



Annual Report

April 2022 to March 2023

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Chair's Introduction

As I complete my first year as Chair of Trustees, I am delighted to be able to say that our charity continues to improve outcomes for our clients. We have collaborated with many third-party organisations to widen our reach and embraced technology to make us more efficient as well as quicker to respond.

Our most valuable assets are the individuals within the team itself, and prudent financial management continues to make us a worthwhile investment for our funders.

Our goal of improving the lives of West Somerset people is achieved through a carefully designed and considered suite of channels making it easy for our clients to access advice and related services. These channels include home visits, face-to-face support, outreach at a variety of locations across the area, strategic partnerships and a range of different technology-based solutions.

There is no doubt that more people within our community will seek our help in coming years, which is why I want to extend my gratitude to everyone who has given their time as a volunteer or made a donation to improve our finances. We do need and appreciate your support.

The Board fully supports the approach taken by our Chief Officer and his team in trying to address the challenges faced by this community. Our role is becoming more significant at a time of increased pressure on statutory services, and we will continue to play a vital role in supporting West Somerset families to achieve positive outcomes with their lives.



Barbara O'Keefe
Chair of Trustees

Chief Officer's Introduction

Our West Somerset charity is a small, agile group of specialists that responds creatively to the varied needs of our community.

Initiated in 1979 as a response to a lack of free advice support in the West Somerset area we believe it is important to retain a continuity that has been carefully designed to meet the requirements of this complex rural area.

We retain an open access office in Minehead which is visited by approximately 1,200 people each year, people who find it challenging to engage with telephone or internet-based customer relationship systems.

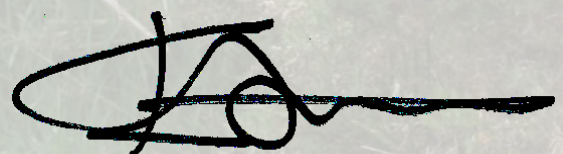
Our commitment to working with our community face-to-face has led us to support outreach services in **Dulverton, Porlock, Stogursey, Williton, Minehead and Butlin's.**

This is our attempt to reduce the impact of digital exclusion and transport/travel exclusion.

Other channels such as email, telephone, video call and referrals from third parties generate over 7,000 interactions on behalf of clients each year. We also can offer home visits where necessary.

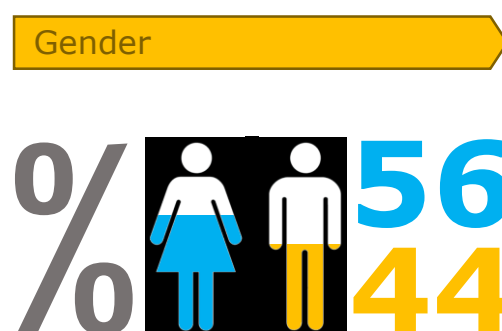
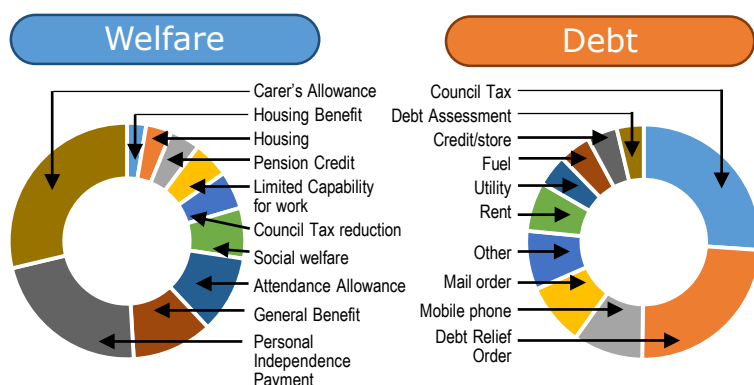
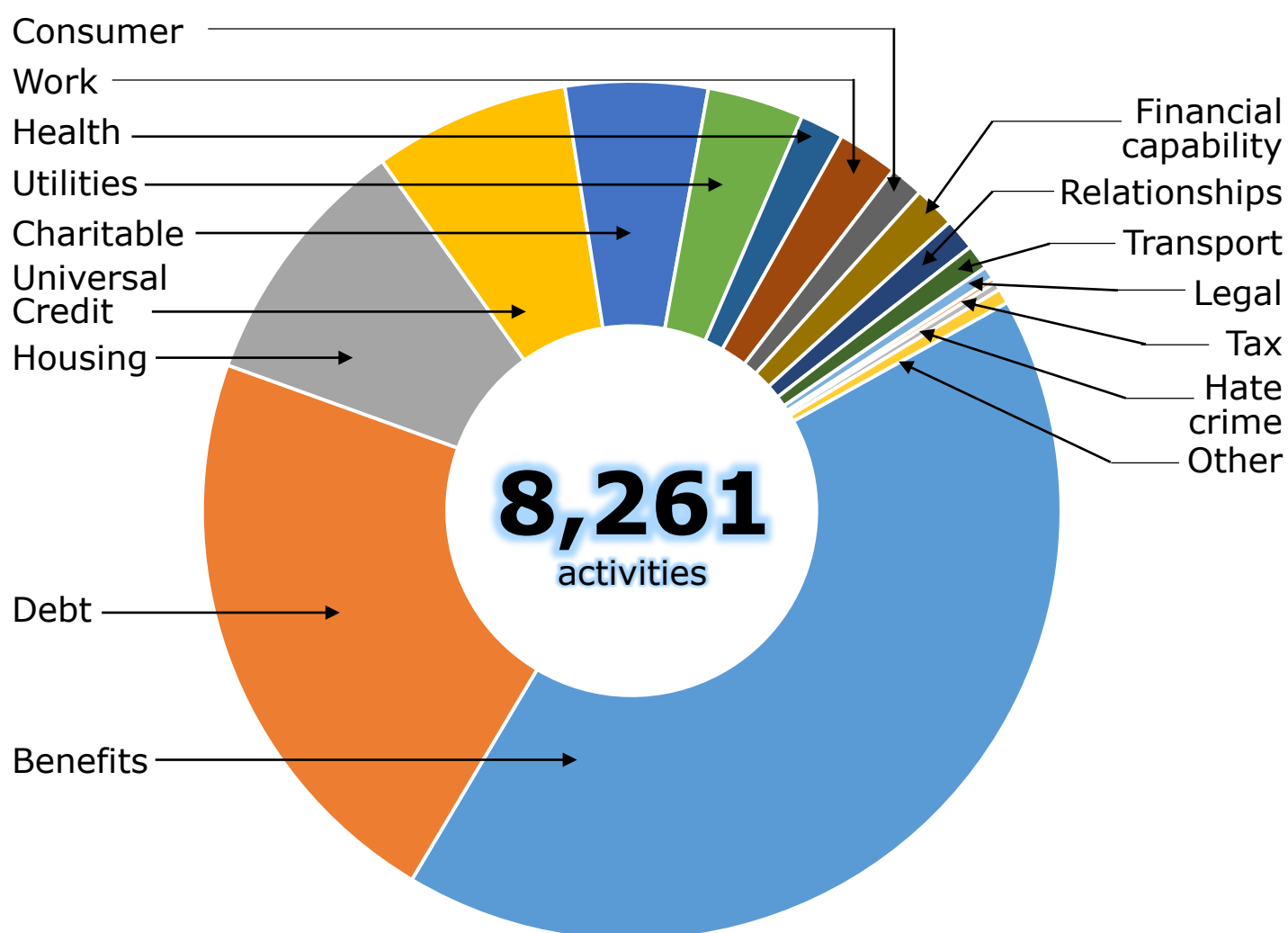
Our value to our clients is demonstrated by how we improve their financial circumstances: our two debt advisers generated **£1,695,954** for clients and our welfare and benefits adviser generated outcomes to the value of **£1,574,121**. Our mental health adviser saved the NHS just over **£70,000** during the same time period.

With the commitment of our excellent team of staff members and brilliant volunteers, we intend to increase our reach to people who need our support regardless of circumstance.



Ian Atkinson
Chief officer

Service Overview



Report of the Board of Trustees

In our 2021–2024 development plan we set out our goal to achieve better outcomes for more people, building on our achievements over more than 44 years. We will do this by creating a stronger network of advice support across West Somerset, by working with other advice and public service agencies to provide comprehensive and seamless support to our clients.

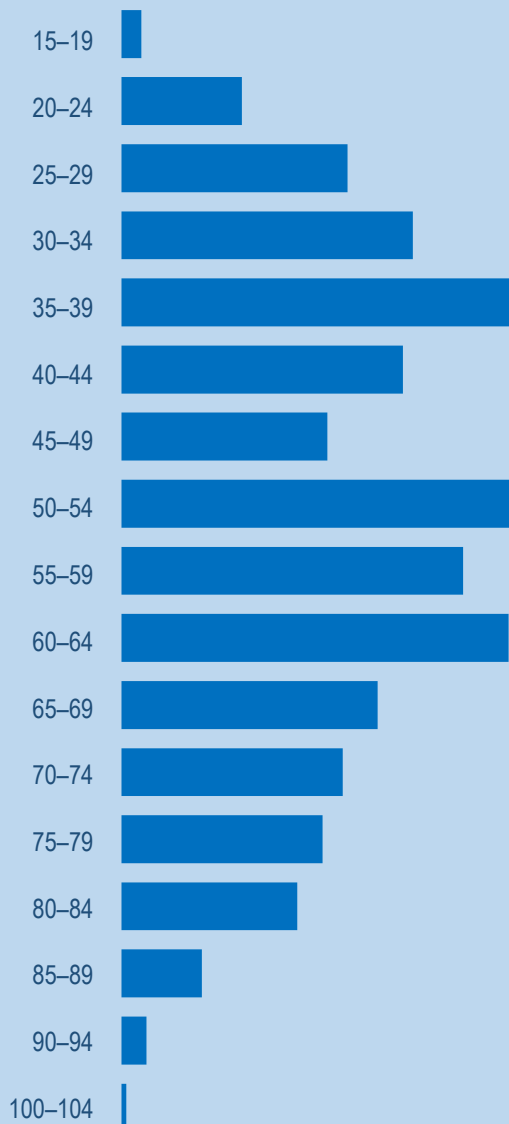
We are committed to the use of new technologies to ensure a productive working office environment while striving to promote the accessibility of our services.

Access to services

Citizens Advice West Somerset operates outreach services in **Minehead, Butlin's, Stogursey, Williton, Porlock & Dulverton** mainly based at Community Employment Hubs, libraries and partner agencies.

The service reflects our commitment to supporting the most vulnerable in our community. The challenges of travelling around the West Somerset area or having easy access to broadband or a modern phone can be some of the obstacles that contribute to social exclusion. This is why we believe it crucial to place advisers near to where people need us.

Age Groups



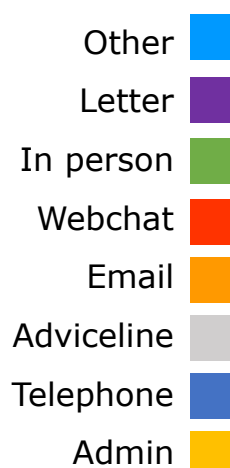
Report of the Board of Trustees (*continued*)

Working with volunteers

Volunteers play a crucial role in our work – particularly with our frontline services but also supporting our back office.

Volunteers are valuable not only in terms of the experience they share within the team, but also because they provide a calculable cash value based on the value of the unpaid hours in donated time.

During the period between April 2022 and March 2023, we have been fortunate to have twelve experienced volunteers supporting the team. We aim to build on this number.



Channels



Organisations we work with

Somerset Council: Council Tax, Housing, Environmental Health; Magna Housing; MIND; Barnfield Unit; Probation Service; Navigate; Rethink; Jobcentre; Diversity Voice; YMCA; Wessex Water; Home-Start; Forum 21; Engage; Royal British Legion; Village Agents; CA South Somerset; CA Taunton; CA Mendip; CA Sedgemoor

Report of the Board of Trustees (*continued*)



We continue to offer a broad range of access channels to our community, the aim being to ensure that no one is left in a difficult situation because they cannot reach us. We exploit all current technologies to enhance our offer and create efficiency within our operation.



The service is supported as follows:



- **Adviceline** – a Somerset-wide shared telephone access point supported 10.00 to 17.00 Monday to Friday



- **Local office telephone**, which captures voicemails in a dedicated mailbox, and is monitored daily.
- **Our website** has a simple enquiry form that is processed daily.



- **Videocalls** can also be scheduled for anyone who feels comfortable communicating on screen.
- **Appointments** can be arranged in our local office to discuss matters confidentially in person.



- Our office offers a **drop-in** service without an appointment during our opening hours each week.
- Finally, we have some capacity for **home visits**.

Mental Health

Open Mental Health is a Somerset alliance of voluntary organisations and the NHS. We work as partners to help ensure that residents of Somerset receive the support they need when they need it.

We enable access to specialist mental health services, housing support, debt, benefits and employment advice, volunteering opportunities, community activities and physical exercise to help support and improve wellbeing and quality of life.

As a key partner of Open Mental Health, our Citizens Advice team is focused on meeting the advice needs that are causing distress or problems. These are varied and may include housing, money, benefits, employment – or any other matter. The advice team consists of skilled and qualified advisers who are also very highly experienced in working sensitively and supportively with people experiencing mental ill-health.

Report of the Board of Trustees (*continued*)

Debt

Dealing with money issues can sometimes be a challenge, and the smallest misunderstanding over Council Tax or rent makes it easy for everything to get out of control and lead to serious debt.

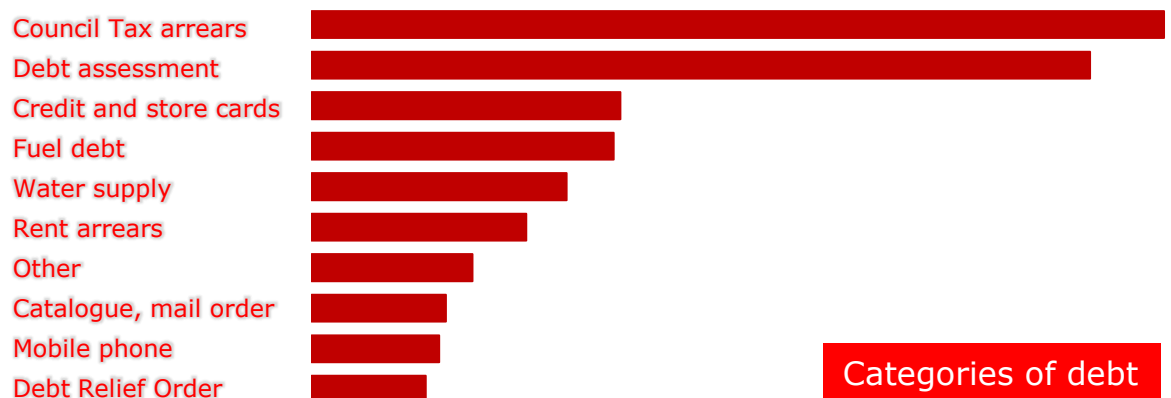
We offer specific help on areas of debt such as debt management plans, debt relief orders, budgeting, tackling rent arrears, postponing evictions, managing bailiffs, and a range of sample letters for clients to use.

Dealing with debt is one of the major reasons clients approach us and we have two Financial Conduct Authority (FCA) regulated specialists in-house to offer the best assistance we can. During this period we handled 2.6 debt issues every working day.

Housing

West Somerset has experienced some unusual challenges in terms of housing. One primary concern is a lack of housing stock for rental purposes, whether in social housing or the private sector. Another element of this is the Hinkley Point Impact Zone, affecting coastal towns and villages along northern coastline of West Somerset.

The influx of a large number of people into the area to support the Hinkley Point project has reduced the availability of housing across the whole of West Somerset. We endeavour to work closely with tenants and landlords to identify the best solutions to mitigate against evictions and other related problems. During the period we are discussing, we handled 2.9 issues per working day on average.



Organisations we work with

Somerset Council: Council Tax, Housing, Environmental Health; Magna Housing; MIND; Barnfield Unit; Probation Service; Navigate; Rethink; Jobcentre; Diversity Voice; YMCA; Wessex Water; Home-Start; Forum 21; Engage; Royal British Legion; Village Agents; CA South Somerset; CA Taunton; CA Mendip; CA Sedgemoor

Report of the Board of Trustees (*continued*)

Opportunity Boost Scheme

The Opportunity Boost Scheme is part of the Somerset Recovery Fund and offers a grant to cover travel, work equipment, workwear, childcare, or learning materials, for the purpose of helping people to improve their employment opportunities.

The objective was to provide 160 candidates with up to £500 to assist them into employment. We actually achieved 189 candidates and a broad spread across the whole of Somerset.

Welfare and Benefits

The success of our benefits team is illustrated by the **£1,574,121** in successful claims for our clients in this area. Our skilled advisers, a mixture of paid staff and volunteers, are well versed in the language and processes used by the Department for Work and Pensions (DWP).

Our service is delivered via a mix of online and digital, telephone, email, in-person and home visits.



Report of the Board of Trustees (*continued*)

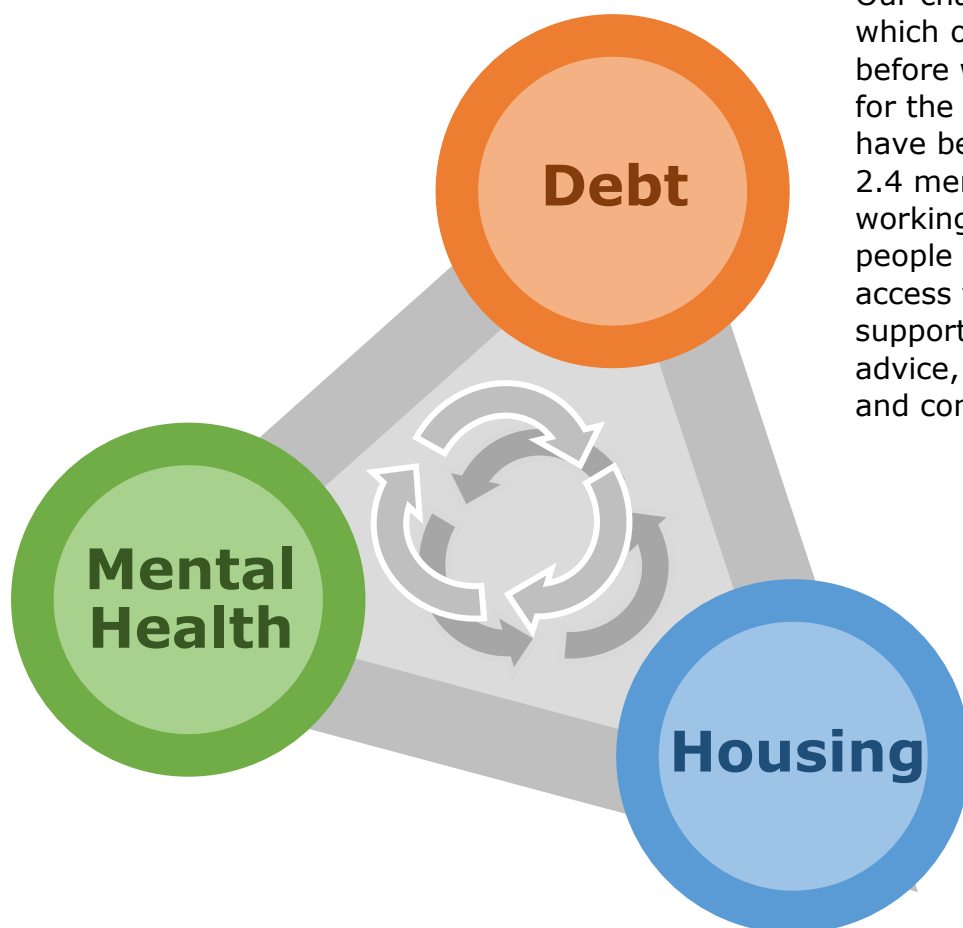
Welfare and benefits (continued)

Many people approach us because they feel ill-equipped to interpret the documents required when making claims. They also approach us for support if a claim is rejected and may need to be challenged.

Crisis Triangle

Whilst our team goes to great lengths to provide support on all areas of advice that can be offered, in West Somerset we have seen the appearance of a crisis triangle. This is made up of three key disciplines: mental health, debt, and housing or homelessness.

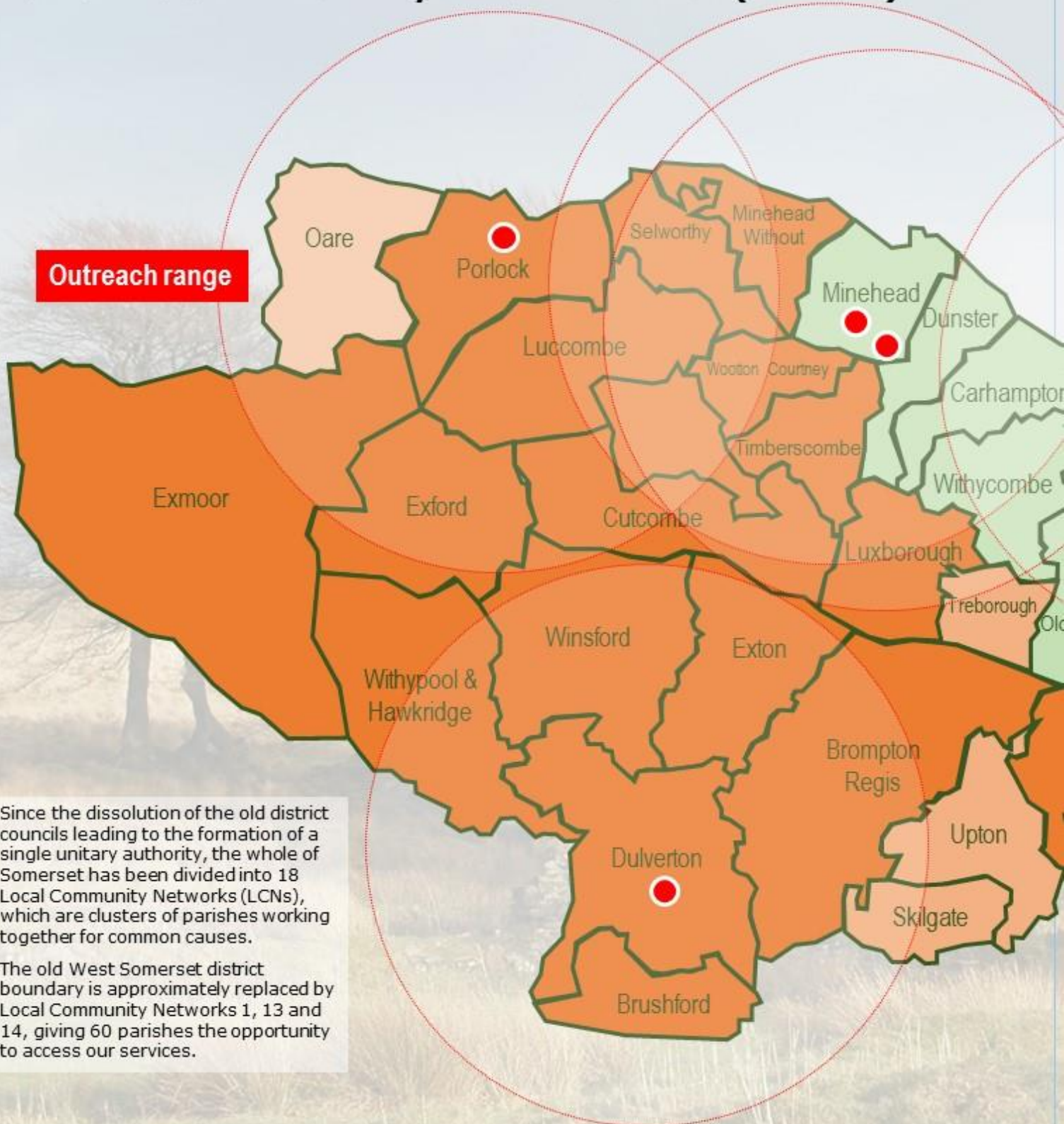
Our challenge is always to decipher which of these is the lead issue before we can formulate solutions for the client. During this period, we have been dealing with on average 2.4 mental health issues each working day. Our service supports people to live a full life by enabling access to specialist mental health support, debt and employment advice, volunteering opportunities and community activities.

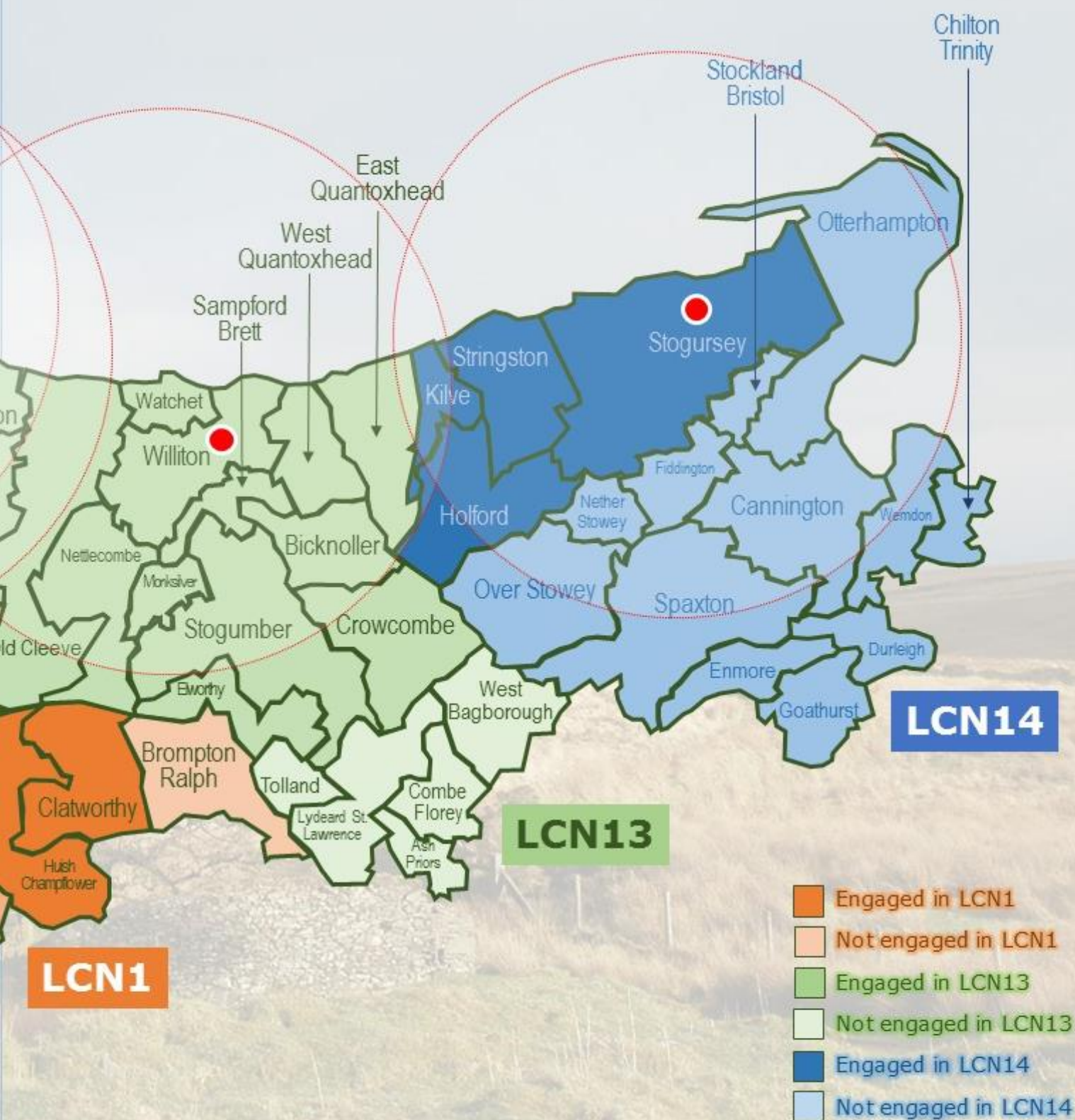


Organisations we work with

Somerset Council: Council Tax, Housing, Environmental Health; Magna Housing; MIND; Barnfield Unit; Probation Service; Navigate; Rethink; Jobcentre; Diversity Voice; YMCA; Wessex Water; Home-Start; Forum 21; Engage; Royal British Legion; Village Agents; CA South Somerset; CA Taunton; CA Mendip; CA Sedgemoor

Local Community Networks (LCNs)





Organisations we work with

Somerset Council: Council Tax, Housing, Environmental Health; Magna Housing; MIND; Barnfield Unit; Probation Service; Navigate; Rethink; Jobcentre; Diversity Voice; YMCA; Wessex Water; Home-Start; Forum 21; Engage; Royal British Legion; Village Agents; CA South Somerset; CA Taunton; CA Mendip; CA Sedgemoor

Report of the Board of Trustees (*continued*)

Income Reserves

Free reserves at the year-end amounted to £68,988 (including £6,000 designated reserves) (2022: £56,155).

It is currently our objective to maintain free reserves of at least three months' gross expenditure (£66,000) in order that unexpected revenue requirements, renewals and minor repairs may be met. In addition, there is a further provision for redundancy payments of £6,000.

The charity owns the freehold of an elderly building which requires expenditure to ensure that it is fit for purpose. The trustees are discussing the building's future.

Financial Review

During the year, the charity received income of £195,450, of which £48,667 was restricted (2022: £248,095, of which £6,000 was restricted).

Expenditure of £159,492, of which £23,754 was restricted (2022: £264,092, of which £11,405 was restricted) was incurred, leading to a surplus of £28,930 (2022: deficit of £15,997).

The financial position of the charity remains sound, with net current assets of £104,905, including restricted funds of £35,917 and a designated fund of £6,000.



Treasurer's Report

West Somerset Advice received core funding from Somerset West and Taunton Council.

The core grants provide a generic advice service to all people who live and work in West Somerset. We have been able to provide our normal outreach services during the year and are grateful for the continued support of each of the parish councils, who provide what they are able to afford. We are particularly grateful to Minehead Town Council, who agreed a Service Level Agreement to support local delivery. Other parishes are now considering the same model for this vital local service.

The charity receives project funding which is restricted to the development of specified services. After adjustment for restricted funds, we had a surplus of £11,045.73 for the year. Detailed income and expenditure accounts appear on pages 16–20. At the year end our general reserve fund is £94,368.25, with a further amount of £35,917.25 held in restricted funds. A copy of our statutory accounts prepared by Albert Goodman Accountants is available upon request.

We have also been successful in attracting funding from a selection of angel investors, such as the Somerset Community Fund, as well as raising funds through personal donations. The trustees have worked in partnership with the other four local Citizens Advice offices to rationalise the provision of services to prepare for political change and respond to the national emergency. The development of joint services and exploring cost savings has led to the development of shared services, principally a joint training facility, Advice Academy, and the Somerset-wide Adviceline with specialist services.

Personal giving is important to the charity and we wish to thank the general public for the donations received. We thank the people who are able to gift aid as this increases the value of their donation to the charity. The donations that are made with the grateful thanks of our clients are important for the charity to recognise, as we know that the money has been given by people who have the least money to spare.

Statement of Trustees' Responsibilities

The trustees (*who are directors of West Somerset Advice Bureau for the purposes of company law*) are responsible for preparing the Trustees' Annual Report (*incorporating the Directors' Report*) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 of the Financial Reporting Standard applicable in the UK and Republic of Ireland (*United Kingdom generally accepted accounting practice*).

Company law requires trustees to prepare for each financial year financial statements which give a true and fair view of the state of affairs of the charitable company and 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 Statement of Recommended Practice (SORP)*

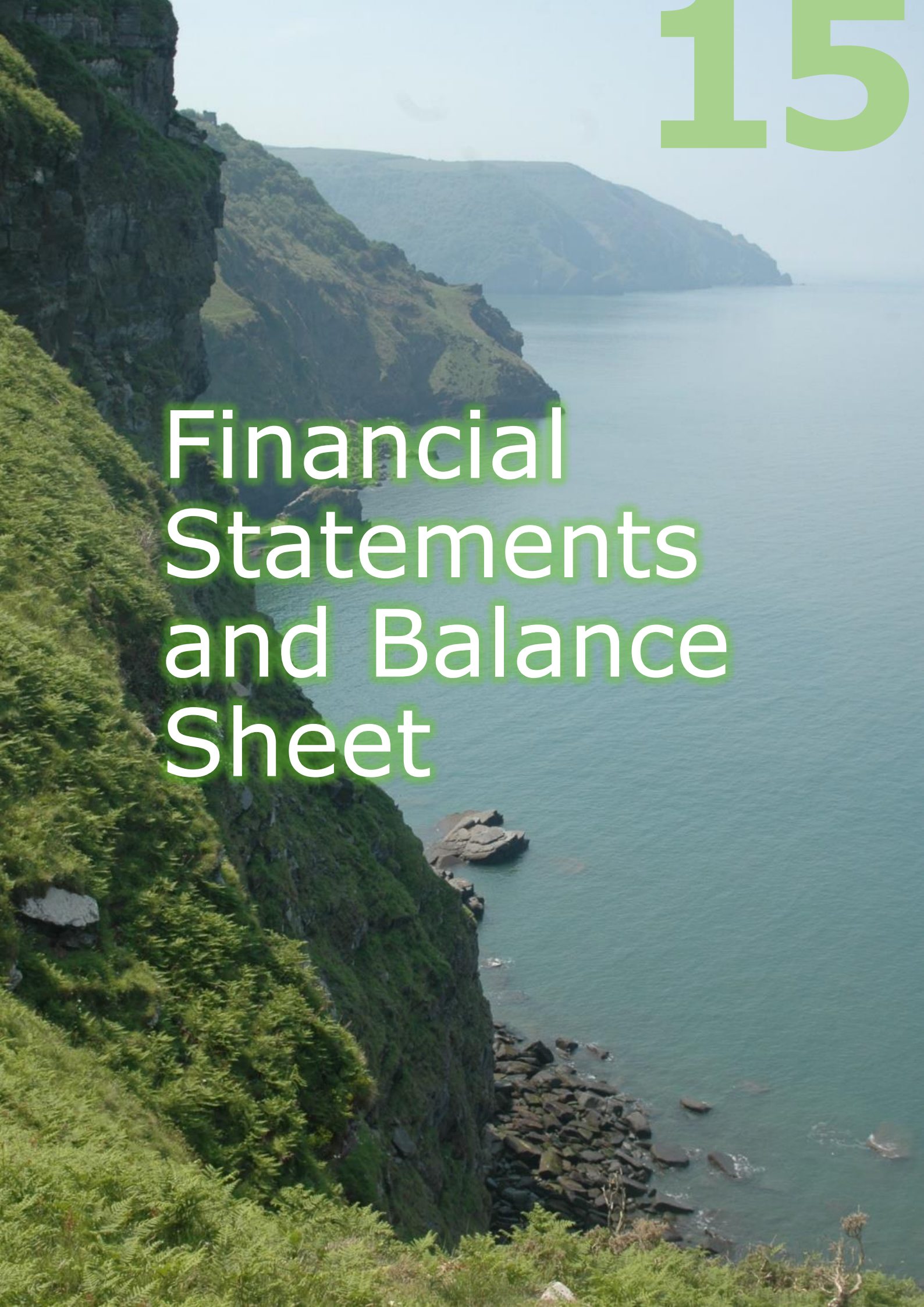
- *make judgments and estimates that are reasonable and prudent*
- *state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and*
- *prepare the financial statements on the 'going concern' basis unless it is inappropriate to presume that the charitable company will continue in business.*

The trustees are responsible for keeping adequate accounting records that 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.

The trustees 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.

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Financial Statements and Balance Sheet



Financial Statements

Income

Grants Received

Somerset West and Taunton – Main Grant	39,730.00	
Citizens Advice – Housing/Debt	17,570.00	
Citizens Advice – Cost of Living Grant	15,000.00	
Citizens Advice – Open Mental Health	16,667.00	
Citizens Advice – Adviceline	20,278.98	
Citizens Advice – Somerset Cases	4,429.79	
Somerset County Council – Opportunity Boost	8,187.00	
Somerset County Council – Public Health	12,070.00	
Somerset Community Foundation – Outreach	5,000.00	
Somerset Community Foundation – Development	10,000.00	
Wessex Water	5,040.00	
Household Support Fund final admin	540.00	
Local Assistance Scheme	9,735.00	
Clinical Commissioning Group	12,250.43	
Watchet Town Council – Fuel Project	2,000.00	
		178,498.20

Donations

Donations	68.40	
Local Giving	291.16	
Town and Parish Councils	2,450.00	
Amazon Smile	5.23	
Somerset West Lottery	148.50	
Collection boxes	26.83	
Office collection box	44.70	
Smart Communities	64.00	
Easy Fundraising	16.42	
		3,115.24

Other Income

Friends of WSAB	265.00	
Bank interest received	501.32	
Miscellaneous income	90.00	
Employment allowance	5,000.00	
Rental income	7,980.00	
		13,836.32
Total Income		195,449.76

Expenditure

Staff and Volunteer Costs

Wages and National Insurance	115,976.78	
Pension Scheme	1,972.50	
Refreshments	10.20	
Training	314.80	
Travel	55.80	
Other	285.84	
		118,615.92

Office and Administration Costs

IT equipment and support	1,561.67	
Office equipment repairs	461.33	
Accountancy and payroll	1,860.00	
Postage	1,178.92	
Printing and stationery	789.43	
Reference materials and subscriptions	4,169.56	
Telephone	6,725.28	
Secure destruction	462.73	
Photocopying	681.88	
Other	475.81	
Depreciation of assets	1,788.00	
Language Line	49.68	
Photocopier lease	1,369.20	
		21,573.49

Premises Costs

Rates	337.29	
Heat and light	3,663.10	
Insurances	1,045.15	
Cleaning, repair and maintenance	2,016.78	
Water charges	577.36	
		7,639.68

Expenditure (*continued*)

Governance Costs

Independent review of accounts	2,080.00	
Trustee costs	600.00	
Legal and professional	402.00	
Legal and professional – HR and H&S	4,577.28	
Other	45.50	
		7,704.78

Other Costs

Bank charges	216.00	
Publicity and promotions	653.71	
Miscellaneous	162.23	
Watchet Town Council – Fuel Project Grants	2,925.43	
		3,957.37
Total Expenditure		159,491.24

Excess of Expenditure over Income	35,958.52
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Additional Restricted Funds brought forward	1,003.87
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Less Restricted Funds carried forward

Somerset Community Foundation – Outreach	(2,916.66)
Citizens Advice – Cost of Living	(15,000.00)
Citizens Advice – Open Mental Health	(8,000.00)

Adjusted Surplus	11,045.73
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Balance sheet

Fixed Assets

Property, value	102,549.00	
Fixtures and fittings – cost value less depreciation	2,790.00	
Office Equipment – cost value less depreciation	2,540.00	
Total Fixed Assets		107,879.00

Current Assets

Sundry debtors	1,583.98	
Grants due	21,325.43	
Pre-payments	1,526.63	
Bank accounts	85,301.46	
Cash	53.95	
Total Current Assets	109,791.45	

Current Liabilities

PAYE	1,550.18	
Sundry Creditors	2,920.40	
Trade Creditors	414.96	
Total Current Liabilities	4,885.54	

Net Current Assets **104,905.91**

Total Assets **212,784.91**

Balance sheet (*continued*)

General Reserve

Balance Brought Forward	83,322.52	
Surplus for Year	35,958.52	
Transfer from Watchet Fuel Project	1,003.87	
Transfer to Somerset Community Foundation – Outreach Fund	(2,916.66)	
Citizens Advice – Cost of Living Fund	(15,000.00)	
Citizens Advice – Open Mental Health Fund	(8,000.00)	
		94,368.25
Designated Funds		
Revaluation Reserve		76,500.00
Funding Reserve		6,000.00

Restricted Funds

Watchet Fuel Project		
Balance Brought Forward	1,003.87	
Transfer to General Reserve	(1,003.87)	
Somerset Community Foundation – Outreach		
Transfer to General Reserve		2,916.66
Citizens Advice – Cost of Living Fund		
Transfer to General Reserve		15,000.00
Citizens Advice – Open Mental Health		
Transfer to General Reserve		8,000.00
National Lottery Building Grant		10,000.00
Balance		212,784.91

Board of Trustees and Officers

Chair

Barbara O'Keefe

Vice-Chair

Bruce Lang

Treasurer

David Bates

Company Secretary

Jane Head

Trustees

Barbara O'Keefe

Bruce Lang

David Bates

Jane Head

Rollo Clifford

Jean Parbrook

Ian Aldridge

Chief Officer

Ian Atkinson

Contact details**Registered office**

Citizens Advice West Somerset

The Lane Centre

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Accountants

Albert Goodman

Chartered Accountants

Goodwood House

Blackbrook Park Avenue

Taunton TA1 2PX

Bankers

Cafbank Ltd

25 Kings Hill Avenue

Kings Hill

West Malling

Kent ME19 4JQ

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