

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

Annual Report and Financial Statements

For the Year Ended 31 March 2017

Company Number: 03173414
Charity Registered in England and Wales Number: 1054134



**South
Somerset**

South Somerset Citizens Advice Bureau Limited
Contents
For the Year Ended 31 March 2017

	<u>Page</u>
Reference and Administrative Details	2
Trustee Directors' Report	3 – 27
Independent Auditors' Report	28 – 29
Statement of Financial Activities	30
Balance Sheet	31
Notes to the Financial Statements	32 – 44

South Somerset Citizens Advice Bureau Limited

Reference and Administrative Details

For the Year Ended 31 March 2017

Trustee Directors

R McDonagh (Chair)
T Ayre (Treasurer)
J Baker
A Ferneyhough
F Cronie
C Counsell
J Swann
R Lee
M Hope
C Mcdonald

Company Secretary

A Kerr

Chief Executive

A Kerr

Registered Office

Petters House
Petters Way
Yeovil
Somerset
BA20 1SH

Auditors

Albert Goodman LLP
Mary Street House
Mary Street
Taunton
Somerset
TA1 3NW

Bankers

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4TA

Virgin Money
Jubilee House
Gosforth
Newcastle Upon Tyne
NE3 4PL

Solicitors

Porter Dodson
Telford House
The Park
Yeovil
Somerset
BA20 1DY

South Somerset Citizens Advice Bureau Limited
Trustee Directors' Report
For the Year Ended 31 March 2017

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the audited financial statements for the year ended 31 March 2017. The provisions of the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP FRS 102- implemented 1 January 2015) have been adopted in preparing the annual report and financial statements of the charity.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

South Somerset Citizens Advice Bureau is a registered charity, charity number 1054134, and a company limited by guarantee, company number 03173414. The charity's registered office is Petters House, Petters Way, Yeovil, Somerset, BA20 1SH. The maximum liability of each member is limited to £1. At 31 March 2017 the company had 11 members. South Somerset CAB is governed by its Memorandum and Articles of Association as amended in 2013.

South Somerset Citizens Advice Bureau was incorporated as a company limited by guarantee on 15th March 1996.

Recruitment, Appointment of Trustees

Trustees, who are also Directors of the Company, are appointed from the local community and must either reside or work in South Somerset district. A Governance Committee, made up of Trustees and chaired by the Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the appointment of the Chair. 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 were entitled to appoint persons to the Trustee Board.

The following people were directors/trustees of the charity during the year:

R McDonagh	Chair
M Rogers	Vice Chair (resigned 12 July 2016)
T Ayre	Treasurer
J Baker	
C Counsell	
F Cronie	
A Ferneyhough	
S Fisher	(resigned 3 May 2016)
M Hope	(appointed 17 January 2017)
H Knapman	(resigned 17 May 2016)
R Lee	(appointed 24 January 2017)
C McDonald	(appointed 17 January 2017)
A Smith	(resigned 10 June 2016)
J Swann	(appointed 24 January 2017)
P Thomas	(resigned 18 April 2017)

South Somerset Citizens Advice Bureau Limited

Trustee Directors' Report

For the Year Ended 31 March 2017

Induction of Trustees

Newly appointed Trustees are provided with a comprehensive induction to South Somerset Citizens Bureau through the provision of training courses and mentoring by established trustees.

Organisational Structure

South Somerset CAB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of South Somerset CAB and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at least quarterly and delegate the day-to-day operation of the organisation to their Chief Executive, A Kerr. The Trustee Board is independent from the management team. A register of members' interests is maintained at the registered office, and is available to the public.

The pay for senior staff, including the key management, is reviewed annually, and normally increased in line with local wage inflation. The directors benchmark salaries against pay levels at other local bureaux as a guide for salary levels.

Related Parties

South Somerset CAB is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of South Somerset CAB in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Major risks

South Somerset CAB undertakes a regular Risk Management exercise. A risk management action plan and risk register are annually reviewed and agreed by the Trustee Board. 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. To that end South Somerset CAB is continually monitoring and managing its risk, reviewing the risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the 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 periodically reviewed to ensure that they still meet the needs of the charity.

Chairman's Report

This is the second occasion I have had the opportunity to write to you as Chairman of the Board and I am pleased to report on another full and successful year for Citizens Advice South Somerset.

Our relationship with South Somerset District Council has strengthened throughout the year. We are working proactively and cooperatively with all our funding partners and our recent review of the Service was very positive. We shall continue to work with SSDC, Somerset County Council, Yarlington, Macmillan Cancer Support and Wessex Water (to name but a few) to ensure South Somerset Citizens Advice maintains the excellent services we provide to the community.

This year the Service undertook a significant restructure. This process was necessary to realign our resources and to focus the Service on its core activities. Our staff provided invaluable feedback and support throughout the process and I am pleased to say that the Service is now better adapted to the needs of our clients as well as the organisation as a whole. Despite the difficulties we overcame throughout the restructure process we have had the benefit of a stable team in a year that saw 5659 enquiries received from 5709 clients. Consistent with the trend seen of late, enquiries were 2 % up v 2015 reflective of increased use of our website and people routinely using internet search engines for information gathering. As such, whilst enquiry numbers are increasing, in general complexity and demands on advisors time are increasing, a trend I would expect to continue.

The Service also saw the introduction of new trustee members that will maintain our strong and diverse board. We welcome the following new trustees: Dr Michael Hope, Colin McDonald, Jacqueline Swann and Rebecca Lee. We also would like to thank those trustees that left the service during the year. We would like to thank Mary Rogers, Holly Knapman and Annabel Smith for their assistance throughout their term of office for their individual and collective service and commitment.

The relative stability we enjoy as a team does not extend to the wider National Citizens Advice organisation which has undergone major changes, both structurally and in terms of delivery of support to us. New membership agreements have been introduced aimed at giving greater local discretion with enhanced reporting. In liaison with other local Citizens Advice Services, we have agreed working arrangements with Citizens Advice. In short, notwithstanding the changes centrally, we are looking to ensure that as far as possible it is 'business as usual' here.

The Board has approved our new business and development plan to develop and improve the service we provide. A major piece of work successfully undertaken during the year was the development of new digital services and our expansion into new geographic areas. Thanks to the training team and the volunteers at Chard and Somerton and to Peter Hunter for their considerable work on this.

Despite the restructure South Somerset Citizens Advice has performed well against the targets set at the beginning of last year. I would like to thank our treasurer Tim, and all the Finance sub-committee, for all their support and advice throughout the year that has enabled the Service to meet its financial obligations and come in on budget.

My role has been made easier by an established, hardworking and very supportive Management Committee and Management team, my thanks to them for all their help and support throughout the year.

Finally, I would like to take this opportunity to thank all our staff and volunteers that have worked through a difficult and transformational year. Each of you has helped South Somerset Citizens Advice serve the community in an effective and professional way and on behalf of the thousands of people helped, my thanks to you all.

Rod McDonagh
Chair of Trustees

Launch of volunteer training in local towns

Citizens Advice Chard & Ilminster Areas

We are seeking new volunteers to support us in Chard, Ilminster and Crewkerne on Thursdays or Fridays.

All you need are:

- People and communication skills
- Confidence using the internet and a keyboard
- 4 - 7 hours a week

In return, we offer a great package of training and support

Free Training Course for new Volunteers:

3rd May to 21st June
Every Wednesday for 8 sessions

Time:
11:15am to 15:15pm

Venue:
Archie Gooch Pavilion
Brittens Field
Ilminster
TA19 9FE



For more information or to book a place, please contact June Carty, the Volunteer and Training Supervisor:

Email june@citizensadvicesouthsomerset.org.uk 

Call 01935 847675 

Or fill in an application form on our website:
citizensadvicesouthsomerset.org.uk



Citizens Advice South Somerset is an equality charity of South Somerset Citizens Advice Bureau Ltd. Charity registration number 1026136. Company limited by guarantee. Registered number 1178114 England. Authorised and regulated by the Financial Conduct Authority FCA 817746. Registered office: Potters House, Potters Way, Bovey, Tipton, Somerset BA20 1SR

CEO's Report

Overall we have had a remarkable year. We maintained client numbers on a level with the previous year (which had included additional lottery funding) whilst also undertaking a comprehensive restructure of the organisation. I would like to thank our staff and volunteers for their hard work and dedication over the year as their tremendous efforts ensured that we were able to help over 5,700 clients. We saw a 17% increase in our volunteer hours and an 11% increase in our drop-in provision over the year – both achieved against a backdrop of reduced funding and increased competition for volunteers.

The Trustees and staff worked together to review clients' future advice needs in order to identify opportunities to develop our practice and ensure that we continue to offer excellent advice services to our community. In considering the review and restructure of the organisation the Board of Trustees identified the following principles that summarised the rationale and objectives:

1. To aim for a balanced budget to protect our services for the foreseeable future by 2017/18
2. To set the organisation up to be fit and right for future services
3. To extend cooperation with other local Citizens Advice organisations for efficiency and effectiveness reasons.
4. To be fair to all staff and treat all staff equitably

The restructure was successful and reduced forecast staff costs for the 2017/18 budget. We also introduced a change to the volunteers' expenses by offering a lower trainee reimbursement rate which reduced costs by around £3,000 a year. These savings, and others, leave the organisation on a stronger financial footing. Alongside the internal change programme we continued to work collaboratively with the other local Citizens Advice Organisations. In particular we set up the Consortium of Somerset Citizens Advice as a vehicle for collaboration and joint working for the future.

Other highlights during the year included the adoption of the new Citizens Advice Performance Quality Framework, winning several national funding awards enabling us to develop new projects and undertaking a successful revision of our volunteer and staff training. Throughout the year we continued to keep up our work in local communities attending events in schools, colleges and at various support centres and information hubs.

As with many small charities we have experienced a challenging and rewarding year – one of highs and lows - including the sad loss of our esteemed colleague, Melvyn Norris who died in October 2016. Although we are a changed team we have not diminished and we look forward to the opportunities ahead with renewed vigour and improved finances.



Angela Kerr
CEO

Yeovil Show July 16

OBJECTIVES AND ACTIVITIES

Objects

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

Statement Of Purpose

Citizens Advice South Somerset's aims and principles are aligned to our membership of the National Citizens Advice network and are as follows:

- 1) Provide the advice people need to resolve the problems they face
- 2) Improve the policies and practices that affect people's lives
- 3) Value diversity, promote equality and challenge discrimination

Our Vision

Seeking and using advice becomes a valued part of everyday life for the citizens of South Somerset.

Clients' Services Activity Report

	2016/17	2015/16
Total Number Clients:	5,763	5,743
Total number of advice clients:	5,708	
Surviving Winter beneficiaries:	55	
Number of client contacts in year	24,053	

Whilst the actual number of clients helped over 2016/17 didn't rise in comparison to the previous year we saw increased numbers of clients that required help with multiple and complex problems. Clients were assessed using a triage process and then offered the most appropriate next step depending on the nature of their issue and their support needs and/or vulnerability. Clients were offered assistance as follows:

- Assisted information – guidance to use our public website and assistance to identify and put into action themselves the necessary steps to resolve their issue,
- Initial Advice (pka Gateway) – assisted information and exploration of client's presenting problem plus a limited number of specific actions to assist the client,
- Advice – in-depth exploration of client's circumstances in relation to the presenting issue(s) and associated matters or consequences with significant adviser input to assist the client to make informed decisions and to take actions on behalf of the client to resolve their problem or move them forward,
- Casework – ongoing client service where advisers act with and for clients to resolve serious and complex matters (benefits appeals, employment tribunals and debt).

South Somerset Citizens Advice Bureau Limited
 Trustee Directors' Report
 For the Year Ended 31 March 2017

Benefits To Clients (Financial Outcomes) From Our Work in 2016/17

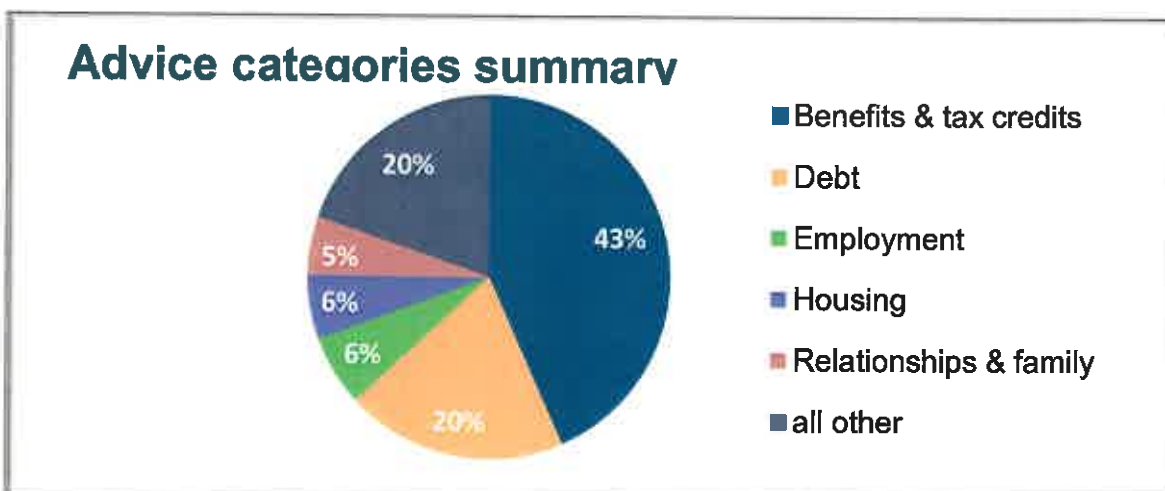
Category	Benefits & Tax Credits	Debt	Employment	Housing	Other	Total
Income Gain For Clients	£3,009,224	£5,357	£49,199		£137,617	£3,201,397
Re-imbursments	£50			£976	£4,492	£5,518
Repayments Rescheduled		£91,136				£91,136
Debts Written Off		£528,510				£528,510

Over the year we helped new clients with new problems and we continued to assist those clients that were receiving casework support (debt, benefits, tribunal etc.)

All Advice Clients Seen	Clients	%
New clients	4,977	87%
Ongoing clients (advice & casework)	599	10%
Daysheet records (clients receiving assisted information)	133	2%
Total advice clients seen in the period	5,708	100%
Total clients (advice & Surviving Winter)	5,763	

Advice Trends Summary

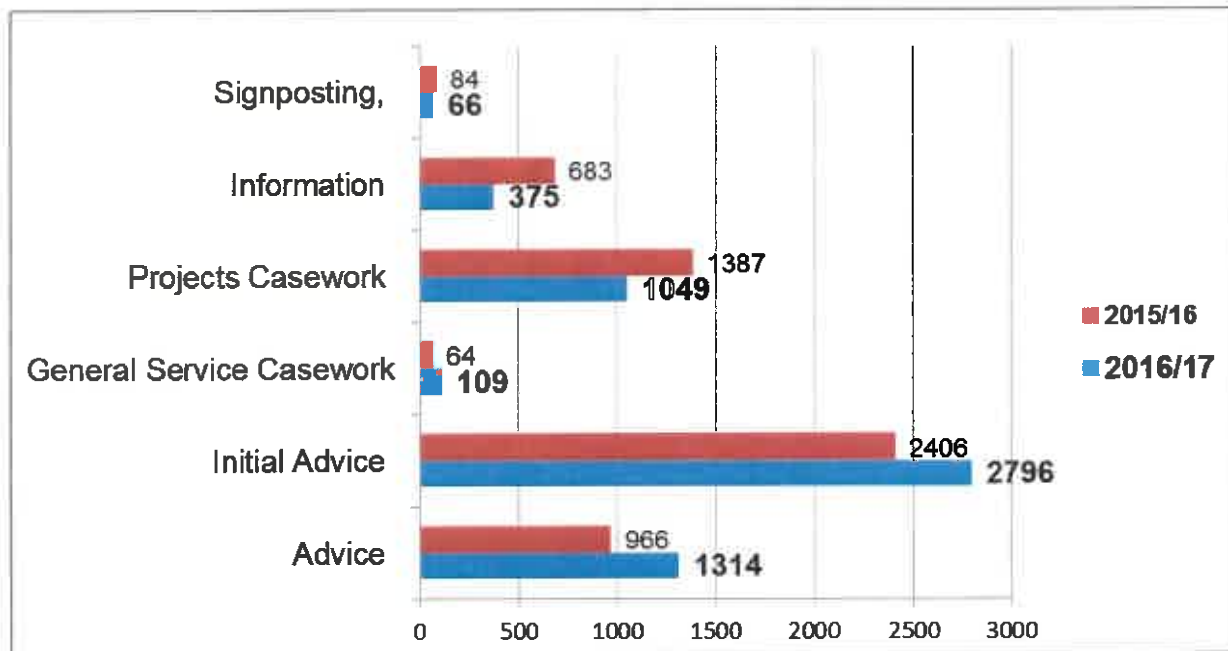
All clients were assessed in order to identify the nature of their advice need. Typically clients presented with a number of issues for example a tax credit query, a housing problem and a debt. As a result our advisers and caseworkers were engaged in more intensive support over a longer period to assist clients to resolve the matters they sought help with. The chart below summaries the top 5 presenting problems:



Services Advice Clients Used

The numbers of clients that received full advice increased compared to the previous year. The degree of casework undertaken by the general team (core service) increased over the year compared to the previous year. We worked hard to ensure that our core service team were able to maintain provision that had previously been funded by the Big Lottery ASTF Project. We anticipate that demand for core services will increase in 2017/18 as Universal Credit is rolled out in full across South Somerset.

Table comparing Clients' usage 2015/16 with 2016/17



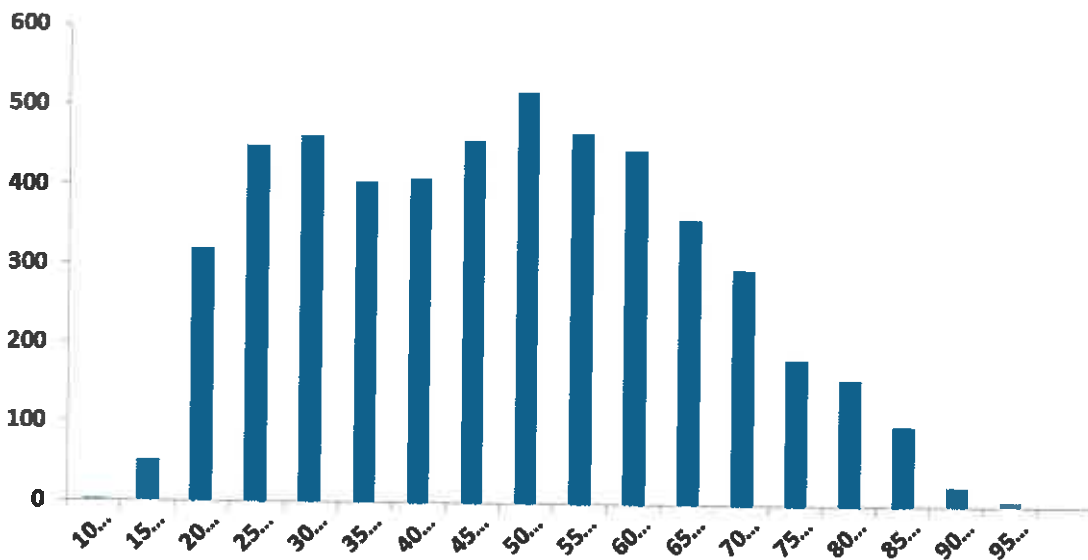
Client Profiles

Over the year we have taken a number of steps to ensure that we are as accessible as possible so that anyone who needed our help was able to use the service. These included working remotely from within community groups and health centres. As a result we have seen a more balanced client profile and a better representation of people across all age ranges. Young people under 25 continue to be hardest to reach and in subsequent years we will develop targeted programmes that we hope will increase the number of young people that we are able to help.

Age

Under 25:	370	7%
Under 40:	1,313	23%
Under 60:	1,852	32%
Under 80:	1,285	23%
Under 95:	289	5%
Not recorded:	584	10%

Age Profile Chart of Advice Clients



Disability Status

45% of clients identified themselves as a person with a disability. The table below summarises the clients' health and disability declarations:

Disability	Clients
Cognitive Impairment	13
Deaf or Hearing Impairment	48
Learning Difficulty	47
Mental Health	487
Physical Impairment (non-sensory)	383
Visual Impairment	29
Long-Term Health Condition	1,383
Multiple Impairments	100
Other Disability or Type Not Given	85
Not recorded/not applicable	3,133
Total	5,708

South Somerset Citizens Advice Bureau Limited
Trustee Directors' Report
For the Year Ended 31 March 2017

Breakdown of Clients Helped by Funding Source

We were funded by a range of agencies over year and through this support we were able to help a great many more people than would have been the case had we been limited to the work funded by our core grants. The table below breaks down the number of clients helped by funding source:

Funder	Unique Client Count
CORE	4,193
Macmillan	742
Local Assistance Scheme	259
Yarlington Housing Group	152
Energy Best Deal Extra	103
Wessex Water (Restart & Assist)	86
Wessex Water Money Minded	76
Surviving Winter Beneficiaries	55
Personal budgeting	12
Hastoe Housing Association	7
Pension Wise	6
MAS DAP - South West	4
LSC	1
Not recorded/not applicable	67
Grand Total	5,763

South Somerset Citizens Advice Bureau Limited
Trustee Directors' Report
For the Year Ended 31 March 2017

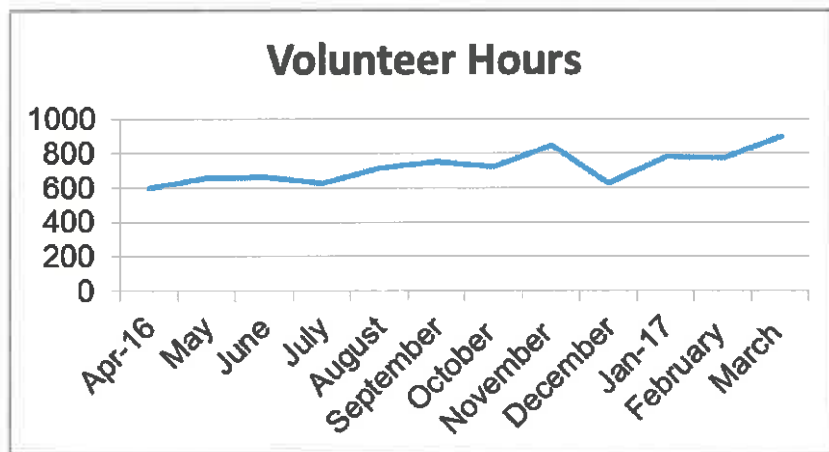
General Service Face To Face and Phone Access in Hours Per Week

Over the year we increased access to face to face services by 6.5 hours a week compared to the previous year. This enabled us to offer a more accessible service.

	Hours In March 16						Hours in March 17						2017/18
	M	T	W	T	F	Week Total	M	T	W	T	F	Week Total	
Yeovil	5	2	5		5	17	5	2	5		5	17	Evenings
Ryalls Park						0			1.5			1.5	
Chard			1.5			1.5				3		3	Evenings
Wincanton	5					5	5					5	
Somerton						0		2				2	
Martock						0		3				3	
Ilminster					1.5	1.5					1.5	1.5	Weekly
Crewkerne				1.5		1.5				1.5		1.5	Weekly
Wyndham Park													Development Option
Langport													Development Option
Telephone	6	6	6	6	6	30	6	6	6	6	6	30	Webchat Email
Hours Per Week						56.5						63	

Volunteers

We are delighted to report a significant increase in the number of volunteers who were active in the service over the year. We continued the 2015 volunteer recruitment and development campaign offering rolling programmes of training and shadowing opportunities. In the last year we increased volunteering significantly and a total of 8,691 hours of volunteer time were donated. At a professional wage proxy of £9.50 per hour the value of volunteering over the year was £82,565 (an increase from the previous year of £7,565).



Value of Volunteers £82,565
 Using a salary proxy of £9.50 ph

The volunteers contributed over 8,691 hours of time

17% increase in volunteers compared to 2015/16

47 volunteers

Volunteer recruitment and development

Statistics for the year:

Total enquiries about volunteering: 77

Total new volunteers who attended training: 46

Total new volunteers who joined the rota work with clients: 17

Total number of volunteers: 47

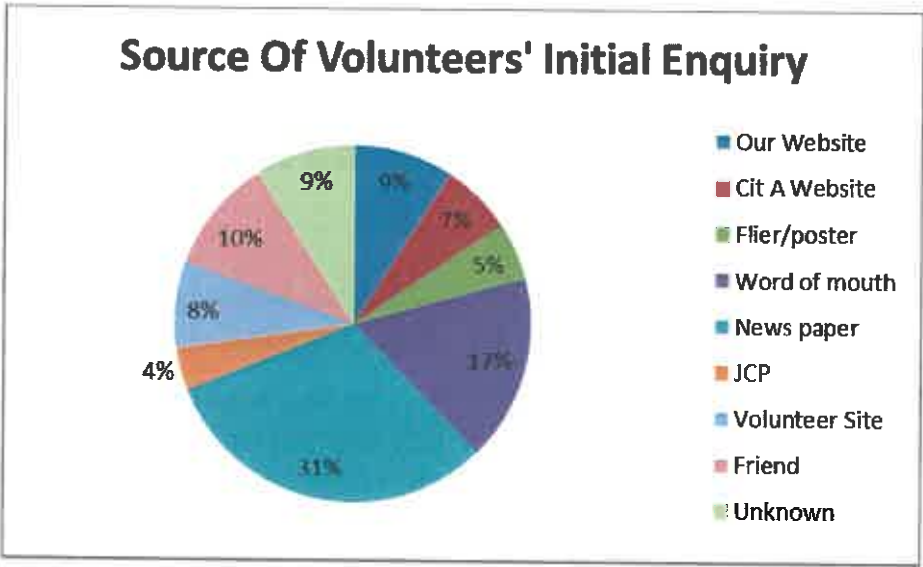
37% of people who train with us move onto the rota to deliver advice. Over the next year we will continue to improve our volunteer recruitment and selection in order to increase the proportion of trainees who go onto deliver advice.



Research and Campaigns Volunteers



Volunteer Recruitment Advert on Community Bus



Volunteer Enquiries

From September 2016 we ran regular adverts in the Western Gazette volunteer opportunities section and this has resulted in an increase in expressions of interest – 24 between September and April 2017. Over the year 77 candidates made enquiries about volunteering.

Volunteer Handbook

The volunteer handbook was fully revised to ensure that we provide a welcoming and informative resource for all our volunteers. All new trainees now receive a copy when they join their course.

Workers Meetings

As well as the core (role specific) training we also offered continuing development for volunteers through the monthly Workers Meetings. Over the year volunteers benefited from attending sessions on a diverse range of topics:

- Welfare Reform,
- Energy Best Deal
- Wessex Water, Money Advice Service Accreditation
- Research & Campaigns
- Credit Unions
- Universal Credit, Update
- Housing in South Somerset

Attendance at the Workers' Meetings' continued to grow over the year with an average of 20 volunteers and staff at each meeting. For those that could not attend we distributed a copy of the speaker's presentation and the notes taken at the session.

Away Day

Each year we hold a Away Day for all staff, volunteers and trustees. In November over 50 participants attended the day and took part in the workshops. The day included guest speakers, demonstrations of "Casebook" (the new Citizens Advice database for maintaining client records), practical workshops on our quality of advice audit, working with clients with mental health issues and discussions on innovations to our operating procedures.

Volunteer and Staff Training

We ran an extensive training programme to ensure that all new and current staff and volunteers had the necessary skills and competencies. This year alongside our regular programmes we ran additional courses as follows:

- **Money Advice Service Accreditation**

Over the last 12 months we worked with all our staff and volunteers to ensure that everyone completed and passed the Money Advice Service accredited training course. This is part of the national framework to ensure that all clients presenting for help with debt issues will get appropriate information and advice when they contact Citizens Advice.

- **Apprenticeships**

We hosted a total of 3 apprenticeships in the year. One in Marketing and IT and 2 legal Advice Apprenticeships. Thanks to Strode College and Damar Training for their support over the year.

- **Frontline Workers**

With funding from Somerset County Council we were able to support a great many organisations and groups through the provision of Frontline Workers Training. The aim of the training was to give workers the knowledge and skills necessary for them to support their clients to improve their money skills (financial capability). The workshops were very successful and we trained 87 workers from 11 different organisations. We hope to continue the programme in coming years.



The poster features the Citizens Advice South Somerset logo in the top left, the Somerset MoneyMatters logo in the top right, and a red Somerset County Council logo. The main title is 'Citizens Advice Free Training for front line workers'. Below the title is a bulleted list of training topics. At the bottom, there is contact information for a free half-day workshop and a silhouette illustration of a diverse group of people.

citizens advice South Somerset

Somerset MoneyMatters

**Citizens Advice
Free Training
for front line workers**

- Introduction to using Citizens Advice resources with your clients
- How to refer clients to Citizens Advice
- Using Citizens Advice materials to help clients with money skills

Free Half a day workshop at a time and place to suit YOU
Email June@citizensadvicesouthsomerset.org.uk to find out more

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Client Services Manager – Operational Report

Operationally many changes have taken place over the last year, particularly in the way we manage and audit the quality of our advice and in our overall approach to delivering advice within our core programme. We have focussed on improving services to our clients through increasing provision (expanding volunteer numbers, increasing opening hours) and through improving volunteer training (so that advisers are better equipped to deliver advice in a busy service). To achieve both goals it was necessary to streamline our volunteer adviser training. We found that blending knowledge based sessions with practical observations was very effective in preparing volunteers for roles on Adviceline (advice by phone) and in our drop-in sessions (face to face).

During the coming months we aim to ensure that all new volunteers and staff are trained to work digitally so that we can offer webchat and email advice to complement existing provision. Alongside operational changes in relation to training and quality audit we are considering a review of advice supervision so that we can keep pace with new models of practice (national Citizens Advice network) and in order to take forward the objectives within our 2017 – 2020 Business Plan.

South Somerset Citizens Advice Bureau Limited
Trustee Directors' Report
For the Year Ended 31 March 2017

The focus and aim of all our advice work is to be able to progress the client and assist them to move forward or to resolve their problem. With this in mind we strengthened our outreach services to provide full advice in Wincanton and Chard. This has proven most beneficial to clients and we will now be looking at increasing provision in priority areas, such as Crewkerne, as well as developing new services in areas which are currently without a service (Langport and Bruton).

A significant achievement for the operational team has been in the way we have improved the quality and impact of our advice. The Citizens Advice Performance and Quality Framework introduced a new audit process with monthly assessment and quarterly external verification. Our supervisors worked very effectively with staff and volunteers to implement a programme of improvement and we were delighted with the results. As with any service we recognise that this is a process of continuous improvement and we have further plans that will address some of the areas where we believe we could do better.

Overall the staff and volunteers feel very positive about the way we now work and they are much better able to achieve high standards in the quality of advice delivered. We will continue to develop resources that assist advisers (templates, resource packs and monitoring systems) as well as introducing changes to their supervision and support to enable them to go from strength to strength.

We have achieved some tremendous outcomes for our clients and had excellent feedback through clients' comments and thanks and through the client surveys. Clients have been helped to:

- stay in their homes and avoid eviction,
- to receive the welfare support they need at times when their health or circumstances have changed for the worse,
- claim compensation from unfair treatment (employers, consumer)
- manage their money and debts and to avoid enforcement action wherever possible.

Kim Watts, Client Services Manager

Macmillan Team Welfare Benefits For Cancer Patients and Their Families

The service is funded by Macmillan Cancer Support to enable cancer patients or their family to obtain advice about welfare benefit entitlement and other issues. We have one full-time and two part-time caseworkers and a casework assessor. We work in partnership with Yeovil District Hospital (YDH) and St Margaret's Hospice and have developed excellent working relationships with them both.

Referrals are received from YDH clinical staff, the community palliative care team, GPs and directly from patients or their family. The project aims to make the initial contact with a patient by telephone within two weeks of the referral date and for those who are terminally ill, to be seen quickly.

Appointments are arranged at our office or at our outreach locations of St Margaret's Hospice, Chard and South Petherton Hospitals and Buttercross Surgery in Somerton. We hold a drop-in session at Yeovil hospital on a weekly basis. Those who are too ill to travel to us can be visited at their home or on a ward (when an in-patient).

South Somerset Citizens Advice Bureau Limited
Trustee Directors' Report
For the Year Ended 31 March 2017

Our team help clients apply for their full benefit entitlements but also help clients with applications for Macmillan grants, Blue Badges for disabled parking and reductions in water bills, help with reducing heating costs and other issues (employment, housing etc). Additional advice is given to help patients diagnosed with Mesothelioma to access compensation from the Government scheme and to signpost them to legal advice regarding making a claim for civil compensation. For those with debt, housing or other problems, we will give initial help and signpost the client to our general service.

We are regularly invited to speak at YDH breast care, urology and colorectal 'Patient Wellbeing' events. We also give talks to the Spring Group (physiotherapy for cancer patients) at Yeovil District hospital on a three-monthly basis. We are linked with the Yeovil Cancer Care support group that meets at the Octagon Theatre.

During this year a major problem for some cancer patients has been that their request for transport to Musgrove Park Hospital Taunton for radiotherapy or chemotherapy treatment has been turned down, on the basis that they do not have a medical need. This continues to present great difficulty for those reliant on their local bus service and especially the very elderly. Traveling from the eastern side of South Somerset to Taunton and home again can require four train and four bus journeys. This matter was been passed to our Social Policy team to pursue with the Somerset NHS Transport Service.

Project achievements 2016/17

Number of clients referred to project	891
Number of clients receiving specialist advice Immediately after referral	742
Welfare Benefits awarded	£2,581,275.60
Macmillan Grant income awarded	£32,386.00
Blue Badges obtained	113

Ann Cook, Macmillan Teamleader

Projects

We ran a number of successful projects over the year including Money Matters (financial capability for young people and training for frontline workers), Local Assistance Scheme (help for people in crisis), Surviving Winter (grants for older people to keep warm over winter) and Money Minded (supporting mental health service users and young families to develop money skills).

Money Minded funded by Wessex Water

We received funding from Wessex Water to develop a project that assisted people who were at risk of experiencing financial difficulties and were identified as being least likely to take early action to address their problems. The failure to take early action to address financial difficulties among priority groups increases the likelihood that they experience financial worries, debt and other difficulties.

Three priority groups were identified as follows:

- Families with young children living on low income
- Young people living independently
- Mental health service users

Between April 2016 and end March 2017 clients were engaged in an individual learning journey participating in group sessions and/or one to one coaching sessions to help them develop money management skills. An evaluation framework was used to assess the project outcomes for those clients that engaged in the project.

Target Number of Participants:	76
Actual Number:	72
Number Participants That Completed An Evaluation:	62

Gender of the participants: Men 53%, women 45%

Key findings

The evidence gathered from the project affirmed the initial project proposal where factors such as confidence and limited know-how do leave certain groups at a greater risk of experiencing financial difficulties.

Women were more likely than men to report feeling low levels of confidence in relation to their money skills and to reporting little or no involvement in managing their money (where partners took full responsibility).

Clients who reported accurate knowledge of how much money they had did not necessarily report feeling confident about their money management skills or provide evidence of exercising control over their money. Therefore we concluded that financial capability programmes will be more effective where they develop practical skills alongside a focus on supporting the client to develop a more confident mind-set.

78% of clients who reported not using any shopping around or price comparisons at the start of their engagement benefited from the programme and were able to report positive actions at the end of their programme. This finding reinforces the importance of placing an emphasis on helping clients to develop the knowledge and confidence to shop around and to compare deals and prices.

We will use the learning from this project to inform our financial capability programmes and intended to develop this provision further over 2017.

Yarlington Housing Association – Debt Services

We have been working closely with Yarlington Housing Group for a number of years and really appreciate their support of our work.

Over the past year we developed the Yarlington Debt Project in order to provide improvements to the clients' outcomes from using the debt advice service. We added a range of options and incorporated additional budgeting support where required.

We took part in regular partnership meetings with Yarlington staff and teams from the other projects they fund, these discussions enabled us to refine the referral process to make it easier for Yarlington staff to refer their tenants to the service.

The service helped over a 150 Yarlington residents by providing them with a full debt service.

We achieved some excellent outcomes in keeping families in their homes, negotiating payment plans with bailiffs resulting in action being stayed. We helped clients with various court forms and facilitated debts options such as Debt Relief Orders and bankruptcies.

Outcomes for Yarlington Residents

1. Keeping families in their homes
2. Negotiating payment plans with bailiffs
3. Helping clients with court forms
4. Debt options such as Debt Relief Orders and Bankruptcies
5. Support residents with budgeting and repayment plans



I found the debt service was provided with patience, kindness and understanding and was appropriate for my needs, which are quite extreme

Research and Campaigns

This year has been a very busy one cementing links with the National Citizens Advice network. Locally we took an active role in Somerset's 'cluster group'; attending various meetings including the Regional Hub for Universal Credit.

We built links with our colleagues across the border in Dorset as many issues do not respect County boundaries. Benefit claims and ongoing issues with public transport were areas of mutual interest.

We were fortunate to have the opportunity to visit Citizens Advice headquarters in London where we discussed a range of issues concerning information recording. We continued to attend the twice yearly forums, latterly discussing the requirement for each local Citizens Advice organisation to have a Development Plan for Research and Campaigns.

We took time to produce our development plan and identified key local issues that we felt were likely to be on-going priorities for our team and our communities these are:

1. Keep up to date with National and Local Citizens Advice networks and Research and Campaigns work.
2. Maintain the profile of research and campaigns work across the organisation.
3. Undertake local research and campaigns work initiatives and engage clients, elected officials and key agencies.
4. Engage with appropriate national initiatives.
5. Provide support to advisers and supervisors and caseworks to identify suitable cases for research and campaigns work.
6. Support the training and on-going development of the team in relation to research and campaigns.

For recording purposes we developed a detailed action plan in Excel breaking down the objectives into smaller tasks so that we can account for progress against this plan.

We have been engaged in a number of local priorities as identified in the development Plan including:

- Health and Social Care.
- Ageing population and older people issues/access to Advice.
- Housing demand.
- Employment and local economy.
- Transport (bus and train) – costs, availability and rural isolation.
- Impact of Universal credit.
- Scams.
- Gambling & problem gambling.

We continue to engage in the use of social media as a means of informing of our work.

David Fincham and Dave Osborne

Factors Affecting the Achievement of Objectives

The charity is only too well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to seek additional sources of funding for its services.

Public Benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the bureau during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of South Somerset CAB remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided through our main bureau in Yeovil, and in four further outreach locations across the district. In addition to generalist advice the following specialist advisory services were provided:

- i) Debt and Money Advice service
- ii) Financial capability project
- iii) Macmillan Welfare Rights project
- iv) Local assistance scheme for crisis support

Treasurer's Report

FINANCIAL REVIEW

Financial Position

Overall we achieved a better than forecast year-end balance. Income for the year was £486,309 (2016 £579,982).

The significant reduction in reported income is mainly due to the 2015/16 figures including the final payments for the Big Lottery funding for the ASTF project which came to an end in December 2015. This reduction was partly offset by the Macmillan project, which had been scheduled to end in 2016, being extended for a further period.

We continue to receive valued support from our core funders, Somerset County Council and South Somerset District Council, although the grant levels are being reduced or, at best, maintained at previous levels.

The funding environment is generally challenging and in view of the funding pressures the Trustees agreed a budget for the year which drew on reserves. The objective was to restructure during the year to reduce costs and provide a financially sustainable operation. This restructuring was successfully completed and we are now confident we can continue to provide a high quality service from a lower cost base.

Material costs were incurred in undertaking the restructuring and, although we were able to make some savings by focussing on running costs, the final outcome was a deficit of £25,140 (2015/16 surplus £27,394). This outcome was better than initially anticipated in view of some small amounts of additional income and unbudgeted cost savings.

South Somerset Citizens Advice Bureau Limited
Trustee Directors' Report
For the Year Ended 31 March 2017

At 31st March 2017 total reserves were £189,774 of which £187,859 represented unrestricted funds (2016: total reserves of £214,914 of which £212,510 represented unrestricted funds).

A healthy cash balance of £165,310 was held at the year-end (2016: £199,560); total net assets amounted to £189,774 (2016: £214,914).

Investment Activities

The charity does not currently hold material investments.

Reserves Policy

The Trustees believe it is necessary for the charity to maintain a certain level of reserves to manage uncertainty. The retained reserves are intended to provide a buffer against funding cuts and a contingency to meet unforeseen expenditure.

The charity holds unrestricted reserves of £187,859 at the year-end of which the Trustees have designated £86,000. Of the designated reserve £75,000 is maintained in respect of contractual liabilities of the company. £5,000 is to be held for equipment reserves. Designated reserves are also being held for a provision for moving at the end of the current lease for £6,000 and will be increased each year by £2,000.

In addition to the designated reserves the Trustees have determined a target range of between £50,000 and £75,000 for general reserves to cover the implications of a significant reduction in income.

Funds in Deficit

No funds were in deficit at the balance sheet date.

Investment Policy

As required in its Memorandum paragraph 4.15, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

Tim Ayre
Treasurer

FUTURE PLANS

Citizens Advice South Somerset's Strategic Plan 2017 – 2020

Summary

We aim to be a service that is recognised locally and nationally for its impact, quality, innovation and contribution to addressing inequality and disadvantage.

Timely and trustworthy advice is a powerful and indispensable enabler, helping people move forward towards greater independence, prosperity and wellbeing. Our work complements and enhances the wider policy objectives of many other agencies (health, social care, housing and employment).

However we, like other local charities, cannot be complacent about our future as we face increased demand and reduced funding. In order to sustain advice services over the longer term we will need to work differently and more efficiently to be more enterprising and innovative.

Our intention is to increase joint working arrangements and shared delivery alongside a growth in the provision of digital services. Together these strategies will help us to ensure that Citizens Advice South Somerset continues to go from strength to strength reaching and helping more clients each year.

The 2017 – 2020 Business Plan has been developed at a time of unprecedented change including UK's withdrawal from the European Union, major transformation within public agencies (Somerset County Council, South Somerset District Council and NHS) and the roll out of social welfare reforms and Universal Credit. We aim to align ourselves within this change agenda as we believe that it will be advantageous not only to our clients but to our staff and volunteers. When we work closely with other agencies we can ensure that it is quick and easy for clients to access our services. Other benefits from greater collaboration include reducing delivery costs through eliminating duplication of effort.

The 2017 – 2020 Business Plan sets out 5 strategic priorities:

- 1. Digital Expansion** – more options for clients to access early help & advice through an increased range of channels (access options)
 - a) Develop assisted information services using web-based channels
 - b) Simplify and expand email and telephone advice services
 - c) Introduce webchat and increase advice by skype
 - d) Increase geographic access options on priority of needs basis
 - e) Focus advice delivery, supervision, quality, impact on efficient resolution

- 2. Increased Focus On Early Help, Prevention and Improved Outcomes for Clients** – benefits to clients/society
 - a) Educate clients so that they are able to use self-help advice independently
 - b) Promote early help to reduce the risks of clients facing welfare or financial crisis
 - c) Improve monitoring and evaluation to enable better responsiveness to clients' needs
 - d) Raise awareness of our work, the difference we make and our web services
 - e) Strengthen our role and influence as an advice service and champion for equality

3. **Expand Targeted Programmes – bringing advice and casework to those in greatest need**
 - a) Extend partnerships and bring advice alongside (or within) other services supporting priority groups (long term health conditions; older people, carers, MHSUs)
 - b) Develop and implement mobile advice surgeries (pop-ups) in geographic areas of greatest need to run within key community events or peripatetic surgeries
 - c) Engage an even more diverse range of clients with our service
 - d) Offer tailored services and easier access to assistance with form filling

4. **Greater Collaboration, Increased Resources and Improved Financial Stability**
 - a) Integrate core and project activities so that we plan and act as one service
 - b) Develop back-office systems & collaborations to improve efficiency (HR , Training)
 - c) Pool expertise to bring new knowledge to our team (IT, expert advice)
 - d) Undertake joint developments (fundraising, volunteer recruitment) to increase resources

5. **Rewarding Place For People To Work and Volunteer**
 - a) Establish an Alumni to develop new sources of support for our work
 - b) Strengthen continuing professional development training for staff and volunteers to refresh existing skills and to broaden the team's expertise
 - c) Increase levels of volunteer recruitment and improve volunteer retention
 - d) Develop and extend training capacity to expand the number of active volunteers year on year and to broaden volunteer and staff roles
 - e) Promote diversity and inclusion in our role as an employer and volunteer involving organisation and reduce barriers that prevent some people joining our workforce

Statement of Trustees' Responsibilities

The trustees (who are also directors of South Somerset Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees Directors' 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:

- (a) select appropriate accounting policies and then apply them consistently;
- (b) observe the methods and principles in the Charities SORP;
- (c) make judgements and estimates that are reasonable and prudent,
- (d) state whether UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- (e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.


The directors are also responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Acts 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.

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.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and reporting by Charities and in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board and signed on their behalf by:


.....
R McDonagh
Chair

Date:18/07/17.....

South Somerset Citizens Advice Bureau Limited
Independent Auditors' Report to the Members
For the Year Ended 31 March 2017

We have audited the financial statements of South Somerset Citizens Advice Bureau Limited for the year ended 31 March 2017 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is 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).

This report is made solely to the charity'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 charity's members those matters we are required to state to them in an auditors' 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 company and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective Responsibilities of Trustees and Auditors

As explained more fully in the Trustees' Responsibilities Statement 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.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's (APB's) Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances, and have been consistently applied and adequately disclosed, the reasonableness of significant accounting estimates made by the trustees, and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Trustee Directors' Report to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

South Somerset Citizens Advice Bureau Limited
Independent Auditors' Report to the Members
For the Year Ended 31 March 2017

Matters of 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 accounting records have not been kept or returns adequate for our audit have not been received by branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of trustees' remuneration specified by law are not made;
- 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 exemption in preparing the trustees' report and take advantage of the small companies exemption from the requirement to prepare a strategic report.

Opinion on the financial statements

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 2017 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with the United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion the information given in the Trustee Directors' Report (which incorporates the directors' report required by company law) for the financial year for which the financial statements are prepared is consistent with the financial statements.



.....
Michelle Ferris ACA (Senior Statutory Auditor)
for and on behalf of Albert Goodman LLP
Chartered Accountants
Statutory Auditor

Date: 21/07/17.....

Mary Street House
Mary Street
Taunton
Somerset

South Somerset Citizens Advice Bureau Limited
Statement of Financial Activities (including an Income and Expenditure account)
For the Year Ended 31 March 2017

	Note	Unre- stricted Funds £	Rest- ricted Funds £	Total 2017 £	Unre- stricted Funds £	Rest- ricted Funds £	Total 2016 £
Income from:							
Donations and general grants	2	242,426	12,343	254,769	275,064	5,500	280,564
Charitable activities	3	58,182	170,215	228,397	44,830	248,579	293,409
Other trading activities		30	1,774	1,804	603	318	921
Investment income	4	243	-	243	1,388	-	1,388
Other		1,096	-	1,096	3,700	-	3,700
Total income		301,977	184,332	486,309	325,585	254,397	579,982
Expenditure on:							
Charitable expenditure	5	313,372	198,077	511,449	261,382	291,206	552,588
Total expenditure		313,372	198,077	511,449	261,382	291,206	552,588
Net (expenditure)/income before transfers	7	(11,395)	(13,745)	(25,140)	64,203	(36,809)	27,394
Transfer between funds	13	(13,256)	13,256	-	(30,067)	30,067	-
Net movement in funds		(24,651)	(489)	(25,140)	34,136	(6,742)	27,394
Reconciliation of funds							
Fund balances at 01 April 2016		212,510	2,404	214,914	178,374	9,146	187,520
Fund balances at 31 March 2017	13	187,859	1,915	189,774	212,510	2,404	214,914

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.

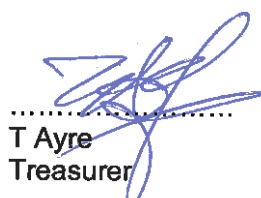
South Somerset Citizens Advice Bureau Limited- Company Registration Number: 03173414
Balance Sheet
As at 31 March 2017

	Notes	2017 £	2016 £
Fixed assets			
Tangible fixed assets	8	16,322	22,852
Current assets			
Debtors	9	43,307	29,315
Cash at bank and in hand	10	165,310	199,560
		<u>208,617</u>	<u>228,875</u>
Creditors			
Amounts falling due within one year	11	(35,165)	(36,813)
Net current assets		<u>173,452</u>	<u>192,062</u>
Net assets		<u>189,774</u>	<u>214,914</u>
Funds			
Unrestricted funds			
General funds	13	101,859	128,510
Designated funds	13	86,000	84,000
		<u>187,859</u>	<u>212,510</u>
Restricted funds	13	1,915	2,404
Net assets		<u>189,774</u>	<u>214,914</u>

The financial statements have been prepared 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 Trustees for issue on 18/07/17 and signed on their behalf by:


 R McDonagh
 Chair


 T Ayre
 Treasurer

1 Accounting Policies

1.1 General information and basis of accounting

South Somerset Citizens Advice Bureau Limited is a company limited by guarantee incorporated in the United Kingdom under the Companies Act. The maximum liability of each member is limited to £1. The address of the registered office is given on page 2. The nature of the charity's operations and its principal activities are set out in the Trustees report on pages 3-27.

The financial statements have been prepared in £ sterling 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

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income. The valuation of donated services is not quantified within the Statement of Financial Activities.

Donation income is received by way of general grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

Income from grants, relating to specifically the provision of goods or services as part of charitable activities or services to clients are included in full in the Statement of Financial Activities when receivable and in the period in which they relate to. Grants are deferred when the monies have been received in advance of the period in which they relate to.

Other trading activities income includes income relating to fundraising and is included in the Statement of Financial Activities when receivable.

Investment income is included when receivable.

Other income is recognised in the accounts when receivable and relates to staff secondment income, various expenditure reimbursements and training delivery.

1.3 Government grants

Government grants are accounted for when unconditionally due and reasonable assurance can be gained that it will be received. Where funds are received in advance, for a specified period, these funds are deferred and recognised in the period to which they relate. Where funds have not been received in a specified period, these funds will be accrued in debtors and recognised in the period to which they relate. Not all grants received have conditions and performance indicators attached, where this is the case, the income is included within donations. Performance related grants are included within Charitable Activities income.

1.4 Donated services

In accordance with the Charities SORP (FRS 102), unpaid volunteer time is not recognised in the financial statements. Please refer to the Trustee Directors' Report and note 6 for more information about their contribution.

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. All expenditure is gross of VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services to its clients. Direct costs are allocated to such activities and those costs of an indirect nature necessary to support them are shown as contributions to core expenditure.

Other support costs include those costs associated with meeting the constitutional and statutory requirements of the charity.

1.6 Fixed assets

Depreciation is calculated to write off the cost of fixed assets over their estimated useful lives at the following rate:-
Leasehold improvements – over the remaining life of the lease
Office equipment – 20% per annum straight line basis

Fixed assets are valued at cost less depreciation. No assets are capitalised under £1,000. Fixed assets are reviewed annually for impairment.

1.7 Debtors

Accrued income is recognised at the settlement amount due and prepayments are valued at the amount prepaid.

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.

South Somerset Citizens Advice Bureau Limited

Notes to the Financial Statements

For the Year Ended 31 March 2017

1.10 Taxation

The Bureau is a registered charity and is therefore not liable to corporation tax to the extent that income and gains are applied to the charitable objectives of the charity.

1.11 Pension contributions

The Bureau operates a defined contribution pension scheme. The scheme and its assets are held by independent managers. 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

A pre-determined amount of overhead expenditure on each project is calculated and transferred from the project to overheads as a contribution.

1.13 Fund accounting

General funds are unrestricted funds receivable or generated for the objects of the Bureau without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the Trustees 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

Leases in which substantially all the risks and rewards of ownership are retained by the lessor are classified as operating leases. Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease. The charity has an operating lease for the premises in which they operate, as well as photocopier and telephone leases. The title of the leased premises and equipment remains with the lessor.

1.15 VAT

The Bureau is not VAT registered and therefore all costs are inclusive of VAT.

South Somerset Citizens Advice Bureau Limited
Notes to the Financial Statements
For the Year Ended 31 March 2017

2 Donations and general grants

	Unre- stricted funds	Rest- ricted funds	Total 2017	Unre- stricted funds	Rest- ricted funds	Total 2016
	£	£	£	£	£	£
Grants received						
South Somerset District Council	125,419	-	125,419	125,322	-	125,322
Somerset County Council	61,915	-	61,915	89,994	-	89,994
Public Health	34,249	-	34,249	36,000	-	36,000
Citizens Advice	-	-	-	-	5,500	5,500
TAP Wessex Water	-	12,343	12,343	-	-	-
	<u>221,583</u>	<u>12,343</u>	<u>233,926</u>	<u>251,316</u>	<u>5,500</u>	<u>256,816</u>
Donations						
Local town & parish councils	5,970	-	5,970	7,726	-	7,726
Donations & gifts	14,873	-	14,873	16,022	-	16,022
	<u>242,426</u>	<u>12,343</u>	<u>254,769</u>	<u>275,064</u>	<u>5,500</u>	<u>280,564</u>
The income above is made up of:						
Received in year	242,351	-	242,351	266,207	5,500	271,707
Deferred income brought forward	-	12,343	12,343	21,200	-	21,200
Deferred income carried forward	-	-	-	(12,343)	-	(12,343)
Accrued income brought forward	-	-	-	-	-	-
Accrued income carried forward	75	-	75	-	-	-
	<u>242,426</u>	<u>12,343</u>	<u>254,769</u>	<u>275,064</u>	<u>5,500</u>	<u>280,564</u>

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

South Somerset Citizens Advice Bureau Limited
Notes to the Financial Statements
For the Year Ended 31 March 2017

3 Incoming resources from charitable activities

	Unre- stricted funds	Rest- ricted funds	Total 2017	Unre- stricted funds	Rest- ricted funds	Total 2016
	£	£	£	£	£	£
Macmillan	-	101,885	101,885	-	102,204	102,204
Yarlington	-	49,544	49,544	-	49,582	49,582
Advice Services Transition Fund	-	-	-	-	84,343	84,343
Local Assistance Scheme	46,170	-	46,170	43,830	-	43,830
Citizens Advice- Energy Best Deal	300	16,562	16,862	-	12,450	12,450
Somerset Community Foundation	950	1,224	2,174	1,000	-	1,000
Mendip Citizens Advice Bureau	9,762	-	9,762	-	-	-
Citizens Advice - Advice on Call	-	1,000	1,000	-	-	-
Hastoe Housing Association	1,000	-	1,000	-	-	-
	58,182	170,215	228,397	44,830	248,579	293,409
The income above is made up of:						
Received in year	48,420	191,445	239,865	54,592	235,946	290,538
Deferred income brought forward	9,762	-	9,762	-	19,314	19,314
Deferred income carried forward	-	(25,000)	(25,000)	(9,762)	-	(9,762)
Accrued income brought forward	-	(25,185)	(25,185)	-	(31,866)	(31,866)
Accrued income carried forward	-	28,955	28,955	-	25,185	25,185
	58,182	170,215	228,397	44,830	248,579	293,409

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

4 Investment income

	Unre- stricted funds	Rest- ricted funds	Total 2017	Unre- stricted funds	Rest- ricted funds	Total 2016
	£	£	£	£	£	£
Bank interest	243	-	243	1,388	-	1,388

South Somerset Citizens Advice Bureau Limited
Notes to the Financial Statements
For the Year Ended 31 March 2017

5 Charitable expenditure

	Unres- tricted £	Res- tricted £	2017 Total £	Unres- tricted £	Res- tricted £	2016 Total £
Staff costs						
Staff salaries	205,108	167,031	372,139	170,792	235,991	406,783
Recruitment expenses	2,066	-	2,066	1,400	-	1,400
Subsistence & refreshments	416	-	416	680	72	752
Staff development & training	1,066	625	1,691	2,344	-	2,344
Travel	4,920	1,477	6,397	3,563	2,587	6,150
Volunteer training	140	-	140	-	1,600	1,600
Volunteer expenses	10,157	44	10,201	11,831	1,484	13,315
Other staff costs	227	-	227	420	-	420
Advice giving services						
Reference material & subscriptions	7,527	20	7,547	7,298	20	7,318
Project specific activity	-	320	320	2,980	11,475	14,455
Office services						
Computer maintenance & support	9,261	120	9,381	8,864	4,215	13,079
Office equipment & supplies	5,971	304	6,275	8,154	-	8,154
Stationery & office consumables	2,994	10	3,004	5,551	1,850	7,401
Telephone call charges	11,158	70	11,228	9,941	100	10,041
Postage	2,124	-	2,124	2,655	-	2,655
Premises & buildings						
Rent and rates	26,821	1,224	28,045	22,766	292	23,058
Repairs & maintenance	1,325	30	1,355	1,475	-	1,475
Electricity & gas	11,391	-	11,391	11,844	-	11,844
Office insurances	2,706	-	2,706	3,250	207	3,457
Other support charges						
Bank charges	53	-	53	168	-	168
Publicity & promotion	300	-	300	-	-	-
Depreciation & loss on disposals	6,530	-	6,530	9,093	-	9,093
AGM local expenses	-	-	-	52	-	52
Accountancy fees	2,120	-	2,120	1,950	-	1,950
Audit fees	4,000	-	4,000	3,600	-	3,600
Professional fees	20,884	-	20,884	1,650	-	1,650
Governance costs	710	199	909	374	-	374
	339,975	171,474	511,449	292,695	259,893	552,588
Contributions to core expenditure	(26,603)	26,603	-	(31,313)	31,313	-
	313,372	198,077	511,449	261,382	291,206	552,588

South Somerset Citizens Advice Bureau Limited
Notes to the Financial Statements
For the Year Ended 31 March 2017

5 Charitable expenditure (continued)

Analysis of expenditure on charitable activities

	Activities undertaken directly	Grant funding activities	Support costs (including contribution to core costs)	Total
Unrestricted funds	258,450	-	54,922	313,372
Restricted funds				
Yarlington	52,605	-	10,195	62,800
MacMillan	86,761	-	16,408	103,169
Friends of SSCAB	979	-	-	979
Energy Best Deal	16,562	-	-	16,562
Communty Pathways	1,224	-	-	1,224
Advice on call	680	320	-	1,000
TAP Wessex Water	12,343	-	-	12,343
Total restricted funds	171,154	320	26,603	198,077
Total funds	429,604	320	81,525	511,449

6 Employees and employment costs

	2017	2016
	£	£
Wages and salaries	339,270	364,608
Employer's NI	21,355	26,581
Pension contributions	11,514	15,594
	372,139	406,783

6 Employees and employment costs (continued)

Defined contribution pension scheme

The company operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the company to the scheme and amounted to £11,514 (2016 - £15,594).

Contributions totalling £1,498 (2016 - £7,676) were payable to the scheme at the end of the year and are included in creditors.

No individual employee was paid over £60,000 (2016: none).

During the year redundancy costs totalling £16,144, were paid to three employees. Redundancy costs are recognised when notice of redundancy given. There are no outstanding redundancy costs at the year end.

No remuneration was paid to any Trustees during the year (2016: none). No expenses were reimbursed to the Trustees by the Bureau during the year (2016: none).

The key management personnel of the charity are considered to be the Chief Executive. The total costs to the charity of employee benefits for the key management personnel were £39,725 (2016: £37,336).

The average monthly head count was 20 staff (2016: 21 staff).

Volunteers contribute unpaid time to administration, advice services, reception, grant applications, research campaigns and fundraising activities. The estimated volunteer time for the year amounted to 8,691 hours, totalling an estimated £82,565, in which this has not been included in the financial statements as in accordance with the Charities SORP (FRS 102).

South Somerset Citizens Advice Bureau Limited
Notes to the Financial Statements
For the Year Ended 31 March 2017

7 Net incoming resources before transfers

	2017	2016
	£	£
Is stated after charging:		
Depreciation	6,530	6,530
Loss on disposal of fixed assets	-	2,563
Auditors remuneration (including accountancy fees)	6,120	5,550
	<u>6,120</u>	<u>5,550</u>

8 Tangible fixed assets

	Leasehold	Office	Total
	Improvements	Equipment	Total
	£	£	£
Cost			
As at 01 April 2016	28,031	4,619	32,650
As at 31 March 2017	<u>28,031</u>	<u>4,619</u>	<u>32,650</u>
Depreciation			
As at 01 April 2016	8,876	922	9,798
Charge for year	5,606	924	6,530
As at 31 March 2017	<u>14,482</u>	<u>1,846</u>	<u>16,328</u>
Net book value			
As at 31 March 2017	<u>13,549</u>	<u>2,773</u>	<u>16,322</u>
As at 31 March 2016	<u>19,155</u>	<u>3,697</u>	<u>22,852</u>

South Somerset Citizens Advice Bureau Limited
Notes to the Financial Statements
For the Year Ended 31 March 2017

9 Debtors	2017	2016
	£	£
Accrued income	27,925	25,530
Prepayments	15,382	3,785
	<u>43,307</u>	<u>29,315</u>
10 Cash at bank and in hand	2017	2016
	£	£
Bank balances – Bureau	165,310	199,560
	<u>165,310</u>	<u>199,560</u>
11 Creditors: Amounts falling due within one year	2017	2016
	£	£
Other creditors	1,623	7,818
Accruals & deferred income	33,542	28,995
	<u>35,165</u>	<u>36,813</u>
Deferred income	2017	2016
	£	£
Deferred income at 01 April 2016	22,105	40,514
Released from previous years	(22,105)	(40,514)
Resources deferred in the year	25,000	22,105
Deferred income at 31 March 2017	<u>25,000</u>	<u>22,105</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 funds received for a project entitled "Advice on call" which is specified as being for 2017/18 (2016: 2 funds entitled "Financial Inclusion" and "Wessex Water" which specified the amounts as being for 2016/17).

South Somerset Citizens Advice Bureau Limited
Notes to the Financial Statements
For the Year Ended 31 March 2017

12 Statement of funds

	Balance 01.04.16 £	Income £	Expenditure £	Transfers £	Balance 31.03.17 £
Designated funds					
Contractual liabilities	75,000	-	-	-	75,000
Development fund	-	-	-	-	-
Moving costs	4,000	-	-	2,000	6,000
Equipment fund	5,000	-	-	-	5,000
	<u>84,000</u>	<u>-</u>	<u>-</u>	<u>2,000</u>	<u>86,000</u>
General unrestricted funds	128,510	301,977	(313,372)	(15,256)	101,859
Total unrestricted funds	<u>212,510</u>	<u>301,977</u>	<u>(313,372)</u>	<u>(13,256)</u>	<u>187,859</u>
Restricted funds					
Yarlington	-	49,544	(62,800)	13,256	-
MacMillan	1,284	101,885	(103,169)	-	-
Friends of SSCAB	1,120	1,774	(979)	-	1,915
Energy Best Deal	-	16,562	(16,562)	-	-
Community Pathways	-	1,224	(1,224)	-	-
Advice on Call	-	1,000	(1,000)	-	-
TAP Wessex Water	-	12,343	(12,343)	-	-
Total restricted funds	<u>2,404</u>	<u>184,332</u>	<u>(198,077)</u>	<u>13,256</u>	<u>1,915</u>
Total funds	<u>214,914</u>	<u>486,309</u>	<u>(511,449)</u>	<u>-</u>	<u>189,774</u>

13 Statement of funds (continued)

- The designated funds have been set aside by the Trustees in line with the descriptions set out above.
- The general unrestricted fund represents the unrestricted funds of the Bureau at the year end.
- The Yarlington Grant is to provide two Debt Advisors at the CAB which will benefit Yarlington residents and the South Somerset community through an increased availability of debt advice.
- The MacMillan Grant is to provide funds for two caseworkers and casework assistant to provide welfare benefit and other advice to people diagnosed with cancer, their relatives and carers.
- The fund for the Friends of SSCAB comprises donations and fundraising income, with its expenditure supporting SSCAB to fulfil its charitable objectives.
- Energy Best Deal is funded by a consortium of energy companies to provide information and advice to clients about getting the best deal from their energy suppliers and helping them with budgeting for household bills.
- The Community Pathways grant is provided by Somerset Community Foundation to fund rental expenses in Chard. This accounts for the direct costs of the project only.
- The Advice on Call grant (Martin Lewis fund) is funded by Citizens Advice in relation to expanding the reach in health and social care. This accounts for the direct costs to the project only.
- TAP Wessex Water grant is towards funding advice to clients about understanding and effectively managing their financial affairs.

14 Analysis of net assets between funds

	Unre- stricted funds £	Rest- ricted funds £	Total 2017 £	Unre- stricted funds £	Rest- ricted funds £	Total 2016 £
Tangible assets	16,322	-	16,322	22,852	-	22,852
Current assets	181,702	26,915	208,617	226,471	2,404	228,875
Current liabilities	(10,165)	(25,000)	(35,165)	(36,813)	-	(36,813)
	<u>187,859</u>	<u>1,915</u>	<u>189,774</u>	<u>212,510</u>	<u>2,404</u>	<u>214,914</u>

South Somerset Citizens Advice Bureau Limited
Notes to the Financial Statements
For the Year Ended 31 March 2017

15 Financial commitments

At 31 March 2017 the charity was committed to making the following payments under non-cancellable operating leases:

	2017		2016	
	Land and buildings £	Other £	Land and buildings £	Other £
Less than 1 year	2,340	3,546	2,340	-
2 – 5 years	80,813	15,600	113,139	22,912
Greater than 5 years	-	-	-	-
	<u>83,153</u>	<u>19,146</u>	<u>115,479</u>	<u>22,912</u>

16 Related parties

There were no related party transactions during the year.

17 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. No performance related grants recognised in income have had any unfulfilled conditions or any other contingencies attaching to them. See note 2 and 3 for more information and to the amount and source of these grants.

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 the winding up of the company. At 31 March 2017 the company had eleven members and the total amount guaranteed is therefore £11.

