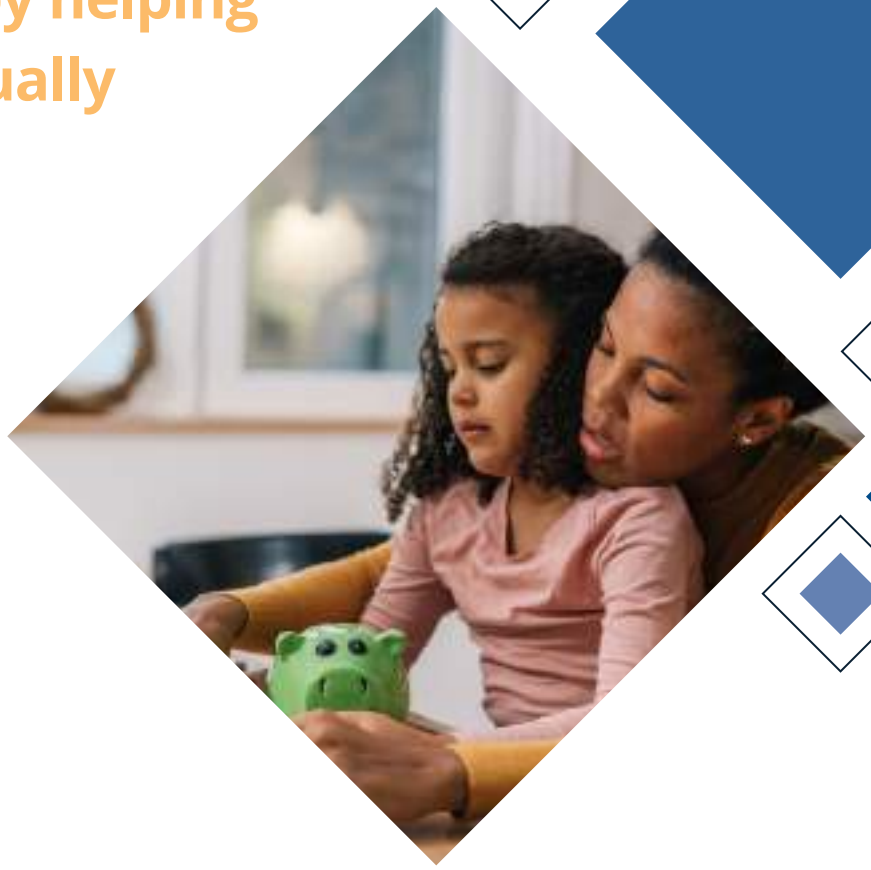
Supporting whole communities by helping people individually



Trustee Directors Report

For the Year Ended 31 March 2025

citizens advice Somerset

About us

Citizens Advice Somerset is an independent charity that provides free, confidential, and impartial advice for people in Somerset.

Our 2023-25 organisational vision, mission and values were as follows.

Our Vision

Everyone has somewhere trusted to turn to for help and advice.

Our Mission

Delivering excellence in advice services; advising, supporting and empowering people and advocating for social change.

We'll provide high quality and seamless services that meet our clients' needs enabling them to:

- act early to prevent a problem becoming a long-term issue (Early Help and Prevention)
- get help to address critical issues and crisis (Advice at Critical Times)
- tackle the under-lying causes of financial distress and inequality (Tackling Disadvantage)

Our Values

We are an inclusive and person-centered organisation that is responsive to the needs of our clients, staff, volunteers, and partners. Committed to treating everyone fairly and with respect and dignity.

Chair's report

For the period of this report Citizens Advice Somerset was chaired by Barry O'Leary. Barry resigned from the Board in March 2025. I had been elected as Vice Chair in June 2024 and had the honour to succeed Barry as Chair from April 2025. The Board's thanks go to Barry for his service during his period of office.

We were also sad to see the resignation, during the year, of three other Trustees to whom our thanks also go, Claire Hudson, Catherine Smedley and John Harrison. However, we were able to welcome three new Trustee appointees, Lee Martin-Scull, Robert Crittall and Anthony Taylor.

Despite these changes at Board level, the organisation has continued to consolidate following the merger of its four predecessor bodies in October 2023 and is flourishing. The 2024-25 year is our first full year as a Somerset-wide organisation, and the strength of the larger unit is evident in our depth of expertise and ability to offer a consistent service across the whole county.

Nevertheless, we are well aware of the challenge we face in meeting increasing demand, with both an increasing number of clients and the increasing complexity of the problems that many of them must contend with.

In response to this, we have actively embraced the use of technology to maintain the quality of our work and to enable us to become more efficient in our response to the demand. We shall continue to build on this approach in the future.

The high quality of advice we can provide is only possible because of the high quality of management and energy of our CEO and senior team and the expertise, skill and dedication of our staff and volunteers. We, as a Board, are grateful to them for what they do. And I, as Vice Chair and now Chair, am grateful to my fellow Trustees for their thoughtful deliberations, their commitment to their governance responsibilities and to their investment of time and effort into the success of Citizens Advice Somerset.

Peter Hunter, Chair of Trustees

Treasurer's report

Our income from Somerset Council decreased by £282k due to Somerset Unitary Cost of Living partnership ceasing at year end 2024 and not being replaced by the Council.

During the year we received funding for additional projects including Somerset Council's Household Support Fund and Young Citizens Advice. This funding was provided to enable us to specifically improve access to advice for young people (aged between 16 and 24) who have problems with benefits, debt, housing and many other issues. We also continue to receive grants from those funders who supported us during 2024. Our work with Somerset Open Mental Health continues, as did the extended opening hours.

The four legacy charities have now been closed. Although, the past year has provided a number of funding challenges we managed to end the year with a small surplus.

Governance Costs - During the past year there has been an increase in audit, consultancy and annual board strategy meeting costs. However, legal costs have decreased significantly now that the merger is behind us.

Staff Costs - There have not been any major changes to the expenditure profile; as usual staff costs remain our biggest expense amounting this year 79% of expenditure.

Premises and Resources - Expenses during the year included the continuing upgrade of our IT infrastructure which included the trial of AI to support our Advice Staff in writing up interview notes. The evaluation of AI will continue during the following financial year as we are convinced that expenditure on the evaluation of AI will enable us to save costs and provide our clients with a bespoke service in future.

During the year we purchased Chromebooks for members of the board of directors. All this expenditure is aligned to our Business Plan and is of great importance in ensuring that we adhere to best practice in cyber security.

Other expenditure during the year reflects the cost of ending our tenure at Petters House as well as the additional cost of refurbishing part of the Foyer to ensure we have suitable space for confidential client interviews. This expenditure includes the cost of moving from Petters House.

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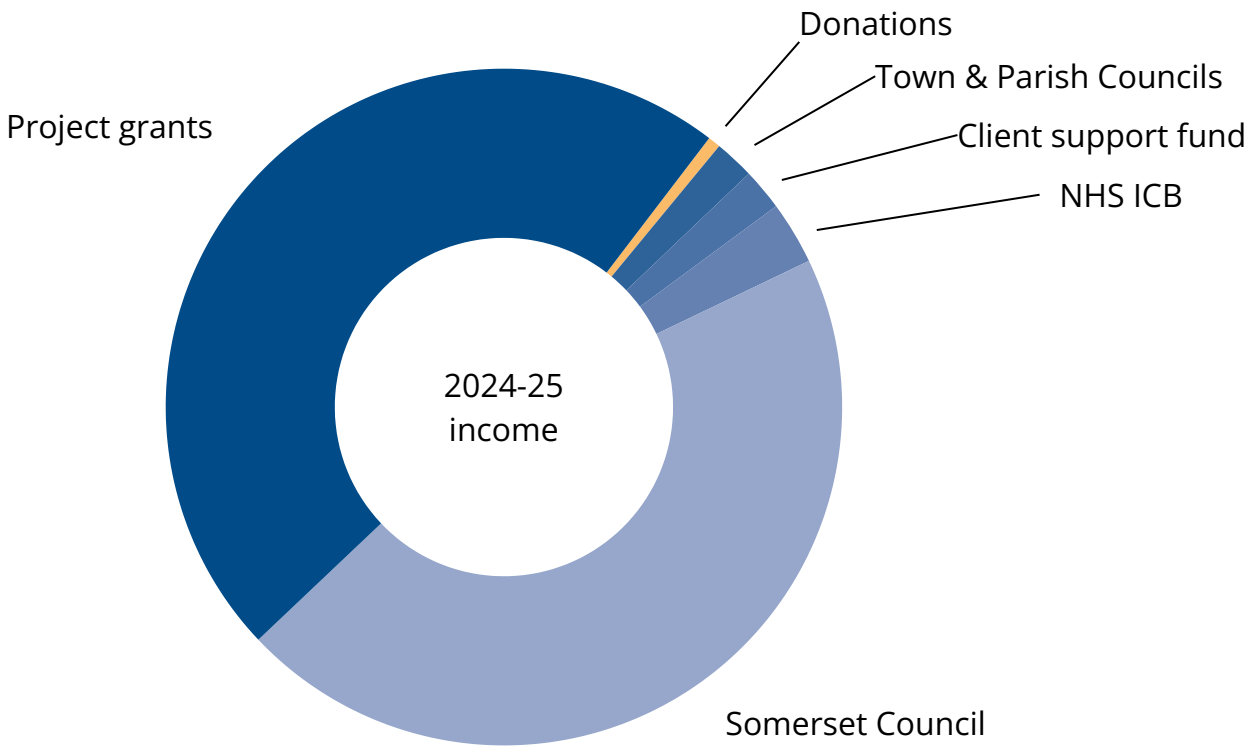
continued

We remain committed to offering a fully accessible service and recognise that to do so we must fund all advice channels and interpretation services. During the year we continued to fund community access points in Bridgewater, Street, Chard, Wincanton, Shepton Mallet, Frome and Wells. We consider expenditure on these outreach offices to be extremely important otherwise there is the danger that some communities across the county could be disadvantaged.

Assets - At the year end, our fixed assets were valued at £38,408 and it remains our policy not to capitalise items of equipment under £1k in value.

Reserves - At year-end we had unrestricted reserves of £1,010,220 made up of designated funds of £492,500 and general funds of £517,720. We also held restricted fund of £10,961 to be spent in the coming year. These funds are held in interest bearing bank accounts; each account's balance being no more than £85k. This ensures the funds are protected by the Financial Services Compensation Scheme. Our Reserves Policy allows investment in term deposits not exceeding six months and this is reviewed annually.

Margaret Mercer, Treasurer



CEO's report

With the 2023 merger completely behind us our focus for the year was on the delivery of our Business Plan objectives, all of which aim to ensure that we deliver great advice to as many people as possible. We approached the year's work within a specific context of people, places and partnerships aiming to build the capacity, infrastructure and relationships needed to achieve our annual goals and lay foundations for the future.

I am proud to report that we have made remarkable progress on many fronts, advising 20,214 clients, welcoming 24 new volunteers and 3 new trustees, forging new partnerships and launching additional services tackling priority needs and crisis.

Our tremendous team of trustees, staff and volunteers stepped up to the demands of the year with enthusiasm and determination. Together we delivered a huge range of services for the people of Somerset helping them through difficult problems and challenging circumstances. We have certainly realised the benefits of having one large team, instead of four smaller teams, since the merger in 2023. Our increased capacity enabled us to respond quicky and launch a new Help Through Winter service when the opportunity arose in the Autumn of 2024.

Of the many challenges we faced during the year two significant themes emerged; the need to support increasing numbers of clients who presented with multiple and complex problems and the importance of equipping ourselves to benefit from all that new technology offers without compromising cyber security or trust in our organisation.

The continuing impact of the cost-of-living crisis and the wider pressures on public sector services are both factors that sit behind increased demand for advice. Other more local pressures include the affordability and availability of housing for rent, particularly around the Hinkley C and main hospital sites. Many of our clients initially engaged with us through our general community advice service which is primarily funded by Somerset Council, Town and Parish Councils and Somerset Integrated Care Board. These frontline teams are a vital lifeline offering a fast and effective route into both initial and specialist advice. A significant proportion of clients (52%) that accessed help via the general advice service went on to receive follow-on or specialist advice from one of our many project teams.

This report documents progress against our Business Plan Objectives and gives a brief outline of the achievements for each of the funded projects and services delivered over the year.

Angela Kerr, Chief Executive Officer

Business plan objectives

Community advice services

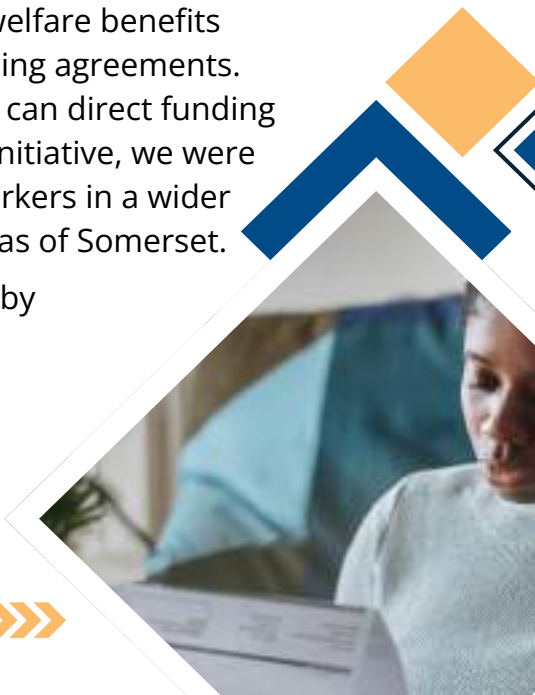
We set out to re-model our provision and increase access to advice across all channels (phone, email and face to face). Specific objectives were pursued to promote access to advice by phone and email and to improve our responsiveness and quality of provision.

- **People** – we completed a service review and identified areas for development to improve the effectiveness of advice offered across all channels. This included a programme of refresher training to equip all our teams with the confidence and skills needed to work within the new approach.
- **Places** – during the year we invested in our Main Sites and Community Access Points moving both our Yeovil and Bridgwater offices and opening a new access point in Glastonbury and re-opening Wellington.
- **Partnerships** – considerable effort and resource was directed at simplifying referral routes into our services with dedicated pathways built to meet the needs of different agencies and community groups including the Help Through Winter partners.

Improving specialist advice provision

Our aim was to increase the capacity of our specialist services by training more staff and volunteers as expert advisers and case workers.

- **People –** we planned to increase the number of staff and volunteers trained to provide welfare benefits, debt and money advice and the number of technical expert supervisors able to support them. Although this work continues into 2025 it has helped us to improve developmental opportunities for staff and volunteers and increased the support available to clients. This has been especially important due to the rising number of clients approaching us for help to pay for essential living expenses (food and fuel).
- **Places** – prior to our merger in 2023 access to debt and welfare benefits casework was rather patchy and dependent on local funding agreements. One advantage of the new organisation has been that we can direct funding more fairly and target areas of high need. As part of this initiative, we were able to provide appointments with specialist debt caseworkers in a wider range of community settings, bringing help into more areas of Somerset.
- **Partnerships** – the Help Through Winter project (funded by the Household Support Fund) was a hugely successful partnership. We were able to work with key partners (Parent Carer Forum, Village Agents, Foodbanks, Warm Space Hubs, Navigate) to establish quick and easy routes into advice for their clients and service users.



Pathways into advice

Although Citizens Advice Somerset is a well-known and busy service, we recognise that some people don't feel they can access advice when they need to. One of the most effective ways we engage under-served communities is to work with trusted partners who reach into these communities. Following a period of consultation, we developed several initiatives aiming to improve access to advice for young people and families.

- **People** – we developed a range of resources and co-produced an Advice First Aid training programme tailored to the needs of young people and youth workers. 45 youth workers were trained and supported, and we achieved a 13% increase in the number of young people accessing advice during the year. We were successful in a bid to Somerset Community Foundation to expand the Advice First Aid provision including it within a wider project to increase access to specialist advice in and around the Hinkley Point C site.
- **Places** – During the year we increased the number of our staff that were based out in the community with a particular focus on Foodbanks and other similar grass-roots groups.
- **Partnerships** – our membership of the Somerset voluntary and community sector collaborative enabled us to strengthen our network of contacts and deepen our working relationship with members of the Somerset Youth Alliance. We hope to build on the success of our Young CA project and develop similarly tailored offers to help us reach other under-served communities during 2025.

Building sustainability

The objectives set down within this aspect of our business plan were focused on increasing efficiency and effectiveness (working smarter), making better use of technology (embracing new ways of working) and driving up quality, impact and value for money.

- **People** – a major investment, started in 2023, continued through the year to bring all our systems, IT equipment and use of technology to the highest possible standards.

  A comprehensive programme of training and support ensured that all our staff and volunteers were able to benefit from improved working practices and better IT. An element of this work included a successful pilot to explore the use of AI as a tool to assist our team with case notes. The use of AI will continue in future years as it has helped us increase productivity (advisers helped more clients per session because they' spent less time on case write ups).

  Another element of building our sustainability focused on developing the skills of our managers and team-leaders, with 8 completing management courses.

- **Places** – as part of the community advice needs analysis and strategic review the Trustees considered the organisation's long term premises needs. All three main sites (Taunton, Bridgwater and Yeovil) were deemed essential and re-fitted to support hybrid working and cyber security.

- **Partnerships** – National Citizens Advice began a process of review to transform the support offered to local network members. This work has led to closer collaboration among South West Citizens Advice charities enabling us to trial staff secondments as a way of boosting capacity or providing developmental opportunities.

Volunteer contributions

Most of our volunteers were active at the front-line advising clients who came to us via Adviceline, Community Access Points or Email, and they were supported by 10 volunteers in administrative or other essential roles.

Volunteering is the heart of Citizens Advice Somerset, bringing immense and diverse value - we're strengthened by our volunteers. Volunteering adds value by:

- increasing the employability of volunteers through skill development
- helping volunteers develop and progress in their careers
- improving the health and wellbeing of volunteers
- improving life satisfaction through a sense of belonging and purpose

To understand the value and impact of volunteering for our organisation, our volunteers, and the local community, we calculated the 'value of volunteering' at Citizens Advice Somerset as:

Value of volunteers' time contribution	£822,000
Value of skills development and employability	£43,000
Health & wellbeing benefits	£215,000
Total	£1,080,000

One of our volunteers shared their reason for volunteering:

> "I want to give something back to my local community. I think Citizens Advice Somerset is an organisation that helps empower people and offer them support when they don't know where to turn or what to do."

Projects and services

Community Advice Service - providing early help and prevention at first point of contact

At a glance

14,633	Number of clients helped
7,163	Clients helped on Adviceline (free phone)
5,080	Clients helped in person
£3,216,634	Income gained
59%	Reported a long-term health condition and/or disability

With contributions from Somerset Council, the Integrated Care Board, Yorkshire Building Society, Town and Parish Councils and local/other donors we provided advice at the first point of contact for 14,633 clients.

Our Community Advice Team included 94 volunteers who offered initial advice (at the first point of contact), follow-on (further help) and casework (specialist support). Our volunteers were involved in advising 7,476 clients during the year.

82% of clients said we helped them find a way forward having received advice. 48% of our clients were able to act upon the advice they received independently (no further help was required). The remaining 52% required further follow-on help or specialist advice due to the complexity of their issues and circumstances.

We are passionate about ensuring that everyone has easy access to great advice and have committed to maintaining community-based, face to face, services as well as a free phone Adviceline and Email advice options. The community access points allowed us to take our services out to local areas and ensured that we continued to serve the needs of those who are digitally excluded or can't use the phone. We are extremely grateful to our community partners who host weekly advice sessions and help us to provide our clients with a safe and welcoming local space.

70% of clients said they felt less stressed, anxious or depressed due to our help.

Specialist projects - tackling financial distress

The following projects were all separately funded and collectively provided to the people of Somerset with a range of follow-on and specialist services. Our objective for the year was to increase the number of people receiving specialist help.

The money and pension service debt project

At a glance

792	Clients helped
£13,664	Average debt
£102,069	Debt repayments rescheduled
£1,244,536	Debt written off
170	Debt relief orders

We are extremely fortunate to have such a highly skilled team who offered the full range of debt solutions to our clients. With additional funding from Wessex Water and the National Energy Grid we were able to offer each client an individual action plan for dealing with their debts and money worries. The pressure on households' finances continued unabated with little relief for those struggling to pay their bills and living expenses. There was an upward trend of increasing financial distress affecting Somerset residents and as a result we had high demand for debt advice throughout the year. The most reported debts were Council Tax Arrears, Credit & Store Cards, Fuel and Water debts. Most clients supported by the debt team were of working age (20 – 64). One trend identified in the year was an increase in the number of people aged 65 and over presenting for help with debt. This is something we fed back to key stakeholders as it has implications for adult health and social care.

Each client received a tailored combination of appropriate support where we considered the whole picture, including income maximization, help to combat fuel poverty, applications to reduce bills and expenses (including Council Tax Reduction, lower water bills and other energy schemes) and a debt resolution plan of action. We welcomed the Government's abolition of the £90 fee for a Debt Relief Order (DRO) as this was a historic barrier for low-income households seeking a long-term debt solution. We expect to see many more clients opting to access a DRO and plan to maintain the number of Debt Relief Order Intermediaries on our team.

During the year we also supported 254 clients to secure outcomes through Wessex Water schemes.

Additional funding through the National Grid Partnership allowed us to extend the help available for clients who had fuel debts and mental health support needs. Remedies including Breathing Space were sought to alleviate financial distress and secure debt solutions.

Number of clients benefiting from the National Grid Partnership (Western Power): 84

Pension Wise

Clients helped: 2,928

Following the pension changes in 2015 Pension Wise was created to provide free and impartial advice to people with a defined contribution pension approaching retirement. Over the year our Guider provided on average 10 appointments a week.

Homelessness reduction

Our housing advice services were funded by Somerset Council.

At a glance

531	Clients helped
£349,191	Income gained
£249,193	Debt written off
73%	reported a long-term health condition or disability

Unfortunately, the lack of affordable rented housing in Somerset has continued to grow over the year with pressure points around the Hinkley C Power Station and main hospital sites. Our Homelessness Reduction team offered specialist help for those at risk of homelessness.

There were many aspects to this work and priority was given to helping people to stay housed (preventing or challenging eviction) or to helping them overcome the barriers that would otherwise prevent them from being re-housed (rent arrears and debts). Our goal wherever possible was to work with Housing Officers and Housing Providers to prevent someone having to move into temporary or emergency accommodation.

Many of the clients supported by this team required in-depth and sustained support to stabilise their housing situation. The team offered a blend of housing, debt and income maximisation advice.

Hinkley Point C Advice & Community Empowerment

Clients helped: 34

This was a new project secured during 2024 with funding from Somerset Community Foundation and the Hinckley Point C (HPC) Community Impact Mitigation Fund. The funding has increased advice capacity, funding caseworkers at Citizens Advice Somerset and West Somerset, alongside a programme of Advice First Aid.

The two elements of the project work will ensure that we are better equipped to meet the level of demand for advice in the HPC area. The drivers behind the advice needs are due to the higher concentration of people living in the area and the number of residents experiencing worsening financial and social circumstances where competition for housing has pushed local rents beyond affordability for many.

Trussell Foodbanks

At a glance

400	Clients helped across 6 foodbank locations
£288,245	was secured for clients by our foodbank adviser team
75%	reported a long-term health condition or disability

We worked in partnership with all the wonderful staff and volunteers active across Somerset to provide relief and support for those experiencing food poverty. Our team was hosted by individual foodbanks and on-hand to provide immediate access to advice for those in financial distress. The advice provided to foodbank clients was holistic and invariably included help to make and manage benefit claims and welfare applications.

The most common presenting advice needs for those helped with access to food and charitable support were: benefits and tax credits (including Universal Credit), debt and Council Tax arrears, utility & phone bills, housing, relationship/family. These are identified by National Citizens Advice as the main indicators associated with the cost-of-living crisis and were as partners' expected.

Household Support Fund - help through winter

At a glance

1,215	Clients helped
£268,581	Income gained

This was a short-term project funded by Somerset Council that was delivered in partnership with The Community Council for Somerset, The Somerset Community Foundation, Age UK Somerset and Somerset Activity and Sports Partnership.

The project provided a safety net for those struggling with increased living expenses. A broad range of provisions were made available including Warm Spaces, school holiday activities, vouchers and charitable support to alleviate fuel or food poverty and specialist advice to support those in financial distress.

The Corton Hill Trust

At a glance

414	Clients helped
£148,777	Income gained
£3,717	Debt written off
62%	Reported a long-term health condition or disability
39%	of client households had dependent children

The ongoing support from The Corton Hill Trust has been invaluable because it provided an open and flexible grant that allowed us to address unmet need and gaps in provision.

Over the year we were able to give extended help to individuals and families experiencing exceptional financial distress and hardship. The 2024/25 year saw a steady increase in demand for help with welfare benefits claims and renewals including Personal Independent Payment. This indicated continued cost of living pressures and in particular the impact of rising costs for those living with disability and long-term health conditions.

The funding contributed to the advice by email service and specialist follow-on advice. These two aspects combine to offer a safe route into help for someone fearful of speaking on the phone or being seen at one of our offices. The email route ensured that anyone experiencing abuse or coercive control had easy access to help no matter what time of day they choose to get in touch.

Specialist projects - tackling inequalities

Macmillan Cancer Support benefits advice service

At a glance

1,618	Clients helped
£4,135,632	Income gained
93%	Reported a long-term health condition and/or disability

With funding from Macmillan Cancer Support we were able to provide those living with cancer and their families with help from dedicated, specialist, caseworkers. A cancer diagnosis or a change in a person's cancer treatment options can have a devastating impact on their employment options, financial situation and housing needs.

The Macmillan Team offered a fast and individualised package of support ensuring each client received all the support and welfare assistance available. We worked very closely with the Somerset Cancer Nurse specialists and the teams of doctors and health professionals at the hospitals and St Margaret's Hospice. These professional networks provided an additional safety net by referring clients to us as early in their treatment as possible.

Mendip Health Connectors

With support from the Mendip GP practices and Primary Care Network we were able to provide a route into a specialist appointments for patients living in Frome, Glastonbury or Shepton Mallet. These were often people who would otherwise struggle to access Citizens Advice and whose health was adversely affected by their unmet advice needs.

Multiple Sclerosis Society

At a glance

58	Clients helped
£31,018	Income gained
91%	Reported a long-term health condition and/or disability

Thanks to the combined efforts of all the Somerset MS Groups we developed a new, Countywide provision that provided a fast and individually tailored service to people affected by MS in Somerset.

Open Mental Health Somerset, Cygnet Healthcare and Elysium Healthcare

Somerset's OMH partnership project has gone from strength to strength and our team advise on the wider determinants of health (money, housing, employment, benefits etc) as part of a much broader, co-produced, package of care and support.

At a glance

865	Clients helped
£1,039,019	Income gained
93%	Reported a long-term health condition and/or disability

Through the combined support of three funders our team were able to work with clients living independently in the community, receiving in-patient or acute treatment or who were in touch with Mindline, Crisis Safe Space and other mental health support services.

Henry Smith Priority Support

At a glance

262	Clients helped
£736,592	Income gained
84%	of clients had complex support needs

The grant enabled us to provide specialist and individualised support for clients with complex needs, specifically allowing us to provide a named caseworker that was able to build trust and rapport with their clients and support them to achieve positive outcomes. The caseworkers provided a blend of advice, advocacy and coaching which enabled our clients to develop greater confidence and resilience should they need to deal with similar issues in the future. This is important to ensure that the clients involved in the project are empowered and better able to manage independently once the support from the project has ended.

Domestic abuse litigants in person advice

At a glance

462	Clients helped
£376,762	Income gained
87%	of clients identified as female

We are extremely proud of our work supporting clients who were not entitled to legal aid to access support in relation to legal proceedings in the family courts. The project is dedicated to helping survivors of domestic abuse or gender violence and has received funding from both the Charles Hayward Foundation and The Henry Smith Foundation.

Strategic projects - addressing wider issues

Food resilience

At a glance

25	Grants to local groups
£43,580	Funds distributed

With funding from The Somerset Integrated Care Board and Somerset Council we hosted a community development worker who was able to support the Food Resilience Steering Group and bring stakeholders together to work towards a Food Strategy for Somerset.

The project officer worked across the County to champion neighbourhood projects promoting growing schemes and addressing food poverty/waste. The work continues into 2025 and includes a small grants scheme allocating funds to food projects across Somerset.

Keyworker Housing Hub

Somerset Integrated Care Board has responsibility for workforce development across the health and social care system. Key stakeholders, including the NHS Trust, Registered Care Providers and Somerset Council, identified workforce shortages across the health, social care and public sector as a priority issue. One of the major factors affecting employers (and provision) was found to be the shortage of affordable housing and in particular the impact of this on recruiting and retaining health and social care staff.
We were approached in early 2025 to host a development programme to identify the issues and establish a keyworker housing hub providing support for those seeking accommodation, including access to advice and guidance for the workforce. The work continues and the housing hub will be launched soon.

Connect Champion

We were invited to join a network of Connect Champions to support the Shepton Mallet area. Our Connect Champion held a coordinating role supporting the development of Early Help resources that linked schools and the Parent Family Support Advisers (PFSAs) with community support.

A series of events and support groups were held throughout the year and a local needs analysis was completed. A number of funding applications were taken forward to improve local opportunities.

Young Citizens Advice

At a glance

45 Advice First Aiders trained

The aim of this work was to improve access to advice for young people in Somerset, funded by Somerset Council. The project delivered Advice First Aid training to youth sector staff and volunteers from 15 organisations, supporting more than 3,500 young people.

Alongside the development of advice and financial capability resources for those working with young people. The number of young people contacting Citizens Advice during the project period increased by 13% and demonstrates the value of targeted work to address gaps in provision.

Campaign, policy and advocacy work

Because we see thousands of people every year, we have a detailed understanding of the problems people in Somerset experience.

We know which policies are working and spot emerging problems early. In our policy research we combine these insights with analysis of the wider social and economic trends affecting everyone in Somerset, we set out new ideas to improve policy and campaign for change.

Our most impactful piece of campaigning was aiming to change social and council housing provider policy in Somerset to rip out flooring before new tenants move in. We published a report **Somerset's Flooring Lottery** which was presented to the council and directors of all social housing providers – they agreed to take action are we're working with them to enact changes.

We provided evidence to the Select Committee and ran several campaigns during the year:

- Energy Savers Week
- Debt Awareness Week
- Stop Loan Sharks Week
- National Consumer Campaign Fortnight
- Carers Week campaign
- Somerset Council Tax Reduction changes
- Somerset Pension Credit take-up campaign (to mitigate the effects of the changes to Winter Fuel payment eligibility)

We engaged with prospective parliamentary candidates prior to elections and have met with all the new MPs and their teams to raise awareness of local issues. We also had success through a variety of TV, radio and print media work highlighting some key themes – the cost of living crisis, affordable housing, welfare benefits, and scam awareness.

Citizens Advice Somerset

Statement of Financial Activities (including an Income and Expenditure account)
For the Year Ended 31 March 2025

	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£	£	£	£
Income from:						
Donations and general grants	709,913	-	709,913	683,835	66,101	749,936
Charitable activitites	159,856	1,350,481	1,510,337	294,653	1,274,236	1,568,889
Investment income	38,027	-	38,027	36,030	-	36,030
Other	10,237	-	10,237	20,250	-	20,250
Total income	**918,033**	**1,350,481**	**2,268,514**	**1,034,768**	**1,340,337**	**2,375,105**
Expenditure on:						
Charitable expenditure	873,328	1,339,520	2,212,848	1,177,277	1,680,336	2,857,316
Total expenditure	**873,328**	**1,339,520**	**2,212,848**	**1,177,277**	**1,680,336**	**2,857,316**
Net income/(expenditure) before transfers	44,705	10,961	55,666	(142,509)	(339,999)	(482,508)
Extraordinary item	-	-	-	(100,000)	-	(100,000)
Transfer between funds	-	-	-	(64,008)	64,008	-
Net movement of funds	44,705	10,961	55,666	(306,517)	(275,991)	(582,508)
Reconciliation of funds						
Fund balances at 01 April 2024	965,515	-	965,515	1,272,032	275,991	1,548,023
Fund balances at 31 March 2025	**1,010,220**	**10,961**	**1,021,181**	**965,515**	**-**	**965,515**

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.

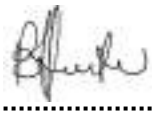
Citizens Advice Somerset

Balance Sheet
As at 31 March 2025

		2025		2024
		£		£
Fixed assets				
Tangible fixed assets		38,409		48,442
Current assets				
Debtors	87,557		37,800	
Cash at bank and in hand	1,262,910		1,476,638	
	1,350,467		1,514,438	
Creditors				
Amounts falling due within one year	(367,695)		(597,365)	
Net current assets		982,772		917,073
Net assets		1,021,181		965,515
Funds				
Unrestricted funds				
General funds		517,720		396,490
Designated funds		492,500		569,025
		1,010,220		965,515
Restricted funds		10,961		-
Total charity funds		**1,021,181**		**965,515**

These accounts have been prepared and delivered in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the Board of Trustees for issue on 22 October 2025 and signed on their behalf by:



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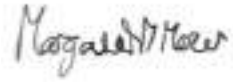
P Hunter
Chair



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M Mercer
Treasurer

Thank you

We are grateful to all our supporters (large, small and individual) for helping us to make a difference in Somerset.

Further information

Website
www.citizensadvicesomerset.org.uk

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