Bank loan	90,431	98,553
	<hr/> 90,431	<hr/> 98,553
	<hr/> <hr/>	<hr/> <hr/>
	2025 £	2024 £
Bank loans		
Total amount due	97,231	105,353
Less due in < 1 year	(6,800)	(6,800)
	<hr/> 90,431	<hr/> 98,553
Due 1-2 years	6,800	6,800
Due 2-5 years	20,400	20,400
Due >5 years	63,231	71,353
	<hr/> 90,431	<hr/> 98,553
	<hr/> <hr/>	<hr/> <hr/>

The above amount relates to one loan from HSBC UK Bank plc with a total balance of £97,231 owing at 31 March 2025, 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 2025 the charity was committed to making the following payments under non-cancellable operating leases:

	2025 £	2024 £
Operating leases which expire:		
Within one year	18,107	18,107
Within two and five years	21,398	54,320
More than five years	-	3,291
	<hr/> 39,505	<hr/> 75,718
	<hr/> <hr/>	<hr/> <hr/>

North Somerset Citizens Advice Bureau
Notes to the Financial Statements
For the Year Ended 31 March 2025

16 Funds – current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2025 £
Unrestricted Funds					
General Fund	188,445	470,630	(462,404)	(37,701)	158,970
Maintenance Fund	11,880	-	(26,434)	20,000	5,446
IT Hardware replacements	6,821	-	(6,883)	62	-
Premises Fund	80,733	-	-	(2,701)	78,032
Total unrestricted funds	287,879	470,630	(495,721)	(20,340)	242,448
Restricted Funds					
MAS	-	102,452	(102,516)	64	-
Macmillan	20,017	141,716	(161,844)	111	-
Help to Claim	36	146,290	(152,235)	-	(5,909)
#First Steps	-	28,898	(33,675)	4,777	-
Wessex Water	-	26,650	(31,733)	5,083	-
Pier Health	-	247,788	(247,892)	104	-
Sirona	-	29,000	(29,066)	66	-
Cost of Living	8,882	1	(8,883)	-	-
Virtual Hub	159,688	-	(159,928)	240	-
Legal Services Commission	-	40,871	(50,707)	9,836	-
North Somerset Council	3,796	5,000	(8,814)	18	-
Litigants in person	-	42,872	(42,913)	41	-
Access to Justice Foundation	-	98,664	(107,016)	-	(8,352)
Total restricted funds	192,419	910,202	(1,137,222)	20,340	(14,261)
Total funds	480,298	1,380,832	(1,632,943)	-	228,187

North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2025

16 Funds – prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2024 £
Unrestricted Funds					
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
Total unrestricted funds	470,351	382,050	(520,715)	(43,807)	287,879
Restricted Funds					
MAS	1,422	106,944	(108,522)	156	-
Macmillan	-	105,556	(85,539)	-	20,017
Help to Claim	12,982	132,059	(145,005)	-	36
#First Steps	130	28,898	(29,028)	-	-
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)	-	-
Total restricted funds	245,115	848,380	(944,883)	43,807	192,419
Total funds	715,466	1,230,430	(1,465,598)	-	480,298

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 2025

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. The overspend carry forward will be covered by future income into the fund.

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.

Litigants in person – funding provided by North Somerset Council to support clients experiencing domestic abuse.

North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2025

Restricted funds (continued)

Access to Justice Foundation - Improving Lives through Advice project to deliver specialist benefit advice for those facing benefit appeals. The overspend carry forward will be covered by future income into the fund.

17 Analysis of net assets between funds

	Unre- stricted funds £	Re- stricted funds £	2025 Total £	Unre- stricted funds £	Re- stricted funds £	2024 Total £
Tangible fixed assets	198,177	-	198,177	212,977	-	212,977
Current assets	254,037	84,403	338,440	291,216	287,030	578,246
Current liabilities	(119,335)	(98,664)	(217,999)	(117,761)	(94,611)	(212,372)
Non current liabilities	(90,431)	-	(90,431)	(98,553)	-	(98,553)
	<u>242,448</u>	<u>(14,261)</u>	<u>228,187</u>	<u>287,879</u>	<u>192,419</u>	<u>480,298</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 2025 the company had 20 members and the total guaranteed is therefore £200.