

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

**Annual Report and Financial Statements**

**For the Year Ended 31 March 2020**

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

# North Somerset Citizens Advice Bureau

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For the Year Ended 31 March 2020

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## **North Somerset Citizens Advice Bureau**

Reference and Administrative Details

For the Year Ended 31 March 2020

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

Mr R Bailey (elected Nov 2018)  
Mr I Campbell (co-opted May 2020)  
Ms P Clark (Vice Chair) (elected Nov 2019)  
Mrs E Fothergill (re-elected Nov 2019)  
Mrs C Grant (co-opted Feb 2020)  
Mr J Reeve (co-opted May 2020)  
Mr F Saada (Chair) (elected Nov 2019)

### **Management**

Mrs F Cope (Chief Officer)  
Mrs S Leeroth (Advice Services Manager)

### **Registered Office**

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

### **Bankers**

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

### **Auditors**

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

## **North Somerset Citizens Advice Bureau**

Trustee Directors' Report

For the Year Ended 31 March 2020

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North Somerset Citizens Advice Bureau is a registered charity and a company limited by guarantee and operates under the name of Citizens Advice North Somerset. The directors, who are also the trustees for the purpose of the charity law, present their report, together with the audited financial statements of the charitable company for the year ended 31 March 2020, 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 2015).

### **Related Parties**

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

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

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

### **Constitution**

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

Citizens Advice North Somerset is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2020 the company had 25 members of whom 7 are directors of the company. Citizens Advice North Somerset is governed by its Articles of Association dated 2 November 2017.

The registered name of the charity is North Somerset Citizens Advice Bureau and from 6 November 2015 the charity has used the operating name of Citizens Advice North Somerset. The charity was incorporated as a company limited by guarantee on 9 March 1994. The charity commenced operations on 10 March 1994 at which date the assets and liabilities of the unincorporated North Somerset Citizens Advice Bureau were acquired.

### **Appointment of Members and Directors**

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

## **North Somerset Citizens Advice Bureau**

### **Trustee Directors' Report**

For the Year Ended 31 March 2020

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

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

### **Guarantee**

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

### **Charity**

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

### **Directors**

The following were directors during the year:

Mr F Saada (Chair from November 2019)  
Mrs E Fothergill (Chair until November 2019)  
Ms P Clark (Vice Chair)  
Mr R Bailey  
Dr S Britten (Resigned 15/11/2019)  
Mr I Campbell (Appointed 24/04/2020)  
Mr G Davey (Resigned 29/07/2020)  
Mr R Dobson (Resigned 17/12/2019)  
Ms C Grant (Appointed 06/02/2020)  
Dr S O'Connor (Resigned 15/11/2019)  
Mr J H Peake (Resigned 15/11/2019)  
Mr J Reeve (Appointed 22/04/2020)

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

### **Principal Activities and Objectives**

Citizens Advice North Somerset aim to provide free, confidential, impartial and independent advice and information to anyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination. The principal activity and objectives of the charity are to provide access to advice and information for people living and/or working within the Unitary Authority boundaries of North Somerset and to improve the policies and practices that affect people's lives.

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2020

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## Organisational Structure

The Trustee Board provides strategic direction and vision for Citizens Advice North Somerset. The board is made up of 7 members who are trustees under charitable law and directors of the charitable company. There are 5 Board meetings each year, plus quarterly Governance & Strategy and Finance & Resource Committee meetings. In addition trustees hold working parties and additional workshops to shape the organisation's strategic direction and develop as a team. The Chief Officer, working with the senior management team, is responsible for delivering the strategy and day-to-day operations.

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

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

- Fiona Cope, Chief Officer – strategic direction and leadership of the organisation.
- Sara Leeroth, Advice Services Manager – advice service delivery, quality assurance and service quality standards.
- Gary Wright, Finance & Resource Manager – operation of financial systems and resources with regard to premises, IT and equipment. The trustees extend their thanks to Gary who retired in July 2020.

## Public benefit

The charity's objectives are to promote any charitable purpose for the benefit of the community in North Somerset, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

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.

## Achievements and Performance

### Core Service

Citizens Advice North Somerset operates a core generalist advice service supported primarily by volunteers. On the 16th April 2019 the substantive lease for the main office, The Badger Centre, 3-6 Wadham Street, Weston-super-Mare, North Somerset, BS23 1JY came to an end. At this point the back office function moved to temporary offices above WSM Foodbank, North Street, Weston-super-Mare, BS23 1QF. A 3 month short term lease was negotiated for the face-to-face service to remain at The Badger Centre until the 16th July 2019. With the support of North Somerset Council a short term licence was then agreed for the service to move to Unit 3, The Sovereign Shopping Centre, Weston-super-Mare. The charity's registered office temporarily moved to its second office: Old Village Hall, 25 Old Street, Clevedon, North Somerset, BS21 6ND. The registered is now 39 Oxford Street, Weston-super-Mare, BS23 1TN.

Generalist drop-in face-to-face services were delivered during the year from the following locations:

- Weston-super-Mare – The Badger Centre (April – July 2019)
- Weston-super-Mare – Unit 3, The Sovereign Shopping Centre (July 2019 – March 2020)
- Clevedon – Old Village Hall
- Portishead – The Folk Hall
- Nailsea – The Methodist Church

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2020

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Generalist outreach services were delivered from the following locations:

- Banwell – Children's Centre
- Winscombe – Parish Council Office
- Yatton – Library
- Nailsea – 65 High Street
- Pill – Resource Centre
- Big Worle – Big Worle Hub
- Big Worle – Castle Batch

As a consequence of the pandemic all face-to-face drop in services ceased on the 19<sup>th</sup> March 2020.

In-reach and dedicated services were provided at Weston General Hospital, Weston-super-Mare County Court, Somewhere to Go, Addaction and Weston-super-Mare Food Bank, Jobcentre Plus Offices in Clevedon, Weston-super-Mare and Shirehampton. The Core Service is funded by North Somerset Council, Clevedon Town Council, Nailsea Town Council, Portishead Town Council, Pill Resource Centre, Yatton Parish Council, Weston Town Council and Bristol Wessex Water together with donations and support from various Town and Parish Councils.

### Projects

In addition to the core service Citizens Advice North Somerset operates a number of projects:

- Money Advice West – a partnership funded by the Money Advice and Pension Service and led by Talking Money providing free, independent debt advice across Bristol, South Gloucestershire, North Somerset, Stroud and Gloucester. In 2019-20 the charity helped 741 clients under this project. Across the whole service the charity helped over 1,248 clients with debt related issues and managed over £1.6 million worth of debt.
- Legal Aid Agency (LAA) Housing Possession Court Duty Scheme (HPCDS) - 95 clients advised under this scheme.
- Legal Aid Agency (LAA) Housing Advice Contract – 143 clients advised under this scheme.
- Macmillan Cancer Support funding provides a benefits service to those living with cancer, their carers and relatives within the Weston General Hospital catchment area. The service helped 655 new clients in the financial year 2019-20 and raised £1,778,564 in unclaimed or under claimed benefits and charitable payments for these clients.
- Advice North Somerset (ANS) has been running since September 2013 and is led and hosted by Citizens Advice North Somerset with the aim to support collaboration between social welfare law providers in North Somerset. The initial funding came to an end in September 2015. Citizens Advice North Somerset continued to host ANSwer, the on-line referral system, but all other functions relating to Advice North Somerset have now been discontinued.
- #First Steps is a partnership between North Somerset Council, Liberata and Citizens Advice North Somerset. The aim of the project is to help residents across North Somerset who are in receipt of Council Tax Support and in arrears with their council tax. In 2019-20 the charity supported 185 unique clients through this project with £58,525 worth of financial outcomes: income gained, debts written off and payments rescheduled.
- Family Law Advice – this is in partnership with GDASS (Gloucester Domestic Abuse Support Service) who fund a 17.5 hour per week Adviser to provide advice and support for Litigants in Person in family law cases and McKenzie Friend support, particularly for victims of domestic abuse.
- Help to Claim – funded by the Department for Work and Pensions through national Citizens Advice. To provide assistance for people making claims for Universal Credit from the initial application through to their first full payment. Working in collaboration with Jobcentre Plus in Clevedon, Weston-super-Mare and Shirehampton. In 2019-20 777 unique clients were helped with 3,652 issues with their Universal Credit claims.

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2020

- The Hope Project – in partnership with Second Step to provide generalist and specialist advice to men they support who are age 35-64, specifically those who are distressed, have recently attempted suicide or self-harmed, but are not currently engaged with other mental health services.
- Centre for Sustainable Energy as part of the WHAM (Warm Homes, Advice and Money) to provide practical advice and support.
- Settled Status – funding received from North Somerset Council to provide generalist support (plus some specialist support) for EU nationals applying for Settled Status.

In total this year the charity dealt with 10,671 unique clients (34% increase from 2018-19) generating 27,044 advice issues. Welfare Rights accounted for 40% of the issues, Money Advice for 12%, Housing for 9%, Employment for 6% and Relationship & Family for 6%. 27% accounted for all remaining issues i.e. consumer, discrimination, health and community care etc.

#### Value to the Community

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

Using the New Economy Manchester Model the Overall Value (advice and volunteering) in 2019-20:

<b>Fiscal Benefit</b> – savings to local and national government	£2,920,041
<b>Public Value</b> – improvements in health, well-being, participation and productivity	£18,430,669
<b>Value to the people we help</b> (financial outcomes)	£15,437,455
<b>Public value of improving clients' wellbeing</b> (emotional wellbeing, family relationships and positive functioning)	£13,392,386
<b>Value of Volunteering</b>	£373,051

These totals can be broken down as follows:

Savings to North Somerset Council – preventing homelessness and housing evictions	£430,407
Savings to the NHS – reducing mental health and GP services and keeping people in work	£368,865
Savings to the DWP – by keeping people in work	£1,071,051
Savings to the Criminal Justice System by preventing housing evictions and homelessness	£43,802

The total financial gain for clients for the year 2019-20 was £15,437,455 which includes income gained, debts written off, charitable grants received and consumer problems resolved. For every £1 invested in Citizens Advice North Somerset £21.73 is going back into the local economy and directly helping local people.



## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2020

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#### Research & Campaigns

Campaigning for change and advocacy are integral to the work carried out in the organisation. Over the last year the charity has:

- Participated in Big Energy Saving week;
- Participated in Scam Awareness month;
- Continues to research the impact of Universal Credit following the local roll-out; and
- Attended regular meetings with the Department for Work and Pensions, Jobcentre Plus, local housing providers and partner agencies;

#### Equality and Diversity

Together with national Citizens Advice the charity believes that our common humanity makes us equal in worth, dignity and rights. The charity has adopted Citizens Stand Up for Equality Strategy 2015-20. In doing this the charity:

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

The charity provides access to advice through the provision of translation services including British Sign Language interpreters and the Monday morning Polish Clinic. The charity regularly attends the Deaf Community monthly Communication Café.

The charity is a member of the North Somerset Gypsy and Traveler Group.

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

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

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

#### 80<sup>th</sup> Birthday Celebrations

With thanks to the Heritage Lottery Fund the charity celebrated 80 years of Citizens Advice by holding a birthday party celebration and launching a 3 month exhibition in the Community Room of Weston Museum.

#### Challenges and Risks

Citizens Advice North Somerset has experienced a number of challenges over the past year and is successfully dealing with each in ways designed to secure the long-term future of the charity.

A material risk became a reality when the lease to the Badger Centre, the organisation's main office, was not renewed following a change in the property ownership. A 12-month extension to the lease was negotiated, which ultimately expired in April 2019. During this extension period, the trustees and Chief Officer identified a replacement property at 39 Oxford Street, Weston-super-Mare; the freehold title to which was purchased on 26 July 2019. The refurbishment work started on the 6th January 2020 and was due to complete in March 2020, just as the country went into lockdown. There remains works outstanding i.e. moving a kitchen and installing a lift, but nothing that prevents occupation of the building. The trustees continue to seek additional funding to complete the refurbishment of the property, however, this is a major milestone in the evolution of Citizens Advice North Somerset that will help to secure its future for many years to come.

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2020

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The Coronavirus pandemic has presented a number of challenges, not least the closure of all face-to-face advice services and potential subsequent impact on funding streams. New remote ways of giving advice have opened the door to new client groups whilst the more vulnerable groups have struggled to access services. The challenge will be to ensure that services are available for all client groups across multiple channels and a return to a face-to-face service for the most vulnerable groups.

### Financial Reserves Policy

Citizens Advice North Somerset is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The charity maintains a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. They will take all necessary steps to ensure as far as possible that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

The charity currently holds £126,094 in free reserves (unrestricted reserves less fixed assets held in unrestricted reserves, add back borrowing secured against those assets), against an objective of 3 – 4 month unrestricted costs, which would equate to £60,430 – £80,574. Whilst reserves held are in excess of this, with further works to complete on the new premises, it is anticipated that some of these reserves will be used in 2020-21.

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

### Financial Review

The charity had income for the year of £797,737 (2019 – £543,430) and expenditure of £651,912 (2019 – £567,286), leading to a surplus of £145,825 (2019 – deficit of £23,856). This is split between a restricted deficit of £76,594 and an unrestricted surplus of £222,419 (2019 – restricted surplus of £25,483 and unrestricted deficit of £49,339). The 2019 result is primarily due to the provision of the amount for VAT to be repaid to HMRC.

Funds carried forward as at 31 March 2020 are £361,672 (2019 – £215,847), comprising £25,586 restricted funds (2019 – £100,180) and £338,086 unrestricted funds (2019 – £115,667).

### Risk Management

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

Included in external risks is that of:

1. Loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are systematically reviewed to ensure that they continue to meet the needs of the charity.
2. Loss of premises. The effects of this have been minimised by the procedures in place to make the working environmental as agile as possible. This has included moving IT function into Office 365 and developing an internet based telephony system. The aim is for the same high quality advice services to be delivered regardless of location.
3. Pandemic. The effects of this have been minimised by the procedures in place for an agile working environment and to enable staff (paid and volunteer) to work from any location including their homes.

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2020

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## Funding Sources

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

Additionally project-specific funding was received from:

- The Legal Aid Agency in support of specialist casework in the areas of housing law.
- Face to face debt advice administered by the Money Advice and Pension Service for specialist money advice funding.
- Macmillan Cancer Care and Support for advice and information on welfare benefits for people affected by cancer.
- North Somerset Council for benefits advice for vulnerable service users and for advice for their clients seeking housing advice.
- North Somerset Council for provision of housing advice.
- First Steps – a multi-agency project funded by North Somerset Council to deliver advice and support to people in receipt of Council Tax Support who are in council tax arrears.
- Settled Status – funding received from North Somerset Council to provide generalist support (plus some specialist support) for EU nationals applying for Settled Status.
- Wessex Water in support of advice provision for people in arrears of water debt and for funding a dedicated drop-in session at WSM Foodbank.
- Heritage Lottery Fund for support to research and celebrate the 80th Anniversary of Citizens Advice in 2019.
- Help to Claim – funded by the Department for Work and Pensions through national Citizens Advice. To provide assistance for people making claims for Universal Credit from the initial application through to their first full payment. Working in collaboration with Jobcentre Plus in Clevedon, Weston-super-Mare and Shirehampton.
- The Hope Project – in partnership with Second Step to provide generalist and specialist advice to men they support who are age 35-64, specifically those who are distressed, have recently attempted suicide or self-harmed, but are not currently engaged with other mental health services.
- Centre for Sustainable Energy as part of the WHAM (Warm Homes, Advice and Money) to provide practical advice and support.
- HMCTS Assisted Digital to support clients to access and complete on-line court related forms and applications.

## Future Plans

The Coronavirus pandemic has had an enormous impact on service delivery with all face-to-face services closing on the 19th March 2020 and all resources being diverted into telephone and email advice. The plan is to now strengthen and develop the remote advice provision through telephone, email and webchat and to develop virtual face-to-face services in partnership with the town and parish councils, community groups and key stakeholders across North Somerset. The creation of 'zoom booths' will provide digitally disadvantaged individuals access to video conferencing facilities in a confidential dedicated space within their community. Physical face-to-face services will resume by way of pre-booked appointments in both the charity's head office of 39 Oxford Street, and other community locations across North Somerset but only for those clients who are unable to access advice remotely due to physical or mental incapacity.

Having completed the milestone purchase of 39 Oxford Street, Weston-super-Mare, BS23 1TN and moved in the next step is to continue to fundraise to complete the renovations works and maintain the building.

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2020

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The role of national Citizens Advice in the deployment of advice services for clients impacted by the continuing Universal Credit roll-out will be reviewed with the Department for Work and Pensions. This benefit has caused a great deal of hardship for many claimants and Citizens Advice North Somerset has been providing client advice services since 1<sup>st</sup> April 2019. The organisation expects to continue to provide this essential advice, subject to continued funding, and to work with its partner agencies to alleviate a great many of these issues.

The Legal Aid Agency Housing Provider Court Duty Scheme is being re-commissioned following a judicial review of the commissioning process. We will continue to work in partnership with South West Law to secure this contract.

The Money Advice and Pensions Service (MAPS) recommissioning in the South West will take place at some point in the next 3 years. The geographical areas within the South West are, as yet, unknown. We will continue to work closely with our local partners to be a strong position to secure this contract.

Changes and challenges in the national and local context, including Brexit, Devolution, Hinkley Point, the impact of the BNSSG CCG (Bristol, North Somerset and South Gloucestershire), continuing review of public services, the continuing impact of the loss of legal aid services and welfare reform, will affect the people that we serve and the services that we deliver. Opportunities to work collaboratively with other agencies across the public, private and VCSE sector and to become involved in new partnerships will be of paramount importance within this volatile landscape.

It is essential that the charity continues to look forward and stay ahead of developments in order to be prepared for change and to make the most of opportunities.

The key priorities for 2020-21 include:

- Strengthening and developing partnerships through North Somerset Together and the North Somerset Wellbeing Collective.
- Strengthening and developing partnerships with North Somerset Council and the BNSSG CCG and continuing to build the social prescribing service.
- Improving accessibility for all clients through telephone, email, webchat, and virtual and physical face services.
- Continuing to strengthen the Board of Trustees.
- Building and strengthening the operational teams to deliver a quality and effective advice service.

### Covid -19

As a consequence of the pandemic and subsequent lockdown all face-to-face services closed and all staff were redeployed to home working. All resources now focused on remote advice provision via telephone email and webchat with plans to develop virtual face-to-face advice and safe physical face-to-face for the most vulnerable clients. 24 of the 26 members of staff remained employed with no disruption to their contracts of employment. The Polish Clinic closed which resulted in a redundancy of one member of staff (Polish Interpreter). To minimise the impact of the lockdown the decision was made to vacate all unused venues and premises. Unit 3, Sovereign Centre, Weston-super-Mare has been vacated and the licence terminated. With the support of Clevedon Town Council, Old Village Hall, Clevedon is being vacated and the lease terminated. The closure of Old Village Hall has resulted in the redundancy of a member of staff (cleaner). 25 volunteers remain active with a further 9 trainees joining the rota. 2.2 FTE of staffing resource has been re-allocated to create a paid staff Generalist Advice Team with the creation of 3 new part time roles. Covid-19 related funding has been received from Quartet Community Foundation (£5,000) and North Somerset Council's small business grant (£5,000).

## North Somerset Citizens Advice Bureau

### Trustee Directors' Report

For the Year Ended 31 March 2020

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#### Small Company

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

#### Statement of Trustees' Responsibilities

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

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

In so far as the Trustees are aware:

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

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

**North Somerset Citizens Advice Bureau**

Trustee Directors' Report

For the Year Ended 31 March 2020

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**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: .....

## **Opinion**

We have audited the financial statements of North Somerset Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2020, 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 2020 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**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

## **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 2020

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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.

### **Matters on which we are required to report by exception**

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 Trustee Directors' Report.

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 9, 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.

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 auditors' report.



## North Somerset Citizens Advice Bureau

Independent Auditors' Report to the Trustees and Members

For the Year Ended 31 March 2020

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### 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 FCA (Senior Statutory Auditor)  
For and on behalf of Albert Goodman LLP, Statutory Auditor  
Goodwood House  
Blackbrook Park Avenue  
Taunton  
TA1 2PX

Date: .....

## North Somerset Citizens Advice Bureau

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

For the Year Ended 31 March 2020

	Notes	Unre- stricted £	Re- stricted £	2020 Total £	Unre- stricted £	Re- stricted £	2019 Total £
<b>Income:</b>							
Donations and legacies	2	232,295	128,664	<b>360,959</b>	178,926	27,932	<b>206,858</b>
Investments	3	1,685	-	<b>1,685</b>	833	-	<b>833</b>
Charitable activities	4	120,737	314,356	<b>435,093</b>	115,752	219,987	<b>335,739</b>
<b>Total income</b>		<b>354,717</b>	<b>443,020</b>	<b>797,737</b>	<b>295,511</b>	<b>247,919</b>	<b>543,430</b>
<b>Expenditure:</b>							
Charitable activities	5	(292,703)	(355,052)	<b>(647,755)</b>	(348,546)	(218,740)	<b>(567,286)</b>
Interest payable		(4,157)	-	<b>(4,157)</b>	-	-	-
<b>Total expenditure</b>		<b>(296,860)</b>	<b>(355,052)</b>	<b>(651,912)</b>	<b>(348,546)</b>	<b>(218,740)</b>	<b>(567,286)</b>
<b>Net income / (expenditure) for the year</b>		<b>57,857</b>	<b>87,968</b>	<b>145,825</b>	<b>(53,035)</b>	<b>29,179</b>	<b>(23,856)</b>
Transfers between funds	15	164,562	(164,562)	-	-	-	-
<b>Net movement in funds for the year</b>		<b>222,419</b>	<b>(76,594)</b>	<b>145,825</b>	<b>(49,339)</b>	<b>25,483</b>	<b>(23,856)</b>
<b>Reconciliation of funds</b>							
Total funds brought forward		115,667	100,180	<b>215,847</b>	165,006	74,697	<b>239,703</b>
<b>Total funds carried forward</b>		<b>338,086</b>	<b>23,586</b>	<b>361,672</b>	<b>115,667</b>	<b>100,180</b>	<b>215,847</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.

	Notes	2020 £	2019 £
<b>Fixed assets</b>			
Tangible fixed assets	8	346,416	7,960
		<u>346,416</u>	<u>7,960</u>
<b>Current assets</b>			
Stock	11	2,509	2,774
Debtors	12	63,172	54,557
Cash at bank and in hand		206,813	246,939
		<u>272,494</u>	<u>304,270</u>
<b>Liabilities:</b>			
Creditors falling due within one year	13	(135,503)	(96,383)
		<u>136,991</u>	<u>207,887</u>
Net current assets			
		<u>136,991</u>	<u>207,887</u>
Creditors falling due in more than one year	14	(121,735)	-
		<u>361,672</u>	<u>215,847</u>
<b>Total net assets</b>			
		<u><u>361,672</u></u>	<u><u>215,847</u></u>
<b>The funds of the charity:</b>			
Restricted funds	15	23,586	100,180
Unrestricted funds	15	338,086	115,667
		<u>361,672</u>	<u>215,847</u>
<b>Total charity funds</b>			
		<u><u>361,672</u></u>	<u><u>215,847</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 ..... and signed on their behalf by:

.....  
F Saada  
Chair

**North Somerset Citizens Advice Bureau**  
Statement of Cash Flow  
For the Year Ended 31 March 2020

	Notes	Total 2020 £	Total 2019 £
<b>Cash flows from operating activities</b>			
Net movements in funds for the year		145,825	(23,856)
Adjustments to cash flows from non-cash items			
Depreciation and amortisation	8	5,805	2,610
Loss on disposal of fixed assets		-	1,085
Finance income	3	(1,685)	(833)
		<u>149,945</u>	<u>(20,994)</u>
<b>Working capital adjustments</b>			
Decrease/(increase) in stock	11	265	1,073
(Increase)/decrease in debtors	12	(8,615)	(17,040)
Increase/(decrease) in creditors	13	26,431	70,099
		<u>168,026</u>	<u>33,138</u>
Net cash flow from operations		168,026	33,138
<b>Cash flows from investing activities</b>			
Interest received	3	1,685	833
Purchase of fixed assets	8	(344,261)	(8,171)
		<u>(342,576)</u>	<u>(7,338)</u>
<b>Cash flows from financing activities</b>			
Repayments of long term loans		(576)	-
Cashflows from new borrowing		135,000	-
		<u>134,424</u>	<u>-</u>
<b>Net increase/(decrease) in cash and cash equivalents</b>		<u>(40,126)</u>	<u>25,800</u>
Cash and cash equivalents at the beginning of the reporting period		246,939	221,139
<b>Cash and cash equivalents at the end of the reporting period</b>		<u>206,813</u>	<u>246,939</u>
<b>Cash &amp; Cash equivalents reconciliation:</b>			
Cash at bank		206,813	246,939
Total cash & cash equivalents at the end of the reporting period		<u>206,813</u>	<u>246,939</u>

**1 Accounting Policies**

**1.1 General information and basis of accounting**

North Somerset Citizens Advice Bureau is a company limited by guarantee incorporated in the United Kingdom under the Companies Act. Each member of the charity undertakes to contribute a maximum of £1 to the charity's assets if it should be wound up while they are a member or within one year after they cease to be a member. The address of the registered office is given on page 1. The nature of the charity's operations and its principal activities are set out in the Trustee Directors' Report on pages 2 – 10.

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 2015)- (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**

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 equipment – 3 years straight line

Land and buildings – 50 years straight line

Fixed assets are valued at cost less depreciation.

**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 an operating lease for a number of premises in which they operate, as well as photocopier leases. The title to the leased premises and equipment remains with the lessor. Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease. Lease incentives are recognised over the lease term on a straight line basis.

**1.15 VAT**

The charity is VAT registered. All income and expenditure is shown net of reclaimable VAT where applicable.

**1.16 Covid-19**

The Trustees have considered the implication of the Covid-19 pandemic on the operations of the charity. The charity has been able to continue to deliver the majority of its services remotely and has attracted additional funding to enable a response to an increase in demand. Taking into accounts all reasonable circumstances, the Trustees believe that the charity remains a going concern and no adjustments to the accounts are necessary.

**1.17 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 and details are in note 19. 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 and detailed in note 19. 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 2020

**2. Income from donations and legacies**

	Unre- stricted funds £	Re- stricted funds £	2020 Total £	Unre- stricted funds £	Re- stricted funds £	2019 Total £
Donations and legacies						
Miscellaneous income	3,174	(889)	2,285	7,843	-	7,843
Reception staff funding	-	-	-	-	-	-
NSC - Core funding*	87,102	-	87,102	82,102	-	82,102
North Somerset Council	58,412	12,000	70,412	-	-	-
Donations	-	-	-	7,690	932	8,622
Moving fund	-	117,553	117,553	-	27,000	27,000
General grants provided by government/charities*	-	-	-	1,041	-	1,041
Income from town councils;						
Weston town council*	12,500	-	12,500	10,000	-	10,000
Clevedon town council*	25,000	-	25,000	20,000	-	20,000
Portishead town council*	14,874	-	14,874	14,631	-	14,631
Nailsea town council*	9,856	-	9,856	13,119	-	13,119
Parish councils*	21,377	-	21,377	22,500	-	22,500
	<u>232,295</u>	<u>128,664</u>	<u>360,959</u>	<u>178,926</u>	<u>27,932</u>	<u>206,858</u>

\*Denotes government grant

**3. Investment income**

	Unre- stricted funds £	Re- stricted funds £	2020 Total £	Unre- stricted funds £	Re- stricted funds £	2019 Total £
Bank interest	1,685	-	1,685	833	-	833
	<u>1,685</u>	<u>-</u>	<u>1,685</u>	<u>833</u>	<u>-</u>	<u>833</u>



## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2020

### 4. Income from charitable activities

	Unre- stricted funds £	Re- stricted funds £	2020 Total £	Unre- stricted funds £	Re- stricted funds £	2019 Total £
Legal Services						
Commission*	13,924	-	13,924	15,821	-	15,821
CSDAT	-	-	-	5,000	-	5,000
Bristol Wessex Water	17,500	-	17,500	11,500	-	11,500
MacMillan	-	63,456	63,456	-	62,110	62,110
MAS (Formerly F2F Debt Advice Project)*	-	130,807	130,807	-	111,958	111,958
Alliance Homes Referral Service	-	-	-	11,000	-	11,000
NSC - Housing Advice Grant*	10,000	-	10,000	10,000	-	10,000
Talking Money	2,291	1,422	3,713	-	-	-
NSC Vulnerable People*	54,168	-	54,168	54,168	-	54,168
#First Steps*	-	27,910	27,910	-	27,230	27,230
Liverty (Formely Knightstone Referrals)	-	-	-	3,263	-	3,263
BSL Quartet	-	-	-	5,000	-	5,000
Virtual Law	-	1,531	1,531	-	9,147	9,147
Heritage Lottery Fund*	-	3,667	3,667	-	733	733
Help to Claim	-	67,571	67,571	-	8,809	8,809
Big Worle	9,072	-	9,072	-	-	-
Curo	6,000	-	6,000	-	-	-
Good things foundation	1,050	-	1,050	-	-	-
Somewhere to go	6,732	-	6,732	-	-	-
Second step	-	7,858	7,858	-	-	-
WHAM	-	10,134	10,134	-	-	-
	<u>120,737</u>	<u>314,356</u>	<u>435,093</u>	<u>115,752</u>	<u>219,987</u>	<u>335,739</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.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2020

### 5. Expenditure on charitable activities

	Unre- stricted funds £	Re- stricted funds £	2020 Total £	Unre- stricted funds £	Re- stricted funds £	2019 Total £
Depreciation & loss on disposal of assets	5,805	-	5,805	2,767	928	3,695
Staff costs	169,008	271,531	440,539	196,503	163,301	359,804
Allocated support costs	97,033	82,917	179,950	81,464	52,040	133,504
Accountancy fees	6,344	-	6,344	5,434	-	5,434
Legal & professional fees	7,575	351	7,926	11,610	2,306	13,916
Trade subscriptions	6,938	253	7,191	4,992	165	5,157
Irrecoverable VAT	-	-	-	45,776	-	45,776
	<u>292,703</u>	<u>355,052</u>	<u>647,755</u>	<u>348,546</u>	<u>218,740</u>	<u>567,286</u>

### 6. Employees and employment costs

	2020 £	2019 £
<b>Staff costs during the year were:</b>		
Wages and salaries	405,382	333,048
Social security costs	27,204	22,031
Other pension costs	7,953	4,725
	<u>440,539</u>	<u>359,804</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 £7,953 (2019 - £4,725).

No individual employee was paid over £60,000 (2019 - nil).

No remuneration was paid to any directors during the year.

The charity reimbursed expenses incurred by one trustee during the year of £396 (2019 - £584) for travelling expenses.

The key management personnel of the charity are considered to be the Chief Officer, Finance & Resources Manager and Advice Services Manager. The total costs to the charity of employee benefits for the key management personnel were £100,538 (2019 - £96,890).

The average monthly head count during the year was 24 (2019: 23) and the average full time equivalent was 17 (2019: 14).

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

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
This is stated after charging:		
Depreciation	5,805	2,610
Operating leases- property rent	95,832	56,034
Operating leases- other	10,893	7,746
Current auditors' remuneration- Audit fee	3,500	3,500
Current auditors' remuneration- Accountancy & other	2,994	1,250
Previous auditors' remuneration- Audit fee	-	-
Previous auditors' remuneration- Accountancy & other	-	684
	<u>          </u>	<u>          </u>

**8. Tangible fixed assets**

	<b>Land and Buildings £</b>	<b>Furniture and Equipment £</b>	<b>Total £</b>
<b>Cost</b>			
At 1 April 2019	-	14,583	14,583
Additions	342,884	1,377	344,261
	<u>          </u>	<u>          </u>	<u>          </u>
At 31 March 2020	342,884	15,960	358,844
	<u>          </u>	<u>          </u>	<u>          </u>
<b>Depreciation</b>			
At 1 April 2019	-	6,623	6,623
Charge for the year	2,816	2,989	5,805
	<u>          </u>	<u>          </u>	<u>          </u>
At 31 March 2020	2,816	9,612	12,428
	<u>          </u>	<u>          </u>	<u>          </u>
<b>Net book value</b>			
At 31 March 2019	-	7,960	7,960
	<u>          </u>	<u>          </u>	<u>          </u>
At 31 March 2020	<b>340,068</b>	<b>6,348</b>	<b>346,416</b>
	<u>          </u>	<u>          </u>	<u>          </u>

Included in the above is £340,068 (2019: £nil) of assets pledged as security against borrowings.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2020

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### 9 Related party transactions

There were no related party transactions during the year (2019 - 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

	2020	2019
	£	£
Work in progress	2,509	2,774

### 12 Debtors

	2020	2019
	£	£
Trade debtors	-	4,796
Other debtors	-	5,032
Prepayments	1,142	1,683
Accrued income	62,030	43,046
	<u>63,172</u>	<u>54,557</u>

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

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Trade creditors	-	4,069
Accruals	76,757	18,137
Deferred income	-	11,171
Social security	7,993	7,515
VAT	36,398	55,491
Other creditors	1,666	-
Bank loan	12,689	-
	<u>135,503</u>	<u>96,383</u>
<b>Deferred Income</b>		
Deferred income brought forward	11,171	-
Released in year	(11,171)	-
Deferred income in year	-	11,171
	<u>-</u>	<u>11,171</u>
Deferred income carried forward	-	11,171
	<u>-</u>	<u>11,171</u>

Where grants are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate. Deferred income relates to North Somerset Council Settle Status.

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

	<b>2020</b>	<b>2019</b>
	£	£
Bank loan	121,735	-
	<u>121,735</u>	<u>-</u>
	<b>2020</b>	<b>2019</b>
	£	£
Bank loans		
Total amount due	134,424	-
Less due in < 1 year	(12,689)	-
	<u>121,735</u>	<u>-</u>
Due 1-2 years	12,689	-
Due 2-5 years	38,067	-
Due >5 years	70,979	-
	<u>121,735</u>	<u>-</u>

The above amount relates to one loan from HSBC UK Bank plc with a total balance of £134,424 owing at 31 March 2020, and is due for repayment in March 2035. Interest is charged at a rate of 4.49% per annum over the Base Rate. The loan is secured against the freehold property known as 39 Oxford Street, Weston-super-Mare, North Somerset.

**15 Financial commitments**

At 31 March 2020 the charity was committed to making the following payments under non-cancellable operating leases:

	<b>2020</b>	<b>2019</b>
	£	£
Operating lease which expire:		
Within one year	14,330	2,625
Within two and five years	46,574	-
More than five years	-	-
	<u>60,904</u>	<u>2,625</u>

**North Somerset Citizens Advice Bureau**  
Notes to the Financial Statements  
For the Year Ended 31 March 2020

**16 Funds – current year**

	Balance at 1 April 2019 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2020 £
<b>Unrestricted Funds</b>					
General Fund	115,667	354,717	(294,044)	(56,587)	119,753
Premises Fund	-	-	(2,816)	221,149	218,333
<b>Total unrestricted funds</b>	<b>115,667</b>	<b>354,717</b>	<b>(296,860)</b>	<b>164,562</b>	<b>338,086</b>
<b>Restricted Funds</b>					
MAS (Formerly F2F Debt Advice Project)	22,690	130,807	(146,585)	-	6,912
Macmillan	4,565	63,456	(68,067)	46	-
Talking Money	-	1,422	-	-	1,422
Help to Claim	-	67,571	(66,153)	-	1,418
#First Steps (Formerly South Ward Initiative)	6,363	-	-	-	6,363
North Somerset council Settle Status	-	12,000	(12,490)	490	-
WHAM	-	10,134	(9,594)	-	540
Quartet Winter Fund	889	(889)	-	-	-
Moving Funds	59,997	117,553	(11,342)	(166,208)	-
Virtual Law Clinic	5,003	1,531	(3,363)	-	3,171
Hope	-	7,858	(4,613)	-	3,245
Heritage Lottery Fund	673	3,667	(5,450)	1,110	-
Pier Health	-	-	(615)	-	(615)
<b>Total restricted funds</b>	<b>100,180</b>	<b>443,020</b>	<b>(355,052)</b>	<b>(164,562)</b>	<b>23,586</b>
<b>Total funds</b>	<b>215,847</b>	<b>797,737</b>	<b>(651,912)</b>	<b>-</b>	<b>361,672</b>

**North Somerset Citizens Advice Bureau**  
Notes to the Financial Statements  
For the Year Ended 31 March 2020

**16 Funds – prior year**

	Balance at 1 April 2018 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2019 £
<b>Unrestricted Funds</b>					
General Fund	40,006	295,511	(348,546)	128,696	115,667
Contingency Fund	125,000	-	-	(125,000)	-
<b>Total unrestricted funds</b>	<b>165,006</b>	<b>295,511</b>	<b>(348,546)</b>	<b>3,696</b>	<b>115,667</b>
<b>Restricted Funds</b>					
MAS (Formerly F2F Debt Advice Project)	12,526	111,958	(101,794)	-	22,690
Macmillan	12,875	62,110	(70,420)	-	4,565
Armed Services Covenant - Libor Fund	126	-	-	(126)	-
Bristol Water TAP	13	-	-	(13)	-
Awards for All	254	-	-	(254)	-
#First Steps (Formerly South Ward Initiative)	1,637	27,230	(22,504)	-	6,363
South West Legal Support Trust	366	-	-	(366)	-
Quartet Express Programme	2,285	-	(255)	(2,030)	-
Quartet Winter Fund	-	-	(1,250)	2,139	889
Moving Funds	39,172	27,932	(7,107)	-	59,997
Virtual Law Clinic	2,341	9,147	(6,485)	-	5,003
MAS Rural Outreach	3,102	-	209	(3,311)	-
Heritage Lottery Fund	-	733	(60)	-	673
Help to Claim	-	8,809	(9,074)	265	-
<b>Total restricted funds</b>	<b>74,697</b>	<b>247,919</b>	<b>(218,740)</b>	<b>(3,696)</b>	<b>100,180</b>
<b>Total funds</b>	<b>239,703</b>	<b>543,430</b>	<b>(567,286)</b>	<b>-</b>	<b>215,847</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.



## North Somerset Citizens Advice Bureau

Notes to the Financial Statements  
For the Year Ended 31 March 2020

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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.

*Virtual Law Clinic* – A restricted fund, Virtual Law is a partnership project funded by the Legal Education Foundation and led by Avon and Bristol Law Centre to develop access to free specialist legal advice across the South West.

*Moving Funds* – A restricted fund established to assist in the costs of relocating the main office. The full fund was expended during 2019/20 on the purchase of a new property and therefore the amount has been transferred to unrestricted funds as permitted by the SORP.

*Quartet winter fund* – A restricted fund from Quartet Community Foundation to support translation services.

*MAS Rural Outreach* – A restricted fund, linked to MAS above, from a partnership funded by the Money Advice Service and led by Talking Money, to deliver a piloted outreach service for rural communities in line with the MAS project.

*Heritage Lottery Fund* – A restricted fund to research the history of Citizens Advice in North Somerset and promote the 80<sup>th</sup> Birthday of its launch in the early months of World War II.

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

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

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

*Hope* - a partnership with Second Step to provide generalist and specialist advice to men they support under the The Hope Project who are age 35-64 who are at risk of suicide.

*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.

## North Somerset Citizens Advice Bureau

Notes to the Financial Statements

For the Year Ended 31 March 2020

### 17 Analysis of net assets between funds

	Unre- stricted funds £	Re- stricted funds £	2020 Total £	Unre- stricted funds £	Re- stricted funds £	2019 Total £
Tangible fixed assets	346,416	-	346,416	7,263	697	7,960
Current assets	248,908	23,586	272,494	201,886	102,384	304,270
Current liabilities	(135,503)	-	(135,503)	(93,482)	(2,901)	(96,383)
Non current liabilities	(121,735)	-	(121,735)	-	-	-
	<u>338,086</u>	<u>23,586</u>	<u>361,672</u>	<u>115,667</u>	<u>100,180</u>	<u>215,847</u>

### 18 Company limited by guarantee

The company was incorporated as a company limited by guarantee and has no share capital. The guarantee to the company is £1 per member on winding up of the company. At 31 March 2020 the company had 25 members and the total guaranteed is therefore £25.

### 19 Financial Instruments

#### Categorisation of financial instruments

	2020 £	2019 £
Financial instruments that are debt instruments measured at amortised cost	268,843	294,781
	<u>268,843</u>	<u>294,781</u>
Financial liabilities measured at amortised cost	212,847	22,206
	<u>212,847</u>	<u>22,206</u>

The total interest income for financial assets not measured at fair value through profit of loss is £nil (2019: £nil). The total interest expense for financial liabilities not measured at fair value through profit or loss is £4,157 (2019: £nil)