CITIZENS ADVICE WOKING

England & Wales · Charity number 1004585

Details

Other names	WOKING CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	02638741
Registered	1991-10-15
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Woking Provincial House 26 Commercial Way Woking Surrey GU21 6EN
Phone	01483541606
Email	thirdparty@wokingcab.org
Website	www.wokingcab.org

Activities

Objects: THE CHARITY'S OBJECTS ('OBJECTS') ARE SPECIFICALLY: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN WOKING AND SURROUNDING AREAS.

Activities: The Bureau offers a free service to any member of the public who may be unaware of their rights and responsibilities by reason of ignorance of such rights or of the availability of the service or through an inability to express their needs in an effective manner.

Downloaded from opencharities.uk/ew/1004585

Classification

- **How:** Makes Grants To Individuals, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** WOKING
- Surrey

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£494,274	£403,227	-	-
2024-03-31	£485,119	£520,218	-	-
2023-03-31	£592,076	£653,600	£267,713	15
2022-03-31	£507,074	£409,953	£329,237	10
2021-03-31	£418,620	£374,221	-	-

Trustees

Name	Role	Appointed
Ann Brown		2025-09-17
DR Chris Smith		2018-02-06
Deborah Harlow		2023-01-25
Dominic Maher		2025-07-15
John David Butler		2020-04-01
Laurence Oates		2014-03-19
Louise Gail Scott		2026-01-21
Tony Deans		2025-07-15
William Annandale		2022-03-29

Downloaded from opencharities.uk/ew/1004585

CITIZENS ADVICE WOKING

England & Wales - Charity number 1004585

Accounts

CITIZENS ADVICE WOKING

UNAUDITED FINANCIAL STATEMENTS

31ST MARCH 2025

COMPANY REGISTRATION NUMBER: 02638741

CHARITY REGISTRATION NUMBER: 1004585

BREWERS

CHARTERED ACCOUNTANTS

Unit 3, Birtley Courtyard, Bramley, GU5 0LA

SATURDAY

AEGU7DRM

A12 06/12/2025 #35

COMPANIES HOUSE

CITIZENS ADVICE WOKING

CONTENTS

	PAGE
GENERAL INFORMATION	2
REPORT OF THE TRUSTEE BOARD	3
INDEPENDENT EXAMINER'S REPORT	8
STATEMENT OF FINANCIAL ACTIVITES	10
BALANCE SHEET	11
NOTES TO THE FINANCIAL STATEMENTS	13

CITIZENS ADVICE WOKING

COMPANY INFORMATION
31ST MARCH 2025

COMPANY REGISTRATION NUMBER: 02638741

CHARITY REGISTRATION NUMBER: 1004585

TRUSTEE BOARD

Mr L Oates (Chair until 31st March 2025)
Mr W Annandale (Chair from 1st April 2025)
Mr J Butler (Treasurer)
Mrs A Smith
Mrs L Kemeny (resigned 31st January 2025)
Dr C Smith
Ms S Hope (resigned 4th June 2024)
Ms D Harlow
Mrs Kawther Hashmi (resigned 1st April 2025)
Mr Tony Deans (co-opted 15th July 2025)
Mr Dominic Maher (co-opted 15th July 2025)
Ms Lucy Vuurboom (co-opted 15th July 2025, resigned 3rd September 2025)
Ms Ann Brown (co-opted 17th September 2025)

CHIEF EXECUTIVE

Katrina Ford (appointed 2nd June 2025)

REGISTERED OFFICE

Provincial House, 26 Commercial Way, Woking Surrey, GU21 6EN

WEBSITE

www.wokingcab.org

INDEPENDENT EXAMINER

Andrew Skilton ACA

Brewers Chartered Accountants, Unit 3, Birtley Courtyard, Bramley, GU5 0LA

BANKERS

Lloyds Bank PLC

32 Commercial Way, Woking, Surrey, GU21 6EN

Report of the Trustee Board
For the Year Ended 31st March 2025

The Trustees, who are also Directors under Company Law, have pleasure in submitting their Annual Report for the year ended March 2025. The financial statements have been prepared in accordance with their accounting policies set out in the notes to the financial statements. They comply with Citizens Advice Woking (CAW) governing document, Charities Act 2011, Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with "FRS102", the Financial Reporting Standard applicable in the UK and Republic of Ireland.

CONSTITUTION

CAW was founded in 1939 and was incorporated as a Company Limited by Guarantee in 1991. New Articles of Association were adopted in 2014 and updated in 2022 in accordance with National Citizens Advice Model Articles. A Trustee Board including members elected at an Annual General Meeting or co-opted by the Trustee Board directs CAW. The members of the Company consist of all Trustee Board Members. The liability of each member is limited to a maximum of £1 per member.

TRUSTEE BOARD

The individuals who served as elected members of the Trustee Board during the financial year are listed on the prior page. No member of the Trustee Board received any payment from CAW.

PUBLIC BENEFIT

The Trustees have had regard to the Charity Commission Guidance on public benefit.

OBJECTIVES

The objectives as set out in the Articles of Association state "the Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Woking and surrounding areas."

These objectives are achieved by the delivery of the Citizens Advice service to provide free, independent, and confidential advice and information to the residents of Woking and anyone who works in the Borough to help with the problems they face. In addition, it looks to improve the policies and practices that affect people's lives.

OVERVIEW OF THE YEAR

2024/25 has been a challenging year for Citizens Advice Woking (CAW).
CAW's main funder, Woking Borough Council (WBC), issued a Section 114 Notice in July 2023 in response to the 'unprecedented financial challenges facing the authority'. This resulted in the ceasing of the Community Grants scheme, which was the source of CAW's unrestricted grant in 2023/24 (£189,000) and previous years.

We were, however, able to put together a balanced budget for 2024/25, but this did mean having to cut costs, for instance reducing opening times for the drop-in service at our town

centre office from 5 days to 3 mornings a week, and reducing the number of applications for charitable support on behalf of clients, instead focusing on advice to help their situation.

As a result of this cost control, and gaining additional income from project funders, including WBC, and increased fundraising activities, we were able to achieve a surplus of approximately £91,000 for the year, a tremendous result in the circumstances.

The trustees would like to express many thanks to our funders and donors, and all the staff and volunteers, without whose hard work and great commitment, this would not have been possible.

ACTIVITIES

Citizens Advice Woking (CAW) is an independent local charity and a company limited by guarantee. CAW is a member of the national Citizens Advice network.

We provide free, confidential, impartial, and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and to ensure individuals do not suffer through lack of knowledge or an inability to express their needs effectively.

CAW's activities continue to be in line with its objectives. CAW works under the Local Performance and Quality Framework membership scheme of the national Citizens Advice organisation. It continues to meet the quality mark for the Advice Quality Standard in the areas of debt, housing, and welfare benefits.

Our generalist advice service is provided by volunteers who carry out reception and administrative duties, give information and advice and have research and campaign roles, and are managed and supported by paid staff. We also have paid caseworkers in the areas of welfare benefits and housing.

Woking is often considered to be an affluent area with high levels of employment and rates of home ownership. There are, however, significant pockets of deprivation across the borough and our priority is to support the most vulnerable in our community. The main enquiry areas of welfare benefits, debt and housing continue to be the issues that most of our clients need help with.

We provide face to face services in the following locations –

1. **Woking Town Centre**
Drop-in Sessions – Tuesday – Thursday 10am – 1pm - Initial Assessment interviews
Appointments Monday – Friday 10am – 4pm Generalist Adviser Interviews
Follow up Generalist Adviser appointments, Specialist Caseworker appointments

2. **The Byfleet Methodist Church**
Wednesday 12:00am- 2pm Drop in for initial assessment
Appointments by arrangement

3. **Ukrainian Hub, Lighthouse Woking**
Tuesday Weekly 10:30am- 2:30pm Initial Assessments Only drop-ins

4. **The Mascot Hub Sheerwater**
Thursday Weekly 10am – 1pm
Initial Assessments Only Drop ins

CAW provides a telephone service via Adviceline
Monday – Friday 10am – 4pm

During 2024/25, we also ran the following Projects on behalf of different funders –

I Access Community Drug and Alcohol Service – funding from Surrey and Borders NHS Trust to provide a generalist adviser to advise on all enquiry areas

United Byfleet Charity – funding to deliver an outreach session in the Wards furthest from the town centre office

Trussell Trust Foodbank – funding to provide a generalist adviser at Foodbank sessions to provide information and advice and to reduce reliance on the Foodbank

Ukrainian Hub – funding from Woking Borough Council to provide generalist advisers to give information and advice to the Ukrainian members of the Community

Refugee Support – funding from Woking Borough Council to provide a welfare benefit adviser to support the Syrian and Refugee community and to provide generalist advice to the wider refugee community

Hardship Project – funding from Woking Borough Council to support those who have Council Tax arrears

Healthwatch Surrey – funding from Healthwatch Surrey to provide insight and trends of those clients experiencing health and social care problems

Household Support Fund – there were two phases, HSF 5 and 6, during the year. As a result of funding from Surrey County Council (SCC) for income maximisation (applicable to all LCAs in the county), CAW undertook benefit checks and conducted debt assessments for clients from May to September. Funds during the December to March period were used to increase our Adviceline resource to meet SCC's requirements in the form of 'Financial Health Checks'.

CAW also continued with its Research and Campaigns work, raising important issues both locally and nationally that impact on peoples' lives. The data CAW gathers is used to help research issues and influence decision makers by running campaigns to change these policies and practices that are seen to not be working.

Our fundraising efforts included continuation of the crowdfunding campaign, and a quiz night, music, bike ride, and village show events, and staff and volunteers took part in the London Legal Walk.

ACHIEVEMENTS AND PERFORMANCE

As a result of the reduction in service that CAW was able to provide, because of the funding cuts, our achievements were less than in 2023/24 but nevertheless still very considerable in the circumstances.

- Only 2.5% fewer clients were helped (5419 compared to 5561 in 2023/24)
- The number of Quick Client Contacts increased, as we have needed to signpost people on more occasions rather than being able to offer them an assessment (up from 153 in 2023/24 to 329 in 2024/25)

- 17% reduction in the number of issues that we have dealt with, as we have had to reduce the enquiry areas, e.g. charitable help and support
- 29% reduction in the number of activities that we have been able to carry out for clients, mainly due to the reduction in drop-in sessions across the week
- Income Gain has reduced by 10%, down from £2,804,689 to £2,532,219 although to provide clients with over £2,500,000 is still a great achievement.

Despite the loss of our 'core' grant from Woking Borough Council, we continued to deliver projects on their behalf, in particular refugee support and hardship co-ordination, as detailed above. For one year only, CAW also received funding from the UK Shared Prosperity Fund, effectively to help our transition away from local government support.

It has been a challenging time for staff and volunteers, and their continued hard work and unstinting commitment is recognised and very much appreciated by the trustees. There were staff and volunteer changes during the year but we were able to recruit a new Advice Session Supervisor and an Administrative Assistant, both of whom made very valuable contributions.

CAW's Chief Officer retired at the end of the financial year after many years of great service to the organisation. A new Chief Officer has been recruited from the Citizens Advice network, and will be starting at the beginning of June. The Chair of Trustees also stood down at that time, having done his term and also after many years of great service, though is staying on the Board. An Acting Chair is taking his place for at least 2025/26.

Our Research and Campaigns work throughout the year successfully raised awareness of local and national issues, including a much-enhanced CAW social media presence on Facebook and Instagram. Paid staff and volunteers raised 280 Evidence Forms. Housing and welfare benefit issues had the highest number of Evidence Forms raised, highlighting the difficulties in finding suitable, affordable housing, and the many problems clients have in navigating the welfare benefit system. The lack of affordable private rental housing in the Borough has continued to be highlighted by surveys conducted during the year.

FINANCIAL REVIEW

The Trustee Board confirms it has kept proper accounting records which fully shows CAW's financial position. The Trustee Board also acknowledges its responsibility for safeguarding CAW's assets and for taking all reasonable steps for the prevention of fraud and other irregularities.

The outcome for 2024/25 was as shown in the Accounts below. We received a total income of £494k. The year-end surplus was £91k (compared to the previous year's deficit of £35k) and we maintained healthy reserves of £322k.

GOING CONCERN

For the financial year ending 31st March 2026, a small budget deficit has been agreed at the start of the year of £10k. Due to investment in staff and other costs agreed since the budget was published, CAW is projecting a forecast deficit for 25/26 of around £40k. This will reduce a little the reserves brought forward but it is projected that CAW will maintain healthy reserves of around £280k at 31/3/26.

However, grant and project income for 26/27 is not confirmed at the time of the AGM and will not be known for certain until early 2026. As with every year, there remains a degree of uncertainty on the level of grant and project income that CAW can expect to achieve in

26/27. The trustees' fiduciary duty is therefore to be cautious on the question of whether CAW remains a going concern from April 2027.

The other factor that is likely to affect CAW's status in 26/27 is local government reorganisation, with unitary authorities replacing the two-tier system. Surrey Local Citizens Advice offices, including CAW, are agreed that they should be aligned to the new structure, which will be formally in place from April 2027. The nature of the alignment has not yet been decided.

RISK

The Trustee Board consider the risk to which CAW is exposed and has put in place systems to mitigate those risks. This includes holding professional indemnity insurance and employers' liability insurance. The level of cover is reviewed annually.

The Risk Register is reviewed every 2 months and the major risk identified continues to be the reduction of funding on current levels and the inability to find alternative funding.

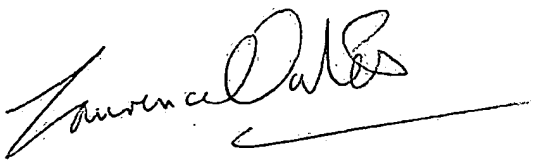
There continues to be the same mistaken perception that CAW is funded by central government. CAW continues to work hard to make the public and potential funders aware it is a local charity, part of a national network, but with no central government funding, competing for funding with other charities.

INDEPENDENT EXAMINER

During the financial year Andrew Skilton, ACA, has acted as CAW's Independent Examiner.

SMALL COMPANY EXEMPTION

This Report is prepared in accordance with the Special Provisions of Part 15 Companies Act 2006



Laurence Oates
On behalf of the Trustee Board

Dated 4/11/2025

Independent Examiner's Report to the Trustees of Citizens Advice Woking

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Citizens Advice Woking ('the charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of charitable company you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

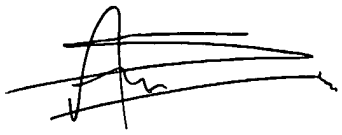
Since the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view which is not a matter considered as part of an independent examination; or

- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I draw your attention to the disclosure in the Trustees' Report and the Post Balance Sheet Events Note 14 which indicates there was significant material uncertainty relating to going concern following the issuing of a Section 114 Notice by Woking Borough Council in June 2023. At the time of signing these accounts, Citizens Advice Woking's financial situation has stabilized, and whilst there is material uncertainty with regards the levels of grants for the year ended 31st March 2027, this is typical in the lead up to the new financial year. The trustees, due to the uncertainty, have drawn up a contingency plan, as per normal business planning.



Andrew Skilton
ICAEW
Brewers Chartered Accountant
Unit 3, Birtley Courtyard,
Bramley,
GU5 0LA

Date: 4thNovember 2025

CITIZENS ADVICE WOKING

STATEMENT OF FINANCIAL ACTIVITIES
(Including the Income and Expenditure Account)
For the year ended 31st March 2025

	Notes	General Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
INCOME FROM:						
Donations and legacies		33,184			33,184	36,673
Charitable Activities						
Grant Woking Borough Council		-			-	189,000
Other grants	1	102868		330,856	433,724	245,724
Income from other trading activities						
Income from fundraising activities		15,740			15,740	11,002
Investment Income	2	2,209			2,209	1,658
Other income		9,417			9,417	1,062
		163,418	-	330,856	494,274	485,119
EXPENDITURE ON:						
Charitable Activities						
Grants					-	56,125
Staff costs	3	47,680		314,053	361,733	408,628
Office and property costs	4	4,261		31,949	36,210	49,393
Sundry expenses	5	240		5,043	5,283	6,072
TOTAL		52,182	-	351,045	403,227	520,218
NET EXPENDITURE		111,236	0	(20,189)	91,047	(35,099)
Transfers between Funds	11 & 12	(17,759)		17,759	-	-
NET EXPENDITURE after transfers		93,477	0	(2,430)	91,047	(35,099)
FUNDS BROUGHT FORWARD AT 1st April 2024	12	145,305	82,639	2,840	230,784	232,614
FUNDS CARRIED FORWARD AT 31st March 2025	12	238,782	82,639	410	321,831	232,614

CITIZENS ADVICE WOKING

BALANCE SHEET
At 31st March 2025

	Notes	2025 £	2025 £	2024 £	2024 £
FIXED ASSETS					
Tangible fixed assets	6		-		-
CURRENT ASSETS					
Debtors	7	15,182		16,182	
Cash at bank and in hand		404,613		290,768	
		419,795		306,950	
CREDITORS : amount falling due within one year	8	97,964		76,166	
NET CURRENT ASSETS			321,831		230,784
NET ASSETS			321,831		230,784
FUNDS					
Unrestricted Funds					
General funds		238,782		145,305	
Designated funds	11	82,639		82,639	
			321,421		227,944
Restricted	12		410		2,840
TOTAL FUNDS			321,831		230,784

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act.

The Trustees acknowledge their responsibility for:
1) Ensuring the charitable company keeps accounting record which comply with Sections 386 and 387 of the Companies Act 2006; and

2) Preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These fiancial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 4th November 2025 and were signed on its behalf by:

W.Annandale
Board member

J Buller
Board member

CITIZENS ADVICE WOKING

STATEMENT OF CASH FLOWS

For the year ended 31 March 2025

	2025	2024
CASHFLOWS FROM OPERATING ACITIVITES		
Proft/(Loss) for the year	91,047	(35,099)
Decrease in debtors	1,001	(3,282)
Increase in creditors	21,798	38,087
Change in cash and cash equivalents	113,845	(294)
Cash and cash equivalents at the beginning of the reporting period	290,768	291,062
Cash and cash equivalents at the end of the reporting period	404,613	290,768

Notes to the Financial Statements
Year to 31st March 2025

1. Accounting Policies

General

The financial statements for the charity, which is a public benefit entity, have been prepared on the accruals basis under the historic cost convention and in accordance with the Statement of Recommended Practice: Accounting and Reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102 2nd Edition effective January 2019 - Charities SORP'), Companies Act 2006 and the Charity's Governing Document.
Presentational currency is £ Sterling & rounding is to £s.

Income

Income comprises grants, donations and fundraising activities. Income is recognised on a receivable basis.
Income is deferred where it relates to and agreement to provide services for a specific period and has been received in advance of that period.

Donated services and facilities

Woking Borough Council provides office free of charge from which the charity operates. No financial values have been attributed to the rent, service charges and rates donated as the trustees feel that the value cannot be reliably measured and quantified.

Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that the settlement will be required and the amount of the obligation can be measured with reasonable certainty.

Pension costs

Defined contribution pension costs are allocated to unrestricted and restricted activities based on the allocation of staff time.

VAT

Income and expenditure are VAT inclusive as the Charity's activities are outside the scope of VAT.

Fixed Assets

Fixed assets are stated at cost. Assets are capitalised when the cost of each item exceeds £1,000.
Depreciation is provided at rates calculated to write off assets over their expected lives.
Depreciation policy
Office equipment -33.3% Straight line

Debtors

Debtors are recognised at settlement amount.

Creditors

Creditors are recognised when 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 to settle can be measured reliably.

Funds

Unrestricted funds are available to spend on activities that further any purposes of the charity.

Designated Funds are unrestricted funds which have been set aside for a specific purpose.

Restricted Funds are funds which have been restricted in accordance with donor specification.

GOING CONCERN

Following the issuing of a Section 114 Notice by Woking Borough Council in June 2023 no unrestricted grants were received in 24/25. The trustees responded by gaining alternative grants from donor's in 24/25 but had to restrict opening times and some services. In 25/26 the Trustees have agreed grants from donor's and are working to a small budget deficit in the year. At the time of the AGM there remains uncertainty on the level of grants for 26/27

CITIZENS ADVICE WOKING

Notes to the Financial Statements

1 Grants	2025	2024
	£	£
Core grants - Unrestriced -General Reserve		
UK Shared Prosperity Fund	30028	
WBC - Refugee	66240	
Surrey Heath - Citizens Advice	6600	
	102868	
Surrey CC NoOne Left Behind	21304	-
Surrey CC Household Support Fund	48100	-
WBC Hardship Project	50000	-
I Access Community Drug & Alchohol Service	67326	-
Wenceslas fund	-	4,500
Guildford County Court	25,000	18,000
Household Support 4	-	50,000
Trussell Trust Foodbank	-	23,800
CITA Improving Delivery	37,552	12,500
Financial Capability	-	11,500
Healthwatch Telephone Advice line	10,000	14,000
Household Support Fund Admin	-	10,043
i-Access Project	-	50,726
Surrey Advice Line	19,484	19,484
Ukranian Hub	14,700	12,833
United Byfleet Charity	18,500	7,500
WBC Refugee Benefit Advice	18,890	10,838
John Beane		-
	433,724	245,724

2 Investment Income	2025	2024
	£	£
Interest receivable	2,209	1,658

3 Staff Costs	2025	2024
	£	£
Salaries	315,602	361,331
Employers NI	24,578	23,528
Pensions	21,553	23,769
	361,733	408,628
Average number of employees		
Management	2	2
Administration	2	1
Direct advice	6	10
Support staff	4	5
	14	18

Full time equivalent for 2025 totals 14 (2024 - 18).

No member of staff received remuneration in excess of £50,000.
No Board members or connected person received any remuneration or expenses in the year.

CITIZENS ADVICE
WOKING

Notes to the Financial Statements
Year to 31st March 2025

4 Office and Property Costs	2025	2024
	£	£
Rents and insurance	1,643	1,524
Printing, postage and stationery	3,298	5,444
Telephone	1,264	1,137
IT equipment & support	13,638	24,976
Support costs	16,367	16,312
	36,210	49,393

The value of the office premises provided rent free by Woking Borough Council is excluded from the Statement of Financial Activities in 2025 as the Trustees do not feel the beneficial value to the Charity can be reliably measured. The exclusion is on the basis that the market value does not represent the cost of alternative premises to operate from should the need arise.

5 Sundry Expenses	2025	2024
	£	£
Governance	2,029	-
Staff & volunteer expenses	2,857	1,360
Other	397	4,702
	5,283	6,072

CITIZENS ADVICE
WOKING

Notes to the Financial Statements
Year to 31st March 2025

6 Fixed Assets

	Office Equip	Office Equip
	£	£
Cost		
1st April 2024	38,748	38,748
Additions	-	-
Disposals	-	-
31st March 2025	38,748	38,748
Depreciation		
1st April 2024	38,748	38,748
Charge for the year	-	
On disposals	-	
31st March 2025	38,748	38,748
Net book value at 31st March 2025	-	-
Net book value at 31st March 2024	-	-

7 Debtors

	2025	2024
	£	£
Debtors and prepaid expenses	15,182	16,182

8 Creditors: Amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	97,964	76,166

9 Related Party Transactions

No donations were received from related parties.

10 Independent Examiners Remuneration

Independent Examiner's remuneration totalled £2,835 (2024 - £2,700).

CITIZENS ADVICE
WOKING

Notes to the Financial Statements
Year to 31st March 2025

11 Designated Funds

	Balance at 01/04/2024	Incoming	Outgoing	Transfers	Balance at 31/03/2025
	£	£	£	£	£
Desigated Funds - General Reserve	82,639				82,639

The funds are held as a contingency fund given the uncertainties on funding for 25/26. The funds are also allocated for property maintenance costs at Provincial House

12 Restricted Funds

	Balance at 01/04/2024	Income	Expenditure	Transfers	Balance at 31/03/2025
	£	£	£	£	£
Wenceslas	1,760			1,350	410
John Beane	1,080			1,080	-
Advice Line		19,484	(24,279)	4,795	-
United Byfleet Charity		18,500	(18,912)	412	-
Guildford County Court		25,000	(31,742)	6,742	-
Healthwatch Telephone Advice line		10,000	(10,161)	160	-
I Access Community Drug & Alchohol Service		67,326	(68,477)	1,151	-
Refugee Project		18,890	(19,182)	292	-
Surrey CC HSF		48,100	(53,885)	5,785	-
Surrey CC No One Left Behind		21,304	(21,306)	2	-
Trussell Trust Foodbank		37,552	(37,785)	233	-
Ukranian Hub		14,700	(14,904)	204	-
WBC Hardship fund		50,000	(50,413)	413	-
	2,840	330,856	351,045	17,759	410

CITIZENS ADVICE
WOKING

Notes to the Financial Statements
Year to 31st March 2025

12 Restricted Funds, continued

I Access **Community Drug and Alcohol Service** - funding from Surrey & Borders NHS Trust to provide a Generalist Adviser to take direct referrals from key workers to support service users who are receiving treatment.

Guildford Court Desk - Funding from Woking Borough Council and Guildford Borough Council to help clients at risk of homelessness due to Possession Proceedings being issued.

Surrey CC - No One Left Behind - Funding from Surrey County Council to provide caseworkers to support vulnerable clients with debt, budgeting and welfare benefits advice.

Surrey Crisis Fund – To support clients to make applications for Grants from Surrey County Council's emergency funding pot.

Wenceslas – Provides Grants to eligible clients from a fund raised by Woking Lions to assist with fuel poverty and fuel debt.

United Byfleet Charity – Funding from United Byfleet Charities towards the cost of running an outreach service in Byfleet.

Healthwatch Telephone Advice line – Funding from Healthwatch Surrey to provide, or signpost people to information about local health and care services and how to access the services by a Helpdesk which processes enquiries made by telephone, text, email or through the Healthwatch Surrey website.

Trussell Trust Foodbank – Funding from Trussell Trust to provide a Generalist Adviser at Foodbank sessions to give information and advice and to reduce the reliance on the Foodbank.

Ukrainian Hub – Funding from Woking Borough Council to provide Generalist Advisers to attend the outreach sessions to give

WBC Refugee Support – Funding from Woking Borough Council to provide a welfare benefit adviser to support the Syrian and Afghan refugees with welfare benefit issues.

John Beane - Grants for claimants in financial difficulty.

WBC Hardship Fund - Monies to help residents due to the significant increase in council tax in 24/25

Surrey CC - Household Support Fund - government back initiativeto help residents in financial hardship

CITIZENS ADVICE WOKING

Notes to the Financial Statements Year to 31st March 2025

13 Analysis of funds by net assets 2025

	Unrestricted Funds	Designated Funds	Restricted Funds	Total
			£	£
Net current assets	238,782	82,639	410	321,831
Net assets	238,782	82,639	410	321,831

13 Analysis of funds by net assets 2024

	Unrestricted Funds	Designated Funds	Restricted Funds	Total
	£		£	£
Net current assets	145,305	82,639	2,840	230,784
Net assets	145,305	82,639	2,840	230,784

14 Post Balance Sheet Events - Going Concern

Following the issuing of a Section 114 Notice by Woking Borough Council in June 2023 no unrestricted grants were received in 24/25. The trustees responded by gaining alternative grants from donor's in 24/25 but had to restrict opening times and some services. In 25/26 the Trustees have agreed grants from donor's and are working to a small budget deficit in the year. At the time of the AGM there remains uncertainty on the level of grants for 26/27

CITIZENS ADVICE WOKING

England & Wales - Charity number 1004585

Accounts

CITIZENS ADVICE WOKING

UNAUDITED FINANCIAL STATEMENTS

31ST MARCH 2024

COMPANY REGISTRATION NUMBER: 02638741

CHARITY REGISTRATION NUMBER: 1004585

BREWERS

CHARTERED ACCOUNTANTS

Bourne House, Queen Street, Gomshall, Surrey, GU5 9LY

CITIZENS ADVICE WOKING

CONTENTS

	PAGE
GENERAL INFORMATION	2
REPORT OF THE TRUSTEE BOARD	3
INDEPENDENT EXAMINER'S REPORT	10
STATEMENT OF FINANCIAL ACTIVITES	12
BALANCE SHEET	13
NOTES TO THE FINANCIAL STATEMENTS	15

CITIZENS ADVICE WOKING

COMPANY INFORMATION
31ST MARCH 2024

COMPANY REGISTRATION NUMBER: 02638741

CHARITY REGISTRATION NUMBER: 1004585

TRUSTEE BOARD

Mr C Croker (Resigned September 2023)
Mr L Oates (Vice Chair and Chair from 1st October 2023)
Mr W Annandale (Vice Chair from 1st October 2023)
Mr J Butler (Treasurer)
Mrs A Smith
Mrs L Kemeny
Dr C Smith
Ms S Hope (resigned 4th June 2024)
Ms D Harlow
Mrs Kawther Hashmi

CHIEF EXECUTIVE

Lorraine Buchanan

REGISTERED OFFICE

Provincial House, 26 Commercial Way, Woking Surrey, GU21 6EN

WEBSITE

www.wokingcab.org

INDEPENDENT EXAMINER

Andrew Skilton ACA

Brewers Chartered Accountants

Bourne House, Queen Street, Gomshall, Surrey, GU5 9LY

BANKERS

Lloyds Bank PLC

32 Commercial Way, Woking, Surrey, GU21 6EN

Report of the Trustee Board
For the Year Ended 31st March 2024

The Trustees, who are also Directors under Company Law, have pleasure in submitting their Annual Report for the year ended March 2024. The financial statements have been prepared in accordance with their accounting policies set out in the notes to the financial statements. They comply with Citizens Advice Woking (CAW) governing document, Charities Act 2011, Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with "FRS102", the Financial Reporting Standard applicable in the UK and Republic of Ireland.

CONSTITUTION

CAW was founded in 1939 and was incorporated as a Company Limited by Guarantee in 1991. New Articles of Association were adopted in 2014 and updated in 2022 in accordance with National Citizens' Advice Model Articles. A Trustee Board including members elected at an Annual General Meeting or co-opted by the Trustee Board directs CAW. Representatives of staff and volunteers and Woking Borough Councillors are entitled to attend Board meetings as non-voting observers. The members of the Company consist of all Trustee Board Members. The liability of each member is limited to a maximum of £1 per member.

TRUSTEE BOARD

The individuals who served as elected members of the Trustee Board during the financial year are listed on the prior page.

No member of the Trustee Board received any payment from CAW.

Jenny Sexton and Lesley Taylor served as Staff Representatives to the Trustee Board resigning in December 2023.

No Woking Borough Councillors were appointed as observers during the year.

PUBLIC BENEFIT

The Trustees have had regard to the Charity Commission Guidance on public benefit.

OBJECTIVES

The objectives as set out in the Articles of Association state "the Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Woking and surrounding areas."

These objectives are achieved by the delivery of the Citizens Advice service to provide free, independent, and confidential advice and information to the residents of Woking and anyone who works in the Borough to help with the problems they face. In addition, it looks to improve the policies and practices that affect peoples' lives.

ACTIVITES

CAW's activities continue to be in line with its objectives. CAW works under the Local Performance and Quality Framework membership scheme of the national Citizens Advice organisation. It continues to meet the quality mark for the Advice Quality Standard in the areas of debt, housing, and welfare benefits.

CAW's main activity is to ensure members of the public can access an advice service at a time which is suitable to them and to then receive free, impartial, and confidential information and advice which helps them to move forward with whatever issue they are experiencing. There needs to be as many ways of access to CAW's service as possible and clients can contact us in person, by telephone, by email or by completing a form on our website. Information and advice can then be given to the clients in any or several of these ways, depending on the capability of the client.

Our town centre office was accessible five days a week and open to clients dropping in from 10am – 4pm. We have continued with our outreach sessions in Sheerwater and Byfleet with a team of volunteers on the rota to be available every week. We also continued another outreach service for the Ukrainian refugees that came to the UK after the war started in April 2022. We have 2 volunteers every week who attend the Lighthouse Community Hub to give information and advice to clients who have just arrived in the country and who continue to live in the Borough.

CAW has always delivered telephone information and advice, including being part of the national telephone helpline, Adviceline. For the first 8 months of 2023 -24, we worked in partnership with Citizens Advice Surrey Heath to deliver Adviceline, and a team of volunteers answered calls Monday – Friday. All Surrey local Citizens Advice offices worked in partnership to apply for funding from the national organisation to set up and run a County-wide Surrey Adviceline. The funding covered a paid role for 1 full time generalist adviser (GA) as well as a rota of 2 volunteers per session 5 days a week to man Adviceline. The Project took 3 months to set up, but by November 2023 we had employed a GA and a volunteer rota was established.

In addition to our core funding from Woking Borough Council (WBC), we were funded to deliver several Projects on its behalf. The Financial Capability Project had been delivered for many years and was to help those clients in financial difficulties with budgeting and financial literacy support.

For 12 months from January 2023, we were funded to provide a welfare benefit adviser to work with the Syrian and Afghan Refugees being supported by WBC under the Resettlement Scheme. We also received funding to attend the Ukrainian Hub and to continue to work with those clients who needed additional ongoing support.

Finally, WBC also contributed towards the cost of our Guildford County Court Help Desk, which is held bi-weekly. Our 2 advisers attend the Court to help those who are at risk of homelessness. They run a drop-in help desk as well as advocating on behalf of clients who have referred themselves prior to their Hearings. Our advisers work with clients before and after the Hearing to stabilise not only their housing situation but any other problem they may have, such as debt and the need for income maximisation.

We also received funding from Surrey County Council to continue delivering the No One Left Behind Project. The aim was to contact those harder to reach residents who find it difficult to engage and who often have several interconnected and complicated issues that have built up over time. Our 2 advisers are the main point of contact for clients and help mainly with income maximisation and debt problems. This was a Surrey-wide Project as each local

Citizens Advice office across the County was being funded to provide the same service in their Borough.

Our I Access Project entered its third year with our 2 GAs taking referrals directly from the key workers working with I Access, the Drug and Alcohol Service for Surrey. The aim of the Project is to help clients to resolve their issues, mainly welfare benefit, housing and debt issues, to help with their treatment pathway. Our advisers work remotely at the I Access Hubs in Chertsey, Guildford and Redhill.

Our Trussell Trust Project entered its second year. A GA is employed to attend the Foodbank sessions to support clients who have been issued foodbank vouchers. The aim of the Project is to reduce reliance on the Foodbank, although clients have a variety of issues that are all interconnected and are barriers to them reducing reliance on the Foodbank.

We continued to work with Healthwatch Surrey on a new Project following its decision to run the Telephone Information and Adviceline inhouse. This is a Data Insight Sharing Agreement about the trends and issues of health and social care experiences being seen across the County. A monthly report is submitted, and regular meetings are held with members of both the Healthwatch and CAW teams.

CAW spent a lot of time during the year administering the Household Support Fund on behalf of WBC. The Household Support Fund was available to help those in financial difficulties. It worked with WBC on the criteria and how the process would work. We ran an application process and assessed the eligibility of the clients. We distributed supermarket vouchers and made payments on to energy accounts.

Recruitment of paid staff continued throughout the year as well as the training of new volunteers to join the team. 11 volunteers started on the rota in the reception/admin role and 3 volunteers were trained to become assessors. Ongoing continuous professional development training for paid staff was held in house or they attended external sessions when appropriate.

CAW is part of the community and recognised as an organisation that can be trusted and to give the correct information and advice. It was invited to run sessions at the Surrey Heartlands Living Market Event, attended the Working for Woking day, and gave presentations to the Surrey Minds Staff Meeting, the Woking Rotary Club and the Welcome Church. It is also part of the Woking Mental Health Partners Group and the Woking Refugee Focus Group.

CAW also continued to administer the Wenceslas Fund on behalf of Woking Lions. Volunteers and paid staff make applications to the Fund on behalf of clients who need help with their energy costs. This is then assessed by management and if the client's application is successful then arrangements are made for a contribution towards energy costs to be paid.

CAW also administered successful applications to the John Beane Grant Fund. Applications were made by the CAW volunteers and paid staff for items of furniture, white goods, and school uniform, amongst other things. Items were purchased on behalf of the client when John Beane paid the money into CAW's bank account.

CAW also continued with its Research and Campaign work raising important issues both locally and nationally that impact on peoples' lives. The importance of being able to collect real time data had been demonstrated throughout the Pandemic, with the effects of all the new regulations and legislation being seen immediately. The data CAW gathers is used to

help research issues and influence decision makers by running campaigns to change these policies and practices that are seen to not be working.

Work to improve the reception area in the Provincial House office was also completed, which has not only improved the space for clients, but has made it easier to help more than one client at a time, as well as improving the working space for the receptionist/admin team.

Due to the decision by WBC to cut funding to CAW, our fundraising efforts increased enormously. A Crowdfunding campaign was organised, a Quiz Night and Music Event were held, and staff and volunteers took part in the London Legal Walk.

ACHIEVEMENTS AND PERFORMANCE

CAW's main achievement was to continue delivering a service that helped 6025 clients, with 22,802 different issues during the year. An income gain of £2,805,955 was achieved for clients and debts of £198,591 were written off. The town centre office continued to be open 5 days a week and the 3 outreach sessions in Byfleet, Sheerwater and the Ukrainian Hub remained open, delivering a face-to-face service when so many other organisations have been forced to stop this service due to a lack of funding.

We have been able to recruit new volunteers and provide training courses to become assessors. Recruitment of paid staff has had its challenges, but we successfully recruited a new Advice Session Supervisor, new members of staff to the Trussell Trust and Court Desk Project, and to a new post for the Adviceline Project.

We continued to successfully deliver the Projects we had been delivering in 2022 – 23. Our Trussell Trust and I Access Projects are delivered solely by CAW and our Funders, the Trussell Trust and Surrey and Borders Partnership, have seen the benefit to their clients by being able to access a GA directly.

We delivered the No One Left Behind and Adviceline Projects jointly with the other 11 Surrey local Citizens Advice offices, working successfully in partnership to reach more residents across the County.

Our work on behalf of WBC to support the Refugee community in Woking increased during the year as the success of the Ukrainian Hub grew and more Refugees needed help with issues to help them settle in Woking. More Afghan families arrived in the Borough and needed help to resolve housing and welfare benefit issues. WBC renewed the funding to provide a welfare benefit adviser for the Syrian and Afghan refugees from January 2024 – December 2024.

The Guildford County Court Help Desk advisers prevented homelessness and when this was not possible due to the legal circumstances, advised clients on their options for housing, including supporting them to make homelessness applications. The work done pre and post Hearings increased income and went through the client's options to deal with debt.

Our relationship with Healthwatch continued with the delivery of a new Project to share insight and data about the health and social care sector that clients were experiencing. This has been used by Healthwatch Surrey to approach the Health Commissioners and other statutory bodies to make improvements to the system.

We were awarded funding by the national organisation of Citizens Advice to improve the delivery of our service and were able to train receptionists to take on more responsibility by completing emergency applications for charitable help. This successfully freed up time for the rest of the team to deal with other issues a client had.

Our Research and Campaign work throughout the year successfully raised awareness of local and national issues. Paid staff and volunteers raised 331 Evidence Forms. Housing and welfare benefit issues had the highest number of Evidence Forms raised, highlighting the difficulties in finding suitable, affordable housing, and the many problems clients have in navigating the welfare benefit system.

The last six months of the year were overshadowed by our attempts to convince WBC not to cut our core funding. Whilst continuing to deliver the service for the clients and our Funders, the Trustees, paid staff and volunteers were actively doing what they could to change the minds of Councillors and Officers.

We supplied as much information as possible in the form of a Business Case, attended meetings with Councillors and Officers, including appearing at the Overview and Scrutiny Committee, and invited the Deputy Leader of the Council to be the main speaker at the Annual General Meeting. There was increased activity on social media and in the local newspaper, several grant applications for core funding were submitted and our fundraising and requests for donations increased.

FINANCIAL REVIEW

The Trustee Board confirms it has kept proper accounting records which fully shows CAW's financial position. The Trustee Board also acknowledges its responsibility for safeguarding CAW's assets and for taking all reasonable steps for the prevention of fraud and other irregularities.

The outcome for 2023/24 was as shown in the Accounts below. We received a total income of £469,697 (including the agreed amount of grant from WBC of £189k). The year-end surplus was £41k (compared to the previous year's deficit of £21,500) and we maintained healthy reserves of £250k.

Surrey County Council's funding for No One Left Behind was new restricted funding for 12 months from 1st April 2022 to end in March 2023. Due to the success of this Project, we were informed in December 2022 that funding of the same amount would be awarded to deliver the service in 2023 – 24.

In addition to the £10,000 funding from Woking Borough Council for the County Court Help Desk, a further £5,000 funding came from Guildford Borough Council. A donation of £3,000 was also received towards the work this Project was doing. We did not manage to secure any more funding during the year.

But we were able to secure new restricted funding Projects. Two Projects were on behalf of WBC. The first was for the extension of advice sessions at the Ukrainian Hub. Due to the success and continuing demand for CAW's services, further funding for 2023 – 24 was agreed in December 2022 with an increase of 40% to £14,400 to deliver the service for a further 12 months from 1st April 2023.

The second Project did not start until January 2023 and was to provide a welfare benefit adviser to support the Syrian and Afghan Refugees who are part of the Resettlement Programme. This was for 12 months until the end of December 2023. Income of 3 months was taken into the restricted funding total for 2022 – 23 and 9 for 2023 - 24.

The Trussell Trust Foodbank Project is a 3-year Service Level Agreement and began on 1st October 2022. For 2022 – 23 six months of the first year's restricted funding was taken into

income and six months went into 2023 – 24. The Year 2 funding will run from October 2023 to October 2024

The I-Access Project continued to be funded for 2023 – 24 for a further 12 months at the same level of funding as 2022 - 23.

CAW received £14,000 from Healthwatch Surrey to deliver the Data Insight Sharing Agreement which was a reduction of £1,000 on the previous year when it delivered the Telephone Information and Adviceline.

In January 2023 CAW was awarded £12,500 restricted funding from national Citizens Advice for the Improving Delivery Project. As work started on this immediately, 3 months of the funding was taken as income for 2022 – 23 and 9 months for 2023 – 24.

In April 2023, the Surrey local Citizens Advice offices jointly bid to national Citizens Advice for funding to set up a new Adviceline group. Each office received £39,000 towards the running of the Project, including the recruitment of a full-time member of staff. The funding was not awarded until August 2023 and therefore 8 months of the income was taken into 2023 -24.

We were also paid administration costs by WBC to deliver 2 rounds of the Household Support Fund of £13,000 during 2023 - 24.

United Byfleet Charity also increased their funding to £7,500 towards the running of the Byfleet Outreach Session.

Fundraising events plus donations from various sources raised £47,675 during the year, an increase of 53% on the previous year.

ONGOING ISSUES

At the time of last year's annual report (November 2023) it was necessary to include the rider that given the uncertainty of receiving core funding from WBC for 2024/25 (following its issue of a s.114 Notice declaring effective "bankruptcy") and the usual uncertainties of receiving grants from other sources, CAW could not declare itself a going concern and might have to budget for closure by the end of June 2024.

WBC consulted on a proposal that our core grant be cut in its entirety. We responded with the case that our services play an important part in their performance of their statutory duties (particularly in relation to the provision of housing, the prevention of homelessness and issues around housing benefit and council tax support) and help protect the vulnerable (expenditure on which the s.114 Notice permits), We produced a business case that the impact of CAW's closure would result in a greater financial cost to the Council by having to provide the services we would no longer be delivering. Discussions were held with the relevant Council Members and Officers, but the Council concluded that providing core funding to CAW was discretionary expenditure which it was not permissible to make under the s.114 regime.

Unfortunately, CAW was unable to persuade WBC that, in setting its budget for 2024/25, it could continue to pay CAW core funding. This represents a cut of £189k in core unrestricted funding for 2024/25 compared to that given in 2023/24. However, CAW did secure funding from WBC to deliver some Projects. This was a combination of transition funding from the UK Shared Prosperity Fund to support our transformation (£30k), and £50k from its Hardship Fund, primarily to signpost people to advice and support if in difficulty because of the 10% Council Tax increase. In addition, extra money was forthcoming to support refugees in

Woking. WBC was able to continue to fund existing projects, including a contribution to the Guildford Court desk, and to carry forward the arrangements for the use of the premises at Provincial House at nominal rent and with the service charge borne by WBC. Funding for other projects from other sources was also confirmed.

Whilst all these amounts are restricted funds to be used for the purposes given, they enabled CAW to continue to employ the staff necessary to deliver a service. Together with the increase in fundraising activities, including a Crowdfunding campaign, and some cost-cutting, this enabled a balanced budget for 2024/25 to be set. This is enabling a service to be continued whilst making some adjustments to what can be provided.

Looking to the future, it is recognised that it is not possible to rely on all the 2024/25 project funding being available in 2025/26. The Board are actively exploring options to enable a service to the residents of Woking to be maintained going forward.

GOING CONCERN

The Trustees are of the view that, at the time of writing this report, given our continued inability to receive core grant from Woking Borough Council and unknown future project income, CAW may not be a going concern.

The Board is exploring the options available to it to continue operating CAW's services. These include merger with another local CA, continuing to provide a slimmed-down service within the resources likely to be forthcoming in the next financial year, and a managed closure transferring its projects and reserves to another LCA.

RISK

The Trustee Board consider the risk to which CAW is exposed and has put in place systems to mitigate those risks. This includes holding professional indemnity insurance and employers' liability insurance. The level of cover is reviewed annually.

The Risk Register is reviewed every 2 months, and the major risk identified is the reduction of funding on current levels and the inability to find alternative funding.

There continues to be the same mistaken belief that CAW is a national charity funded by central government. CAW continues to work hard to make the public and potential funders aware it is a local charity competing for funding with other charities.

INDEPENDENT EXAMINER

During the financial year Brewers Chartered Accountants has acted as CAW's Independent Examiner.

SMALL COMPANY EXEMPTION

This Report is prepared in accordance with the Special Provisions of Part 15 Companies Act 2006

Laurence Oates
On behalf of the Trustee Board
Dated

INDEPENDENT EXAMINER'S UNQUALIFIED REPORT

CHARITABLE COMPANY

Independent Examiner's Report to the Trustees of Citizens Advice Woking

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Citizens Advice Woking ('the charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of charitable company you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

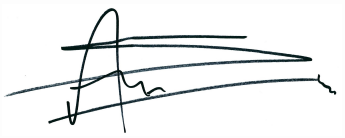
Since the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW specify other appropriate body], which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view which is not a matter considered as part of an independent examination; or

- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I draw your attention to the disclosure in the Trustees' Report and the Post Balance Sheet Events Note 18 which indicates there is material uncertainty relating to going concern following the issuing of a Section 114 Notice by Woking Borough Council. The council are consulting on a proposal for the grant to be cut in its entirety for 2024-2025. Whilst the trustees are responding that the services provided by Citizens Advice Woking are an important part in the council 's performance of its statutory duties and are permitted under the Section 114 Notice, at the time of signing these accounts, there is material uncertainty about the charitable company's ability to continue. The trustees, due to the uncertainty, have drawn up a contingency plan including as a last resort to close and believe there will be sufficient distributable reserves to fund these costs.



Andrew Skilton
ICAEW
Brewers Chartered Accountant
Bourne House
Queen Street
Gomshall
Surrey
GU5 9LY

CITIZENS ADVICE WOKING

STATEMENT OF FINANCIAL ACTIVITIES
(Including the Income and Expenditure Account)
For the year ended 31st March 2024

	Notes	General Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
INCOME FROM:						
Donations and legacies		36,673	-	-	36,673	23,506
Charitable Activities						
Grant Woking Borough Council	1	189,000	-		189,000	189,000
Other grants				245,724	245,724	371,578
Income from other trading activities						
Income from fundraising activities		11,002	-	-	11,002	7,654
Investment Income	2	1,658	-	-	1,658	338
Other income		1,062	-	-	1,062	-
		239,395	-	245,724	485,119	592,076
EXPENDITURE ON:						
Raising Funds						
Charitable Activities						
Grants	3	-	-	56,125	56,125	197,569
Staff costs	4	165,388	-	243,240	408,628	380,550
Office and property costs	5	10,745	14,476	-	25,221	16,812
Sundry expenses	6	17,215	-	13,029	30,244	45,514
Other - return unspent funds	7	-	-		-	13,155
TOTAL		193,348	14,476	312,393	520,218	653,600
NET EXPENDITURE		46,047	(14,476)	(66,669)	(35,099) -	61,524
Transfers between Funds	14	(4,560)	0	4560	-	-
NET EXPENDITURE after transfers		41,487	(14,476)	(62,109)	(35,099) -	61,524
FUNDS BROUGHT FORWARD AT 1st April 2023	14 & 15	105,722	97,115	64,876	267,713	329,238
FUNDS CARRIED FORWARD AT 31st March 2024		147,209	82,639	2,767	232,614	267,713

CITIZENS ADVICE WOKING

BALANCE SHEET

At 31st March 2024

	Notes	2024 £	2024 £	2023 £	2023 £
FIXED ASSETS					
Tangible fixed assets	9		-		-
CURRENT ASSETS					
Debtors	10	16,182		12,900	
Cash at bank and in hand		290,768		291,062	
		306,950		303,962	
CREDITORS : amount falling due within one year	11	74,336		36,249	
NET CURRENT ASSETS			232,614		267,713
NET ASSETS			232,614		267,713
FUNDS					
Unrestricted Funds					
General funds		147,209		105,722	
Designated funds	14	82,639		97,115	
			229,848		202,837
Restricted	15		2,767		64,876
TOTAL FUNDS			232,614		267,713

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act.

The Trustees acknowledge their responsibility for:
1) Ensuring the company keeps accounting record which comply with Sections 386 and 387 of the Companies Act 2006; and

2) Preparing accounts which give a true and fair view of the affairs of the company as at the end of its financial year end and of its result in each financial year in accordance with Sections 394 and 395 and which otherwise

to the company.

These financial statements are prepared in accordance with Part 15 of the companies Act 2006 in relation to small companies.
The financial statements on pages 17 to 25 were approved by the Board on
and signed on their behalf by:

L Oates
Board member

J Butler
Board member

Company number: 2638741
Charity number : 1004585

STATEMENT OF CASH FLOWS

For the year ended 31 March 2024

	2024	2023
CASHFLOWS FROM OPERATING ACITIVITES		
Proft/(Loss) for the year	(35,099)	(61,524)
Increase in debtors	(3,282)	(2,348)
Increase in creditors	38,087	23,040
Change in cash and cash equivalents	(293)	(40,832)
Cash and cash equivalents at the beginning of the reporting period	291,062	331,894
Cash and cash equivalents at the end of the reporting period	290,769	291,062

Notes to the Financial Statements
Year to 31st March 2024

1. Accounting Policies

General

The financial statements for the charity, which is a public benefit entity, have been prepared on the accruals basis under the historic cost convention and in accordance with the Statement of Recommended Practice: Accounting and Reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic Ireland (FRS102 2nd Edition effective January 2019 - 'Charities SORP'), Companies Act 2006 and the Charity's Governing Document. Presentational currency is £ Sterling & rounding is to £s.

Income

Income comprises grants, donations and fundraising activities. Income is recognised on a receivable basis. Income is deferred where it relates to and agreement to provide services for a specific period and has been received in advance of that period. A grant of £189,000 (2022: 218,000) was received from Woking Borough Council.

Donated services and facilities

Woking Borough Council provides office free of charge from which the charity operates. No financial values have been attributed to the rent, service charges and rates donated as the trustees feel that the value cannot be reliably measured and quantified.

Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that the settlement will be required and the amount of the obligation can be measured with reasonable certainty.

Pension costs

Defined contribution pension costs are allocated to unrestricted and restricted activities based on the allocation of staff time.

Support costs

10% of salary costs and 5% of office and sundry costs are deemed to relate to the management of the bureau. Governance costs comprise the Independent Examination Fee.

Certain office, sundry and salary costs have been allocated to restricted funds where provisions has been made for these costs to be funded from the grants.

VAT

Income and expenditure are VAT inclusive as the Charity's activities are outside the scope of VAT.

Fixed Assets

Fixed assets are stated at cost. Assets are capitalised when the cost of each item exceeds £1,000.
Depreciation is provided at rates calculated to write off assets over their expected lives.
Depreciation policy
Office equipment -33.3% Straight line

Debtors

Debtors are recognised at settlement amount.

Creditors

Creditors are recognised when 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 to settle can be measured reliably.

Operating lease agreement

Rentals applicable to operating leases where substantially all of the benefits and risk of ownership remain with the lessor are charged against income on a straight line basis over the period of the lease.

Funds

Unrestricted funds are available to spend on activities that further any purposes of the charity.

Designated Funds are unrestricted funds which have been set aside for a specific purpose.

Restricted Funds are funds which have been restricted in accordance with donor specification.

GOING CONCERN

The Board is exploring the options available to continue operating CAW's services, these include merger with another local CA, continuing to provide a slimmed-down services within the resources likely to be forthcoming in the next financial year, and a menaged closure transferring its projects and reserves to another CA.

CITIZENS ADVICE WOKING

Notes to the Financial Statements
Year to 31st March 2024

2 Investment Income	2024	2023
	£	£
Interest receivable	1,658	338

3 Grants	2024	2023
	£	£
Household Support Fund 1	-	548
Wenceslas fund	5,216	3,125
BEIS Funding	540	420
Guildford County Court	290	473
Household Support 2 & 3	-	183,797
Household Support 4	50,000	-
Trussell Trust Foodbank	-	924
United Byfleet Charity	79	-
John Beane	-	8,283
	56,125	197,570

4 Staff Costs	2024	2023
	£	£
Salaries	361,331	338,393
Employers NI	23,528	20,380
Pensions	23,769	21,777
	408,628	380,550
Allocated as follows:		
Charitable activities	367,766	342,495
Support costs	40,863	38,055
	408,628	380,550
Average number of employees		
Management	2	2
Administration	1	1
Direct advice	10	10
Support staff	5	5
	18	18

Full time equivalent for 2024 totals 10 (2023 - 10).

No member of staff received remuneration in excess of £60,000.
No Board members or connected person received any remuneration or expenses in the year.

CITIZENS ADVICE
WOKING

Notes to the Financial Statements
Year to 31st March 2024

5 Office and Property Costs

	2024	2023
	£	£
Rents and insurance	1,524	1,339
Printing, postage and stationery	5,444	4,661
Telephone	1,137	1,860
Repairs	14,476	-
Support costs	2,640	414
	25,221	8,274

The value of the office premises provided rent free by Woking Borough Council is excluded from the Statement of Financial Activities in 2024 as the Trustees do not feel the beneficial value to the Charity can be reliably measured. The exclusion is on the basis that the market value does not represent the cost of alternative premises to operate from should the need arise.

6 Sundry Expenses

	2024	2023
	£	£
Legal, professional & consultancy	3,733	772
Travelling expenses	573	1,094
Staff training	787	2,564
Computer expenses	10,500	20,307
Sundry expenses	979	15,137
Support costs	13,672	5,639
	30,244	45,513

7 Other expenditure

	2024	2023
	£	£
Repayment of unspent Household Support	-	13,155

8 Support Costs

	2024	2023
	£	£
Salaries and other employee costs	40,863	38,055
Office and property costs	2,640	414
Sundry expenses	13,672	5,639
	57,175	44,108

All support costs are allocated to charitable activities.
Support costs include Governance costs of Independent Examination £3,255 (2023 £3,540).

CITIZENS ADVICE
WOKING

Notes to the Financial Statements
Year to 31st March 2024

9 Fixed Assets

	Office Equip	Office Equip
	£	£
Cost		
1st April 2023	38,748	38,748
Additions	-	-
Disposals	-	-
31st March 2024	38,748	38,748
Depreciation		
1st April 2023	38,748	38,748
Charge for the year	-	
On disposals	-	
31st March 2024	38,748	38,748
Net book value at 31st March 2024	-	-
Net book value at 31st March 2023	-	-

10 Debtors

	2024	2023
	£	£
Debtors and prepaid expenses	16,182	12,900

11 Creditors: Amounts falling due within one year

	2024	2023
	£	£
Accruals and deferred income	74,336	36,249

12 Related Party Transactions

No donations were received from related parties.

13 Independent Examiners Remuneration

Independent Examiner's remuneration totalled £3,255 (2023 - £3,450).

CITIZENS ADVICE WOKING

Notes to the Financial Statements Year to 31st March 2024

14 Designated Funds

	Balance at 01/04/2023	Incoming	Outgoing	Transfers	Balance at 31/03/2024
	£	£	£	£	£
Guildford County Court Help Desk	40,653	-	-	(40,653)	0
Outreach	10,000	-	-	(10,000)	0
Property Maintenance	36,462	-	4,476	(31,986)	0
Office Improvements (post covid)	10,000	-	10,000	-	0
Partiger Trust		-	-		-
Desigated Funds - General Reserve				82,639	82,639
	97,115	-	14,476	-	82,639

The designated funds from last year have been merged to a General Reserve at 31/3/24. The funds are held as a contingency fund given the uncertainties on funding for 25/26 and the risk of CAW having to close. This includes paying redundancy costs of up to £45k and other closure costs. The contingency fund also covers property maintenace costs at Provincial House.

15 Restricted Funds

	Balance at 01/04/2023	Income	Expenditure	Transfers	Balance at 31/03/2024
	£	£	£	£	£
4- Household Support		50,000	(50,000)	-	-
Household Support Administration	243	10,043	-	10,286	-
I-access Community Drug and Alcohol Service	3,060	50,726	(53,359)	- 427	-
MaPS Funding	424		-	424	-
BEIS Remote Working	1,154		(540)	- 614	-
Guildford County Court Help Desk	378	18,000	(31,778)	13,400	-
Surrey County Council Funding - No One Left Behind - 1	50,370		(49,778)	- 592	-
Surrey Crises	325		-	325	-
Wenceslas	2,476	4,500	(5,216)	-	1,760
Byfleet Outreach Centre Income	420	7,500	- 7,999	79	-
CitA Improving Delivery Project	2,500	12,500	- 15,662	662	-
Financial Capability Grant	-	11,500	(12,106)	606	-
Healthwatch Advice Line Grant	323	14,000	(15,509)	1,186	-
Trussell Trust Foodbank	-	23,800	(25,908)	2,108	-
Ukrainian Hub Income	844	12,833	(14,022)	345	-
WBC Refugee Support Income	-	10,838	(12,390)	1,552	-
Surrey Advice Line		19,484	(18,053)	- 1,431	-
John Beane	2,359		-	1,279	1,080
	64,876	245,724	- 312,320	4,560	2,840

CITIZENS ADVICE WOKING

Notes to the Financial Statements Year to 31st March 2024

15 Restricted Funds, continued

Household Support Fund - On behalf of Woking Borough Council, Citizens Advice Woking distributed the Fund to eligible applicants in financial need and/or who had a disability or long-term health condition.

Household Support Admin - An amount paid to Citizens Advice Woking by Woking Borough Council to contribute towards the administration costs of distributing the fund.

I Access Community Drug and Alcohol Service - funding from Surrey & Borders NHS Trust to provide a Generalist Adviser to take direct referrals from key workers to support service users who are receiving treatment.

MaPs Funding - Funding provided to train a debt adviser.

BEIS Funding IT resources - Funding from national Citizens Advice to purchase hardware and software to contribute towards the cost of running a remote working service.

Guildford Court Desk - Funding from Woking Borough Council and Guildford Borough Council to help clients at risk of homelessness due to Possession Proceedings being issued.

Surrey CC - No One Left Behind - Funding from Surrey County Council to provide caseworkers to support vulnerable clients with debt, budgeting and welfare benefits advice.

Surrey Crisis Fund – To support clients to make applications for Grants from Surrey County Council's emergency funding pot.

Wenceslas – Provides Grants to eligible clients from a fund raised by Woking Lions to assist with fuel poverty and fuel debt.

Byfleet Outreach – Funding from United Byfleet Charities towards the cost of running an outreach service in Byfleet.

CitA Improving Delivery Programme – Funding from national Citizens Advice towards the cost of running the service.

Financial Capability – Funding from Woking Borough Council to contribute towards the cost of delivering financial capability and budgeting support to clients with debt.

Healthwatch Telephone Advice line – Funding from Healthwatch Surrey to provide, or signpost people to information about local health and care services and how to access the services by a Helpdesk which processes enquiries made by telephone, text, email or through the Healthwatch Surrey website.

Trussell Trust Foodbank – Funding from Trussell Trust to provide a Generalist Adviser at Foodbank sessions to give information and advice and to reduce the reliance on the Foodbank.

Ukrainian Hub – Funding from Woking Borough Council to provide Generalist Advisers to attend the outreach sessions to give

WBC Refugee Support – Funding from Woking Borough Council to provide a welfare benefit adviser to support the Syrian and Afghan refugees with welfare benefit issues.

John Beane - Grants for claimants in financial difficulty.

CITIZENS ADVICE WOKING

Notes to the Financial Statements Year to 31st March 2024

16 Analysis of funds by net assets 2024

	Unrestricted Funds	Designated Funds	Restricted Funds	Total
			£	£
Net current assets	147,209	82,639	2,767	232,614
Net assets	147,209	82,639	2,767	232,614

17 Analysis of funds by net assets 2023

	Unrestricted Funds	Designated Funds	Restricted Funds	Total
	£		£	£
Net current assets	105,722	97,115	64,876	267,713
Net assets	105,722	97,115	64,876	267,713

18 Post Balance Sheet Events - Going Concern

The Board is exploring the options available to continue operating CAW's services. These include merger with another local CA, continuing to provide a slimmed-down service within the resources likely to be forthcoming in the next financial year, and a managed closure transferring its projects and reserves to another LCA.

CITIZENS ADVICE WOKING

England & Wales - Charity number 1004585

Accounts

CITIZENS ADVICE WOKING

UNAUDITED FINANCIAL STATEMENTS

31ST MARCH 2023

COMPANY REGISTRATION NUMBER: 02638741

CHARITY REGISTRATION NUMBER: 1004585

BREWERS

CHARTERED ACCOUNTANTS

Bourne House, Queen Street, Gomshall, Surrey, GU5 9LY

CITIZENS ADVICE WOKING

CONTENTS

	PAGE
GENERAL INFORMATION	1
REPORT OF THE TRUSTEE BOARD	2
INDEPENDENT EXAMINER'S REPORT	11
STATEMENT OF FINANCIAL ACTIVITES	13
BALANCE SHEET	14
STATEMENT OF CASHFLOWS	15
NOTES TO THE FINANCIAL STATEMENTS	16

CITIZENS ADVICE WOKING

COMPANY INFORMATION
31ST MARCH 2023

COMPANY REGISTRATION NUMBER: 02638741

CHARITY REGISTRATION NUMBER: 1004585

TRUSTEE BOARD

Mr C Croker (Resigned September 2023)
Mr L Oates (Vice Chair and Chair from 1st October 2023)
Mr J Butler (Treasurer)
Mrs A Smith
Mr P Stubbs (resigned November 2022)
Mrs L Kemeny
Dr C Smith
Ms S Hope
Mr W Annandale (appointed 29th March 2022)
Ms D Harlow (appointed 25th January 2023)
Mrs K Hashmi (appointed 28th April 2023)
Mr R Shah (resigned August 2022)

CHIEF EXECUTIVE

Lorraine Buchanan

REGISTERED OFFICE

Provincial House, 26 Commercial Way, Woking Surrey, GU21 6EN

WEBSITE

www.wokingcab.org

INDEPENDENT EXAMINER

Andrew Skilton ACA

Brewers Chartered Accountants

Bourne House, Queen Street, Gomshall, Surrey, GU5 9LY

BANKERS

Lloyds Bank PLC

32 Commercial Way, Woking, Surrey, GU21 6EN

Report of the Trustee Board
For the Year Ended 31st March 2023

The Trustees, who are also Directors under Company Law, have pleasure in submitting their Annual Report for the year ended March 2023. The financial statements have been prepared in accordance with their accounting policies set out in the notes to the financial statements, comply with Citizens Advice Woking (CAW) governing document, Charities Act 2011, Companies Act 2006 and Accounting and Reporting by Charities: Statement of recommended Practice applicable to charities preparing their accounts in accordance with "FRS102" the Financial Reporting Standard applicable in the UK and Republic of Ireland.

CONSTITUTION

CAW was founded in 1939 and was incorporated as a Company Limited by Guarantee in 1991. New Articles of Association were adopted in 2014. A Trustee Board including members elected at an Annual General Meeting or co-opted by the Trustee Board directs CAW. Representatives of staff and volunteers and Woking Borough Councillors are entitled to attend Board meetings as non-voting observers. The members of the Company consist of all Trustee Board Members and others who have been admitted to membership. The liability of each member is limited to a maximum of £1 per member.

TRUSTEE BOARD

The individuals who served as elected members of the Trustee Board during the financial year are listed on the prior page.

No member of the Trustee Board received any payment from CAW.

Jenny Sexton and Lesley Taylor served as Staff Representatives to the Trustee Board.

No Woking Borough Councillors were appointed as observers during the year.

PUBLIC BENEFIT

The Trustees have had regard to the Charity Commission Guidance on public benefit.

OBJECTIVES

The objectives as set out in the Articles of Association state "the Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Woking and surrounding areas."

These objectives are achieved by the delivery of the Citizens Advice service to provide free, independent, and confidential advice and information to the residents of Woking and anyone who works in the Borough to help with the problems they face. In addition, it looks to improve the policies and practices that affect peoples' lives.

ACTIVITES

CAW's activities continue to be in line with its objectives. CAW works under the Local Performance and Quality Framework membership scheme of the national Citizens Advice organisation. It continues to meet the quality mark for the Advice Quality Standard in the areas of debt, housing, and welfare benefits.

CAW's main activity is to ensure members of the public can access an advice service at a time which is suitable to them and to then receive free, impartial, and confidential information and advice which helps them to move forward with whatever issue they are experiencing. There needs to be as many ways of access to CAW's service as possible. We evaluated the way we had been working during and as we came out of the Pandemic and concluded that a hybrid working model for both volunteers and paid staff offered the most flexible way for clients to contact us. Clients can contact us in person, by telephone, by email or by completing a form on our website. Information and advice can then be given to the clients in any or several of these ways, depending on the capability of the client.

Our town centre office is accessible five days a week and is open to clients dropping in from 10am – 4pm every day. As demand has grown, we felt the need to create a new role called reception/admin. In April 2022, our training supervisor devised a new training pathway and our first group of 8 volunteers joined the rota in May. The support the reception/admin gives to the Advice Session Supervisor in invaluable and the Advice sessions run more efficiently because there are always one or two reception/admins on the rota. During the year, 5 of the new reception/admins joined our training programme to become assessors, and we recruited 4 new reception/admin volunteers to replace them.

CAW has continued with its outreach service delivery in Sheerwater and Byfleet by having a team of volunteers on the rota to be available every week. We also opened another outreach service in the summer of 2022 for the Ukrainian refugees that came to the UK after the war started in April 2022. We have 2 volunteers every week who attend the Lighthouse Community Hub to give information and advice to clients who have just arrived in the country. This service was made available for 50 weeks of the year.

We had also received funding from Surrey County Council to deliver a new Project called No One Left Behind. The funding had been awarded to all Local Citizens Advice offices in Surrey and was the first time all 11 offices had worked together to deliver a Project across the County. Surrey County Council wanted those members of the community who were harder to reach to be able to access the Citizens Advice service, and therefore as a group, we planned and implemented the Project within 2 months for it to be up and running in April 2022.

Another Project that started in October 2022 was with the Trussell Trust Foodbank. We entered into a 3-year agreement to provide a Citizens Advice Generalist Adviser 3 days a week to provide information, advice, and support to users of the Foodbank. With the Trussell Trust management team, we worked on the scope of the Project and how it was going to be delivered.

Projects cannot be delivered without the recruitment of paid staff, and throughout 2022 – 23 we recruited 2 new people to work on the No One Left Behind and Trussell Trust Projects. We also had one member of staff coming back from maternity leave who also joined the No One Left Behind Project.

Recruitment also continued throughout the year for core staff. Two of our welfare benefit caseworkers retired and needed to be replaced. Our money advice caseworker left after only 4 months, so we needed to go through the recruitment process again. We also recruited 2

new Advice Session Supervisors and increased the hours of our bookkeeper to be able to do some admin support.

Additionally, our Operational Manager of more than 20 years, also retired and recruitment for that post proved to be more difficult than hoped for, with the first round unsuccessful. We were very fortunate to eventually be able to recruit an internal candidate who was supported by the outgoing Operational Manager for the first 2 months in post.

It is important for our volunteers and paid staff to be able to work together as a team. It is for this reason that we hold a staff meeting every 3 months, which enables everyone to be together outside the office environment. We also hold our Annual General Meeting to which everyone is invited. We also held a leaving party for our Operational Manager.

As well as the new Projects we started to deliver during the year, CAW continued to deliver the Guildford County Court Help Desk Project. In April 2022, Hearings returned to pre Covid times, and our 2 advisers supported clients in Chambers on Possession Claim on Line days or at Hearings to suspend warrants of eviction, with the primary purpose of preventing homelessness.

During 2022 – 23, we only delivered one Healthwatch contract, the Telephone Information and Advice line, which was staffed by a team of volunteers for 5 days a week. Following a successful pilot for the I-Access Project during 2022 – 23 we received referrals from the key workers and our Generalist Adviser provided information, advice, and support to the service users. Due to the demand for the service, additional funding was given to CAW by I-Access half way through the year to recruit another member of staff for 2 days a week, so there was a full-time equivalent resource on the Project.

CAW also continued to deliver the Adviceline telephone service, the national call centre, with Citizens Advice Surrey Heath, and answer national emails in line with our Agreement under the Membership scheme with national Citizens Advice. In February 2023, national Citizens Advice rolled out a new telephony platform, Connect, and work was undertaken at CAW to train advisers on this new platform.

CAW is also recognised as being an organisation that can be trusted to give the correct information and its standing in the community is well known. It was for this reason we were invited to be a guest speaker at the Woking Borough Council Cost of Living Summit. We were also invited to the in-person Surrey County Council Cost of Living event for their own staff and gave a presentation at 2 virtual events on what could be done if staff were struggling to pay their bills.

Woking Borough Council approached Citizens Advice to administer the Household Support Fund. This was to be allocated to vulnerable households who were struggling with the cost-of-living crisis. We collaborated with the Council staff on the criteria and how the process would work. We opened an application process and assessed the eligibility of the clients. Clients were awarded supermarket vouchers and payments were made on to their energy accounts. During 2022 – 23 we distributed the Household Support Fund round 2 of £49,000 and Household Support Fund round 3 for £130,000.

We had undertaken vital work to upgrade our IT system and after moving to Office 365, in 2022 – 23 we gradually transferred everything to Azzure, so all our data is stored in the cloud. Our server was finally switched off at the end of January 2023. This also included the data on our printers. We also had to invest in a new HR data base recording system so all data could be held on Azzure.

Woking Borough Council also requested that our network became separate to their network after they had carried out a cyber security audit. We worked with their IT team on the plan for this and the work to install new network switches in our town centre office was finally completed in April 2023.

The work to our toilets was finally started and completed after more than 2 years of trying to progress this Project. The work was carried out over a 10-day period and has improved our working environment substantially.

Throughout the year we held Fundraising events, and in June a tennis tournament was held as well as a team of volunteers and paid staff completing the London Legal Walk. Further funds were raised by a walk along the Pennine Way.

CAW also continued to administer the Wenceslas Fund on behalf of Woking Lions. Volunteers and paid staff make applications to the Fund on behalf of clients who need help with their energy costs. This is then assessed by management and if the client's application is successful then arrangements are made for a contribution towards energy costs to be paid.

CAW also continued with its Research and Campaign work raising important issues both locally and nationally that were impacting on peoples' lives. The importance of being able to collect real time data has been demonstrated throughout the Pandemic, with the effects of all the new regulations and legislation being seen immediately. The data CAW gathers is used to help research issues and influence decision makers by running campaigns to change these policies and practices that are seen to not be working.

ACHIEVEMENTS AND PERFORMANCE

CAW's main achievement was to continue delivering the service after dealing with a Pandemic followed by a cost-of-living crisis. In addition, the war in Ukraine also had an impact on the work we did to support a new group of clients. The data from our case recording system shows an 18% increase in the number of clients we helped compared to 2021 – 22. We also achieved an income gain for our clients of £1,852,080.

CAW would not be able to exist without the volunteers who are trained to give information and advice to clients. We were able to recruit new volunteers, provide the relevant training and retain more than 90% of them after the first 12 months. We have also successfully retained our existing volunteers, who have adapted to the new way of working that has evolved since March 2020. Our volunteers are supported every time they are on the rota and are also given continuous training to develop their skills. It is not an easy volunteering role and therefore without this support and training volunteers would not stay with us.

During the year, we had to recruit paid members of staff, which is difficult to do during a cost-of-living crisis and when the salaries in the charitable sector are lower than the private sector. We successfully recruited to all our open roles, and the staff continue to be in post, which is an indication of the positive working environment we create, by being supportive, flexible, and investing time in our staff.

When the war started in Ukraine Woking Borough Council approached us to be part of a working group to set up a Community Hub for the refugees. We agreed to provide an outreach advice session on a weekly basis. Two volunteer advisers have attended every week, and in the first six months, met refugees individually and gave group talks on everything they needed to know to start their life in the UK. As less refugees arrived, the group talks stopped, and the advisers spoke to people individually on a wide variety of

issues. The Hub has been incredibly successful and is continuing for a second year into 2023 - 24.

CAW has also successfully established the No One Left Behind Project, a completely new Project to reach the most vulnerable residents in the community. It has also been a Surrey wide Project amongst all the other Local Citizens Advice offices, and the partnership working has been positive and demonstrated it is possible to run a Project across the whole County. After a successful first year, Surrey CC has funded the Project for a further 12 months.

We also devised and implemented the Trussell Trust Food Bank Project, working with the Foodbank Manager to determine the best way to support clients in need of food vouchers. This has already demonstrated that clients can be helped with income maximisation and financial capability advice which leads to the reduction in the use of foodbanks. This Project will run for 3 years from October 2022.

The I-Access Project was also able to demonstrate the difference the information and advice from a Generalist Adviser could make to someone accessing the service. Due to this success and being able to demonstrate the added value, additional funding was made available so we could recruit an additional member of staff and have a full-time resource on the Project.

In December 2022, National Citizens Advice undertook the Year three Leadership Self-Assessment audit and each of the nine areas of Governance, Strategic Business Planning, Risk Management, Financial Management, People Management, Operational Performance, Partnership Working and Equity, Diversity and Inclusion were reviewed. On a Green, Yellow, Amber, and Red rating system, CAW was rated Green overall.

The other aspect of the work CAW does is the Research and Campaign work that is done to improve the policies and practices that affect people's lives. During the year, our paid staff and volunteers raised 380 Evidence Forms, a 14% increase on the previous year. The two principal areas we raised issues about were housing and welfare benefits. We have participated in local and national campaigns to have influence and raise awareness. Throughout the year, meetings have been held with the Council Tax and Benefits team leaders at Woking Borough Council to discuss the enforcement practices used against clients in arrears to discuss how this might be improved and made easier for clients to understand.

We have strong relationships in the community and our profile amongst other statutory and voluntary agencies, continues to be high. CAW is always invited to participate in different groups and is invited to comment on policies and procedures from Woking Borough Council and Surrey County Council. Apart from our relationships with the various organisations outlined above, both Woking Borough Council and Surrey County Council have invited us to be part of groups about Mental Health, Family and Refugee Support. We were also asked to comment on draft housing and rent arrears policies by the housing team at Woking Borough Council. Taking part in events such as Volunteer for Woking, the Cost-of-Living Summit and the Surrey County Council Cost of Living Event for staff ensured our visibility remained high.

One of the results of this was Woking Borough Council approaching us to distribute 2 rounds of the Household Support Fund during 2022 - 23. We achieved what we set out to do by allocating all the money both times within the allotted time frame, which was short. This clearly demonstrated our strength at being able to devise a plan, have the right people in place to deliver it and to work together as a team for the benefit of the clients.

In October 2022 Woking Borough Council announced that they would enter into a Service Level Agreement with CAW and four other organisations to provide services for 2023 – 24.

Before this, we had always applied through the Community Grants Programme and never knew how much was going to be awarded until 2 months before the start of the financial year, which made planning difficult. We started negotiations and it became evident that it would not be possible to enter anything other than a 12-month Service Level Agreement, but after a series of discussions agreement was reached that there would be no reduction in the funding for 2023 – 24 from the 2022 – 23 funding levels.

An achievement this year was to improve the working environment for our paid staff and volunteers by going forward with the work to the toilets. Another improvement was to move away from storing our data on a server to the cloud, particularly as the server was getting old and likely to fail at any moment.

FINANCIAL REVIEW

The Trustee Board confirms it has kept proper accounting records which fully shows CAW's financial position. The Trustee Board also acknowledges its responsibility for safeguarding CAW's assets and for taking all reasonable steps for the prevention of fraud and other irregularities.

Income in 2023 was £592,076 (2022: £507,074) of which £220,498 (2022: £247,894) was unrestricted and £371,578 (2022: £259,180) was restricted. Costs were £653,600 (2022: £409,953) of which £242,019 (2022: £220,496) were unrestricted, £8,538 designated (2022: Nil) and £403,043 (2021: £189,457) restricted. The net result was net unrestricted expenditure of £21,521 (2022: £27,398 net income) before transfers. Net expenditure on restricted reserves of £31,465 (2022: Net income £69,723) largely due to the programmes highlighted in this report. Designated reserves decreased by £12,188 to £97,115 as a result of a transfer to of £3,650 towards the salary of a welfare benefit adviser and repair costs of £8,538.

The Budget for 2022 – 23 was set very carefully to ensure all commitments could be met, although setting the Budget before the beginning of the financial year is always difficult to do when there is potential for funding and new Grant Agreements to arrive at any time during the year. Woking Borough Council had announced in January 2022 that our core grant funding was being reduced from £218,000 to £189,000, a reduction of 15% on the previous year, although we were fortunate that Surrey County Council had confirmed the funding for the No One Left Behind Project before the beginning of the financial year.

It was difficult to budget for salaries because of staff leaving, recruitment happening and new Projects with funding starting after the financial year began. Our budget figure at the beginning of the year did not reflect the actual figure by the time we got to the third quarter of 2022 – 23 because of the increase in staff numbers due to the different Projects that had started post the Budget being set.

Although the Grant Funding from Woking Borough Council was reduced by 13% it remained CAW's main funder for 2022 – 23, also contributing £11,500 towards financial capability work and £10,00 towards the Court Help Desk.

At the beginning of 2022 – 23 we had restricted funding to deliver the Healthwatch Telephone Information and Advice Line, with a 3% increase on the previous year's funding. This was the only Healthwatch contract as the Signposting Service Level Agreement ended in March 2022.

We had also secured restricted funding from I-Access Drug and Alcohol service for a Generalist Adviser to work 3 days a week for 12 months. At the end of September 2022

funding to recruit an additional member of staff for 2 days a week for 6 months was also agreed.

Surrey County Council's funding for No One Left Behind was new restricted funding for 12 months to start on 1st April 2022 and end in March 2023. Due to the success of this Project, we were informed in December 2022 that funding of the same amount would be awarded to deliver the service in 2023 – 24.

In addition to the £10,000 funding from Woking Borough Council for the County Court Help Desk, a further £5,000 funding came from Guildford Borough Council. We did not manage to secure any more funding during the year.

But we were able to secure new restricted funding Projects. Two Projects were on behalf of Woking Borough Council. The first was for the delivery of an advice session at the Ukrainian Hub from June 2022 until the end of March 2023. Due to the success and continuing demand for CAW's services, further funding for 2023 – 24 was agreed in December 2022 with an increase of 40% to £14,400 to deliver the service for a further 12 months from 1st April 2023.

The second Project did not start until January 2023 and is to provide a welfare benefit caseworker to support the Syrian and Afghan Refugees who are part of the Woking Borough Council Resettlement Programme. This is for 12 months until the end of December 2023. Income of 3 months has been taken into the restricted funding total for 2022 – 23.

The Trussell Trust Foodbank Project is a 3-year Service Level Agreement and began on 1st October 2022. For 2022 – 23 six months of the first year's restricted funding will be taken into income and six months will go into 2023 – 24.

In January 2023 we were awarded restricted funding from national Citizens Advice for the Improving Delivery Project. As we started working on this immediately, 3 months of the funding has been taken as income for 2022 – 23 and 9 months will be for 2023 – 24.

The Household Support Fund also provided CAW with income. At the beginning of 2022 – 23 there was a balance of £2,090 from the amount of £3,000 Woking Borough Council had paid us to administer round 1 of the Household Support Fund in 2021 - 22. We were then paid a further £3,000 for round 2 and £10,000 for round 3, so in total, the income for administering the Fund during 2022 – 23 was £13,000 plus the balance of £2,090 from 2021 – 22.

United Byfleet Charities also agreed funding of £2,500 towards the running of the Byfleet Outreach Session.

Fundraising events plus donations from various sources raised more than £31,000, an increase of 16% on the previous year.

CAW has entered into a Service Level Agreement with Woking Borough Council for 2023 – 24 for the same level of funding as 2022 – 23, for core services, financial capability, and the Court Help Desk.

Healthwatch Surrey announced they wanted to take the running of the Help Desk in house but wanted to continue working with CAW on another Project. For 2023 – 24 CAW and Healthwatch Surrey have entered into an Insight Data Sharing Service Level Agreement for 12 months until the end of March 2024 for £1,000 less than the funding received for 2022 – 23.

Both the I-Access Project and the No One Left Behind Project continue to be funded for 2023 – 24 for a further 12 months at the same level of funding as 2022 - 23.

In April 2023, the Surrey Local Citizens Advice Offices jointly bid to national Citizens Advice for funding to set up a new Adviceline group. Each office will receive £50,000 towards the running of the Project, including the recruitment of a full-time member of staff. This funding is initially for 12-months with the possibility of a further year's extension based on the performance of the Project. This funding is due to be received during the summer of 2023.

ONGOING ISSUES

Due to the issuing of a Section 114 Notice by Woking Borough Council in June 2023 and subsequent publication of their Medium-Term Financial Strategy approved by the Council in September 2023, we do not know whether it will be possible for CAW to be funded for 2024 – 2025 and beyond by Woking Borough Council. The Council are consulting on a proposal that our grant be cut in its entirety. We are responding to their consultation with the case that our services play an important part in their performance of their statutory duties (particularly in relation to the provision of housing, the prevention of homelessness and issues around housing benefit and council tax support) and help protect the vulnerable (expenditure on which the s.114 Notice permits),Our conclusion is the impact of CAW's closure would result in a greater financial cost to Woking Borough Council by having to provide the services we would no longer be delivering. Discussions have been held with the relevant Council Members and Officers, but the Council members and officers are unable to make decisions at this time on any future spend and the outcome may not be known until the Council meets to set its budget for 2024-25 in February 2024.

The other issue is that funding for all our Projects is for 12 months, apart from the Trussell Trust Foodbank Project which is funded until September 2025. The only other Project that has been confirmed for funding for 2024 - 2025 is I-Access.

Applications for funding for different Projects are being made, but the challenge is the length of time before a decision is made and the uncertainty of whether the funding will even be awarded. Most of the funding applications are to provide a service that is not just restricted to Woking residents, as with the core funding from Woking Borough Council, but it is the only way to bring money into the core service and to continue with our volunteering model of giving advice.

Recruitment of paid staff with the relevant skill set is difficult and time consuming. It is often the case that recruiting someone with potential is better than not recruiting at all so training needs to be provided before the person employed can carry out the role.

GOING CONCERN

The Trustees are of the view that given the uncertainty of receiving a grant from Woking Borough Council for 24 – 25 and the usual uncertainties of receiving grants from other sources that CAW is not a going concern for 24 - 25 at the time of writing this report.

A contingency plan exists to start the closure of CAW from April 2024 utilising 3 months operating reserves of £95k held in the Balance Sheet. In addition CAW has use of £70k of designated reserves in the Balance Sheet for closure costs. Closure would be completed by the end of June 2024 when the reserves run out.

The closure activities include making payroll staff redundant, disposing of office and computer equipment, terminating third party contracts including our contracts with BT and Entegraty, paying creditors, repaying restricted funding grants not delivered and vacating Provincial House.

The contingency plan is to stop helping new clients with their issues from an agreed date and ensure existing client cases are documented or closed where possible by the end of June 2024. A communication plan will be in place throughout the closure period.

The operating costs from April to June 2024 are estimated at £110k. In addition closure costs are estimated at £64k of which redundancy costs are £45k. The costs will be covered by the reserves in the Balance Sheet.

In the event that sufficient unrestricted funding from Woking Borough Council to enable CAW to maintain delivery of its service is agreed by the end of February 2024 and grants from other sources is confirmed, CAW would continue to operate from April 2024. This is subject to agreeing a 'balanced' budget to match income with costs.

RISK

The Trustee Board consider the risk to which CAW is exposed and has put in place systems to mitigate those risks. This includes holding professional indemnity insurance and employers' liability insurance. The level of cover is reviewed annually.

The Risk Register is reviewed every 2 months and the major risk identified is the reduction of funding on current levels and the inability to find alternative funding.

There continues to be the same mistaken belief that CAW is a national charity funded by central government. CAW continues to work hard to make the public and potential funders aware it is a local charity competing for funding with other charities.

INDEPENDENT EXAMINER

During the financial year Brewers Chartered Accountants has acted as CAW's Independent Examiner.

SMALL COMPANY EXEMPTION

This Report is prepared in accordance with the Special Provisions of Part 15 Companies Act 2006

Laurence Oates
On behalf of the Trustee Board

Dated 22/11/2023

INDEPENDENT EXAMINER'S UNQUALIFIED REPORT

CHARITABLE COMPANY

Independent Examiner's Report to the Trustees of Citizens Advice Woking

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Citizens Advice Woking ('the charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of charitable company you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW specify other appropriate body], which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I draw your attention to the disclosure in the Trustees' Report and the Post Balance Sheet

Events Note 18 which indicates there is material uncertainty relating to going concern following the issuing of a Section 114 Notice by Woking Borough Council. The council are consulting on a proposal for the grant to be cut in its entirety for 2024-2025. Whilst the trustees are responding that the services provided by Citizens Advice Woking are an important part in the council 's performance of its statutory duties and are permitted under the Section 114 Notice, at the time of signing these accounts, there is material uncertainty about the charitable company's ability to continue. The trustees, due to the uncertainty, have drawn up a contingency plan up to close by June 2024 and believe there will be sufficient distributable reserves to fund these costs.

Andrew Skilton
ICAEW
Brewers Chartered Accountant
Bourne House
Queen Street
Gomshall
Surrey
GU5 9LY

CITIZENS ADVICE WOKING

STATEMENT OF FINANCIAL ACTIVITIES
(Including the Income and Expenditure Account)
For the year ended 31st March 2023

	Notes	General Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
INCOME FROM:						
Donations and legacies		23,506	-	-	23,506	21,985
Charitable Activities						
Grant Woking Borough Council	1	189,000	-		189,000	218,000
Other grants				371,578	371,578	259,180
Income from other trading activities						
Income from fundraising activities		7,654	-	-	7,654	4,990
Investment Income	2	338	-	-	338	20
Other income		-	-	-	-	2,899
		220,498	-	371,578	592,076	507,074
EXPENDITURE ON:						
Raising Funds						
Charitable Activities						
Grants	3	-	-	197,569	197,569	40,254
Staff costs	4	188,231	-	192,319	380,550	310,573
Office and property costs	5	8,274	8,538	-	16,812	6,960
Sundry expenses	6	45,514	-	-	45,514	52,166
Other - return unspent funds	7	-	-	13,155	13,155	-
TOTAL		242,019	8,538	403,043	653,600	409,953
NET EXPENDITURE		(21,521)	(8,538)	(31,465)	(61,524)	97,121
Transfers between Funds	14	3,650	(3,650)	-	-	-
NET EXPENDITURE after transfers		(17,871)	(12,188)	(31,465)	(61,524)	97,121
FUNDS BROUGHT FORWARD AT 1st April 2022	14 & 15	123,593	109,303	96,341	329,237	232,116
FUNDS CARRIED FORWARD AT 31st March 2023		105,722	97,115	64,876	267,713	329,237

CITIZENS ADVICE WOKING

BALANCE SHEET

At 31st March 2023

	Notes	2023 £	2023 £	2022 £	2022 £
FIXED ASSETS					
Tangible fixed assets	9		-		-
CURRENT ASSETS					
Debtors	10	12,900		10,552	
Cash at bank and in hand		291,062		331,894	
		303,962		342,446	
CREDITORS : amount falling due within one year	11	36,249		13,209	
NET CURRENT ASSETS			267,713		329,237
NET ASSETS			267,713		329,237
FUNDS					
Unrestricted Funds					
General funds		105,722		123,593	
Designated funds	14	97,115		109,303	
			202,837		232,896
Restricted	15		64,876		96,341
TOTAL FUNDS			267,713		329,237

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31/03/2023.
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act.

The Trustees acknowledge their responsibility for:
1) Ensuring the company keeps accounting record which comply with Sections 386 and 387 of the Companies Act 2006; and

2) Preparing accounts which give a true and fair view of the affairs of the company as at the end of its financial year end and of its result in each financial year in accordance with Sections 394 and 395 and which otherwise

to the company.

These financial statements are prepared in accordance with Part 15 of the companies Act 2006 in relation to small companies.
The financial statements on pages 17 to 25 were approved by the Board on
and signed on their behalf by:

L Oates
Board member

J Butler
Board member

Company number: 2638741
Charity number : 1004585

CITIZENS ADVICE WOKING

STATEMENT OF CASH FLOWS

For the year ended 31 March 2023

	2023	2022
CASHFLOWS FROM OPERATING ACITIVITES		
Loss for the year	(61,524)	97,121
Decrease in debtors	(2,348)	(3,171)
Increase in ceditors	23,040	6,936
Change in cash and cash equivalents	(40,832)	100,886
Cash and cash equivalents at the beginning of the reporting period	331,894	231,008
Cash and cash equivalents at the end of the reporting period	291,062	331,894

Notes to the Financial Statements
Year to 31st March 2023

1. Accounting Policies

General

The financial statements for the charity, which is a public benefit entity, have been prepared on the accruals basis under the historic cost convention and in accordance with the Statement of Recommended Practice: Accounting and Reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102 2nd Edition effective January 2019 - Charities SORP'), Companies Act 2006 and the Charity's Governing Document.
Presentational currency is £ Sterling & rounding is to £s.

Income

Income comprises grants, donations and fundraising activities. Income is recognised on a receivable basis. Income is deferred where it relates to and agreement to provide services for a specific period and has been received in advance of that period. A grant of £189,000 (2022: 218,000) was received from Woking Borough Council.

Donated services and facilities

Woking Borough Council provides office free of charge from which the charity operates. No financial values have been attributed to the rent, service charges and rates donated as the trustees feel that the value cannot be reliably measured and quantified.

Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that the settlement will be required and the amount of the obligation can be measured with reasonable certainty.

Pension costs

Defined contribution pension costs are allocated to unrestricted and restricted activities based on the allocation of staff time.

Support costs

10% of salary costs and 5% of office and sundry costs are deemed to relate to the management of the bureau. Governance costs comprise the Independent Examination Fee.

Certain office, sundry and salary costs have been allocated to restricted funds where provisions has been made for these costs to be funded from the grants.

VAT

Income and expenditure are VAT inclusive as the Charity's activities are outside the scope of VAT.

Fixed Assets

Fixed assets are stated at cost. Assets are capitalised when the cost of each item exceeds £1,000. Depreciation is provided at rates calculated to write off assets over their expected lives.

Depreciation policy

Office equipment -33.3% Straight line

Debtors

Debtors are recognised at settlement amount.

Creditors

Creditors are recognised when 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 to settle can be measured reliably.

Operating lease agreement

Rentals applicable to operating leases where substantially all of the benefits and risk of ownership remain with the lessor are charged against income on a straight line basis over the period of the lease.

Funds

Unrestricted funds are available to spend on activities that further any purposes of the charity.

Designated Funds are unrestricted funds which have been set aside for a specific purpose.

Restricted Funds are funds which have been restricted in accordance with donor specification.

GOING CONCERN

Following the issuing of a Section 114 Notice by Woking Borough Council there is material uncertainty relating to going concern due to the council consulting on a proposal to cut the grant to WCAB in its entirety. The consultation process will not be complete at the time of signing these accounts so contingency plans have been made to close in June 2024. Forecasts prepared indicate there will be sufficient unrestricted reserves to fund operational and closure costs and as such there would be no difference if the accounts were prepared on a break up basis. Further disclosure is given in Note 18.

CITIZENS ADVICE WOKING

Notes to the Financial Statements
Year to 31st March 2023

2 Investment Income	2023	2022
	£	£
Interest receivable	338	20

3 Grants	2023	2022
	£	£
Household Support Fund 1	548	36,297
Wenceslas fund	3,125	3,957
BEIS Funding	420	-
Guildford County Court	473	-
Household Support 2 & 3	183,796	-
Trussell Trust Foodbank	924	-
John Beane	8,283	-
	197,569	40,254

4 Staff Costs	2023	2022
	£	£
Salaries	338,393	276,522
Employers NI	20,380	16,273
Pensions	21,777	17,778
	380,550	310,573
Allocated as follows:		
Charitable activities	342,495	279,516
Support costs	38,055	31,057
	380,550	310,573
Average number of employees		
Management	2	2
Administration	1	1
Direct advice	10	10
Support staff	5	4
	18	17

Full time equivalent for 2023 totals 10 (2022 - 10).

No member of staff received remuneration in excess of £60,000.
No Board members or connected person received any remuneration or expenses in the year.

CITIZENS ADVICE
WOKING

Notes to the Financial Statements
Year to 31st March 2023

5 Office and Property Costs

	2023	2022
	£	£
Rents and insurance	1,339	1,257
Printing, postage and stationery	4,661	3,621
Telephone	1,860	1,734
Repairs	8,538	-
Support costs	414	348
	16,812	6,960

The value of the office premises provided rent free by Woking Borough Council is excluded from the Statement of Financial Activities in 2020 as the Trustees do not feel the beneficial value to the Charity can be reliably measured. The exclusion is on the basis that the market value does not represent the cost of alternative premises to operate from should the need arise.

6 Sundry Expenses

	2023	2022
	£	£
Legal, professional & consultancy	772	1,152
Travelling expenses	1,094	262
Staff training	2,564	3,122
Computer expenses	20,307	26,131
Sundry expenses	15,138	15,975
Support costs	5,639	5,524
	45,514	52,166

7 Other expenditure

	2023	2022
	£	£
Repayment of unspent Household Support	13,155	-

8 Support Costs

	2023	2022
	£	£
Salaries and other employee costs	38,055	31,057
Office and property costs	414	348
Sundry expenses	5,639	5,524
	44,108	36,929

All support costs are allocated to charitable activities.
Support costs include Governance costs of Independent Examination £3,540 (2022 £3,540).

CITIZENS ADVICE
WOKING

Notes to the Financial Statements
Year to 31st March 2023

9 Fixed Assets

	Office Equip £	Office Equip £
Cost		
1st April 2022	38,748	38,748
Additions	-	-
Disposals	-	-
31st March 2023	38,748	38,748
Depreciation		
1st April 2022	38,748	38,748
Charge for the year	-	
On disposals	-	
31st March 2023	38,748	38,748
Net book value at 31st March 2023	-	-
Net book value at 31st March 2022	-	-

10 Debtors

	2023 £	2022 £
Debtors and prepaid expenses	12,900	10,552

11 Creditors: Amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	36,249	13,209

12 Related Party Transactions

Donations of £2,700 were received from related parties.

13 Independent Examiners Remuneration

Independent Examiner's remuneration totalled £3,450 (2022 - £3,450).

CITIZENS ADVICE
WOKING

Notes to the Financial Statements
Year to 31st March 2023

14 Designated Funds

	Balance at 01/04/2022	Incoming	Outgoing	Transfers	Balance at 31/03/2023
	£	£	£	£	£
Guildford County Court Help Desk	40,653	-	-	-	40,653
Outreach	10,000	-	-	-	10,000
Property Maintenance	45,000	-	(8,538)	-	36,462
Office Improvements (post covid)	10,000	-	-	-	10,000
Partiger Trust	3,650	-	-	(3,650)	-
	109,303	-	-	(3,650)	97,115

Court Help Desk - Funding for the full cost of this project is not secured by the start of the financial year. A decision has been taken to continue delivering this services and this fund will be used if full funding cannot be be secured from alternative sources.

Outreach - There is a continual demand from third party organisations to expand our outreaches further into the community. We are exploring ways this can be done and will use this fund to ensure we can open additional outreach sessions as soon we have been able to recruit and train additional volunteers that are needed to provide this service.

Property Maintenance - Funds have been designated to cover any reinstatement necessary following the 5 year lease for the office premises entered into with Woking Borough Council during the year.

Office Improvements post covid - The new hybrid way of working is established. The office is now not suitable for the way the service is being delivered and therefore because of the changes following Covid-19 we want to designate this fund to adapting the reception area to ensure we are providing safe working space following the pandemic which will involve building works. A quote has been accepted after the year end for the works to be carried out

Partiger Trust - Donation received has been transferred to the unrestricted fund following the appointment of a Welfare benefit advisor.

15 Restricted Funds

	Balance at 01/04/2022	Income	Expenditure	Transfers	Balance at 31/03/2023
	£	£	£	£	£
1- Household Support	13,702	-	(13,702)	-	-
1- Household Support Administration	2,090	13,000	(14,847)	-	243
2- Household Support	-	49,000	(49,000)	-	-
3- Household Support	-	130,000	(130,000)	-	-
I-access Community Drug and Alcohol Service	4,882	43,135	(44,957)	-	3,060
MaPS Funding	424	-		-	424
BEIS Remote Working	1,574	-	(420)	-	1,154
Guildford County Court Help Desk	21,143	15,000	(35,765)	-	378
Surrey County Council Funding - No One Left Behind - 1	50,000	-	(49,630)	-	370
	-	50,000	-	-	50,000
Surrey Crises	325	-	-	-	325
Wenceslas	2,201	3,400	(3,125)	-	2,476
Byfleet Outreach Centre Income	-	2,500	(2,080)	-	420
CitA Improving Delivery Project	-	2,500	-	-	2,500
Financial Capability Grant	-	11,500	(11,500)	-	-
Healthwatch Advice Line Grant	-	15,039	(14,716)	-	323
Trussell Trust Foodbank	-	12,150	(12,150)	-	-
Ukrainian Hub Income	-	10,100	(9,256)	-	844
WBC Refugee Support Income	-	3,612	(3,612)	-	-
John Beane	-	10,642	(8,283)	-	2,359
	96,341	371,578	(403,043)	-	64,876

CITIZENS ADVICE WOKING

Notes to the Financial Statements Year to 31st March 2023

15 Restricted Funds, continued

Household Support Fund - On behalf of Woking Borough Council, Citizens Advice Woking distributed the Fund to eligible applicants in financial need and/or who had a disability or long-term health condition.

Household Support Admin - An amount paid to Citizens Advice Woking by Woking Borough Council to contribute towards the administration costs of distributing the fund.

I Access Community Drug and Alcohol Service - funding from Surrey & Borders NHS Trust to provide a Generalist Adviser to take direct referrals from key workers to support service users who are receiving treatment.

MaPs Funding - Funding provided to train a debt adviser.

BEIS Funding IT resources - Funding from national Citizens Advice to purchase hardware and software to contribute towards the cost of running a remote working service.

Guildford Court Desk - Funding from Woking Borough Council and Guildford Borough Council to help clients at risk of homelessness due to Possession Proceedings being issued.

Surrey CC - No One Left Behind - Funding from Surrey County Council to provide caseworkers to support vulnerable clients with debt, budgeting and welfare benefits advice.

Surrey Crisis Fund – To support clients to make applications for Grants from Surrey County Council's emergency funding pot.

Wenceslas – Provides Grants to eligible clients from a fund raised by Woking Lions to assist with fuel poverty and fuel debt.

Byfleet Outreach – Funding from United Byfleet Charities towards the cost of running an outreach service in Byfleet.

CitA Improving Delivery Programme – Funding from national Citizens Advice towards the cost of running the service.

Financial Capability – Funding from Woking Borough Council to contribute towards the cost of delivering financial capability and budgeting support to clients with debt.

Healthwatch Telephone Advice line – Funding from Healthwatch Surrey to provide, or signpost people to information about local health and care services and how to access the services by a Helpdesk which processes enquiries made by telephone, text, email or through the Healthwatch Surrey website.

Trussell Trust Foodbank – Funding from Trussell Trust to provide a Generalist Adviser at Foodbank sessions to give information and advice and to reduce the reliance on the Foodbank.

Ukrainian Hub – Funding from Woking Borough Council to provide Generalist Advisers to attend the outreach sessions to give

WBC Refugee Support – Funding from Woking Borough Council to provide a welfare benefit adviser to support the Syrian and Afghan refugees with welfare benefit issues.

John Beane - Grants for claimants in financial difficulty.

CITIZENS ADVICE WOKING

Notes to the Financial Statements Year to 31st March 2023

16 Analysis of funds by net assets 2023

	Unrestricted Funds	Designated Funds	Restricted Funds	Total
			£	£
Net current assets	105,722	97,115	64,876	267,713
Net assets	105,722	97,115	64,876	267,713

17 Analysis of funds by net assets 2022

	Unrestricted Funds	Designated Funds	Restricted Funds	Total
	£		£	£
Net current assets	123,593	109,303	96,341	329,237
Net assets	123,593	109,303	96,341	329,237

18 Post Balance Sheet Events - Going Concern

Following the issuing of a Section 114 Notice by Woking Borough Council in June 2023 there is material uncertainty related to going concern due to the council consulting on cutting its grant to WCAB in its entirety. The trustees are responding that the services provided by WCAB are an important part in performance of the council's statutory duties. The outcome of the consultation process is not known at the time of signing these accounts and as such the trustees have concluded that WCAB is not a going concern for 2024/2025. A contingency plan to manage closure by the end of June 2024 has been prepared which includes forecasts which assess that unrestricted reserves will be sufficient to fund operational costs from April to June 2024 £110,000 and closure costs of £64,000.

CITIZENS ADVICE
WOKING

Notes to the Financial Statements
Year to 31st March 2023

19 Prior year Statement of Financial Acitivites	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £
INCOME FROM:				
Donations and legacies	21,985	-	-	21,985
Charitable Activities				
Grant Woking Borough Council	218,000	-	-	218,000
Other grants	-	-	259,180	259,180
Income from other trading activities				
Income from fundraising activities	4,990	-	-	4,990
Investment Income	20	-	-	20
Other income	2,899	-	-	2,899
	247,894	-	259,180	507,074
EXPENDITURE ON:				
Charitable Activities				
Grants	-	-	40,254	40,254
Staff costs	170,339	-	140,234	310,573
Office and property costs	6,960	-	-	6,960
Sundry expenses	43,197	-	8,969	52,166
TOTAL	220,496	-	189,457	409,953
NET INCOME	27,398	-	69,723	97,121
Transfers between Funds	(21,650)	23,650	(2,000)	-
NET INCOME after transfers	5,748	23,650	67,723	97,121
FUNDS BROUGHT FORWARD AT 1st April 2021	117,845	85,653	28,618	232,116
FUNDS CARRIED FORWARD AT 31st March 2022	123,593	109,303	96,341	329,237

CITIZENS ADVICE WOKING

England & Wales - Charity number 1004585

Accounts

CITIZENS ADVICE WOKING

UNAUDITED FINANCIAL STATEMENTS

31st March 2022

Company Registration Number: 02638741

Charity Registration Number: 1004585

Brewers

CHARTERED ACCOUNTANTS

Bourne House, Queen Street, Gomshall, Surrey, GU5 9LY

CITIZENS ADVICE WOKING

CONTENTS

	Page
General Information	3
Report of the Board	4
Independent Examiner's Report	15
Statements of Financial Activities	17
Balance Sheet	18
Notes to the Financial Statements	19

CITIZENS ADVICE WOKING

COMPANY INFORMATION
31st March 2022

COMPANY REGISTRATION NUMBER
02638741
CHARITY REGISTRATION NUMBER
1004585

MEMBERS OF TRUSTEE BOARD

Mr C Croker - Chair
Mr L Oates – Deputy Chair
Mrs A Smith
Mr P Stubbs
Mrs L Kemeny
Dr C Smith
Ms S Hope
Mr J Butler
Mr R Shah (Resigned 30th August 2022)
Mr W Annandale (Appointed 29th March 2022)

CHIEF EXECUTIVE OFFICER
Mrs L Buchanan

REGISTERED OFFICE
Provincial House
26 Commercial Way
Woking, Surrey GU21 6EN

WEBSITE
Wokingcab.org

INDEPENDENT EXAMINER
Andrew Skilton, ACA
Brewers Chartered Accountants
Bourne House, Queen Street, Gomshall,
Surrey GU5 9LY

BANKERS
Lloyds Bank Plc
32 Commercial Way, Woking, Surrey GU21 6ER

Report of the Trustee Board
For the Year Ended 31st March 2022

The Trustees, who are also Directors under Company Law, have pleasure in submitting their Annual Report for the year ended March 2022. The financial statements have been prepared in accordance with their accounting policies set out in the notes to the financial statements, comply with Citizens Advice Woking (CAW) governing document, Charities Act 2011, Companies Act 2006 and Accounting and Reporting by Charities: Statement of recommended Practice applicable to charities preparing their accounts in accordance with "FRS102" the Financial Reporting Standard applicable in the UK and Republic of Ireland published effective 1st January 2015.

CONSTITUTION

CAW was founded in 1939 and was incorporated as a Company Limited by Guarantee in 1991. New Articles of Association were adopted in 2014. A Trustee Board including members elected at an Annual General Meeting or co-opted by the Trustee Board directs CAW. Representatives of staff and volunteers and Woking Borough Councillors are entitled to attend Board meetings as non-voting observers. The members of the Company consist of all Trustee Board Members and others who have been admitted to membership. The liability of each member is limited to a maximum of £1 per member.

TRUSTEE BOARD

The individuals who served as elected members of the Trustee Board during the financial year are listed on the prior page.

No member of the Trustee Board received any payment from CAW

Jenny Sexton and Lesley Taylor served as Staff Representatives to the Trustee Board.

Cllr Debbie Harlow was appointed as an observer during the year.

PUBLIC BENEFIT

The Trustees have had regard to the Charity Commission Guidance on public benefit.

OBJECTIVES

The objectives as set out in the Articles of Association state "the Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Woking and surrounding areas."

These objectives are achieved by the delivery of the Citizens Advice service to provide free, independent, and confidential advice and information to the residents of Woking and anyone who works in the Borough to help with the problems they face. In addition, it looks to improve the policies and practices that affect peoples' lives.

ACTIVITIES

CAW's activities continue to be in line with its objectives. CAW works under the Local Performance and Quality Framework membership scheme of the national Citizens Advice organisation. It continues to meet the quality mark for the Advice Quality Standard in the areas of debt, housing, and welfare benefits.

The main activity is to ensure members of the public can access an advice service at a time which is suitable to them and to then receive free, impartial, and confidential information and advice which helps them to move forward with whatever issue they are experiencing.

In April 2021, CAW was continuing to deliver its service with a hybrid working model of some home working and some office working paid staff and volunteers. Clients were able to contact CAW for information and advice by telephone, webform, email and by speaking to an adviser through the intercom at the main town centre office. Although clients were spoken to in the hallway or outside the office, CAW was still not open as a drop-in service or for face-to-face appointments.

CAW was fortunate that paid staff and volunteers continued to be committed to delivering the service and were prepared to adapt to processes and procedures as they were introduced. Communication was key to this being achieved and being understanding of what each member of staff and volunteer was able to do on a weekly basis was at the heart of deciding what service to clients could be offered.

Following another lock down, a survey was sent to all staff and volunteers in May 2021 to ask for feedback on what they would be prepared to do moving forward. This enabled decisions to be made on service delivery based on the numbers of people who were prepared to come into the office and those that wished to stay at home. It also informed CAW of the numbers of paid staff and volunteers who were comfortable seeing clients face to face.

During the summer of 2021, volunteers started to take time away from the rota after more than 12 months of not being able to go on holiday and see friends and relatives. This coincided with an increase in the number of clients who needed help. It resulted in yet another change to the way the service was delivered, with the volunteers that were working taking on additional sessions. To cope with the demand of the clients, CAW had to be flexible about when paid staff and volunteers were able to work.

It was at this time plans were made to restart the Sheerwater outreach sessions, but due to the premises being too small for face-to-face appointments, a drop-in virtual session was organised on a weekly basis. The Mascot Hub manager facilitates the opening of the meeting and is on hand to help the client if there are any problems. Volunteer advisers can run the sessions either from their home or the office.

Discussions also started with United Byfleet Charities and The Byfleet Methodist Church to open a weekly face-to-face outreach session at the same time the Foodbank was opened. The first session opened at the beginning of November 2021 and each week, two volunteer advisers run a drop-in service.

As the winter approached, the number of covid-19 cases started to increase again and guidelines and restrictions were being introduced on a weekly basis, affecting different parts of the country. We had to react quickly and put into place procedures that were suitable to cope with every change. The number of paid staff and volunteers who came into the office reduced again, which meant introducing processes to ensure we all stayed connected. Demand for our service was continuing to increase as clients were affected by the various changes.

Throughout the year, recruitment of paid staff continued. A new training supervisor and bookkeeper started in April 2021. A Generalist Adviser was recruited to the new I-Access Project in September 2021. We had to advertise twice before we were able recruit a new Money Advice caseworker in March 2022. The paid staff team has never been so big.

In that first year of covid, some volunteers had left CAW either because they did not want to volunteer any more or because the tasks they had been doing no longer existed with the different delivery models that were introduced. To replace these volunteers, the training supervisor recruited the first group of new trainees in the summer of 2021, and they started on the rota in September 2021. As the previous training supervisor had left in January 2021, ongoing training for volunteers and paid staff had been the new training supervisors' priority and ongoing continuous professional development continues to be an essential part of their role, as well as continued recruitment of new volunteers to a new training group every six months.

Volunteers also needed to be recruited to different roles such as the new Sheerwater Mascot Hub virtual outreach session, and the new Byfleet Methodist Outreach Session. We also needed to train two volunteers on the Help to Claim Project for parental leave cover, as well as a paid member of staff who was given additional hours to work on this Project.

For the first time, CAW became a training provider with the Law Society to be able to offer a training contract to an existing member of staff. This means CAW can offer a fixed full-time post to this staff member for two years, the time it will take for them to qualify as a solicitor.

CAW continued to deliver the Guildford County Court Help Desk service, and in May 2021 held discussions with the District Judge on the return of our advisers to Guildford County Court. In June 2021, two advisers recommenced their bi-weekly sessions at the County Court. Although covid restrictions were still in place, and the sessions were held very differently, they finally returned to the pre covid format in April 2022.

CAW also delivered the two Healthwatch contracts for Healthwatch Surrey, a signposting and information service, plus the Telephone Information and Adviceline. This needed to be delivered from the office with a rota of volunteers covering the service five days a week.

CAW also delivered two contracts through Citizens Advice nationally, the MaPS debt service which involved training a new debt adviser and the Universal Support Help to Claim service.

CAW was also awarded the contract to deliver Energy Advice Appointments between April and September 2021.

CAW also continued to deliver the Adviceline telephone service, the national call centre, with Citizens Advice Surrey Heath, and answer national emails in line with our Agreement under the Membership scheme with national Citizens Advice.

Along with the other local Citizens Advice offices in Surrey, we also delivered the Surrey Crisis Fund Service Level Agreement for the first two quarters of the year by making applications for clients in crisis.

Negotiations had started in the spring of 2021 with I-Access, the Community drug and alcohol service for CAW to provide a Generalist Adviser to take direct referrals from their key workers. A model Project was devised and agreed, and recruitment took place during the summer of 2021.

To enable the hybrid working model to work successfully CAW has introduced Office 365, reduced its reliance on a server by moving as much as possible to the cloud and invested in a softphone system for volunteers and paid staff to use at home.

CAW also continued to administer the Wenceslas Fund on behalf of Woking Lions. Volunteers and paid staff make applications to the Fund on behalf of clients who need help with their energy costs. This is then assessed by management and if the client's application is successful then arrangements are made for a contribution towards energy costs to be paid.

Fundraising events were held throughout the year, a 10x10 Challenge and an online Auction. Although the main aim is to raise much needed funds, this is also an opportunity for the wider message of the work that Citizens Advice is doing to be spread amongst the community as well as team building amongst the volunteers and paid staff.

CAW also continued with its Research and Campaign work raising important issues both locally and nationally that were impacting on peoples' lives. The importance of being able to collect real time data has been demonstrated throughout the pandemic, with the effects of all the new regulations and legislation being seen immediately. The data CAW gathers is used to help research issues and influence decision makers by running campaigns to change these policies and practices that are seen to not be working.

Working jointly and in partnership with other statutory and voluntary agencies throughout the year has shown that CAW is an essential part of the community and an organisation that other agencies refer clients to as well as asking for information and advice directly. CAW's relationship with Woking B.C has shown that it is a key partner of the Local Authority, and the service CAW provides is acknowledged as being essential.

ACHIEVEMENTS AND PERFORMANCE

CAW's main achievement was to continue delivering a service during a pandemic without closing for one day. It reacted to the various changes that came into force, whether that was to do with the numerous changes in regulations and legislation, or what guidelines and restrictions there were in place during the various lockdowns. It helped more clients than the previous year and saw an increase in the number of issues each client was dealing with. Clients were able to reach CAW in a variety of ways and could be helped sitting at home rather than having to travel to our offices.

CAW continued to be assessed against the membership standards as set out by national Citizens Advice and across the 5 performance areas scored either yellow or green (yellow meaning meeting the target expected of a local office and green exceeding the target expected).

The opening of a new outreach session in part of the Borough where there had never been one before, in Byfleet, and working in partnership with United Byfleet Charity and The Byfleet Methodist Church, gave access to our service to clients who might not have been able to reach it before.

In addition, the reopening of the outreach session at the Mascot Hub in Sheerwater, even though it was not possible for advisers to be there in person, showed what can be achieved if everyone is prepared to be flexible and think of different ways of delivering the service.

Both outreach sessions are well used by clients and volunteers who are on the rota enjoy using their knowledge and skills in a different environment. They also enjoy being part of a smaller team which is achieving something different for clients.

It is the first time that I-Access has worked with a local Citizens Advice office and initially, there was only the concept of an idea. Being able to devise what needed to be delivered with the resources available and being able to put it into practice was a great achievement. The Generalist Adviser employed worked well with the teams at I-Access and it was possible to show the value added to the client within a few months of the Project starting

The Guildford County Court Help Desk is a Project that has been in existence for more than a decade and is based on the premise there will be advisers at Court to help clients in hearings. Covid-19 changed that and for more than 12 months, advisers did not go to Court. However, we were able to help clients during that period in other ways and could still show the earlier there was an intervention with a landlord or mortgage provider, the more chance the client stood of not becoming homeless. It was a recognition of the service that is provided when the District Judges were so positive about the return of our advisers. The Court staff factored in their presence and made sure they had the available space to work safely.

Working with national Citizens Advice to deliver the MaPS Project to train a new debt adviser was the first time CAW had been awarded funding from MaPS. CAW successfully trained the debt adviser within the time frame and helped to develop their skills further to enable them to become a caseworker.

CAW also delivered the Help to Claim Project with funding from national Citizens Advice by having to train two volunteers and a paid member of staff to cover a parental leave. Initially this had been a face-to-face Project but due to covid we had to help clients on the telephone, and gradually reintroduced the face-to-face appointments as restrictions were lifted. As a result, we now have two highly skilled volunteers in this area and CAW can use their specialism with other cases.

The final Project with funding from Citizens Advice nationally that was delivered was the Energy Advice Programme. The target to deliver 84 energy appointments was met in the six months the Project was being delivered.

CAW successfully recruited and trained 10 new assessors, even though for a great deal of the year, there were periods of lockdown and restrictions on what was allowed as far as face-to-face meeting was concerned. We also recruited 4 new receptionists to help with administrative tasks. A further 3 volunteers completed their training to become advisers. The continuing professional development of all our paid staff and volunteers is essential and this involved running both virtual and in person training courses to ensure everyone is up to date with the required training.

Research and Campaign work continued to be a high priority and all paid staff and volunteers are encouraged to submit at least one Evidence Form a year, raising an issue that is affecting a client's life. This year 98% of our team achieved this target. The local MP was regularly contacted to ask for change to be made and for their intervention in individual cases when it was felt necessary. Locally, we raised issues with the Local Authority that were felt to be unfair and a barrier to people being able to progress their situations.

FINANCIAL REVIEW

The Trustee Board confirms it has kept proper accounting records which fully shows CAW's financial position. The Trustee Board also acknowledges its responsibility for safeguarding CAWs' assets and for taking all reasonable steps for the prevention of fraud and other irregularities.

Income in 2022 was £507,074 (2021: £418,620) of which £247,894 (2021: £253,142) was unrestricted and £259,180 (2021: £165,478) was restricted. Costs were £409,953 (2021: £374,222) of which £220,496 (2021: £228,757) were unrestricted and £189,457 (2021: £145,465) restricted. The net result was net unrestricted income of £24,398 (2021: £24,385) before transfers. Net income on restricted reserves of £69,723 (2021: £20,013) largely due to the programmes highlighted in this report. Designated reserves increased by £23,650 to £109,003 as a result of transfers to the Guildford County Council Court Desk, Property maintenance and a donation which has been designated towards the salary of a welfare benefit adviser.

Expenditure is planned very carefully to ensure all commitments can be met particularly when considering that all Grants and Service Level Agreements were only entered into for a 12-month period. It is also difficult to quantify at the beginning of the year how much income can be raised from donations and fundraising.

Staffing costs were also difficult to budget for at the beginning of the year because of staff vacancies and difficulties recruiting to open positions.

CAW's main funder of its core service continues to be Woking B.C. For 2021 – 22, the amount of the Grant was confirmed in February 2021, two months before the start of the financial year. The Grant was £218,000, the same as the previous year, when there had been a £2,000 reduction in Funding from the amount that had been awarded for the previous seven years.

CAW secured restricted funding from national Citizens Advice for two different Projects. Universal Support Help to Claim was awarded for 12 months from 1st April 2021 with a 1% increase on the funding from 2020 – 21. MaPS funding was awarded initially for a 5-month period from November 2020 – March 2021. CAW did not receive confirmation until March 2021 that this funding was being extended until 31st October 2021.

CAW was not successful in securing funding for a third national Citizens Advice Project, Energy Advice Programme for 2021 – 22 and the funding for delivery of the Project in 2020 – 21 was not paid to CAW until 2021 – 22.

Healthwatch Surrey reduced the funding for the signposting and information Service Level Agreement by 5% on the previous year's funding and there was no increase in funding for the Telephone Information and Advice line. The funding in both instances was only for 12 months.

At the beginning of 2021 – 22 CAW had secured funding for the Court Help Desk of £15,000, £10,000 from Woking B.C and £5,000 from Guildford B.C. It was not until January 2022, that an application made in September 2021 to the Community Foundation for Surrey was awarded for £10,000. A donation was also made for £2,630 to go towards the work of the Court Help Desk. The total amount of £27,630 did not cover the total salary costs of the Court Desk advisers.

CAW was fortunate to secure funding during the year which had not been predicted and included in the budget. The I-Access funding for a six-month Project from September 2021 to March 2022 and the funding of £2,500 from United Byfleet Charities for the Byfleet Outreach session.

A second application to the Community Foundation for Surrey had also been successful but unexpected. This covered some of the cost of an IT Project which had been budgeted for to move away from CAW's data being backed up on a server to being backed up in the cloud.

There was a need for CAW's offices to have some refurbishment carried out and the plan had been to start with the toilets. Even though CAW had the budget for this, there were hurdles to overcome before the work could start, which were out of CAW's control. When these had been overcome, there were delays in the project management, the securing of a contractor and when the work could start. These are the reasons for the work not being undertaken in 2021 - 22 and having to be carried forward to 2022 - 23.

Fundraising events were held throughout the year, including 2 10 x 10 challenges and an online auction. Due to the current climate, the cost-of-living crisis and recovering from the pandemic, the amounts raised were lower than in previous years.

The MaPS funding came to an unexpected end, three months earlier than anticipated, because our trainee left before the end of his contract. We were not allowed to recruit to this post again and we therefore received less funding than had been budgeted for.

The funding from the DWP for the Help to Claim Project ended at the end of March 2022. The delivery model was changed, and national Citizens Advice had to bid for the new contract. Although they were successful, CAW was unable to bid for the new funding for 2022 – 23 and was aware from January 2022 that this funding stream would be lost.

Woking B.C also announced in December 2021 that there would be a reduction in the Community Grant Fund for 2022 – 23. In January 2022 it was confirmed that the core Grant would be reduced to £189,000 from £218,000.

Healthwatch Surrey also announced in February 2022 that it would not be renewing the Information and Signposting SLA in 2022 – 23, which would result in a reduction in income of £8,800. It did however renew the Telephone Information and Advice Helpdesk with a 3% increase in the contract price for 2022 – 23, but it is only a 12-month contract.

In January 2022, Woking BC approached CAW to deliver the Household Support Fund. This was money paid by central government to local authorities to distribute to households in financial difficulties. All money had to be spent by the end of March 2022 and if not, returned to Woking BC. There is a balance of £13,700 to be repaid to WBC in 2022 – 23.

The loss of the Help to Claim and Healthwatch funding and the reduction in the WBC Grant meant income in 2022 – 23 would be £72,000 less than in 2021 – 22. Fortunately, in January 2022, Surrey County Council approached all Surrey local Citizens Advice offices to deliver a new Project called "No One Left Behind". In February 2022 it was confirmed that £50,000 would be paid to each office for a 12-month Project starting on 1st April 2022. The I-Access Project was also renewed for a 12-month period with funding of £37,560. These two Projects would at least help to ensure income would be at a similar level to that in 2021 – 22.

In September 2022, the I-Access funding increased by £6,500 to the end of March 2023.

At the beginning of 2022 – 23 only funding of £15,000 was secured for the County Court Help Desk, with £10,000 from Woking B.C and £5,000 from Guildford B.C.

CAW has just entered into a 3-year funding agreement with Trussell Trust to provide a Generalist Adviser to work closely with the Food Bank which starts on 1st October 2022. The total funding is £70,900 with £24,300 being paid in Year 1 and £23,300 being paid in Year 2 and 3.

THE IMPACT OF COVID – 19

A Designated Fund of £10,000 had been created at the beginning of 2021 – 2022 due to the uncertainty caused by covid-19 and having to make changes to the way the service was delivered depending on the restrictions and guidelines that were being introduced. This made it difficult to plan what resources were needed where and for how long they may be needed.

Hybrid working continued which allowed us to close the office and work from home and reduce or increase the numbers working in the office, depending on what was allowed under government guidelines. What was constant, was the team working at home, whether paid or volunteer, and supervision and management of this team incurs greater expense because it takes more time to do this remotely than face to face. For this reason, we continued to employ additional supervision hours on a fixed term contract for the entire year to ensure volunteers and paid staff were supported in the right way.

The impact of the pandemic has been for there to be an increase in the demand for our service, and therefore additional staff were recruited to support those paid staff who saw an increase in their specialism, such as home visiting. It takes longer for this group to be helped because of their vulnerabilities, whether they are helped by a visit to their home or on the telephone.

Another way of coping with the demand was to ensure the continued recruitment and training of volunteers to add to the existing team. All paid staff and volunteers must also be supported to ensure their continued professional development, and this was even more important with the constant change in and introduction of new legislation and regulations.

Having a team working at home has also meant additional costs being incurred to enable this to happen. This has included the cost of a new telephony platform and an additional monthly cost for Office 365 licences.

Discussions have also been held on whether the office lay out is suitable for the way the service is being delivered. We had to use the space sensibly and to make sure there was a 2m space in between desks. This meant a reduction in the number of staff that could be in the office unless interview rooms were used. One area that can be used more effectively is the waiting room if the layout was changed and additional working surfaces were introduced. Volunteers and paid staff who are working in the office prefer to work with more space between each other and others like to work in individual rooms due to the noise. We were hoping to be able to use part of the Designated Reserves to do the work in the waiting room, but it has been difficult to organise this, but we plan to move forward with the work to adapt this space in 2022 – 23.

ONGOING ISSUES

The Grant from Woking B.C for 2022 – 23 reduced by 13% on the figure from 2021 – 22. CAW did not have to reduce its expenditure, and in particular the number of paid staff on fixed term contracts, because it had secured unbudgeted income in 2021 – 22 from Surrey County Council, the I-Access Project, and successful applications to the Community Foundation for Surrey. Additionally, there had been difficulties in recruitment to certain posts, which had remained unfilled for some months, which had helped to pay staffing costs for those on fixed term contracts. A decision had also been made not to recruit an Admin Officer and to only pay for admin support as and when it is needed.

In May 2022, after the local elections, the Council administration changed, and the Liberal Democrat Party now have overall majority. This change, combined with a new Chief Executive and Director team has resulted in Woking B.C voting in July 2022 to change the

way CAW is funded from 2023 – 24. CAW will now enter a Service Level Agreement to provide services for the residents of Woking. There is no other information available at this time as to how much will be paid and for how long. It will be difficult to plan for 2023 – 24 without any indication of funding from Woking B.C.

The other Projects that are currently funded (apart from Trussell Trust), Surrey County Council, I-Access and Healthwatch will end in March 2023 unless funding is extended. Discussions about this are ongoing with those organisations.

After 22 years, the Operational Manager, will be retiring in September 2022. It has been challenging to recruit to their replacement and therefore alternative plans need to be put into place to ensure their job is covered until the right person is hired. As a result, additional hours have been offered to existing staff for a fixed term.

The number of paid staff has increased in 2021 – 22 due to the new Projects that have required caseworkers to be employed. All are on fixed term contracts and if the funding is not renewed or alternative Projects are not secured, they will no longer be employed.

RESERVES POLICY

The Trustees have determined to retain a minimum of 3 months operating expenses including restricted costs except grants which equates to £92,000 in reserve to meet unexpected occurrences. These occurrences are to include a reduction in core funding and any other type of unforeseen reduction. The Trustees will authorise the use of any reserves over and above the 3 months operating costs for the benefit of maintaining core services and other unfunded services for CAW's benefit and the service it delivers. These reserves are identified as unspecified reserves.

At the year-end free reserves including designated reserves totalled £232,896. The level of reserves is sufficient to cover the reserves policy and the Trustees having reviewed the budgets and forecasts believe that subject to the continued support of Woking B.C the charity is a going concern for the foreseeable future.

RISK

The Trustee Board consider the risk to which CAW is exposed and has put in place systems to mitigate those risks. This includes holding professional indemnity insurance and employers' liability insurance. The level of cover is reviewed annually.

The Risk Register is reviewed every 2 months and the major risk identified is the reduction of funding on current levels and the inability to find alternative funding.

There continues to be the same mistaken belief that CAW is a national charity funded by central government. CAW continues to work hard to make the public and potential funders aware it is a local charity competing for funding with other charities.

INDEPENDENT EXAMINER

During the financial year Brewers Chartered Accountants has acted as CAW's Independent Examiner.

SMALL COMPANY EXEMPTION

This Report is prepared in accordance with the Special Provisions of Part 15 Companies Act 2006

Charles Croker

On behalf of the Trustee Board

Dated 22 November 2022

Independent Examiner's Report to the Trustees of Citizens Advice Woking

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Citizens Advice Woking ('the charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of charitable company you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

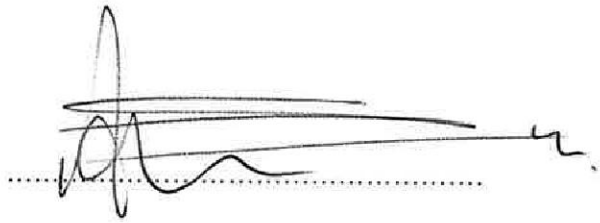
Since the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW specify other appropriate body, which is one of I the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view which is not a matter considered as part of an independent examination; or

- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Andrew Skilton

Brewers Chartered Accountants

Bourne House

Queen Street

Gomshall

Surrey

GU5 9LY

Date: 23 November 2022

CITIZENS ADVICE WOKING

STATEMENT OF FINANCIAL ACTIVITIES
(Including the Income and Expenditure Account)
For the year ended 31st March 2022

	Notes	General Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
INCOME FROM:						
Donations and legacies		21,985	-	-	21,985	8,647
Charitable Activities						
Grant Woking Borough Council	1	218,000	-	-	218,000	218,000
Other grants		-	-	259,180	259,180	162,478
Income from other trading activities						
Income from fundraising activities		4,990	-	-	4,990	20,624
Investment Income	2	20	-	-	20	42
Other income		2,899	-	-	2,899	8,830
		247,894	-	259,180	507,074	418,621
EXPENDITURE ON:						
Raising Funds						
Charitable Activities						
Grants	3	-	-	40,254	40,254	1,970
Staff costs	4	170,339	-	140,234	310,573	305,444
Office and property costs	5	6,960	-	-	6,960	8,528
Sundry expenses	6	43,197	-	8,969	52,166	58,280
TOTAL		220,496	-	189,457	409,953	374,222
NET INCOME/ (EXPENDITURE)		27,398	-	69,723	97,121	44,399
Transfers between Funds	12 &13	(21,650)	23,650	(2,000)	-	-
NET INCOME/(EXPENDITURE) after transfers		5,748	23,650	67,723	97,121	44,399
FUNDS BROUGHT FORWARD AT 1st April 2021		117,845	85,653	28,618	232,116	187,717
FUNDS CARRIED FORWARD AT 31st March 2022		123,593	109,303	96,341	329,237	232,116

CITIZENS ADVICE WOKING

BALANCE SHEET

At 31st March 2022

	Notes	2022 £	2022 £	2021 £	2021 £
FIXED ASSETS					
Tangible fixed assets	8		-		-
CURRENT ASSETS					
Debtors	9	10,552		7,381	
Cash at bank and in hand		331,894		231,008	
		342,446		238,389	
CREDITORS : amount falling due within one year	10	13,209		6,273	
NET CURRENT ASSETS			329,237		232,116
NET ASSETS			329,237		232,116
FUNDS					
Unrestricted Funds					
General funds		123,593		117,845	
Designated funds	13	109,303		85,653	
			232,896		203,498
Restricted	14		96,341		28,618
TOTAL FUNDS			329,237		232,116

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act.

The Trustees acknowledge their responsibility for:
1) Ensuring the company keeps accounting record which comply with Sections 386 and 387 of the Companies Act 2006; and

2) Preparing accounts which give a true and fair view of the affairs of the company as at the end of its financial year end and of its result in each financial year in accordance with Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These financial statements are prepared in accordance with Part 15 of the companies Act 2006 in relation to small companies.
The financial statements on pages 17 to 24 were approved by the Board on 22 November 2022 and signed on their behalf by:

C Croker
Board member

J Butler
Board member

Company number: 2638741

CITIZENS ADVICE WOKING

Notes to the Financial Statements
Year to 31st March 2022

1. Accounting Polices

General
The financial statements have been prepared on the accruals basis under the historic cost convention and in accordance with t he Statements of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Fin ancial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Companies Act 2006.

The Charity is a public benefit entity and these accounts have been prepared under the historic cost convention and in accordance with applicable accounting standards and the Statement of Recommended Practice on Accounting by Charities (Revised 2015), Companies Act 2006 and the Financial Reporting Standard for Smaller Entities (effective 1 January 2015).

Presentational currency is £ Sterling and rounding is to £s.

Income
Income comprises grants and donations receivable in the year. Income from donations was unrestricted in both years. Grant income from Woking Borough Council was unrestricted in both years. Fundraising income was unrestricted in both years. .

Donated services and facilities
Woking Borough Council provide offices free of charge from which the charity operates. The estimated rent, service charge and rates donated have not been included in the Statement of Financial Activities as the Trustees do not feel the beneficial va lue to the charity can be measure reliably. Please see note 5.
Expenditure
Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that the settlement will be required and the amount of the obligation can be measured with reasonable certainty.

Pension costs
Defined contribution pensions costs are allocated to unrestricted and restricted activities based on the allocation of staff time.

VAT
Due to the nature of the chatrity's activities it is outside the scope of VAT and therefore its income and expenditure, as st ated, is VAT inclusive.

Financial Instruments
The Charity only has assets and financial liabilities of a kind that qualify as basic financial instruments . Basic financia l instruments are recognised at transaction value and subsequently measured at their settlement value.

Support Costs
The committee consider 5% of office and sundry costs relate to the management of the Bureau and have included these as support costs. Where appropriate, the salary costs relating to managing the charity have also been included.

Allocation of Overheads
Certain office, sundry and salary costs have been allocated to restricted funds where provision has been made by the donors for these costs to be funded, from the grants.

Fixed Assets
Fixed assets are stated at cost. These are usually capitalised if the costs of each item exceeds £1,000. Depreciation is provided at rates calculated to write off of each asset over its expected useful life as follows:

Office Equipment - 33.33% straight line

Debtors
Debtors are recognised at settlement amount.

Creditors
Creditors are recognised when 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 to settle can be measured reliably. Creditors are recognised at settlement amount.

Operating lease agreements
Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against income on a straight line basis over the period of the lease.

Funds
Unrestricted Funds are available to spend on activities that further any of the purposes of the charity.

Designated Funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside for a specific purpose.

Restricted Funds are funds which are restricted for a specific purpose.

Going Concern

CITIZENS ADVICE WOKING

Notes to the Financial Statements
Year to 31st March 2022

2 Investment Income	**2022**	**2021**
	£	£
Interest receivable	20	42

3 Grants	**2022**	**2021**
	£	£
Household Support Fund	36,297	-
Wenceslas fund	3,957	1,970
	40,254	1,970

4 Staff Costs	**2022**	**2021**
	£	£
Salaries	276,522	270,840
Employers NI	16,273	16,187
Pensions	17,779	18,416
	310,573	305,443
Allocated as follows:		
Charitable activities	279,516	274,899
Support costs	31,057	30,544
	310,573	305,444
Average number of employees		
Management	2	2
Administration	1	1
Direct advice	10	9
Support staff	4	4
	17	16

Full time equivalent for 2022 totals 10 (2021 - 9).

No member of staff received remuneration in excess of £60,000.
No Board members or connected person received any remuneration or expenses in the year.
Salaries paid during the year to key management personnel, defined as Chief Executive Officer and Operational manager, Including Employers' national insurance and pension contribution was 2022 £79,074 (2021 : £83,137)

5 Office and Property Costs	**2022**	**2021**
	£	£
Rents and insurance	1,257	1,252
Printing, postage and stationery	3,621	5,178
Telephone	1,734	1,574
Support costs	348	525
	6,960	8,528

The value of the office premises provided rent free by Woking Borough Council is excluded from the Statement of Financial Activities in 2020 as the Trustees do not feel the beneficial value to the Charity can be reliably measured. The exclusion is on the basis that the market value dpes not represent the cost of alternative premises to operate from should the need arise.

CITIZENS ADVICE
WOKING

Notes to the Financial Statements
Year to 31st March 2022

6 Sundry Expenses

	2022	2021
	£	£
Legal, professional & consultancy	1,152	1,106
Travelling expenses	262	504
Staff training	3,122	1,226
Computer expenses	26,131	29,412
Sundry expenses	15,975	20,726
Depreciation	-	1
Support costs	5,524	5,305
	52,166	58,280

7 Support Costs

	2022	2021
	£	£
Salaries and other employee costs	31,057	30,544
Office and property costs	348	525
Sundry expenses	5,524	2,385
Governance costs	3,540	2,920
	40,469	36,374

All support costs are allocated to charitable activities

8 Fixed Assets

	Office Equip	Office Equip
	£	£
Cost		
1st April 2020	38,748	38,748
Additions	-	-
Disposals	-	(38,748)
31st March 2021	38,748	-
Depreciation		
1st April 2020	38,748	38,747
Charge for the year	-	1
On disposals	-	(38,748)
31st March 2021	38,748	-
Net book value at 31st March 2022	-	-
Net book value at 31st March 2021	-	1

9 Debtors

	2022	2021
	£	£
Debtors and prepaid expenses	10,552	7,381

10 Creditors: Amounts falling due within one year

	2022	2021
	£	£
Accruals and deferred income	13,209	6,273

CITIZENS ADVICE
WOKING

Notes to the Financial Statements
Year to 31st March 2022

11 Related Party Transactions

Donations of £3K were received from related parties.

12 Independent Examiners Remuneration

Independent Examiner's remuneration totalled £3,450 (2020 - £2,920)

13 Designated Funds

	Balance at 01/04/2021	Incoming	Outgoing	Transfers	Balance at 31/03/2022
	£	£	£	£	£
Guildford County Court Help Desk	30,653	-	-	10,000	40,653
Outreach	10,000	-	-	-	10,000
Property Maintenance	35,000	-	-	10,000	45,000
COVID-19	10,000	-	-	-	10,000
Partiger Trust				3,650	3,650
	85,653	-	-	23,650	109,303

Court Help Desk - Funding for the full cost of this project is not secured by the start of the financial year. A decision has been taken to continue delivering this services and this fund will be used if full funding cannot be be secured from alternative sources.

Outreach - There is a continual demand from third party organisations to expand our outreaches further into the community. We are exploring ways this can be done and will use this fund to ensure we can open additional outreach sessions as soon we have been able to recruit and train additional volunteers that are needed to provide this service.

Property Maintenance - Funds have been designated to cover any reinstatement necessary following the 5 year lease for the office premises entered into with Woking Borough Council during the year.

COVID-19 - The new hybrid way of working is established. The office is now not suitable for the way the service is being delivered and therefore because of the changes following Covid-19 we want to designate this fund to adapting the reception area to ensure we are providing safe working space following the pandemic which will involve building works. We have had difficulty in securing a contractor to undertake the works.

Partiger Trust - Donation has been designated towards the salary of the Welfare benefit advisor.

14 Restricted Funds

	Balance at 01/04/2021	Incoming	Outgoing	Transfers	Balance at 31/03/2022
	£	£	£	£	£
BEIS Remote Working	2,486	-	(912)	-	1,574
Guildford County Court Help Desk	16,159	27,631	(22,648)	-	21,142
Community Foundation for Surrey - Welfare Benefit	6,041		(6,041)	-	-
Surrey Crises	625	6,056	(5,356)	(1,000)	325
Universal Support Help to Claim	149	34,164	(34,313)	-	-
Wenceslas	2,158	4,000	(3,957)	-	2,201
Financial Capability	-	11,500	(11,500)	-	-
Healthwatch Telephone Line	-	14,600	(14,600)	-	-
Healthwatch Signposting	-	8,829	(8,829)	-	-
Energy Best Deal	-	5,040	(5,040)	-	-
Household Support	-	50,000	(36,297)	-	13,703
Household Support Administration	-	3,000	(910)	-	2,090
I-access Community Drug and Alcohol Service	-	18,780	(13,898)	-	4,882
MaPS Funding	-	21,251	(20,827)	-	424
Community Foundation for Surrey IT Project	-	4,330	(4,330)	-	-
Bedsar Hub	1,000	-	-	(1,000)	-
Surrey County Council Funding - No One Left Behind	-	50,000	-	-	50,000
	28,618	259,181	(189,458)	(2,000)	96,341

CITIZENS ADVICE
WOKING

Notes to the Financial Statements
Year to 31st March 2022

BEIS Remote working - A Grant was applied for and awarded by national Citizens Advice from the BEIS Funding to purchase hardware and software to enable local citizens advice offices to provide a remote working service.

Guildford County Court Help Desk (GCCHD) – funding from Working B.C, Guildford B.C, Office of Police and Crim Commissioner and donations to help clients who are at risk of homelessness because Possession Proceedings in the local County Court have been issued.

Community Foundation for Surrey - Welfare Benefit - Funding received to pay for a welfare benefit adviser to provide advice and support to those over pension age to claim the benefits to which they are entitled.

Surrey Crisis - support to assist clients in crisis making applications for funding.

Universal Support - Help to claim (US-H2C) - funding from national Citizens Advice to deliver a service to provide support to clients claiming Universal Credit from the time of their application to receiving their first payment.

Wenceslas Fund (WF) - provides grants to assist with fuel poverty and fuel debt.

Financial Capability Project (FCP) - aims to educate people about their financial situation and how to manage their finances appropriately.

Healthwatch (HW) - The project and funding is to enable us to participate in the delivery of "Signposting, Information and Advice" for Healthwatch Surrey who collect patient experiences of health and social care stories with the aim of giving people a voice to influence decision makers to help improve and shape health and social care services.

Healthwatch – Advice Line (HW-AL) - Funding to provide, or signpost people to, information about local health and care services and how to access them from a central Helpdesk which will process enquiries made by telephone, text, email or through the Healthwatch Surrey website.

Energy Advice Programmed (EAP) - funding from national Citizens Advice to deliver one to one advice appointments to those households in fuel poverty and to discuss their energy usage and efficiency.

Household Support - A grant form central government to local government to distribute to families in financial need. Woking Borough Council allocated £50,000 for distribution by the end of the March 2022. The unspent funds were returned to Woking Borough Council in 2022-2023.

Household Support Administration - An amount paid by Woking Borough Council for administration support to distribute the Household Support Fund.

I-access Community Drug and Alcohol - funding from Surrey & Borders NHS Foundation Trust to provide a generalist advisor to take direct referrals from key workers.

MaPS Funding - funding to train a new debt adviser.

Community Foundation for Surrey - IT Project - funding to transition to Azure.

Bedsar Hub- funding for the outreach service planned once additional volunteers have been trained and recruited.

Surrey County Council - No One Left Behind - Funding from Surrey County Council to ensure people are supported with effective debt, budgeting and benefits advice.

CITIZENS ADVICE WOKING

Notes to the Financial Statements Year to 31st March 2022

15 Analysis of funds by net assets 2022

	Unrestricted Funds	Designated Funds	Restricted Funds	Total
	£		£	£
Net current assets	123,593	109,303	96,341	329,237
Net assets	123,593	109,303	96,341	329,237

16 Analysis of funds by net assets 2021

	Unrestricted Funds	Designated Funds	Restricted Funds	Total
	£		£	£
Net current assets	117,845	85,653	28,618	232,116
Net assets	117,845	85,653	28,618	232,116

17. Operating Lease Commitments

At 31st March 2021 the Charity had total commitments under non-cancellable leases expiring:

	2022	2021
	£	£
Less than one year	-	2,319
Within two to five years	-	-
	-	2,319

A 5 year lease for the office premises was entered into with Woking Borough Council on 18 January 2019.
Under the terms of the leas there is a 12 month break clause and liability to pay a peppercorn rent if demanded, service charge, insurance and business rates.

CITIZENS ADVICE
WOKING

Notes to the Financial Statements
Year to 31st March 2022

18.Prior year Statement of Financial Acitivites	Unrestrcited Funds £	Designated Funds £	Restricted Funds £	Total 2021 £
INCOME FROM:				
Donations and legacies	5,647	-	3,000	8,647
Charitable Activities				
Grant Woking Borough Council	218,000	-	-	218,000
Other grants	-	-	162,478	162,478
Income from other trading activities				
Income from fundraising activities	20,624	-	-	20,624
Investment Income	42	-	-	42
Other income	8,830	-	-	8,830
	253,143	-	165,478	418,621
EXPENDITURE ON:				
Raising Funds	-	-	-	-
Charitable Activities				
Grants	-	-	1,970	1,970
Staff costs	169,618	-	135,826	305,444
Office and property costs	8,528	-	-	8,528
Sundry expenses	50,611	-	7,669	58,280
TOTAL	228,757	-	145,465	374,222
NET INCOME	24,386	-	20,013	44,399
Transfers between Funds	(22,511)	23,000	(489)	-
NET INCOME after transfers	1,875	23,000	19,524	44,399
FUNDS BROUGHT FORWARD AT 1st April 2020	115,970	62,653	9,094	187,717
FUNDS CARRIED FORWARD AT 31st March 2021	117,845	85,653	28,618	232,116

CITIZENS ADVICE WOKING

England & Wales - Charity number 1004585

Accounts

CITIZENS ADVICE WOKING

UNAUDITED FINANCIAL STATEMENTS

31st March 2021

Registered Number: 02638741

Brewers

CHARTERED ACCOUNTANTS

Bourne House, Queen Street, Gomshall, Surrey, GU5 9LY

CITIZENS ADVICE WOKING

CONTENTS

	Page
General Information	3
Report of the Board	4
Independent Examiner's Report	14
Statements of Financial Activities	16
Balance Sheet	17
Notes to the Financial Statements	18

CITIZENS ADVICE WOKING

COMPANY INFORMATION
31st March 2021

COMPANY REGISTRATION NUMBER
02638741
CHARITY REGISTRATION NUMBER
1004585
Website: www.wokingcab.org

MEMBERS OF TRUSTEE BOARD
Mr C Croker - Chair
Mr L Oates – Deputy Chair
Mr J Butler - Treasurer
Mrs A Smith
Mr P Stubbs
Mrs L Kemeny
Dr C Smith
Mr R Shah
Ms S Hope

CHIEF EXECUTIVE OFFICER
Mrs L Buchanan

REGISTERED OFFICE
Provincial House
26 Commercial Way
Woking, Surrey GU21 6EN

INDEPENDENT EXAMINER
Andrew Skilton, ACA
Brewers
Chartered Accountants
Bourne House, Queen Street, Gomshall,
Surrey GU5 9LY

BANKERS
Lloyds Bank Plc
32 Commercial Way, Woking, Surrey GU21 6ER

Report of the Trustee Board
For the Year Ended 31st March 2021

The Trustees, who are also Directors under Company Law, have pleasure in submitting their Annual Report for the year ended 31st March 2021. The financial statements have been prepared in accordance with their accounting policies set out in the notes to the financial statements, comply with Citizens Advice Woking (CAW) governing document, Charities Act 2011, Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with "FRS 102" the Financial Reporting Standard applicable in the UK and Republic of Ireland published effective 1st January 2015.

CONSTITUTION

CAW was founded in 1939 and was incorporated as a Company Limited by Guarantee in 1991. New Articles of Association were adopted in 2014. A Trustee Board including members elected at an Annual General Meeting or co-opted by the Trustee Board directs CAW. Representatives of staff and volunteers and Woking Borough Councillors are entitled to attend Board Meetings as non-voting observers. The Members of the Company consist of all Trustee Board Members and others who have been admitted to membership. The liability of each member is limited to a maximum of £1 per member.

TRUSTEE BOARD

The individuals who served as elected members of the Trustee Board during the financial year are listed on the prior page.

No member of the Trustee Board received any payment from CAW.

Jenny Sexton and Lesley Taylor served as staff representatives to the Trustee Board.

No Woking Borough Councillors were appointed as observers during the year.

PUBLIC BENEFIT

The Trustees have had regard to the Charity Commission Guidance on public benefit.

OBJECTIVES

The objectives as set out in the Articles of Association state "the Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Woking and surrounding areas".

These objectives are achieved by the delivery of the Citizens Advice service to provide free, independent, and confidential advice and information to the residents of Woking and anyone who

works in the Borough to help with the problems they face. In addition, it looks to improve the policies and practices that affect peoples' lives.

ACTIVITIES

CAWs' activities continue to be in line with its objectives. CAW works under the Performance and Quality Framework membership scheme of the national Citizens Advice organisation. It continues to meet the quality mark for the Advice Quality Standard in the areas of debt, housing, and welfare benefits.

The main activity is to ensure members of the public can access an advice service at a time which is suitable to them and to then receive free, impartial, and confidential information and advice which helps them to move forward with whatever issue they are experiencing.

On 18th March 2020, a decision was made to close the town centre office and the outreach sessions due to the Covid – 19 Pandemic. Alternative ways to deliver the service were immediately put into place and on Monday 23rd March, CAW set up a home working team and an office-based team. These teams consisted of a mix of paid staff and volunteers who were able to give clients information and advice on the telephone or by email. Clients were able to make contact either through the national Advice line telephone number, the local office number, email or by submitting a form through the website. The office team also spoke to clients through the intercom, a method of contact which increased as the year went on.

Working in an entirely new way and developing new processes and procedures took time and it was essential for there to be flexibility so these could be altered, or new ones introduced if necessary. The paid staff already had an established group of clients they were supporting, and they needed the necessary equipment at home to make sure they could do this. The paid staff continued to receive referrals from the advisers working in the office or at home and the many voluntary and statutory organisations that were helping people throughout the pandemic.

CAW still had commitments to deliver the various Agreements it had entered, and the paid staff did not for one minute think they could not do this. Discussions took place as to how this could be achieved which took a great deal of time and commitment.

There were not enough resources to enable all the volunteers to be given CAW equipment, so we relied on their goodwill to use their personal telephones and computers. It was imperative those working at home were supported by the management and supervisory teams. For this to happen, guidelines and procedures needed to be put into place, particularly around confidentiality when speaking to clients and data protection and communicated to the paid staff and volunteers working at home.

We continued to deliver the Adviceline telephone service with Citizens Advice Surrey Heath and arranged for the calls to be diverted to volunteers working at home and to more telephones in the offices. Due to the sheer volume of calls which were being made through the national line CAW also

committed to answering calls made from the national overflow pool, so we were also helping clients from outside of the area, following funding received from national Citizens Advice.
We had already entered into a Grant Agreement to deliver the Universal Support Help to Claim Project, which pre pandemic was primarily a face-to-face service. We had to work out how we could continue to fulfil our commitments under the terms of the Grant by delivering the service on the telephone and by email. We had our own local clients who contacted us, but national Citizens Advice were insistent that we had to join the national telephone line. This involved additional work in training volunteers to take the calls so our own Help to Claim Adviser could concentrate on helping local clients.

We had also entered into two Service Level Agreements with Healthwatch Surrey which needed to be delivered. The Telephone Information and Advice line needed to be delivered from the office, so a rota of volunteers was set up to make sure this was still manned throughout the week. The second Agreement could be delivered by collecting client's health and social care stories through contact with clients by advisers working either remotely or in the office.

We also applied for and were awarded funding in July 2020 by national Citizens Advice to deliver Energy Advice Appointments. Initially we were awarded 84 appointments, and this was increased to 102 during the delivery of the contract. We had to work out a different way of approaching clients as we were unable to see them face to face.

We were also able to apply for a new stream of Funding from national Citizens Advice to recruit and train a Trainee Debt Adviser. The money came from the Money and Pension Service. Initially, the funding was only for five months. We were able to recruit a trainee adviser who started at the beginning of November 2020.

Local Citizens Advice offices in Surrey were also committed to delivering their commitments under the Surrey Crisis Fund Service Level Agreement. Although we could help clients make applications to the Fund, using a variety of different techniques, we could not offer to have the physical cards at our offices for clients to collect due to the pandemic, so we had to find a way round this.

We had also secured funding to deliver the Court Help Desk which meant we had to find alternative ways to make sure clients did not lose their homes, even though the Court was closed to possession proceeding hearings for several months. The Court Help Desk Advisers were able to help clients in a variety of ways, and we made sure we informed the Local Authorities and Housing Associations and as many third parties as possible that we could help whenever someone could not pay their rent or mortgage.

CAW also continued to administer the Wenceslas Fund on behalf of Woking Lions, another local charity. It took several months to work out a new procedure for clients to make applications to the Fund and to have a process in place to put money on to their utility accounts, particularly if the only way was for us to physically have their key metre cards. After the first lockdown, when some clients desperately needed the help, we put safe processes in place to make sure these clients could be given help from the Fund.

The Research and Campaign work that is done by CAW volunteers and staff is an important part of the work that we do and during the pandemic this was more important than ever. CAW was seeing real time situations which were directly caused by the pandemic. Every time there was a new regulation introduced by the Government, CAW advisers were able to see immediately if this was working. A huge amount of data and insight about the problems the clients and the wider community faced was gathered every day. We used this to help research issues and influence decision makers by running campaigns to change these policies and practices that are seen to be unreasonable.

All these activities cannot be done without ensuring there is a team of people to do them. Several of our volunteers did not feel they wanted to deliver advice from home, so they withdrew from the rota. We therefore needed to recruit more volunteers to replace them and to increase the numbers who were on the rota because of the increase in demand. We took part in a national recruitment programme set up by national Citizens Advice as well as undertook our own local recruitment programme. A new training programme was devised which was run virtually and during the year we were able to train 10 new volunteers.

We also needed to make sure that all the team were up to date with the ever-changing guidelines and legislation that came into force. The continuing professional development of every member of paid staff and the volunteers on the rota was essential.

Our home visiting team could not deliver their service in the same way but did not stop taking referrals from the various statutory and voluntary agencies who were helping people to claim a disability benefit. As this work took longer to complete on the telephone or by email, we recruited an additional member of the team on a fixed term contract to help the existing caseworker with the increase in workload.

It was apparent early on that we would need to add to the team of paid supervisors to support the volunteers and to make sure we maintained the high quality of advice that is so important, so we had to recruit a new supervisor on a fixed term contract as well as add to the existing hours of an existing member of staff.

CAW played an important part in supporting people during the pandemic and being part of the community that pulled together to make sure people who needed help received it. We kept in touch with our local Councillors and the MP.

Each year fund raising events are organised so funds can be raised to contribute towards the cost of delivering the service. This year 2 fundraising events were organised, the Legal Walk in June 2020, and a 10x Challenge in October 2020.

ACHIEVEMENTS AND PERFORMANCE

This was an unprecedented year and one that nothing could have prepared us for. At no time did we ever consider stopping the delivery of the service. All we thought about was how we could reach the people who needed help. CAW's team of volunteers and paid staff are an incredible team of people

who continued to go way beyond what was expected of them. Although we lost several long-term volunteers from the rota because they felt they could not work remotely, we were fortunate that 55 volunteers stayed with us throughout the year, mainly using their own IT equipment and continuing to work more hours than they had originally signed up for. In addition, they had to learn how to give advice working remotely and keep up to date with the many legislative changes and new rules and guidance that were introduced.

We continued to train a new group of volunteers, but we also continued to provide internal and external training courses to ensure the continuing professional development of our paid staff and volunteers. We also created our own training course for our MaPS debt trainee and sold places on the course to other local Citizens Advice offices who had also recruited a trainee.

We had to find a new way to deliver the Universal Support Help to Claim Project at a time when our Help to Claim adviser also left to go on maternity leave in November 2020. We restructured how the Project was to be delivered and after recruiting 2 volunteers to complete the training, we were able to set them up on the national telephone line to help clients from outside the area, but to also help those who were referred internally.

CAW worked closely with Healthwatch Surrey to gather health and social care stories, which in the year of a pandemic, has meant an increase in the amount of work undertaken. The Telephone and Information Advice line had its busiest year ever. The targets in both Agreements were exceeded which is due to the hard work and diligence of the Healthwatch volunteers and the paid staff involved.

CAW was also able to exceed the target of helping 84 clients with an Energy Advice Appointment. A further 18 clients were helped, and a condition of these additional appointments was to also give debt advice, more work than needed to be done for the initial 84 appointments. The payment for all appointments, even though more work was expected to be done for 18 of them, remained the same.

Funding for the Court Help Desk had not been secured before March 2020. Both Guildford and Woking Borough Council had committed to paying £5,000 and £10,000 respectively for 12 months. Applications were also made to the Office of Police and Crime Commissioner and the Community Foundation for Surrey for financial support. Both applications were successful during 2020 - 21. A donation from a CAW supporter meant the cost of the Court Help Desk was covered during the year.

Although our Court Help Desk advisers were unable to attend Court Hearings, it was possible for them to support clients who were at risk of homelessness. The aim was to prevent them losing their homes and or to make sure they had received all the correct advice to ensure they were in the best possible position if they had to go to Court. During the year, there was a 17% increase from the previous year on the numbers of people who had been helped by the Court Help Desk advisers and 100% of all clients were helped to stay in their homes.

In the previous year, we had hoped to be able to run an outreach session at the Bedser Hub. Due to the pandemic, this plan changed. We saw an increase in referrals from agencies that were

supporting older people, who were more vulnerable due to the isolation and risk of Covid-19. An application for funding was made to employ a welfare benefit adviser to join the home visiting caseworker to help with an increase in this work. CAW was eventually successful in obtaining funding from the Partiger Trust to contribute towards the cost of the new adviser.

During the first two months of the pandemic, an application was made to the Community Foundation of Surrey for emergency funding to purchase equipment and contribute towards the additional costs of paying for supervision of the volunteers working at home.

National Citizens Advice were awarded money by the Department of Business Enterprise, Innovation and Strategy (BEIS) to increase the numbers of people who could be supported. CAW made applications from two different funding pots. The first was to purchase hardware and software, which has been used to buy laptops, headsets and a voipfone telephone system. The second was to answer 25 national emails a month, which is now an ongoing yearly commitment for CAW.

Research and Campaign work has been high on the agenda for CAW. The volunteers and paid staff have identified so many areas which have raised inequalities due to the pandemic. Paid staff and volunteers have taken part in surveys, written to local and national Government and the local MP about a variety of different issues. 98% of all paid staff and volunteers have raised an Evidence Form.

The two fundraising events that CAW organised were incredibly well supported and raised more money than in the previous year.

FINANCIAL REVIEW

The Trustee Board confirms it has kept proper accounting records which fully show CAW's financial position. The Trustee Board also acknowledges its responsibility for safeguarding CAWs' assets and for taking all reasonable steps for the prevention of fraud and other irregularities.

Income in 2021 was £418,260 (2020: 359,285) of which £253,142 (2020: £246,184) was unrestricted and £165,478 (2020: £113,101) was restricted. Costs were £374,222 (2020: £358,142) of which £228,757 (2020: £238,040) were unrestricted and £145,465 (2020: £113,802) restricted. The net result was an increase in unrestricted net income from £8,144 to £24,385 largely due to cost control during the pandemic. Restricted funds also increased net income from a loss in 2020 of £701 to net income of £20,013 in 2021 driven by the initiatives highlighted in this report. Designated reserves increased by £23,000 to £85,653 because of transfers from unrestricted funds for the Guildford County Court Help Desk and property maintenance.

Expenditure is planned very carefully to ensure all commitments can be met particularly when considering that all Grants and Service Level Agreements were only entered into for a 12-month period. It is also difficult to quantify at the beginning of the year how much income can be raised from donations and fundraising. This was also a year which was incredibly difficult to plan for.

CAW's main funder continues to be Woking Borough Council and is a Community Grant made for a 12-month period from 1st April of each year. The decision to award the Grant for 2020 –21 was made in December 2019 and was the same amount as the previous year, which had been £2,000 lower than the year before, and that amount had been the same for the previous 7 years. In December 2020 Woking Borough Council awarded the same Grant for 2021 -22 as 2020 – 21. It is for this reason that it is essential that funding is found from other sources.

This year, 3 Grants have been awarded by national Citizens Advice, which accounts for the increase in restricted funding.

First, the Universal Support Help to Claim Grant was for a 12-month period with a 2% increase on the previous year. It was awarded again for 2020 – 21 for 12 months with a 1% increase. There is no guarantee that this funding will be awarded in 2022 – 23 as the contract national Citizens Advice has with the DWP finishes at the end of March 2022 and will be going out to tender in the autumn of 2021. It is unlikely local offices will know whether funding will be awarded to CAW until early 2022.

Second, CAW will not be delivering the Energy Advice Programme in 2021 – 22, due to funding for the overall Project being reduced and the funding available going to areas where there is the greatest fuel poverty. This is not Woking.

The third Project was new to CAW and was MaPS funding for a trainee debt adviser. Initially the funding was for a 5-month period, but CAW offered a 12-month fixed term contract to a trainee because we know there will be increase in debt cases due to the pandemic. It was not until March 2021 that Citizens Advice confirmed the Grant would be extended and be awarded until November 2021. The national contract with Citizens Advice and the Money and Pension Service will also come to an end in March 2022. It is unlikely we would know if there would be funding available for CAW to bid for until early 2022.

Funding for the Court Help Desk came from four different organisations plus a donation. It was not possible to secure total funding at the start of 2020, but additional applications to the Office of Police and Crime Commissioner (OPCC) and the Community Foundation for Surrey were successful during the year. Due to the additional work to support clients that was required, there was an increase in the hours worked by the Court Help Desk advisers. At the beginning of 2021, only funding of £18,000 has been secured for 2021 - 22, so we have a designated reserve to ensure the costs associated with the Project can continue for the forthcoming year and 2022 – 23, as there will be a significant increase in the numbers of clients facing homelessness.

Healthwatch Agreements were entered into for 12 months and paid at the same rate as the last four years. Although 2020 – 21 has been our busiest year ever for work under the contracts, for 2021 – 22 Healthwatch Surrey has reduced by 5% the amount to be paid under one of the Healthwatch contracts and the funding for the Telephone Information and Adviceline will remain the same.

CAW had planned on opening an outreach session at the Byfleet Methodist Church which had to be put on hold due to the pandemic. However, we still have plans to open this as soon as it is safe to do

so. We have kept the designated reserve for this Project to cover the initial set up costs and ongoing running costs.

A Designated Fund continues to be built up to cover the cost of maintenance for the office space following CAW entering a 5-year lease with Woking BC at a peppercorn rent. The toilet and kitchen areas need updating due to the age of the existing sanitary ware and furniture. Both staff and client areas need decorating to improve the working environment.

It is a real challenge every year to secure the funding necessary to continue delivering the service at the same level, particularly as the Grant from Woking B. C is always at risk of being reduced and we can never guarantee which Service Level Agreements and Grants from national Citizens Advice will be renewed. We anticipated this would be the situation and carefully built-up our reserves to cover any such reduction, and by securing the Grant for 2021 – 22 at the same amount once again, CAW is able to continue delivering at the same level for the forthcoming year.

THE IMPACT OF COVID – 19

Delivery of our service during 2020 – 21 completely changed due to Covid-19. The first lockdown started just as we were entering a new financial year and all the planning and budgeting done prior to this had to be re- evaluated, not only quickly, but repeatedly, as the situation changed.

To make this work, additional staffing costs were incurred. Existing staff members had their hours increased and new members of staff were employed to make sure the service was delivered to the highest quality, to support existing team members and to cope with the increase in demand. Any additional hours or new members of staff were on a fixed term basis only, due to the concern that funding for 2021 – 22 may not be secured at the same level.

To make sure the service could be delivered, staff and volunteers had to be able to work at home, so we had to make sure they had the correct equipment to be able to do this. Successful applications were made for some funding to cover this but there will be ongoing costs to cover the cost of a new telephone system and adding to the supply of laptops and headphones that will be necessary to continue and increase the service we are able to deliver.

However, there was a reduction in the costs associated with delivering the service from the office. Travelling expenses were not claimed, there was less expenditure on refreshments and costs associated with a full team being in the office. There was also less opportunity for the team members to go on external training courses, although remote learning courses were available a few weeks after the first lock down.

Throughout the year, there were several unexpected changes to the paid staff, which resulted in periods where roles were not filled, and recruitment had to take place. At the beginning of 2021 -22 there are still 2 roles to fill

A Designated Fund will ensure that the continued costs of dealing with the way we will deliver the service into 2021- 22 can be covered. This not only includes the cost of any equipment but also

increased staffing costs for supervision of existing volunteers, recruitment of new volunteers to expand the service and additional hours for those members of staff where there is an increase in specialism.

ONGOING ISSUES

Woking B.C. has announced there will be a Community Grant Application for 2022 – 23, but the amount for distribution will be reduced due to the Pandemic. The Trustee Board has considered what impact any reduction in the Grant would be on the services that could be delivered. As CAW's biggest expenditure is salaries, any reduction would mean reducing not only the numbers of staff but the hours they worked.
A 10% cut from the amount of the core Grant would result in 2 members of staff on a fixed term contract not having them renewed as well as 2 others not having the additional hours, they were paid for during the Pandemic continued. There are 2 areas this would have the greatest impact on, the home visiting team and the ability to supervise the work of the volunteers.
If there was a 20% cut, this would have a significant impact on the work that could be delivered. This could result in each member of staff having their hours being reduced by one full working day, even though the demand for the service will continue to be high due to the Pandemic and they could not complete the work that needed to be done in the hours for which they are paid.
We would then be at risk of our specialist caseworkers leaving and recruiting any replacement would be unlikely. Supervision of volunteers would be even more difficult and therefore we would not be able to recruit and train new volunteers to the team in the numbers we have been. We would need to decide whether we could continue opening for the same hours during the week, and it is unlikely we could reopen our outreach sessions. With less management hours available to submit other funding applications, it would become more difficult to fill the void left by the Council funding being less than in 2021 - 22.
In anticipation of this situation, the Trustee Board has sensibly ensured there are both designated and unrestricted reserves to cover any such shortfall during 2021-22 but not 2022 - 23.

RESERVES POLICY

The Trustees have determined to retain a minimum of 3 months operating expenses including restricted costs which equates to £94,000 in reserve to meet unexpected occurrences. These occurrences are to include a reduction in core funding and any other type of unforeseen reduction. The Trustees will authorise the use of any reserves over and above the three months operating costs for the benefit of maintaining cores services and other unfunded services for CAW's benefit and the service it delivers. These reserves are identified as unspecified reserves.

At the year-end free reserves including designated reserves totalled £203,497. The level of reserves is sufficient to cover the reserves policy and the trustees having reviewed the budgets and forecasts believe that subject to the continued support of Woking Brough Council the charity is a going concern for the foreseeable future.

RISK

The Trustee Board consider the risk to which CAW is exposed and has put in place systems to mitigate those risks. This includes holding Professional Indemnity Insurance and Employers Liability Insurance. The level of cover is reviewed annually.

The Risk Register is reviewed every 2 months and the major risk identified is the reduction of funding on current levels and the inability to find alternative funding.

There continues to be the same mistaken belief that CAW is a national charity funded by central Government. CAW continues to work hard to make the public and potential funders aware it is a local charity competing for funding with other Charities.

INDEPENDENT EXAMINER

During the financial year Brewers Chartered Accountants has acted as CAW's Independent Examiner.

SMALL COMPANY EXEMPTION

This Report is prepared in accordance with the Special Provisions of Part 15 Companies Act 2006

Charles Croker
On Behalf of the Trustee Board
Dated: 6/10/2021

Independent Examiner's Report to the Trustees of Citizens Advice Woking

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Citizens Advice Woking ('the charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of charitable company you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit go beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

.....

Mr. A. Skilton (ACA)
Brewers Chartered Accountants
Bourne House,
Queen Street,
Gomshall,
Surrey
GU5 9LY

Date: 20 OCTOBER 2021

CITIZENS ADVICE WOKING

STATEMENT OF FINANCIAL ACTIVITIES
(Including the Income and Expenditure Account)
For the year ended 31st March 2021

	Notes	General Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
INCOME FROM:						
Donations and legacies		5,646	-	3,000	8,646	16,627
Charitable Activities						
Grant Woking Borough Council	1	218,000	-	-	218,000	218,000
Other grants				162,478	162,478	113,101
Income from other trading activities						
Income from fundraising activities		20,624	-	-	20,624	6,568
Investment Income	2	42	-	-	42	86
Other income		8,830	-	-	8,830	4,903
		253,142	-	165,478	418,620	359,285
EXPENDITURE ON:						
Raising Funds		-	-	-	-	923
Charitable Activities						
Grants	3	-	-	1,970	1,970	4,000
Staff costs	4	169,618	-	135,826	305,444	265,382
Office and property costs	5	8,528	-	-	8,528	11,534
Sundry expenses	6	50,611	-	7,669	58,280	70,003
TOTAL		228,756	-	145,465	374,221	351,842
NET INCOME/ (EXPENDITURE)		24,385	-	20,013	44,398	7,443
Transfers between Funds	13 &14	(22,511)	23,000	(489)	-	-
NET INCOME/(EXPENDITURE) after transfers		1,874	23,000	19,524	44,398	7,443
FUNDS BROUGHT FORWARD AT 1st April 2020		115,970	62,653	9,094	187,717	180,274
FUNDS CARRIED FORWARD AT 31st March 2021		117,844	85,653	28,618	232,116	187,717

CITIZENS ADVICE WOKING

BALANCE SHEET

At 31st March 2021

	Notes	2021 £	2021 £	2020 £	2020 £
FIXED ASSETS					
Tangible fixed assets	8		-		1
CURRENT ASSETS					
Debtors	9	7,381		5,973	
Cash at bank and in hand		231,007		186,197	
		238,388		192,170	
CREDITORS : amount falling due within one year	10	6,273		4,454	
NET CURRENT ASSETS			232,115		187,716
NET ASSETS			232,115		187,717
FUNDS					
Unrestricted Funds					
General funds		117,844		115,970	
Designated funds	13	85,653		62,653	
			203,497		178,623
Restricted	14		28,618		9,094
TOTAL FUNDS			232,116		187,717

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibility for:
(1) Ensuring the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006: and

(2) Preparing accounts which give a true and fair view of the state of affairs of the company as at the end of its financial year and of its profit and loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These financial statements are prepared in accordance with Part 15 of the Companies Act 2006 relating to small Companies.

The financial statements on pages ~~17 to x~~ were approved by the Board on the X and signed on their behalf by :

C. Croker
Board member

J. Butler
Board member

Company number: 2638741
Charity number : 1004585

CITIZENS ADVICE WOKING

Notes to the Financial Statements
Year to 31st March 2021

1. Accounting Polices

General
The financial statements have been prepared on the accruals basis under the historic cost convention and in accordance with the Statements of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Companies Act 2006.

The Charity is a public benefit entity and these accounts have been prepared under the historic cost convention and in accordance with applicable accounting standards and the Statement of Recommended Practice on Accounting by Charities (Revised 2015), Companies Act 2006 and the Financial Reporting Standard for Smaller Entities (effective 1 January 2015).

Presentational currency is £ Sterling and rounding is to £s.

Income
Income comprises grants and donations receivable in the year. Income from donations was unrestricted in both years. Grant income from Woking Borough Council was unrestricted in both years. Fundraising income was unrestricted in both years.

Donated services and facilities
Woking Borough Council provide offices free of charge from which the charity operates. The estimated rent, service charge and rates donated have not been included in the Statement of Financial Activities as the Trustees do not feel the beneficial value to the charity can be measure reliably. Please see note 5.
Expenditure
Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that the settlement will be required and the amount of the obligation can be measured with reasonable certainty.

Pension costs
Defined contribution pensions costs are allocated to unrestricted and restricted activities based on the allocation of staff time.

VAT
Due to the nature of the Bureau's activities it is outside the scope of VAT and therefore its income and expenditure, as stated, is VAT inclusive.

Financial Instruments
The Charity only has assets and financial liabilities of a kind that qualify as basic financial instruments . Basic financial instruments are recognised at transaction value and subsequently measured at their settlement value.

Support Costs
The committee consider 5% of office and sundry costs relate to the management of the Bureau and have included these as support costs. Where appropriate, the salary costs relating to managing the charity have also been included.

Allocation of Overheads
Certain office, sundry and salary costs have been allocated to restricted funds where provision has been made by the donors for these costs to be funded, from the grants.

Fixed Assets
Fixed assets are stated at cost. These are usually capitalised if the costs of each item exceeds £1,000. Depreciation is provided at rates calculated to write off of each asset over its expected useful life as follows:

Office Equipment - 33.33% straight line

Debtors
Debtors are recognised at settlement amount.

Creditors
Creditors are recognised when 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 to settle can be measured reliably. Creditors are recognised at settlement amount.

Operating lease agreements
Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against income on a straight line basis over the period of the lease.

Funds
Unrestricted Funds are available to spend on activities that further any of the purposes of the charity.

Designated Funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside for a specific purpose.

Restricted Funds are funds which are restricted for a specific purpose.

Going Concern

The trustees have reviewed Going Concern up to one year from the date of signing these accounts. Following the outbreak of COVID-19 revised budgets and forecasts have been prepared and providing the continued support of Woking Borough Council the trustees believe the charity is a going concern for the foreseeable future.

2 Investment Income	2021	2020
	£	£
Interest receivable	42	86

3 Grants	2021	2020
	£	£
Wenceslas fund	1,970	4,000

4 Staff Costs	2021	2020
	£	£
Salaries	274,656	232,051
Employers NI	16,187	16,948
Pensions	18,416	16,383
SMP reclaimed	(3,815)	-
	305,444	265,382
Allocated as follows:		
Charitable activities	274,900	238,844
Support costs	30,544	26,538
	305,444	265,382
Average number of employees		
Management	2	2
Administration	1	1
Direct advice	9	8
Support staff	4	2
	16	13

Full time equivalent for 2021 totals 9 (2020 - 9).

No member of staff received remuneration in excess of £60,000.
No Board members or connected person received any remuneration or expenses in the year.
Salaries paid during the year to key management personnel, defined as Chief Executive Officer and Operational manager, Including Employers' national insurance and pension contribution was 2021 £91,480 (2020 : £84,114)

5 Office and Property Costs	2021	2020
	£	£
Rents and insurance	1,252	1,244
Office services	-	2,556
Printing, postage and stationery	5,178	5,274
Telephone and fax	1,573	1,883
Support costs	525	577
Building maintenance	-	-
	8,528	11,534

The value of the office premises provided rent free by Woking Borough Council is excluded from the Statement of Financial Activities in 2021 as the Trustees do not feel the beneficial value to the Charity can be reliably measured. The exclusion is on the basis that the market value does not represent the cost of alternative premises to operate from should the need arise.

6 Sundry Expenses	2021	2020
	£	£
Legal, professional & consultancy	1,106	1,216
Travelling expenses	504	5,574
Staff training	1,226	3,327
Computer expenses	29,412	38,701
Sundry expenses	20,726	15,177
Depreciation	1	-
Support costs	5,305	6,008
	58,280	70,003

7 Support Costs

	2021	2020
	£	£
Salaries and other employee costs	30,544	26,538
Office and property costs	525	577
Sundry expenses	2,385	3,368
Governance costs	2,920	2,640
	36,374	33,123

All support costs are allocated to charitable activities

8 Fixed Assets

	Office Equip
	£
Cost	
1st April 2020	38,748
Additions	-
Disposals	(38,748)
31st March 2021	-
Depreciation	
1st April 2020	38,747
Charge for the year	1
On disposals	(38,748)
31st March 2021	-
Net book value at 31st March 2021	-
Net book value at 31st March 2020	1

9 Debtors

	2021	2020
	£	£
Debtors and prepaid expenses	7,381	5,973

10 Creditors: Amounts falling due within one year

	2021	2020
	£	£
Accruals and deferred income	6,273	4,454

11 Related Party Transactions

Donations of £4K were received from related parties.

12 Independent Examiners Remuneration

Independent Examiner's remuneration totaled £2,520 (2020 - £2,520)

CITIZENS ADVICE
WOKING

Notes to the Financial Statements
Year to 31st March 2021

13 Designated Funds

	Balance at 01/04/2020	Incoming	Outgoing	Transfers	Balance at 31/03/2021
	£	£	£	£	£
Guildford County Court Help Desk	22,653	-	-	8,000	30,653
Outreach	10,000	-	-	-	10,000
Property Maintenance	20,000	-	-	15,000	35,000
COVID-19	10,000	-	-	-	10,000
	62,653	-	-	23,000	85,653

Court Help Desk - Funding for the full cost of this project is not secured by the start of the financial year. A decision has been taken to continue delivering this service and this fund will be used if full funding cannot be secured from alternative sources.

Outreach - There is a need for an outreach service where demand has been increasing due to the aging population of Woking. This fund will be used to cover the new service once Covid restrictions allow.

Property Maintenance - Funds have been designated to cover any reinstatement necessary following the 5 year lease for the office premises entered into with Woking Borough Council during the previous year.

COVID-19 -Additional costs will be incurred to cover the cost of setting up a remote home working system for both volunteers and paid staff. Moving forward plans to have a home based and an office based team of paid staff and volunteers to manage the increased demand, particularly in certain advice areas, will result in increased salary and equipment costs.

14 Restricted Funds

	Balance at 01/04/2020	Incoming	Outgoing	Transfers	Balance at 31/03/2021
	£	£	£	£	£
Financial Capability Project	92	11,500	(11,500)	(92)	-
Guildford County Court Help Desk	6,977	38,000	(28,818)	-	16,159
Wenceslas Fund	628	3,500	(1,970)	-	2,158
Healthwatch	11	9,294	(9,294)	(11)	-
Healthwatch - Advice Line	328	14,600	(14,600)	(328)	-
Energy Advice Programme	8	12,355	(12,355)	(8)	-
Universal Support - help to claim	50	33,910	(33,761)	(50)	149
Surrey Crisis	-	2,003	(1,378)	-	625
Bedser Hub	1,000	-	-	-	1,000
Partiger Trust	-	10,000	(3,959)	-	6,041
BEIS	-	4,000	(4,000)	-	-
BEIS - remote working	-	10,155	(7,669)	-	2,486
MaPS Funding - Debt Advisor	-	16,161	(16,161)	-	-
	9,094	165,478	(145,465)	(489)	28,618

Financial Capability Project (FCP) - aims to educate people about their financial situation and how to manage their finances appropriately.

Guildford County Court Help Desk (GCCHD) – funding from Woking B.C, Guildford B.C, Office of Police and Crime Commissioner and donations to help clients who are at risk of homelessness because Possession Proceedings in the local County Court have been issued.

Wenceslas Fund (WF) - provides grants to assist with fuel poverty and fuel debt.

Healthwatch (HW) - the project and funding is to enable us to participate in the delivery of "Signposting, Information and Advice" for Healthwatch Surrey who collect patient experiences of health and social care stories with the aim of giving people a voice to influence decision makers to help improve and shape health and social care services.

Healthwatch – Advice Line (HW-AL) - funding to provide, or signpost people to, information about local health and care services and how to access them from a central Helpdesk which will process enquiries made by telephone, text, email or through the Healthwatch Surrey website.

Energy Advice Programmed (EAP) - funding from national Citizens Advice to deliver one to once advice appointments to those households in fuel poverty and to discuss their energy usage and efficiency.

Universal Support - Help to claim (US-H2C) - funding from national Citizens Advice to deliver a service to provide support to clients claiming Universal Credit from the

Partiger Trust - funding received to pay for a welfare benefit adviser to provide advice and support to those over pension age to claim the benefits to which they are entitled.

14 Restricted Funds continued

BEIS funding - a Grant was applied for and awarded from national Citizens Advice who were distributing funding to local Citizens Advice offices from money received from the Department for Business, Energy and Industrial Strategy (BEIS) because of the pandemic, to answer 25 national emails a month on an ongoing basis.

BEIS funding- IT resources- a Grant was applied for and awarded by national Citizens Advice from the BEIS Funding to purchase hardware and software to enable local citizens advice offices to provide a remote working service.

Surrey Crisis Fund – a Service Level Agreement with Surrey County Council to help clients to make applications for emergency funding from the Surrey Crisis Fund.

MaPS Funding – Funding was received from Citizens Advice to train a debt adviser to give debt advice to clients.

15 Analysis of funds by net assets 2021

	Unrestricted Funds £	Designated Funds	Restricted Funds £	Total £
Fixed assets	-	-	-	-
Net current assets	117,844	85,653	28,618	232,116
Net assets	117,844	85,653	28,618	232,116

16 Analysis of funds by net assets 2020

	Unrestricted Funds £	Designated Funds	Restricted Funds £	Total £
Fixed assets	1	-	-	1
Net current assets	115,969	62,653	9,094	187,716
Net assets	115,970	62,653	9,094	187,717

17. Operating Lease Commitments

At 31st March 2021 the Charity had total commitments under non-cancellable leases expiring:

	2021 £	2020 £
Less than one year	2,319	-
Within two to five years	-	6,957
	2,319	6,957

A 5 year lease for the office premises was entered into with Woking Borough Council on 18 January 2019. Under the terms of the leas there is a 12 month break clause and liability to pay a peppercorn rent if demanded , service charge, insurance and business rates.

CITIZENS ADVICE
WOKING

Notes to the Financial Statements
Year to 31st March 2021

Note 18: Statement of Financial Activities 31 March 2020

	General Funds £	Designated Funds £	Restricted Funds £	Total 2020 £
INCOME FROM:				
Donations and legacies	16,627	-		16,627
Charitable Activities				
Grant Woking Borough Council	218,000	-	-	218,000
Other grants			113,101	113,101
Income from other trading activities				
Income from fundraising activities	6,568	-	-	6,568
Investment Income	86	-	-	86
Other income	4,903	-	-	4,903
	246,184	-	113,101	359,285
EXPENDITURE ON:				
Raising Funds	923	-	-	923
Charitable Activities				
Grants	-	-	4,000	4,000
Staff costs	155,711	-	109,671	265,382
Office and property costs	11,534	-	-	11,534
Sundry expenses	69,872	-	131	70,003
TOTAL	238,040	-	113,802	351,842
NET INCOME/ (EXPENDITURE)	8,144	-	(701)	7,443
Transfers between Funds	(10,000)	10,000	-	-
NET INCOME/(EXPENDITURE) after transfers	(1,856)	10,000	(701)	7,443
FUNDS BROUGHT FORWARD AT 1st April 2020	117,826	52,653	9,795	180,274
FUNDS CARRIED FORWARD AT 31st March 2021	115,970	62,653	9,094	187,717