

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales · Charity number 1012732

Details

Other names	THE ESHER AND MOLESEY CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	02719456
Registered	1992-07-09
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Esher & District Civic Centre High Street Esher Surrey KT10 9RP
Phone	01372462100
Email	bureau@eshercab.org.uk
Website	www.eshercab.org.uk

Activities

Objects: THE OBJECTS OF THE CHARITY ('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 INCLUDING, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN SURREY AND IN PARTICULAR ESHER, MOLESEY, CLAYGATE, OXSHOTT, COBHAM AND SURROUNDING AREAS.

Activities: The service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** ESHER, MOLESEY, CLAYGATE, OXHOTT & COBHAM - ALL IN SURREY
- Surrey

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£272,107	£269,847	-	-
2024-03-31	£235,366	£234,605	-	-
2023-03-31	£167,859	£177,653	-	-
2022-03-31	£178,280	£190,729	-	-
2021-03-31	£189,510	£176,055	-	-

Trustees

Name	Role	Appointed
Mark Andrew Reason	Chair	2022-11-21
Gillian Avril Coates		2018-03-26
Ian Wood		2016-03-14
James Kellett		2025-11-17
Jennifer McGurk		2025-02-03
Paul Ronald Hickson		2016-05-09
Robert James Alldis		2025-02-03
Sally Lynn Williams		2019-05-20
Stephen Paul Bax		2024-09-16

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1012732

Accounts

Registration No. 02719456 (England and Wales)
Charity No. 1012732

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU
(a company limited by guarantee)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

EXECUTIVE SUMMARY

Our purpose

We exist to shape a society where people face far fewer problems.

Our service

Citizens Advice Esher & District is part of the local Citizens Advice network – one of 250 independent charities set up to deliver confidential advice in person, over the phone and online, free to people living or working in our local area.

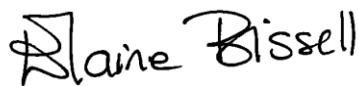
In 2024/25 we **expanded the scope of our service**, adding community-based advice for local residents living with cancer, participating in the wider geographical advice boundary of Surrey Adviceline and working with local partners to develop a holistic response to homelessness. As a result of this increase in our capacity we were able to help **68% more clients** than the previous year.

Across all areas of our service, we saw **the impact of three years of cost of living increases** on the Elmbridge community. The number of issues we helped our clients with has **doubled in two years**, reaching over 13,000 in 2024/25. As well as **demand for debt advice rising by 60%**, we saw requests for help with **second-order effects such as homelessness and relationship issues at record levels**.

Overall, we helped our clients gain over **£900,000 of direct income** and enabled almost **£460,000 of debt to be written off**.

Our volunteers

We provide a very cost-effective service as most of our staff, including our generalist advisers and specialists in the areas of sickness & disability benefits and debt casework, are volunteers. These highly-skilled volunteers contributed over **11,700 hours** of their time to the local community in 2024/25, at a market-rate value of more than **£313,310**. We are most grateful for their dedication and compassion.

A handwritten signature in black ink that reads "Elaine Bissell". The script is cursive and fluid.

Elaine Bissell
Chief Executive Officer
15th September 2025

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

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THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees (who are also the directors of the charity for the purposes of the Companies Act) are pleased to present their annual report and independently examined financial statements for the year ended 31 March 2025.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Reference and Administration information

Charity Name	The Esher and District Citizens Advice Bureau (also known as Citizens Advice Esher & District)
Charity Registration Number	1012732
Company Registration Number	02719456
Authorised and regulated by the Financial Conduct Authority, FRN	617603
Registered Office	Civic Centre High Street Esher Surrey KT10 9SD

Trustees/Directors

The Trustees who served during the period and up to the date of this report are set out below:

Elected:	Mr Ian Wood (Chair until 30 th June 2023) Mr Mark Reason (Chair from 1 st July 2023) Mrs Sally Williams (Vice-Chair) Mr Robert Alldis (appointed as a Trustee 3 rd February 2025) Ms. Minal Chauhan (resigned as a Trustee 6 th February 2025) Mrs Gillian Coates Ms Oya Erci Barutcu (resigned as a Trustee 31 st January 2025) Mr Paul Hickson (Treasurer from 1 st April 2024) Mrs Jennifer McGurk (appointed as a Trustee 3 rd February 2025) Mr Kiernan Murphy (appointed as a Trustee 3 rd February 2025) Mr Andrew Nichols (resigned as a Trustee 18 th November 2024) Mr Frank Thaxton (resigned as a Trustee 4 th July 2025)
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THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Reference and Administration information (continued)

Trustees/Directors (continued)

Nominated by Elmbridge Borough Council:	Councillor Alan Parker (resigned as a Trustee 15 th May 2024) Councillor Steve Bax (appointed as a Trustee 16 th September 2024)
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Company Secretary	Ms Berenice Chandler
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Management Team	Ms Elaine Bissell (CEO) Mrs Sarah Waite (Deputy CEO)
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Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
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Independent Examiners	LKA Chartered Accountants Annecy Court Ferry Works Summer Road Thames Ditton KT7 0QJ
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Structure, governance and management

Governing document

The Esher and District Citizens Advice Bureau, a company limited by guarantee was established in May 1973 and was later incorporated as a private company limited by guarantee. The company registration number is 02719456. The company is registered with the Charity Commission - registration number 1012732. Following a re-branding exercise by the national Citizens Advice service in 2015 the company operates under the name Citizens Advice Esher & District.

The Memorandum and Articles of Association are the governing documents of the charity.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management (continued)

Method of appointment of Trustees

The charity is governed through a Board of Trustees. The Articles of Association provide for a minimum of three and maximum of fifteen Trustees, being either:

- elected at the annual general meeting or
- nominated by member organisations or
- co-opted by the Trustee Board,

providing that on appointment the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees.

All elected Trustees shall retire from office at the third Annual General Meeting following the Annual General Meeting at which they were elected, but may be re-elected.

The Trustee Board meets formally six times a year to determine overall policy and review progress against the charity's objectives. The Board is supported by three sub-committees covering Business Planning & Operations, Finance and Personnel.

The Trustees who have served during the year are listed on pages 1-2. None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Induction and training of Trustees

New Trustees receive a comprehensive induction and are given access to a number of relevant documents such as the Articles of Association, strategic plan and information on the financial performance of the charity. They also meet key employees and other Trustees. Trustees are encouraged to attend appropriate training where this will facilitate an understanding of their role.

Organisation

The charity operates from rented premises in Esher.

The Chief Executive Officer (CEO) has been appointed by the Trustees to manage the day-to-day operations of the charity, supported by other members of the management team. The CEO attends Trustee Board meetings to report on the performance of the charity and on strategic opportunities to develop its services. Recommendations require approval from the Trustee Board. Decisions are made by the Trustees in line with the strategic business plan, which is reviewed at least annually.

There are regular volunteer staff and paid team meetings to discuss service developments and progress against targets. There is an Annual General Meeting, which involves the Trustee Board, Bureau Members, staff team and other stakeholders.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management (continued)

Related parties

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

At a local level, the charity is guided by local strategies and is an active member of many local forums including the Elmbridge Cost of Living Steering Group. This involvement has proved invaluable in helping the charity to improve links within the local community and to identify further policy developments and funding opportunities. Regular meetings are held with Elmbridge Borough Council and other local agencies to continue to develop good working practices and services.

Pay and remuneration of key management personnel

The Trustees consider that the Board of Trustees and the management team comprise the key management personnel of the charity. The charity's management team are all paid in accordance with a published scale of grades used in the voluntary sector. Any increases to these published grades are approved by the Trustee Board. The Chief Executive's salary is reviewed and approved by the Trustee Board separately but in line with the policy set out above.

Risk management and statement of internal controls

The Trustees have reviewed their procedures in the light of corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'.

The Trustees recognise the importance of a sound framework of risk management and internal controls for good governance. The Board regularly reviews the charity's risks, existing risk controls and further action needed to mitigate such risks. Areas covered in this process include:

- Governance
- Financial
- Operational
- Compliance
- External
- IT

The results of the risk assessment process are used to inform financial, business and contingency planning and maintain a Risk Register.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management (continued)

Risk management and statement of internal controls (continued)

The Trustees have identified funding as the greatest current risk for the charity. Securing additional funding to maintain its service remains a serious challenge, whilst also grappling with escalating operational costs and heightened demand for help. The charity continues to review its fundraising strategy to reduce reliance on core funding from the local authority and build relationships with grant-giving organisations to secure repeat grants.

Other internal control measures in place to minimise risks include:

- Ensuring adequate financial reserves
- Quarterly financial monitoring against annual budget
- Robust financial controls
- Close monitoring of delivery of services in line with grant agreements and contracts
- Regular case checking, Internal File Reviews and staff training to ensure quality of advice
- Due diligence processes when considering prospective partners or funders
- Use of DBS checks, probationary periods, Joint progress reviews, staff supervision and HR policies to promptly identify and deal with any issues of concern
- Good communication between volunteers, staff, the management team and the Trustee Board
- Maintaining independence and political neutrality to avoid conflict of interests
- Business continuity planning for emergencies

In terms of information assurance controls, the Trustee Board oversees the information security of all confidential information which is held or provided, including personal information of clients, staff, volunteers, funders and strategic partners that is processed. The charity holds joint responsibility with the national Citizens Advice service for client data that is held in the electronic case management system. Specific roles are in place to ensure that the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of data protection regulations.

Objectives and activities

The objects of the charity, as set out in the Memorandum and Articles of Association, 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 Esher, Molesey, Claygate, Oxshott and Cobham and surrounding areas.”

Our aims are focused on:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect people's lives

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Objectives and activities (continued)

How our activities deliver public benefit

The charity's main activities and beneficiaries are described below. All of our charitable activities focus on providing 'the advice people need for the problems they face' and are undertaken specifically to provide public benefit. The Trustees have referred to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011 when reviewing the aims and objectives of the charity, and in planning future activities through the production of a two-year strategic plan.

Achievements and performance in 2024/25

Advice and Information Services

The charity's main areas of activity are:

- Generalist advice and information services covering the full range of Citizens Advice subject areas including benefits, debt, housing, employment, consumer, family, legal, immigration, health and education
- Specialist debt advice, including the provision of Debt Relief Orders
- Specialist advice on disability and sickness benefits

These services are all delivered by a team of around 35 highly-trained volunteer advisers supported and managed by a small number of paid staff.

During 2024/25 we supported the local community in the following ways:

- We continued to offer clients four ways of contacting us: face to face appointments, telephone, email and letter.
- In addition to our local helpline, our telephone service was enhanced by our participation in Surrey Adviceline, by giving clients an alternative contact option and extended opening hours.
- We offered interviews by appointment throughout the year. For drop-in callers to our reception, more than half were offered an immediate appointment or signposted to appropriate sources of help. The rest were given the option of how they would like to be contacted at a later date.
- Our popular weekly outreach session at the Cobham Centre for the Community moved to Tuesdays at the request of the Centre, which means that we are there with the local area social prescriber who offers complementary community-based support.
- This was our second full year of running our weekly outreach sessions at the Thames Ditton and West Molesey foodbanks. The sessions are seen as an indispensable part of the foodbank support offer.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance in 2024/25 (continued)

Advice and Information Services (continued)

- We joined the Macmillan Citizens Advice Service delivering holistic welfare benefits, employment, housing and general advice to Surrey residents affected by cancer. Our caseworker is part of a team, co-ordinated by Citizens Advice Hampshire offering regular outreach advice sessions at local hospitals as well as a dedicated helpline and online enquiry portal. We are delighted to be offering this tailored support to local people facing a major life event.
- In response to an increase in homeless queries, we linked up with the Molesey Churches Night Shelter which operates between December and March to launch a new outreach. We provided in-person advice during the winter months at various locations in Elmbridge supporting guests to be in the best position possible to take up opportunities of housing.
- Our team of disability benefit experts continued to provide invaluable support to residents: navigating them through the complex and stressful procedure of claiming benefits and appealing decisions where an initial claim was not successful. The demand for this area of our advice shows no sign of abating.
- With one in five client queries relating to debt, we continued to work hard to increase our capacity to take on debt casework, which can be complex, often involving looking at multiple issues at once.
- We worked with a local carer's group and Elmbridge Dementia Services to produce an information leaflet for people recently diagnosed with dementia and their families, which is now being widely distributed throughout the borough.
- We took part in events organised by Elmbridge Borough Council, including an advice session for local carers and a Jobs Fair to explain how we can support people getting into and once in work.
- We continued to distribute funding on behalf of local partners to Elmbridge residents with low income and in need urgent of support at times of crisis. For those aged 60+ we provided supermarket vouchers for local charity, Walsingham Care. For younger residents, we administered a delegated fund given by Walton Charity. For households within the Ancient Parish of Esher we delivered grants at Christmas on behalf of the Henry Smith Trust.
- We continued to work closely with and take referrals from local partners, for example social prescribers, the Surrey Co-ordinator for the Gypsy, Roma, Traveller Community, Elmbridge CAN and Social Services.

Beneficiaries and outcomes

Our participation in the Surrey Adviceline project alongside our local area delivery has enabled us to help 68% more clients than last year. In total during 2024/25, Citizens Advice Esher & District supported 3,575 clients (2024: 2,133) on 13,179 issues (2024: 8,908), generating 17,039 activities (2024: 15,380). The volume of client issues handled has doubled in two years, demonstrating the pervasive effect of the cost of living crisis on our local community. The holistic nature of our advice, delivered by generalist advisers supported by specialists, means that we are adept at understanding the interrelationships between the issues our clients face.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance in 2024/25 (continued)

Beneficiaries and outcomes (continued)

In 2024/25 welfare benefits and tax credits accounted for a quarter of all issues recorded. There were a couple of changes to the welfare benefits system in the year which prompted a number of enquiries:

- In early Summer 2024 the Department of Work & Pensions (DWP) escalated its managed migration programme of legacy benefit claimants to Universal Credit across Surrey. It is not an automatic process, with claimants having to make a new claim within a deadline. Much of our work during the year was to support people to make this change, ensuring that they are receiving all of the elements that they are eligible for.
- The new government's restriction of the Winter Fuel Payment to individuals of state-pension age who receive Pension Credit or other means-tested benefits in the autumn, meant that queries on eligibility for Pension Credit increased throughout the winter.

Our most requested area of benefits advice continues to be help with making or managing a claim for disability benefits. In 2024/25 we saw a 37% increase in queries relating to Personal Independence Payment alone compared to the previous year.

Demand for our debt advice rose by 60% during 2024/25. In June, recognising the financial strain which people have been living under after three years of relentless cost of living increases, the government increased the maximum debt level for a Debt Relief Order (DRO) to £50,000 and removed the £90 fee. Immediately the number of enquiries we received about DROs trebled. Across the year, we successfully submitted 25 DRO applications for our clients, writing off £460k of debt (2023/24 15 applications writing off £196k).

Housing queries ranging from affordability, unsuitable housing and poor living conditions remained one of our most sought-after areas of advice. Cases of threatened homelessness rose by 23% in the year and actual homelessness was up by 82%. For clients facing these issues, we helped 71 with successful housing outcomes.

We saw other 'second order effects' of living under financial pressure for so long. For example, relationship queries, including advice on separation and divorce, doubled; and employment queries, including redundancy and unfair dismissal, were 61% higher.

By the year-end we had managed to exceed the 2023/24 level of financial support found for our clients, reaching an incredible £1,164,765 to help many of them afford essential everyday items and daily care.

Whilst the national Citizens Advice 'Casebook' recording system allows us to measure financial outcomes, some of the most significant and lasting impacts of our work are on the improved well-being of our clients and their families. This is best summed up by a quote from a client whom we helped to write-off their debts, allowing them to look forward without fear for the first time in a long while: *"I found myself in a dreadful situation and a massive weight has been lifted thanks to you!"*

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance in 2024/25 (continued)

Contribution of volunteers and paid staff

As always, the charity's achievements were made possible through the dedicated work of a small team of part-time staff (equivalent to 6.2 full-time employees) and, especially, the efforts of the inspirational volunteers who work as highly-trained advisers, support personnel and trustees.

In 2024/25 these volunteers devoted more than 11,700 hours of service (equivalent to an average of 225 hours per week). Using figures supplied by Elmbridge Borough Council, we estimate this time to be worth over £313,310 to the local community.

Factors affecting the achievement of objectives

This year saw the culmination of a number of initiatives started in the previous 12 months. Our recruitment drive in 2023/24 allowed us to increase our capacity to meet strong local demand, to offer community-based advice for people affected by cancer and to join Surrey Adviceline to provide advice across a wider geographical area.

The problems people are coming to us with have become more complicated and more urgent as cost of living pressures have continued to bite. By its nature, the work we do can be emotionally stressful at times and the charity is aware of the need to ensure a healthy work-life balance for staff and volunteers.

Over the past 4 years we have adapted and grown our service to ensure that no-one in need has been turned away. At the same time, cost pressures on our charity and our funders has made securing the funds we need to continue to operate ever more challenging. We have continued to diversify our funding where possible and look for opportunities to develop and strengthen our advice service.

Financial review

During 2024/25 Elmbridge Borough Council, a long-standing supporter and key funder, provided core funding of £101,514 (2024: £101,514) in accordance with its Service Level Agreement, the use of the premises within Elmbridge Civic Centre and car parking in the adjacent grounds. The Trustees are most grateful for this support.

As reported in recent Trustees' reports, an active fundraising strategy has been in place since 2017. CEO Elaine Bissell continued to refine the strategy and attracted over £164,373 (2024: £128,584) in grants, fundraising and donations.

A proportion of the grants are deferred to 2025/26 and the Trustees remain most grateful to Elaine for the significant contribution her work continues to make. Thanks to these efforts the charity recorded a surplus for the year of £4,030 (2023/24 a deficit of £10).

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Investment Activities

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the Trustees see fit. At 31st March 2025 the market value of investments totalled £43,195, which is an increase of £1,770 (2024: decrease of £771) on the market value of £41,425 at 31st March 2024. In accordance with the requirements of the Charity Commission guidance for Trustees (CC14), the Finance sub-committee of the charity reviewed the situation in detail and determined that, given the charity's overall financial stability and positive cash position, alongside the overall positive performance of the investments held, it was not necessary to make changes to the investments held at this time.

Principal funding sources

The total income for the year of £272,107 (2024: £235,366) represents a significant further increase of £36,741 (2024: Increase of £67,507) compared to 2023/24. The Trustees extend their sincere gratitude to Elmbridge Borough Council, who continue to support the key (core) operating capacity of the charity.

Project specific funding was gratefully received to help us build our capacity to meet the continued increase in demand for our advice following three years of cost of living increases from the Elmbridge Borough Council Annual Grant Award, the National Lottery Community Fund, Surrey County Council Household Support Fund, Surrey County Council and SGN and the Surrey County Councillor Community Fund.

Walton Charity and the Elmbridge Borough Council Cost of Living Support Fund kindly funded our initiatives to extend our capacity to help Elmbridge residents needing debt, financial capability and financial resilience advice.

Our funders helped us to extend our reach into our local community providing advice in locations across the borough in the following ways:

- A grant from Macmillan Cancer Support in partnership with Citizens Advice Hampshire meant that we started to offer tailored advice to local people affected by cancer.
- Trussell Trust funding enabled a second year of our partnership with East Elmbridge foodbank to provide an adviser to attend their weekly foodbank sessions.
- The Elmbridge Partnership Fund gave us funding to run a weekly advice session to support the guests of the Molesey Churches Night Shelter.
- Funding from the Surrey County Council Household Support Fund covered our costs of running a weekly advice session at the Cobham Centre for the Community for 5 months.
- In collaboration with the other Citizens Advice offices in Surrey we extended our participation in the county-wide Surrey Adviceline and offered financial health checks to residents who were struggling financially thanks to funding from the Surrey County Council Household Support Fund.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Principal funding sources (continued)

Together with Citizens Advice Elmbridge West we received funding from the Community Foundation for Surrey's Strategic Transformation Programme to look at how we can better work together to build capacity, financial sustainability and increase efficiencies across our two charities in Elmbridge.

Towards the end of 2023/24 as the roll out of Universal Credit managed migration started in earnest in Surrey, the Elmbridge Borough Council Cost of Living Fund granted us funding to support disabled residents receiving means-tested benefits with the move across to this new benefit for them.

With a capital grant from Surrey County Council via the Your Fund Surrey Small Community Projects Fund we upgraded IT hardware in our interview rooms, replaced our office chairs and photocopier to improve our client and volunteer experience.

We were very touched to receive legacies from the estates of two past volunteers.

We are extremely grateful to our funders and donors in the year allowing us to expand our service and continue to be there for those who need us.

Reserves policy

The reserves policy is reviewed every year and approved and adjusted on an annual basis where necessary. Although Citizens Advice Esher & District receives a significant proportion of its core funding from Elmbridge Borough Council and has instigated a successful fundraising strategy, there is the need to make provision for statutory, contractual or other liabilities and ensure sufficient working capital is available to meet monthly commitments. The Board's policy is to hold general free reserves equivalent to between three and six months budgeted expenditure for the following year. At 31st March 2025 general reserves were in line with this policy.

In addition, certain unrestricted designated reserves are required to cover future relocation and redundancy costs. These funds, which were provided by a legacy, are set aside at the discretion of the Board and may be returned to general reserves as required.

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Plans for the future

The challenges of recent years seem set to persist. The continued triple threat of increasing demand for our help, rising costs and an increasingly competitive funding market means that 2025/26 will be another testing year for our charity. Our ability to adapt, innovate and collaborate will be key to our future success.

To meet client demand, we will build on our efforts to train more caseworkers, seek to extend our outreach advice services around east Elmbridge and work in partnership with other local organisations.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Plans for the future (continued)

Beyond these plans, we also face a significant change to the local government structure within Surrey. It is proposed that the current Borough Council structure is replaced with unitary authorities from Spring 2027 and a Strategic Authority at the level above that to follow. The local Citizens Advice offices in Surrey have been working together to look at how we will respond to the changes to secure continued funding and long-term sustainability to allow us to ensure that Citizens Advice remains the first point of contact for advice and support for Surrey residents.

Citizens Advice Esher & District is playing an active role in these wider discussions and is assessing them against our aims of maintaining the breadth of service that we provide to our local clients and sustaining a workplace where staff and volunteers thrive.

In 2025/26 the Trustees' focus will be on scenario planning to prepare for these changes and to shape the future service offering to the benefit of all our stakeholders.

Statement of Directors' responsibilities

The Directors (who are also Trustees of Citizens Advice Esher & District for the purposes of charity law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company and charity law require the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departure disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Statement of Directors' responsibilities (continued)

In so far as the Trustees are aware:

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

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

Independent Examiners

LKA Chartered Accountants have agreed to continue as the Independent Examiner for the 2026 financial year.

In preparing this report, the trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

Approved by the Board of Trustees on 15th September 2025 and signed on behalf of the Board:



Mark Reason, Chair
Trustee



Paul Hickson, Treasurer
Trustee

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU FOR THE YEAR ENDED 31 MARCH 2025

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2025 set out on pages 15 to 28.

Responsibilities and basis of report

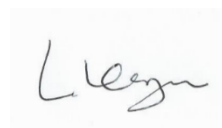
As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examinations, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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 company as required by section 386 of the 2006 Act: or
- The accounts do not accord with those records; or
- The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.
- 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 accounts to be reached.



Laura Kenyon FCA, Independent Examiner
LKA Chartered Accountants
Annecy Court
Ferry Works
Summer Road
Thames Ditton
KT7 0QJ

Dated: 17/09/2025

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (incorporating an Income and Expenditure Account)

FOR THE YEAR ENDED 31 MARCH 2025

		Restricted funds 2025	Unrestricted funds 2025	Total funds 2025	Total funds 2024
	Note	£	£	£	£
Incoming resources					
Donations and fundraising	2	-	5,633	5,633	7,596
Investment income	3	-	6,220	6,220	5,267
Elmbridge Borough Council grant (including rent and parking permits)	4	-	101,514	101,514	101,514
Grants and sundry income	4	152,639	6,101	158,740	120,989
Total incoming resources		152,639	119,468	272,107	235,366
Resources expended					
Charitable activities:					
Staff costs	5, 6	130,396	93,792	224,188	178,735
Property costs	5	9,970	19,940	29,910	29,362
Support costs	5	9,094	6,655	15,749	26,508
Total resources expended		149,460	120,387	269,847	234,605
Net incoming resources before revaluations					
		3,179	(919)	2,260	761
Gains/losses on revaluations of investment assets	9	-	1,770	1,770	(771)
Net movement in funds for the year		3,179	851	4,030	(10)
Total funds at 1 April brought forward		2,242	135,455	137,697	137,707
Transfer of funds	13	(5,223)	5,223	-	-
Total funds at 31 March 2025		198	141,529	141,727	137,697

All income and expenditure derive from continuing activities. The statement of Financial Activities incorporates all the gains and losses recognised in the above two financial periods.

The profit /(loss) for Companies Act 2006 purposes is £4,030 (2023: loss £10). The notes on pages 18 to 28 form part of these financial statements.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

BALANCE SHEET

AS AT 31 MARCH 2025

	Note	2025 £	2024 £
Fixed Assets			
Tangible assets	8	20,805	19,408
Investments	9	43,195	41,425
		<u>64,000</u>	<u>60,833</u>
Current assets			
Debtors	10	12,776	6,860
Cash at bank and in hand		88,665	151,263
		<u>101,441</u>	<u>158,123</u>
Creditors: amounts falling due within one year	11	(23,714)	(81,259)
		<u>77,727</u>	<u>76,864</u>
Net current assets		<u>141,727</u>	<u>137,697</u>
Net assets		<u>141,727</u>	<u>137,697</u>
Charity Funds			
Unrestricted funds – Designated	13	50,000	50,000
– General	13	91,529	85,455
Restricted funds	13	198	2,242
		<u>141,727</u>	<u>137,697</u>
Total funds		<u>141,727</u>	<u>137,697</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2025 in accordance with Section 476 of the Companies Act.

The directors acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with Sections 386 & 387 of the Companies Act 2006 and

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2025

- b) preparing financial statements which give a true and fair view of the state of affairs of the 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 & 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 accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with SORP (FRS 102).

The financial statements on pages 15 to 28 were approved by the Board of Trustees and authorised for issue on 15th September 2025 and are signed on its behalf by:



Mark Reason, Chair
Trustee



Paul Hickson, Treasurer
Trustee

Company Number: 02719456

The notes on pages 18 to 28 form part of these financial statements

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

1.1 Basis of preparation

The Esher and District Citizens Advice Bureau is a charity limited by guarantee in the United Kingdom. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are in providing advice and counselling to the general public.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

- Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable and when the amounts are known with certainty and are measurable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charitable company, are recognised when it becomes unconditionally entitled to the grant.
- Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (continued)

1.2 Incoming resources (continued)

- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charitable company earns the right to consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors

1.3 Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Charitable expenditure comprises those costs incurred by the charitable company in the delivery of its activities and services for its beneficiaries. Support costs are those functions that assist the work of the charitable company but do not directly undertake charitable activities such as administration costs and payroll. These costs have been allocated to restricted expenses where the grant income allowed for such costs to be covered by the funding provided.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.4 Fund accounting

Restricted funds

Restricted funds represent grants and donations received which are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal. The aim and use of each restricted fund is set out in the notes to the financial statements.

Unrestricted funds and designated funds

Unrestricted funds represent funds that are expendable at the discretion of the trustees in the furtherance of the objects of the charitable company. Such funds may be held in order to finance both working capital and capital investment.

Designated funds are those funds which are unrestricted in nature but which have been designated by the trustees to be used in a particular manner.

1.5 Tangible fixed assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (continued)

1.5 Tangible fixed assets (continued)

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Office equipment	20%	straight line
Land and buildings	10%	straight line
Website	20%	straight line

Assets purchased which are under £1,000 are expensed to the Statement of Financial Activities.

1.6 Investments

Unlisted investments are held in the Charifund Charities Fixed Interest Common Investment Fund for Charities, and are stated at fair value. Fair value is determined with reference to the market value of the Funds at the balance sheet date. Changes in fair value, including those arising on the disposal of investments, are recognised as an unrealised profit or loss in the year.

1.7 Debtors and creditors receivable/payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.8 Recognition of liabilities

Liabilities are recognised when an obligation arises to transfer economic benefits as a result of past transactions or events.

1.9 Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in for that service.

The charity operates a defined contribution plan for the benefit of its employees. Contributions are also made to employee money purchase schemes in accordance with their contracts of employment and charged in the year in which they are due.

1.10 Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (continued)

1.11 Leases

Rentals payable under operating leases are charged to the Statement of Financial Activities on a straight-line basis over the period of the lease.

1.12 Reserves policy

The reserves policy is reviewed every year and approved and adjusted on an annual basis where necessary. Although Citizens Advice Esher & District receives a significant proportion of its core funding from Elmbridge Borough Council and has instigated a successful fundraising strategy, there is the need to make provision for statutory, contractual or other liabilities and ensure sufficient working capital is available to meet monthly commitments. The Board's policy is to hold general free reserves equivalent to between three and six months budgeted expenditure for the following year. At 31st March 2025 general reserves were in line with this policy.

In addition to general reserves certain unrestricted designated reserves are required to cover future relocation and redundancy costs. These funds, which were provided by a legacy, are set aside at the discretion of the Board and may be returned to general reserves as required.

1.13 Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for twelve months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2 Donations and fundraising

	2025	2024
	£	£
Donations and fundraising	<u>5,633</u>	<u>7,596</u>

£Nil of the income received in respect of donations and fundraising in 2025 (2024: £nil) was attributable to restricted funds. The remaining £5,633 (2024: £7,596) of income received in respect of donations and fundraising was attributable to unrestricted funds.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Investment income

	2025 £	2024 £
Bank deposit interest	3,645	2,820
Investment income	2,575	2,447
	<u>6,220</u>	<u>5,267</u>

All of the income received in respect of investments was attributable to unrestricted funds in both the years ended 2025 and 2024.

4 Incoming resources from charitable activities

	Restricted £	Unrestricted £	Total Funds 2025 £	Total funds 2024 £
Elmbridge Borough Council grant	-	101,514	101,514	101,514
Grants and sundry income	152,639	6,101	158,740	120,989
	<u>152,639</u>	<u>107,615</u>	<u>260,254</u>	<u>222,503</u>

A further £9,450 (2024: £10,000) is included in deferred grants carried forward within creditors due within one year.

5 Expenditure on charitable activities

	Restricted £	Unrestricted £	2025 £	2024 £
Staff costs	130,396	93,792	224,188	178,735
Property costs	9,970	19,940	29,910	29,362
Support costs	9,094	6,655	15,749	26,508
	<u>149,460</u>	<u>120,387</u>	<u>269,847</u>	<u>234,605</u>

The charity does not pay any money to any of the Trustees and as such considers that there is no material split in the allocation of support costs between general support and governance.

6a Employee numbers and cost

	2025 No.	2024 No.
Average number of persons employed		
<i>Permanent</i>		
Staff	<u>12</u>	<u>10</u>

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

6a Employee numbers and cost (continued)

In addition to the above, Citizens Advice Esher & District utilised the services of 46 volunteers, of which 78% were regular attendees during the year (2024: 44 volunteers of which 75% were regular attendees).

No employee earned in excess of or more than £60,000 per annum (2024: None).

Employees' costs during the year amounted to:	2025 £	2024 £
Wages and salaries	217,354	172,976
Pension costs	6,834	5,759
	<u>224,188</u>	<u>178,735</u>

6b Trustees and key management personnel remuneration and expenses

No Trustee received any remuneration in respect of services as a trustee during the year (2024: £nil). No trustee received travel expenses during the year (2024: £nil).

The total amount of employee benefits received by key management personnel is £3,170 (2024: £2,843). The charitable company considers its key management personnel comprise the chief executive, deputy chief executive and company secretary.

7 Independent Examiners remuneration

	2025 £	2024 £
Fees payable to the company's independent examiner	<u>660</u>	<u>540</u>

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

8 Tangible fixed assets

	Land and buildings £	Office equipment £	Website £	Total £
Cost				
At 1 April 2024	19,230	7,645	3,480	30,355
Additions	-	5,277	-	5,277
At 31 March 2025	19,230	12,922	3,480	35,632
Depreciation				
At 1 April 2024	3,846	6,057	1,044	10,947
Charge in the year	1,923	1,261	696	3,880
At 31 March 2025	5,769	7,318	1,740	14,827
Net book value				
At 31 March 2025	13,461	5,604	1,740	20,805
At 31 March 2024	15,384	1,588	2,436	19,408

9 Fixed asset Investments

	Unlisted Investments £	Total £
Carrying value at 1 st April 2024	41,425	42,196
Revaluations	1,770	(771)
Carrying value at 31 st March 2025	43,195	41,425

All fixed asset investments are unlisted and held in the UK.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

10 Debtors: amounts falling due within one year

	2025 £	2024 £
Trade debtors	12,076	5,519
Prepayments and accrued income	700	1,341
	<u>12,776</u>	<u>6,860</u>

11 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	9,143	13,031
Other creditors	592	1,110
Deferred grants	13,979	67,118
	<u>23,714</u>	<u>81,259</u>

12 Deferred grants

Deferred grants comprise the value of grant funding received for which the deliverable outcomes and period covered by the grant funding extend beyond the end of the financial year. The funding is therefore deferred to match to the timing of the resources expended in the delivery of those outcomes.

	2025 £	2024 £
Balance brought forward	67,118	85,080
Amount released to income during the year	(66,284)	(68,580)
Amount deferred in the year	13,145	50,618
Balance carried forward	<u>13,979</u>	<u>67,118</u>

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

13 Statement of funds

2025	Brought Forward £	Incoming Resources £	Resources Expended £	Gains/Losses £	Transfer £	Carried Forward £
Designated funds	50,000	-	-	-	-	50,000
General funds	85,455	119,468	(120,387)	1,770	5,223	91,529
Total unrestricted funds	135,455	119,468	(120,387)	1,770	5,223	141,529
Restricted funds	2,242	152,639	(149,460)	-	(5,223)	198
	<u>137,697</u>	<u>272,107</u>	<u>(269,847)</u>	<u>1,770</u>	<u>-</u>	<u>141,727</u>
2024	Brought Forward £	Incoming Resources £	Resources Expended £	Gains/Losses £	Transfer £	Carried Forward £
Designated funds	50,000	-	-	-	-	50,000
General funds	83,273	141,498	(138,545)	(771)	-	85,455
Total unrestricted funds	133,273	141,498	(138,545)	(771)		135,455
Restricted funds	4,434	93,867	(96,059)	-	-	2,242
	<u>137,707</u>	<u>235,365</u>	<u>(234,604)</u>	<u>(771)</u>	<u>-</u>	<u>137,697</u>

Transfer of Funds

During the year, a transfer of £5,223 was made from restricted funds to unrestricted funds. This transfer relates to the purchase of office equipment originally funded by a restricted donation. The equipment is now being used across the organisation for general administrative purposes, and as such, the cost has been reallocated to unrestricted funds in accordance with the revised use of the asset.

Designated Funds

The main purpose of the £50,000 designated funds is to cover future relocation and redundancy costs. These funds are set aside at the discretion of the Board and may be returned to general reserves as required.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

General Funds

The £91,529 (2024: £85,455) carried forward will be used by the Trustees to provide Citizens Advice Esher & District with sufficient working capital to cover between three and six months' budgeted expenditure.

14 Analysis of net assets between funds

	Restricted funds 2025 £	General funds 2025 £	Total funds 2025 £	Total funds 2024 £
Tangible fixed assets	-	20,805	20,805	19,408
Fixed asset investments	-	43,195	43,195	41,425
Current assets	198	101,243	101,441	158,123
Creditors due within one year	-	(23,714)	(23,714)	(81,259)
	<u>198</u>	<u>141,529</u>	<u>141,727</u>	<u>137,697</u>
	Restricted funds 2024 £	General funds 2024 £	Total funds 2024 £	Total funds 2023 £
Tangible fixed assets	-	19,408	19,408	22,556
Fixed asset investments	-	41,425	41,425	42,196
Current assets	2,242	155,881	158,123	165,699
Creditors due within one year	-	(81,259)	(81,259)	(92,744)
	<u>2,242</u>	<u>135,455</u>	<u>137,697</u>	<u>137,707</u>

15 Pension costs

The charity made contributions to employees' personal pension schemes.

16 Financial instruments

At the balance sheet date, the charity held financial instruments measured at amortised cost comprising trade debtors, accrued income, cash at bank and in hand, accruals and deferred grants. In addition, the charity held financial instruments measured at fair value through income and expenditure comprising investments.

17 Members

The charity is incorporated as a company limited by guarantee having no share capital and in accordance with the Memorandum of Association, every member is liable to contribute a sum of £1 in the event of the company being wind up. At 31st March 2025 there were 12 members (2024: 29 members).

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

18 Related party transactions

A £500 Surrey County Councillor community fund grant was received from Trustee Cllr Steve Bax to support volunteer recruitment (2024: none).

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Restricted	Designated	Unrestricted	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
Income					
Annual grant from Elmbridge Borough Council	-	-	80,970	80,970	80,970
Rent grant from Elmbridge Borough Council	-	-	20,544	20,544	20,544
	-	-	101,514	101,514	101,514
Other income					
Donations	-	-	5,633	5,633	6,513
Dividend income and bank interest	-	-	6,220	6,220	5,267
Fundraising	-	-	-	-	1,083
Project income	152,639	-	6,101	158,740	120,989
	152,639	-	17,954	170,593	133,852
	152,639	-	119,468	272,107	235,366
Expenditure					
<u>Staff Costs:</u>					
Salaries & Wages	127,312	-	90,042	217,354	172,976
Staff Pensions	3,084	-	3,750	6,834	5,759
	130,396	-	93,792	224,188	178,735
<u>Property Costs:</u>					
Rent	7,995	-	15,989	23,984	23,984
Depreciation	1,293	-	2,587	3,880	3,148
Insurance	682	-	1,364	2,046	2,230
	9,970	-	19,940	29,910	29,362

These pages do not form part of the statutory financial statements.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

DETAILED INCOME AND EXPENDITURE ACCOUNT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

	Restricted 2025	Designated 2025	Unrestricted 2025	Total 2025	Total 2024
	£	£	£	£	£
<u>Support Costs:</u>					
Advertising & Publicity	0	-	0	0	2,470
AGM	100	-	200	300	286
Bank Charges	45	-	91	136	209
IT Expenses	2,272	-	(1,756)	516	5,369
Miscellaneous Expenses	152	-	118	270	328
Professional Fees	588	-	1,176	1,764	1,564
Staff Travel and Refreshments	164	-	(191)	(27)	666
Stationery, Books & Printing	798	-	1,596	2,394	3,497
Subscriptions	770	-	1,540	2,310	3,251
Telephone	1,536	-	3,072	4,608	4,612
Training	625	-	799	1,424	2,064
Volunteer Welfare	2,044	-	10	2,054	2,192
	9,094	-	6,655	15,749	26,508
	149,460	-	120,387	269,847	234,605
Net income/(expenditure) for the year before investment gains/(losses)	3,179	-	(919)	2,260	761
Unrealised profit/(loss) on investments	-	-	1,770	1,770	(771)
Net income/expenditure for the year	3,179	-	851	4,030	(10)

These pages do not form part of the statutory financial statements.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1012732

Accounts

Registration No. 02719456 (England and Wales)
Charity No. 1012732

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU
(a company limited by guarantee)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

EXECUTIVE SUMMARY

Our purpose

We exist to shape a society where people face far fewer problems.

Our service

Citizens Advice Esher & District is part of the local Citizens Advice network – one of 250 independent charities set up to deliver confidential advice in person, over the phone and online, free to people living or working in our local area.

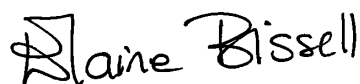
The year 2023 to 2024 was another very challenging time for the thousands of people who come to us for help, for our service, and for our volunteers and staff. Coming so soon after the pandemic, the cost-of-living crisis has caused a level of hardship that cannot be overstated. Many local residents needed our help for access to support for the first time just to get by.

Without doubt, our response to the crisis has demonstrated the immense impact and value of our work to the Elmbridge community. For the second year running we saw **10% more clients than the previous year**. In total during 2023 to 2024 we assisted **2,133 people** with **8,908 issues** through all our channels, including face-to-face, telephone, and email. With people needing advice for an average of 4.2 issues, we have handled far more complex cases than ever before.

Remarkably, we helped our clients gain **£713,589 of direct income** and enabled **£616,760 of debt to be written off**.

Our volunteers

We provide a very cost-effective service as most of our workers, including our generalist advisers and specialists in the areas of sickness & disability benefits and debt casework, are volunteers. These highly-skilled volunteers contributed over **14,225 hours** of their time to the local community this year, at a market-rate value of more than **£355,290**. Their tireless dedication to our service and their fellow Elmbridge residents is to be applauded.

A handwritten signature in black ink that reads "Elaine Bissell". The signature is written in a cursive, flowing style.

Elaine Bissell
Chief Executive Officer
16th September 2024

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

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THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2024

The Trustees (who are also the directors of the charity for the purposes of the Companies Act) are pleased to present their annual report and independently examined financial statements for the year ended 31 March 2024.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Reference and Administration information

Charity Name	The Esher and District Citizens Advice Bureau (also known as Citizens Advice Esher & District)
Charity Registration Number	1012732
Company Registration Number	02719456
Authorised and regulated by the Financial Conduct Authority, FRN	617603
Registered Office	Civic Centre High Street Esher Surrey KT10 9SD

Trustees/Directors

The Trustees who served during the period and up to the date of this report are set out below:

Elected:	Mr Ian Wood (Chair until 30 th June 2023) Mr Mark Reason (Chair from 1 st July 2023) Her Honour Sally Williams (Vice-Chair) Mr Ian Rotsey (Treasurer until 31 st March 2024, resigned as a Trustee 31 st March 2024) Mrs Gillian Coates Ms Oya Erci Barutcu Mr Paul Hickson (Treasurer from 1 st April 2024) Mr Andrew Nichols Mr Frank Thaxton Mrs Laura Young (resigned as a Trustee 20 th November 2023)
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THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Reference and Administration information (continued)

Trustees/Directors (continued)

Co-opted: Ms. Minal Chauhan (appointed as a Trustee 25th March 2024)

Nominated by Elmbridge
Borough Council: Councillor Alan Parker (resigned as a Trustee 15th May 2024)
Councillor Steve Bax (appointed as a Trustee 16th September 2024)

Company Secretary Ms Berenice Chandler

Management Team Ms Elaine Bissell (CEO)
Mrs Sarah Waite (Deputy CEO)

Bankers CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiners LKA Chartered Accountants
2A High Street
Thames Ditton
KT7 0RY

Structure, governance and management

Governing document

The Esher and District Citizens Advice Bureau, a company limited by guarantee was established in May 1973 and was later incorporated as a private company limited by guarantee. The company registration number is 02719456. The company is registered with the Charity Commission - registration number 1012732. Following a re-branding exercise by the national Citizens Advice service in 2015 the company operates under the name Citizens Advice Esher & District.

The Memorandum and Articles of Association are the governing documents of the charity.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Structure, governance and management (continued)

Method of appointment of Trustees

The charity is governed through a Board of Trustees. The Articles of Association provide for a minimum of three and maximum of fifteen Trustees, being either:

- elected at the annual general meeting or
- nominated by member organisations or
- co-opted by the Trustee Board,

providing that on appointment the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees.

All elected Trustees shall retire from office at the third Annual General Meeting following the Annual General Meeting at which they were elected, but may be re-elected.

The Trustee Board meets formally six times a year to determine overall policy and review progress against the charity's objectives. The Board is supported by three sub-committees covering Business Planning & Operations, Finance and Personnel.

The Trustees who have served during the year are listed on pages 1-2. None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Induction and training of Trustees

New Trustees receive a comprehensive induction and are given access to a number of relevant documents such as the Articles of Association, strategic plan and information on the financial performance of the charity. They also meet key employees and other Trustees. Trustees are encouraged to attend appropriate training where this will facilitate an understanding of their role.

Organisation

The charity operates from rented premises in Esher.

The Chief Executive Officer (CEO) has been appointed by the Trustees to manage the day-to-day operations of the charity, supported by other members of the management team. The CEO attends Trustee Board meetings to report on the performance of the charity and on strategic opportunities to develop its services. Recommendations require approval from the Trustee Board. Decisions are made by the Trustees in line the business plan, which is reviewed at least annually.

There are regular volunteer staff and paid team meetings to discuss service developments and progress against targets. There is an Annual General Meeting, which involves the Trustee Board, Bureau Members, staff team and other stakeholders.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Structure, governance and management (continued)

Related parties

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

At a local level, the charity is guided by local strategies and is an active member of many local forums including the Elmbridge Cost of Living Steering Group and Elmbridge Connects. This involvement has proved invaluable in helping the charity to improve links within the local community and to identify further policy developments and funding opportunities. Regular meetings are held with Elmbridge Borough Council and other local agencies to continue to develop good working practices and services.

Pay and remuneration of key management personnel

The Trustees consider that the Board of Trustees and the management team comprise the key management personnel of the charity. The charity's management team are all paid in accordance with a published scale of grades used in the voluntary sector. Any increases to these published grades are approved by the Trustee Board. The Chief Executive's salary is reviewed and approved by the Trustee Board separately but in line with the policy set out above.

Risk management and statement of internal controls

The Trustees have reviewed their procedures in the light of corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'.

The Trustees recognise the importance of a sound framework of risk management and internal controls for good governance. The Board regularly reviews the charity's risks, existing risk controls and further action needed to mitigate such risks. Areas covered in this process include:

- Governance
- Financial
- Operational
- Compliance
- External
- IT

The results of the risk assessment process are used to inform financial, business and contingency planning and maintain a Risk Register.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Structure, governance and management (continued)

Risk management and statement of internal controls (continued)

The Trustees have identified funding as the greatest current risk for the charity. Securing additional funding to maintain its service remains a serious challenge, particularly now that it faces inflationary operating costs at the same time as more people are asking for help. The charity is responding by further developing its fundraising strategy to reduce reliance on core funding from the Borough Council and build relationships with grant-giving organisations to secure repeat grants.

Other internal control measures in place to minimise risks include:

- Ensuring adequate financial reserves
- Quarterly financial monitoring against annual budget
- Robust financial controls
- Close monitoring of delivery of services in line with grant agreements and contracts
- Regular case checking, Internal File Reviews and staff training to ensure quality of advice
- Due diligence processes when considering prospective partners or funders
- Use of DBS checks, probationary periods, Joint progress reviews, staff supervision and HR policies to promptly identify and deal with any issues of concern
- Good communication between volunteers, staff, the management team and the Trustee Board
- Maintaining independence and political neutrality to avoid conflict of interests
- Business continuity planning for emergencies

In terms of information assurance controls, the Trustee Board oversees the information security of all confidential information which is held or provided, including personal information of clients, staff, volunteers, funders and strategic partners that is processed. The charity holds joint responsibility with the national Citizens Advice service for client data that is held in the electronic case management system. Specific roles are in place to ensure that the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of data protection regulations.

Objectives and activities

The objects of the charity, as set out in the Memorandum and Articles of Association, 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 Esher, Molesey, Claygate, Oxshott and Cobham and surrounding areas.”

Our aims are focused on:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect people's lives

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Objectives and activities (continued)

How our activities deliver public benefit

The charity's main activities and beneficiaries are described below. All of our charitable activities focus on providing 'the advice people need for the problems they face' and are undertaken specifically to provide public benefit. The Trustees have referred to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011 when reviewing the aims and objectives of the charity, and in planning future activities through the production of a two-year strategic plan.

Achievements and performance in 2023/24

Advice and Information Services

The charity's main areas of activity are:

- Generalist advice and information services covering the full range of Citizens Advice subject areas including benefits, debt, housing, employment, consumer, family, legal, immigration, health and education
- Specialist debt advice, including the provision of Debt Relief Orders
- Specialist advice on disability and sickness benefits
- Financial capability training at local senior schools to provide young people with money management skills

These services are all delivered by a team of around 30 highly-trained volunteer advisers supported and managed by a small number of paid staff.

During 2023/24 we supported the local community in the following ways:

- The main channels into the service were by email, telephone, in-person and letter.
- Email continued to be the most popular channel to access and feedback advice, comprising over half of our contacts.
- We offered interviews by appointment throughout the year. Drop-in callers seeking immediate appointments were accommodated where we had capacity on the day, otherwise they were offered the next available appointment. Face-to-face contacts increased by 60% over the year.
- We maintained a very high response rate on telephone calls into our service; offering immediate advice. On average we answered 40 calls each week.
- We increased our outreach service at the Cobham Centre for the Community from twice a month to four times a month.
- This was our first full year of running our weekly outreach sessions at the Thames Ditton and West Molesey foodbanks. Funded by the Trussell Trust Financial Inclusion project, the sessions have been extremely popular.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Achievements and performance in 2023/24 (continued)

Advice and Information Services (continued)

- Our team of disability benefit experts continued to provide invaluable support to residents: navigating them through the complex and stressful procedure of claiming benefits and appealing decisions where an initial claim was not successful. In total the team helped with 554 Personal Independence Payment issues, 200 Attendance Allowance issues and 125 Limited Capability for Work issues.
- Following a surge in request for help with debt due to the effects of high household bills, we worked hard to increase our capacity to take on debt casework, which can be time-consuming and often involves looking at multiple issues at once.
- We delivered advice sessions at two Cost-of Living events in the Borough organised by the Council's customer service team. Across the two events we helped over 50 local residents with a wide range of issues.
- We continued to administer Cost of Living Crisis Funding for Elmbridge residents aged 60+ for a local charity, Walsingham Care. Also, we distributed £1,200 from a delegated fund of Walton Charity to local people with low income who need urgent support at times of crisis.
- We continued to work closely with and take referrals from local partners, for example social prescribers, the Surrey Co-ordinator for the Gypsy, Roma Traveller Community and Elmbridge CAN.
- We were invited back to deliver our Money Management training to pupils at a local school.

Beneficiaries and outcomes

For the second year running, the charity helped 10% more people than the year before, with client numbers returning to pre-pandemic levels. In total during 2023-24, 2,133 clients (2023: 1,947) sought help from Citizens Advice Esher & District on 8,908 issues (2023: 6,150), generating 15,380 activities (2023: 15,062). The substantial increase (45%) in the number of issues recorded demonstrates the complexity of the cases seen. The holistic nature of our advice, delivered by generalist advisers supported by specialists, means that we are adept at understanding the interrelationships between the issues faced.

We support people on any issue that they may face, however, our most common enquiry area is always welfare benefits and tax credits. In 2023/24 these enquiries accounted for 26% of all issues recorded, including 6% of enquiries relating to Universal Credit. With the cost of living crisis leaving many residents struggling to cope, people have sought to maximise their income by applying for all benefits which they are rightfully entitled to claim.

In line with 2022/23, our second most requested area of advice during 2023/24 was for housing queries (18%). Rising rents and service charges meant we started the year with a high level of demand in this subject area. As the year progressed with tenants finding rents unaffordable and landlords starting repossession action, we saw a 68% increase in cases of actual homelessness and 90% increase in threatened homelessness. Queries on overcrowding, unsuitable housing and poor living conditions were constant throughout.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Achievements and performance in 2023/24 (continued)

Beneficiaries and outcomes (continued)

Most notably, requests for help with debt doubled in the year, which clearly demonstrates the strain which people have been put under after almost two years of relentless rising costs. Alarmingly, at least half of those we helped manage their debts had negative budgets, without enough income to cover essential outgoings like housing costs, utility bills and food.

As a result of our advice across all enquiry areas, the charity achieved a direct income gain of £713,589 for clients (compared to £694,427 in 2023) and succeeded in getting a staggering £616,760 worth of client debt to be written off (£192,153 in 2023). Whilst these figures are very pleasing to report, some of the most significant and lasting impacts of our work are on the improved well-being of our clients and their families. This is best summed up by a quote from a client whom we helped to write-off their debts, allowing them to look forward without fear for the first time in a long while: *"That's a big load off my mind. Thank you very much for getting me through it. You've been fantastic."*

Contribution of volunteers and paid staff

As ever, the charity's achievements were made possible through the dedicated work of a small team of part-time staff (equivalent to 5 full-time employees) and, most especially, the efforts of the inspirational volunteers who work as highly-trained advisers, support personnel, and trustees.

In 2023/24 these volunteers devoted around 14,225 hours of service (equivalent to an average of 274 hours per week). Using figures supplied by Elmbridge Borough Council, we estimate this time to be worth over £355,290 to the local community.

Factors affecting the achievement of objectives

Despite rising well to the challenge, another year of relentless pressure has not been easy for the charity's staff and volunteers. With our budgets already stretched, we have had to keep developing and diversifying our strategy to secure the additional funding needed to meet the growth in demand for our expert help.

Recruitment of paid staff has been a further problem. In line with many other charities, in 2023/24 we struggled to attract suitably trained workers for some paid roles due to a tight and competitive labour market. Terms and conditions of employment were updated to help with recruitment and retention. Most fortunately, there was no shortage of volunteers willing to join, providing the backbone to our vital advice service.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Financial review

During 2023/4 Elmbridge Borough Council, a long-standing supporter and key funder, provided core funding of £101,514 (2023: -£95,402) in accordance with its Service Level Agreement, the use of the premises within Elmbridge Civic Centre and car parking in the adjacent grounds. The Trustees are most grateful for this support.

As reported in recent Trustees' reports, an active fundraising strategy has been in place since 2017. CEO Elaine Bissell and Volunteer fundraisers Valerie Thompson and Suki Richards continued to refine the strategy and, working with the other members of the Fundraising sub-committee, were successful in attracting over £128,584 (2023£69,207) in grants, fundraising and donations.

A proportion of the grants are deferred to 2024/25 and the Trustees remain most grateful to the team for the significant contribution their work continues to make. Thanks to these efforts the charity recorded a small deficit for the year of £10 (2022/23 a deficit of £12,540).

Investment Activities

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the Trustees see fit. At 31st March 2024 the market value of investments totalled £41,425 (2023£42,196), which is a decrease of £771 (2023: decrease of £2,747) on the market value of £42,196 at 31st March 2023. In accordance with the requirements of the Charity Commission guidance for Trustees (CC14) the Finance sub-committee of the charity reviewed the situation in detail and determined that, given the charity's overall financial stability and positive cash position, alongside the overall positive performance of the investments held, it was not necessary to make changes to the investments held at this time.

Principal funding sources

The total income for the year of £235,366 (2023 £167,859) represents a significant increase of £67,507 (2023: Decrease of £10,421) compared to 2022/23. The trustees extend their sincere gratitude to Elmbridge Borough Council, who continue to support the key (core) operating capacity of the charity.

Project specific funding was gratefully received to support areas where we saw a high need. We received grants from Elmbridge Borough Council Cost of Living Support Fund, Elmbridge Borough Council Annual Grant Award, the National lottery Community Fund, Citizens Advice and the Surrey County Councillor Community Fund to help us increase our capacity to meet the higher levels of demand arising from the cost of living increases. Their monies meant that we were able to recruit and train 15 volunteers; refresh training on income maximisation options for existing advisers and extend our support staff hours. Funding from Walton Charity and the Elmbridge Borough Council Cost of Living Support Fund helped us to review and adapt our debt advice procedures so that we could meet the unprecedented increase in demand that we saw. The Shanly Foundation supported our work with clients with a disability or long-term health condition who, our data showed, were most significantly affected by the cost of living increases.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Principal funding sources (continued)

We also received funding to help us increase our reach into our community. A grant from the Trussell Trust meant that, in partnership with the East Elmbridge foodbank, we were able to provide an adviser to attend their weekly foodbank sessions and funding from Surrey County Council allowed us to establish a regular outreach in Cobham.

We were delighted to receive a donation from local company, Healix, recognising the work we do to support the Elmbridge community.

In February, together with the Mayor's Fund, Oasis, we arranged a performance of Lucy Fleming and Simon Williams' Posting Letters to the Moon production at Esher theatre in aid of our two charities.

We are extremely grateful to our funders and donors in the year allowing us to expand our service and continue to be there for those who need us.

Reserves policy

The reserves policy is reviewed every year and approved and adjusted on an annual basis where necessary. Although Citizens Advice Esher & District receives a significant proportion of its core funding from Elmbridge Borough Council and has instigated a successful fundraising strategy, there is the need to make provision for statutory, contractual or other liabilities and ensure sufficient working capital is available to meet monthly commitments. The Board's policy is to hold general free reserves equivalent to between three and six months budgeted expenditure for the following year. At 31st March 2024 general reserves were in line with this policy.

In addition, certain unrestricted designated reserves are required to cover future relocation costs. These funds, which were provided by a legacy, are set aside at the discretion of the Board and may be returned to general reserves as required.

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Plans for the future

The scale of the hardship caused by the cost of living crisis has been monumental. Although, at the time of writing, inflation and energy prices have fallen from their peaks of last year, the effects of high household bills and accrued debt are likely to last for years. The crisis has exposed just how precarious many people's household finances are. We expect debt problems to continue to escalate throughout 2024/25, as well as the proportion of debt clients whose monthly expenditure on essentials exceeds their income.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Plans for the future (continued)

We will do what we can to meet as much of the ever-growing demand for our help as possible. This will include training more caseworkers, seeking to extend our outreach advice services around east Elmbridge and building on successful local partnerships to reach more people who need urgent support.

Beyond these plans, it is important to highlight that the charity faces a very challenging financial and economic environment. Flat or reduced funding combined with high costs is eroding our ability to continue to keep pace with sustained increases in the number of people who need us. In 2024/25 a significant part of the Trustees' focus will be on the financial sustainability of the organisation and carrying out a full-scale strategic review so that we can approach the future from a position of maximum strength.

Statement of Directors' responsibilities

The Directors (who are also Trustees of Citizens Advice Esher & District for the purposes of charity law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company and charity law require the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departure disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Statement of Directors' responsibilities (continued)

In so far as the Trustees are aware:

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

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

Independent Examiners

LKA Chartered Accountants have agreed to continue as the Independent Examiner for the 2024 financial year.

In preparing this report, the trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

Approved by the Board of Trustees on 16th September 2024 and signed on behalf of the Board:



Mark Reason, Chair
Trustee



Paul Hickson, Treasurer
Trustee

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU FOR THE YEAR ENDED 31 MARCH 2024

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2024 set out on pages 13 to 25.

Responsibilities and basis of report

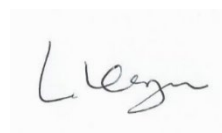
As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examinations, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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 company as required by section 386 of the 2006 Act: or
- The accounts do not accord with those records; or
- The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.
- 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 accounts to be reached.



Laura Kenyon FCA, Independent Examiner
LKA Chartered Accountants
2A High Street
Thames Ditton
KT7 0RY

Dated: 12th November 2024

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (incorporating an Income and Expenditure Account)

FOR THE YEAR ENDED 31 MARCH 2024

		Restricted funds 2024	Unrestricted funds 2024	Total funds 2024	Total funds 2023
	Note	£	£	£	£
Incoming resources					
Donations and fundraising	2	-	7,596	7,596	8,361
Investment income	3	-	5,267	5,267	3,250
Elmbridge Borough Council grant (including rent and parking permits)	4	-	101,514	101,514	95,402
		93,867	27,122	120,989	60,846
Grants and sundry income	4				
Total incoming resources		93,867	141,499	235,366	167,859
Resources expended					
Charitable activities:					
Staff costs	5, 6	80,148	98,587	178,735	137,086
Property costs	5	4,750	24,612	29,362	23,149
Support costs	5	11,161	15,347	26,508	17,418
Total resources expended		96,059	138,546	234,605	177,653
Net (outgoing)/incoming resources before revaluations		(2,192)	2,953	761	(9,794)
Gains/losses on revaluations of investment assets	9	-	(771)	(771)	(2,746)
Net movement in funds for the year		(2,192)	2,182	(10)	(12,540)
Total funds at 1 April brought forward		4,434	133,273	137,707	150,247
Total funds at 31 March 2024		<u>2,242</u>	<u>135,455</u>	<u>137,697</u>	<u>137,707</u>

All income and expenditure derive from continuing activities. The statement of Financial Activities incorporates all the gains and losses recognised in the above two financial periods.

The loss for Companies Act 2006 purposes is £10 (2023: loss £12,540).

The notes on pages 17 to 26 form part of these financial statements.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

BALANCE SHEET

AS AT 31 MARCH 2024

	Note	2024	2023
		£	£
Fixed Assets			
Tangible assets	8	19,408	22,556
Investments	9	41,425	42,196
		<u>60,833</u>	<u>64,752</u>
Current assets			
Debtors	10	6,860	5,951
Cash at bank and in hand		151,263	159,748
		<u>158,123</u>	<u>165,699</u>
Creditors: amounts falling due within one year	11	(81,259)	(92,744)
		<u>76,864</u>	<u>72,955</u>
Net current assets		<u>137,697</u>	<u>137,707</u>
Net assets		<u>137,697</u>	<u>137,707</u>
Charity Funds			
Unrestricted funds – Designated	13	50,000	50,000
– General	13	85,455	83,273
Restricted funds	13	2,242	4,434
Total funds		<u>137,697</u>	<u>137,707</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2024 in accordance with Section 476 of the Companies Act.

The directors acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with Sections 386 & 387 of the Companies Act 2006 and

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2024

- b) preparing financial statements which give a true and fair view of the state of affairs of the 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 & 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 accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with SORP (FRS 102).

The financial statements on pages 14 to 26 were approved by the Board of Trustees and authorised for issue on 16th September 2024 and are signed on its behalf by:



Mark Reason, Chair
Trustee



Paul Hickson, Treasurer
Trustee

Company Number: 02719456

The notes on pages 17 to 26 form part of these financial statements

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

1.1 Basis of preparation

The Esher and District Citizens Advice Bureau is a charity limited by guarantee in the United Kingdom. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are in providing advice and counselling to the general public.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

- Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable and when the amounts are known with certainty and are measurable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charitable company, are recognised when it becomes unconditionally entitled to the grant.
- Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies (continued)

1.2 Incoming resources (continued)

- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charitable company earns the right to consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors

1.3 Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Charitable expenditure comprises those costs incurred by the charitable company in the delivery of its activities and services for its beneficiaries. Support costs are those functions that assist the work of the charitable company but do not directly undertake charitable activities such as administration costs and payroll. These costs have been allocated to restricted expenses where the grant income allowed for such costs to be covered by the funding provided.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.4 Fund accounting

Restricted funds

Restricted funds represent grants and donations received which are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal. The aim and use of each restricted fund is set out in the notes to the financial statements.

Unrestricted funds and designated funds

Unrestricted funds represent funds that are expendable at the discretion of the trustees in the furtherance of the objects of the charitable company. Such funds may be held in order to finance both working capital and capital investment.

Designated funds are those funds which are unrestricted in nature but which have been designated by the trustees to be used in a particular manner.

1.5 Tangible fixed assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies (continued)

1.5 Tangible fixed assets (continued)

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Office equipment	20%	straight line
Land and buildings	10%	straight line
Website	20%	straight line

Assets purchased which are under £1,000 are expensed to the Statement of Financial Activities.

1.6 Investments

Unlisted investments are held in the Charifund Charities Fixed Interest Common Investment Fund for Charities, and are stated at fair value. Fair value is determined with reference to the market value of the Funds at the balance sheet date. Changes in fair value, including those arising on the disposal of investments, are recognised as an unrealised profit or loss in the year.

1.7 Debtors and creditors receivable/payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.8 Recognition of liabilities

Liabilities are recognised when an obligation arises to transfer economic benefits as a result of past transactions or events.

1.9 Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in for that service.

The charity does not operate a defined contribution plan for the benefit of its employees. Contributions are made to employee money purchase schemes in accordance with their contracts of employment and charged in the year in which they are due.

1.10 Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies (continued)

1.11 Leases

Rentals payable under operating leases are charged to the Statement of Financial Activities on a straight-line basis over the period of the lease.

1.12 Reserves policy

The reserves policy is reviewed every year and approved and adjusted on an annual basis where necessary. Although Citizens Advice Esher & District receives a significant proportion of its core funding from Elmbridge Borough Council and has instigated a successful fundraising strategy, there is the need to make provision for statutory, contractual or other liabilities and ensure sufficient working capital is available to meet monthly commitments. The Board's policy is to hold general free reserves equivalent to between three and six months budgeted expenditure for the following year. At 31st March 2024 general reserves were in line with this policy.

In addition to general reserves certain unrestricted designated reserves are required to cover future relocation costs. These funds, which were provided by a legacy, are set aside at the discretion of the Board and may be returned to general reserves as required.

1.13 Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for twelve months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2 Donations and fundraising

	2024	2023
	£	£
Donations and fundraising	<u>7,596</u>	<u>8,361</u>

£Nil of income received in respect of donations and fundraising in 2023 (2022: £nil) was attributable to restricted funds. The remaining £7,596 (2023: £8,361) of income received in respect of donations and fundraising was attributable to unrestricted funds.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

3 Investment income

	2024 £	2023 £
Bank deposit interest	2,820	874
Investment income	2,447	2,376
	<u>5,267</u>	<u>3,250</u>

All of the income received in respect of investments was attributable to unrestricted funds in both the years ended 2024 and 2023.

4 Incoming resources from charitable activities

	Restricted £	Unrestricted £	Total Funds 2024 £	Total funds 2023 £
Elmbridge Borough Council grant	-	101,514	101,514	95,402
Grants and sundry income	93,867	27,122	120,989	60,846
	<u>93,867</u>	<u>128,636</u>	<u>222,503</u>	<u>156,248</u>

During the year the charity received several notable donations from funds established to alleviate the impact of the cost of living crisis. These amounted to £50,000 (2023: £NIL) of the total grants and sundry income figure for the year. A further £10,000 (2023: £NIL) is included in deferred grants carried forward within creditors due within one year.

5 Expenditure on charitable activities

	Restricted £	Unrestricted £	2024 £	2023 £
Staff costs	80,148	98,587	178,735	137,086
Property costs	4,750	24,612	29,362	23,149
Support costs	11,161	15,347	26,508	17,418
	<u>96,059</u>	<u>138,546</u>	<u>234,605</u>	<u>177,653</u>

The charity does not pay any money to any of the Trustees and as such considers that there is no material split in the allocation of support costs between general support and governance.

6a Employee numbers and cost

	2024 No.	2023 No.
Average number of persons employed		
<i>Permanent</i>		
Staff	<u>10</u>	<u>8</u>

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

6a Employee numbers and cost (continued)

In addition to the above, Citizens Advice Esher & District utilised the services of 44 volunteers, of which 75% were regular attendees during the year (2023: 44 volunteers of which 75% were regular attendees).

No employee earned in excess of or more than £60,000 per annum (2023: None).

Employees' costs during the year amounted to:	2024 £	2023 £
Wages and salaries	172,976	132,824
Pension costs	5,759	4,262
	<u>178,735</u>	<u>137,086</u>

6b Trustees and key management personnel remuneration and expenses

No Trustee received any remuneration in respect of services as a trustee during the year (2023: £nil). No trustee received travel expenses during the year (2023: £nil).

The total amount of employee benefits received by key management personnel is £2,843 (2023: £2,462). The charitable company considers its key management personnel comprise the chief executive, deputy chief executive and company secretary.

7 Independent Examiners remuneration

	2024 £	2023 £
Fees payable to the company's independent examiner	<u>540</u>	<u>620</u>

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

8 Tangible fixed assets

	Land and buildings £	Office equipment £	Website £	Total £
Cost				
At 1 April 2023	19,230	7,645	3,480	30,355
Additions	-	-	-	-
At 31 March 2024	19,230	7,645	3,480	30,355
Depreciation				
At 1 April 2023	1,923	5,528	348	7,799
Charge in the year	1,923	529	696	3,148
At 31 March 2024	3,846	6,057	1,044	10,947
Net book value				
At 31 March 2024	15,384	1,588	2,436	19,408
At 31 March 2023	17,307	2,117	3,132	22,556

9 Fixed asset Investments

	Unlisted Investments £	Total £
Carrying value at 1 st April 2023	42,196	42,196
Revaluations	(771)	(771)
Carrying value at 31 st March 2024	41,425	41,425

All fixed asset investments are unlisted and held in the UK.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

10 Debtors: amounts falling due within one year

	2024	2023
	£	£
Trade debtors	5,519	4,748
Prepayments and accrued income	1,341	1,203
	<u>6,860</u>	<u>5,951</u>

11 Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals	13,031	6,443
Other creditors	1,110	1,221
Deferred grants	67,118	85,080
	<u>81,259</u>	<u>92,744</u>

12 Deferred grants

Deferred grants comprise the value of grant funding received for which the deliverable outcomes and period covered by the grant funding extend beyond the end of the financial year. The funding is therefore deferred to match to the timing of the resources expended in the delivery of those outcomes.

	2024	2023
	£	£
Balance brought forward	85,080	26,266
Amount released to income during the year	(68,580)	(25,665)
Amount deferred in the year	50,617	84,479
Balance carried forward	<u>67,117</u>	<u>85,080</u>

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

13 Statement of funds

2024	Brought Forward £	Incoming Resources £	Resources Expended £	Gains/Losses £	Transfer £	Carried Forward £
Designated funds	50,000	-	-	-	-	50,000
General funds	83,273	141,498	(138,545)	(771)		85,455
Total unrestricted funds	133,273	141,498	(138,545)	(771)	-	135,455
Restricted funds	4,434	93,867	(96,059)	-	-	2,242
	<u>137,707</u>	<u>235,365</u>	<u>(234,604)</u>	<u>(771)</u>	<u>-</u>	<u>137,697</u>
2023	Brought Forward £	Incoming Resources £	Resources Expended £	Gains/Losses £	Transfer £	Carried Forward £
Designated funds	50,000	1,679	-	(1,942)	263	50,000
General funds	95,247	123,286	(134,193)	(804)	(263)	83,273
Total unrestricted funds	145,247	124,965	(134,193)	(2,746)		133,273
Restricted funds	5,000	42,894	(43,460)	-	-	4,434
	<u>150,247</u>	<u>167,859</u>	<u>(177,653)</u>	<u>(2,746)</u>	<u>-</u>	<u>137,707</u>

Designated Funds

The main purpose of the £50,000 designated funds is to cover future relocation costs. These funds are set aside at the discretion of the Board and may be returned to general reserves as required.

General Funds

The £85,455 (2023: £83,273) carried forward will be used by the Trustees to provide Citizens Advice Esher & District with sufficient working capital to cover between three and six months' budgeted expenditure.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

14 Analysis of net assets between funds

	Restricted funds 2024 £	General funds 2024 £	Total funds 2024 £	Total funds 2023 £
Tangible fixed assets	-	19,408	19,408	22,556
Fixed asset investments	-	41,425	41,425	42,196
Current assets	2,242	155,881	158,123	165,699
Creditors due within one year	-	81,259	81,259	92,744
	<u>2,242</u>	<u>135,455</u>	<u>137,697</u>	<u>137,707</u>
	Restricted funds 2023 £	General funds 2023 £	Total funds 2023 £	Total funds 2022 £
Tangible fixed assets	-	22,556	22,556	23,269
Fixed asset investments	-	42,196	42,196	44,942
Current assets	4,434	161,265	165,699	156,283
Creditors due within one year	-	92,744	92,744	74,247
	<u>4,434</u>	<u>133,273</u>	<u>137,707</u>	<u>150,247</u>

15 Pension costs

The charity made contributions to employees' personal pension schemes.

16 Financial instruments

At the balance sheet date, the charity held financial instruments measured at amortised cost comprising trade debtors, accrued income, cash at bank and in hand, accruals and deferred grants. In addition, the charity held financial instruments measured at fair value through income and expenditure comprising investments.

17 Members

The charity is incorporated as a company limited by guarantee having no share capital and in accordance with the Memorandum of Association, every member is liable to contribute a sum of £1 in the event of the company being wind up. At 31st March 2024 there were 29 members (2023: 33 members).

18 Related party transactions

There were no related party transactions during the year (2023: none).

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Restricted	Designated	Unrestricted	Total	Total
	2024	2024	2024	2024	2023
	£	£	£	£	£
Income					
Annual grant from Elmbridge Borough Council	-	-	80,970	80,970	80,970
Rent grant from Elmbridge Borough Council	-	-	20,544	20,544	14,432
	-	-	101,514	101,514	95,402
Other income					
Donations	-	-	6,513	6,513	8,361
Dividend income and bank interest	-	-	5,267	5,267	3,250
Fundraising	-	-	1,083	1,083	-
Project income	93,867	-	27,122	120,989	60,846
	93,867	-	39,985	133,852	72,457
	93,867	-	141,499	235,366	167,859
Expenditure					
Employment costs:					
Office salaries and national insurance	77,482	-	95,494	172,976	132,824
Staff pension	2,666	-	3,093	5,759	4,262
Staff travel and refreshments	2733	-	124	2,857	919
Advertising, training and conferences	3,284	-	1,250	4,534	553
	86,165	-	99,961	186,126	138,558
Rent	3,880	-	20,104	23,984	18,732
Stationery and books	957	-	2,334	3,291	3,954
Subscriptions	526	-	2,725	3,251	2,788
Postage and telephone	876	-	3,943	4,819	4,718
Property maintenance	-	-	-	-	62
Insurance	361	-	1,869	2,230	1,902
Computer supplies and maintenance	2,363	-	3,006	5,369	2,484

These pages do not form part of the statutory financial statements.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

DETAILED INCOME AND EXPENDITURE ACCOUNT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

	Restricted	Designated	Unrestricted	Total	Total
	2024	2024	2024	2024	2023
	£	£	£	£	£
Expenditure (continued)					
Depreciation	509	-	2,639	3,148	2,453
Sundry expenses	169	-	654	823	663
Professional fees	253	-	1,311	1,564	1,330
PPE	-	-	-	-	9
	96,059	-	138,546	234,605	177,653
Net income/(expenditure) for the year before investment gains/(losses)	(2,192)	-	2,953	761	(9,794)
Unrealised profit/(loss) on investments	-	-	(771)	(771)	(2,746)
Net income/expenditure for the year	<u>(2,192)</u>	<u>-</u>	<u>2,182</u>	<u>(10)</u>	<u>(12,540)</u>

These pages do not form part of the statutory financial statements.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1012732

Accounts

Registration No. 02719456 (England and Wales)
Charity No. 1012732

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU
(a company limited by guarantee)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

EXECUTIVE SUMMARY

Our mission

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

Our service

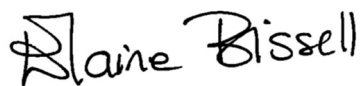
This year is a significant milestone for our charity as we celebrate our 50th anniversary. For the past half a century, we have been providing free and independent advice to the residents and workers of Elmbridge to help them navigate their problems and find a way forward.

Throughout 2022/23, as Britain faced its biggest cost of living crisis in decades, our frontline advisers worked tirelessly to help a record number of local people in crisis. We provided support with food bank referrals and emergency charitable aid, and saw an increase in demand for help with benefits, debt, and housing problems, highlighting the enormity of the challenges people faced.

In total, we assisted 1,947 people with 6,147 issues through all our channels, including face-to-face, telephone, and email. As an example of the impact of our work, we helped our clients gain £694,427 of direct income and enabled £192,153 of debt to be written off.

Our volunteers

We provide a very cost-effective service as most of our workers, including our generalist advisers and specialists in the areas of sickness & disability benefits and debt casework, are volunteers. These highly-skilled volunteers contributed over **13,900** hours of their time to the local community this year, at a market-rate value of more than **£335,450**. Their commitment to our service and their fellow Elmbridge residents is remarkable.



Elaine Bissell
Chief Executive Officer
15th November 2023

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

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THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

The Trustees (who are also the directors of the charity for the purposes of the Companies Act) are pleased to present their annual report and independently examined financial statements for the year ended 31 March 2023.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Reference and Administration information

Charity Name	The Esher and District Citizens Advice Bureau (also known as Citizens Advice Esher & District)
Charity Registration Number	1012732
Company Registration Number	02719456
Authorised and regulated by the Financial Conduct Authority, FRN	617603
Registered Office	Civic Centre High Street Esher Surrey KT10 9SD

Trustees/Directors

The Trustees who served during the period and up to the date of this report are set out below:

Elected:	Mr Ian Wood (Chair until 30 th June 2023) Mr Mark Reason (elected 20 th November 2022, Chair from 1 st July 2023) Her Honour Sally Williams (Vice-Chair) Mr Ian Rotsey (Treasurer) Mrs Gillian Coates Mr James Drury (resigned 21 st November 2022) Ms Oya Erci Barutcu Mr Paul Hickson Mr Andrew Nichols Mr Frank Thaxton Mrs Laura Young
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THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Reference and Administration information (continued)

Trustees/Directors (continued)

Nominated by Elmbridge Borough Council:	Councillor Alan Parker CBE (appointed 9 th August 2022)
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Company Secretary	Ms Berenice Chandler
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Management Team	Ms Elaine Bissell (CEO) Mrs Sarah Waite (Deputy CEO)
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Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
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Independent Examiners	LKA Chartered Accountants 2A High Street Thames Ditton KT7 0RY
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Structure, governance and management

Governing document

The Esher and District Citizens Advice Bureau, a company limited by guarantee was established in May 1973 and was later incorporated as a private company limited by guarantee. The company registration number is 02719456. The company is registered with the Charity Commission - registration number 1012732. Following a re-branding exercise by the national Citizens Advice service in 2015 the company operates under the name Citizens Advice Esher & District.

The Memorandum and Articles of Association are the governing documents of the charity.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Structure, governance and management (continued)

Method of appointment of Trustees

The charity is governed through a Board of Trustees. The Articles of Association provide for a minimum of three and maximum of fifteen Trustees, being either:

- elected at the annual general meeting or
- nominated by member organisations or
- co-opted by the Trustee Board,

providing that on appointment the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees.

All elected Trustees shall retire from office at the third Annual General Meeting following the Annual General Meeting at which they were elected, but may be re-elected.

The Trustee Board meets formally six times a year to determine overall policy and review progress against the charity's objectives. The Board is supported by a number of sub-committees covering Business Planning, Fundraising, Personnel and Publicity.

The Trustees who have served during the year are listed on pages 1-2. None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Induction and training of Trustees

New Trustees receive a comprehensive induction and are given access to a number of relevant documents such as the Memorandum and Articles of Association, business plan and information on the financial performance of the charity. They also meet key employees and other Trustees. Trustees are encouraged to attend appropriate training where this will facilitate an understanding of their role.

Organisation

The charity operates from rented premises in Esher.

The Chief Executive Officer (CEO) has been appointed by the Trustees to manage the day-to-day operations of the charity, supported by other members of the management team. The CEO attends Trustee Board meetings to report on the performance of the charity and on strategic opportunities to develop its services. Recommendations require approval from the Trustee Board. Decisions are made by the Trustees in line the business plan, which is reviewed at least annually.

There are regular volunteer staff and paid team meetings to discuss service developments and progress against targets. There is an Annual General Meeting, which involves the Trustee Board, Bureau Members, staff team and other stakeholders.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Structure, governance and management (continued)

Related parties

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

At a local level, the charity is guided by local strategies and is an active member of many local forums including Elmbridge Equalities & Diversity Forum and Elmbridge Older People's Advisory Body. This involvement has proved invaluable in helping the charity to improve links within the local community and to identify further policy developments and funding opportunities. Regular meetings are held with Elmbridge Borough Council and other local agencies to continue to develop good working practices and services.

Pay and remuneration of key management personnel

The Trustees consider that the Board of Trustees and the management team comprise the key management personnel of the charity. The charity's management team are all paid in accordance with a published scale of grades used in the voluntary sector. Any increases to these published grades are approved by the Trustee Board. The Chief Executive's salary is reviewed and approved by the Trustee Board separately but in line with the policy set out above.

Risk management and statement of internal controls

The Trustees have reviewed their procedures in the light of corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'.

The Trustees recognise the importance of a sound framework of risk management and internal controls for good governance. The Board regularly reviews the charity's risks, existing risk controls and further action needed to mitigate such risks. Areas covered in this process include:

- Governance
- Financial
- Operational
- Compliance
- External
- IT

The results of the risk assessment process are used to inform financial, business and contingency planning and maintain a Risk Register.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Structure, governance and management (continued)

Risk management and statement of internal controls (continued)

The Trustees have identified funding as the greatest current risk for the charity. Securing additional funding to maintain its service remains a serious challenge, particularly now that it faces inflationary operating costs at the same time as more people are asking for help. The charity is responding by further developing its fundraising strategy to reduce reliance on core funding from the Borough Council and build relationships with grant-giving organisations to secure repeat grants.

Other internal control measures in place to minimise risks include:

- Ensuring adequate financial reserves
- Quarterly financial monitoring against annual budget
- Robust financial controls
- Close monitoring of delivery of services in line with grant agreements and contracts
- Regular case checking, Internal File Reviews and staff training to ensure quality of advice
- Due diligence processes when considering prospective partners or funders
- Use of DBS checks, probationary periods, Joint progress reviews, staff supervision and HR policies to promptly identify and deal with any issues of concern
- Good communication between volunteers, staff, the management team and the Trustee Board
- Maintaining independence and political neutrality to avoid conflict of interests
- Business continuity planning for emergencies

In terms of information assurance controls, the Trustee Board oversees the information security of all confidential information which is held or provided, including personal information of clients, staff, volunteers, funders and strategic partners that is processed. The charity holds joint responsibility with the national Citizens Advice service for client data that is held in the electronic case management system. Specific roles are in place to ensure that the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of data protection regulations.

Objectives and activities

The objects of the charity, as set out in the Memorandum and Articles of Association, 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 Esher, Molesey, Claygate, Oxshott and Cobham and surrounding areas.”

Our aims are focused on:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect people's lives

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Objectives and activities (continued)

How our activities deliver public benefit

The charity's main activities and beneficiaries are described below. All of our charitable activities focus on providing 'the advice people need for the problems they face' and are undertaken specifically to provide public benefit. The Trustees have referred to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011 when reviewing the aims and objectives of the charity, and in planning future activities through the production of an annual business plan.

Achievements and performance in 2022/23

Advice and Information Services

The charity's main areas of activity are:

- Generalist advice and information services covering the full range of Citizens Advice subject areas including benefits, debt, housing, employment, consumer, family, legal, immigration, health and education
- Specialist debt advice, including the provision of Debt Relief Orders
- Specialist advice on disability and sickness benefits
- Monthly independent financial advice clinic to provide free advice on issues such as mortgages, endowments, equity release, financial planning, pensions, tax and savings and investments
- Financial capability training at local senior schools to provide young people with money management skills

These services are all delivered by a team of around 30 highly-trained volunteer advisers managed by a small number of paid staff.

This first year of operation since relocating to Elmbridge Civic Centre coincided with the lifting of all COVID-19 restrictions. With life returning to its pre-pandemic state, we supported the local community in the following ways:

- The main channels into the service were by email, telephone, in-person and letter.
- We offered interviews by appointment throughout the year. Drop-in callers seeking immediate appointments were accommodated where we had capacity on the day, otherwise they were offered the next available appointment.
- We maintained a very high response rate on telephone calls into our service; offering immediate advice.
- We upgraded our website in the year, making it easier for clients to submit an online query and provide the information we need to answer their queries as fully as possible. We met our commitment to respond to an email/ online enquiry within three working days.
- We re-opened our outreach service at the Cobham Centre for the Community in October 2022, offering an advice session for two mornings a month.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Achievements and performance in 2022/23 (continued)

Advice and Information Services (continued)

- In February 2023 we began working in partnership with the East Elmbridge Foodbank to offer an advice outreach at their Thames Ditton and West Molesey locations. The provision of a foodbank outreach adviser was made possible through funding from the Trussell Trust.
- Our team of disability benefit experts continued to deal with applications and appeals for Disability Living Allowance (for children), Personal Independence Payment for adults, Attendance Allowance, Employment and Support Allowance and Universal Credit Work Capability Assessments.
- With two qualified Debt Relief Order (DRO) intermediaries we were able to offer this insolvency route to clients rather than having to use the national Citizens Advice DRO unit.
- For most of the year, we were able to host a monthly Financial Advice Clinic offering appointments with an Independent Financial Adviser. In December our resident IFA retired. We are looking for a local IFA, who would be willing to take on the clinic.
- We continued to be a distributor of food vouchers for our three local food banks, including acting as the main referring agency for both East Elmbridge and Cobham foodbanks.
- We were pro-active in delivering money management workshops to the community: continuing our financial capability sessions to local schools and working in partnership with the Mary Frances Trust to deliver workshops as part of their pilot Independent Living Skills programme.
- We delivered advice sessions at two Cost-of Living events in the Borough organised by the Council's customer service and social prescribing teams.
- We continued to be a delegated fund holder for £2,000 of Walton Charity funding for local people with low income who need urgent support at times of crisis or significant stress. In addition, at the beginning of 2023 another local charity, Walsingham Care, asked us to administer £2,000 of their Cost of Living Crisis Funding for Elmbridge residents aged 60+.

Beneficiaries and outcomes

During the reporting year 1,947 clients (2022: 1,762) sought help from Citizens Advice Esher & District on 6,150 issues (2022: 5,935), generating 15,062 activities (2022: 15,276). The high number of activities once again reflected the increasing complexity of clients' queries. In general, it is taking longer to help clients as usual support options are exhausted - there are no 'easy answers' to many Cost of Living issues - so other solutions are having to be explored.

We support people on any issue that they may face, however, our most common enquiry area is always welfare benefits and tax credits. In 2022/23 these enquiries accounted for 26% of all issues recorded in the year, including 5% of enquiries relating to Universal Credit. The importance of ensuring that individuals rightfully claim the benefits they are entitled to was underscored this year when the government linked additional financial help to certain benefit recipients.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Achievements and performance in 2022/23 (continued)

Beneficiaries and outcomes (continued)

We saw a 22% increase in enquiries on disability benefits. Some of this increase reflected a national trend as people sought to maximise their income during the cost of living crisis, but there were several local factors too. Reduced funding and capacity at other local organisations meant that they could no longer offer to help with disability benefit applications.

Our second most requested area of advice was for housing queries (17%). Queries ranged from access to housing; poor conditions in rental properties to rent increases. The pressure on the availability and affordability of local housing was a theme throughout.

Reflecting the unprecedented challenges of this time, we saw a record number of clients seeking emergency crisis support, such as foodbank vouchers, energy vouchers and funding for essential household items. The pandemic and cost of living crisis has left many residents struggling to cope, including those in work.

Demand for debt advice increased steadily throughout the year. Recovery action for council tax arrears continued to be the main trigger for people coming to us for help in this area. Worryingly, we saw an increase in the number of clients presenting with negative budgets as incomes failed to keep up with housing, food and energy costs.

By the year-end, the charity achieved a direct income gain of £694,427 for clients (compared to £565,716 in 2022) and succeeded in getting £192,153 worth of client debt to be written off (compared to £148,046 in 2022). However, it's essential to remember that our impact extends beyond financial outcomes. Clients often experience improvements in their physical health and mental well-being after receiving our support during challenging times. It's remarkable how good, independent advice can profoundly transform lives.

Contribution of volunteers and paid staff

The charity owes its accomplishments to the commitment of a small team of part-time staff (equivalent to 4.2 full-time employees) and, most notably, the exceptional efforts of volunteers who perform various roles such as highly-trained advisers, support personnel, and trustees. Throughout the demanding period of 2022/23, these volunteers devoted around 13,900 hours of service (equivalent to an average of 267 hours per week) to assist as many individuals as possible. Using figures supplied by Elmbridge Borough Council, we estimate that this time was worth over £335,450 to the local community.

Factors affecting the achievement of objectives

The problems we are helping people with are more urgent and complex than ever before. Support networks that were previously in place have changed and, increasingly, people do not know where else to turn. The charity's staff and volunteers have worked relentlessly to meet the growth in demand for advice this year, but having the funds in place to do so has been a big challenge.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Achievements and performance in 2022/23 (continued)

The Board continues to develop and diversify its fundraising approach and to monitor expenditure so that the service remains as cost-effective as possible. The charity works hard to retain its team members and attract new recruits so that it has the capacity to respond to changing circumstances.

Financial review

During 2022/23 Elmbridge Borough Council, a long-standing supporter and key funder, provided core funding of £95,402 (2022: £96,446) in accordance with its Service Level Agreement, the use of the premises within Elmbridge Civic Centre and car parking in the adjacent grounds. The Trustees are most grateful for this support.

As reported in recent Trustees' reports, an active fundraising strategy has been in place since 2017. CEO Elaine Bissell and Volunteer Fundraising Lead Valerie Thompson continued to refine the strategy and, working with the other members of the Fundraising sub-committee, were successful in attracting over £69,000 (2022: £75,000) in grants, fundraising and donations.

A proportion of the grants are deferred to 2023/24 and the Trustees remain most grateful to the team for the significant contribution their work continues to make. The charity recorded a deficit for the year of £12,540 (2021/22 £9,396) after accounting for the costs of the move to the Civic Centre. This deficit was covered by a transfer of funds from the designated reserves assigned to the cost of office relation.

Investment Activities

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the Trustees see fit. At 31st March 2023 the market value of investments totalled £42,196 (2022: £44,942), which is a decrease of £2,747 (2022: increase of £3,053) on the market value of £44,942 at 31st March 2022. This decrease reflected the challenging economic climate of the year following a more positive year in 2022. The Investment sub-committee of the charity reviewed the situation in detail and determined that, given the charity's overall financial stability and positive cash position, alongside the overall positive performance of the investments held, it was not necessary to make changes to the investments held at this time.

Principal funding sources

The total income for the year of £167,859 (2022: £178,280) represents a decrease of £10,421 (2022: £11,230) compared to 2021/22. The trustees extend their sincere gratitude to Elmbridge Borough Council who continue to support the key (core) operating capacity of the charity.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Principal funding sources (continued)

Project specific funding was gratefully received to support areas where we saw a high need. Bridgepoint, the Community Foundation for Surrey, the National Lottery and Surrey County Council gave monies to help cope with the ongoing impacts of the Covid-19 pandemic. Shanly Foundation, Surrey County Council, Walton Charity and the Co-op Local Community Fund provided funding in support of our work on debt, benefits including Personal Independence Payments, mental health and helping the elderly within our community. Grants from the Community Foundation for Surrey, the Albert Hunt Trust and Elmbridge Borough Council allowed us to build our capacity to meet the extra need for our advice. Towards the end of the year funding from the Trussell Trust meant that, in partnership with the East Elmbridge foodbank, we were able to provide an adviser to attend their weekly foodbank sessions.

Reserves policy

The reserves policy is reviewed every year and approved and adjusted on an annual basis where necessary. Although Citizens Advice Esher & District receives a significant proportion of its core funding from Elmbridge Borough Council and has instigated a successful fundraising strategy, there is the need to make provision for statutory, contractual or other liabilities and ensure sufficient working capital is available to meet monthly commitments. The Board's policy is to hold general reserves equivalent to around six months budgeted expenditure for the following year and at 31st March 2023 general reserves were slightly below the level required by this policy however significant funding was received in the early part of the new financial year to help move reserves back towards the required level.

In addition, certain unrestricted designated reserves are required to cover future relocation costs. These funds, which were provided by a legacy, are set aside at the discretion of the Board and may be returned to general reserves as further information regarding relocation is known or costs of such relocation are incurred.

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Plans for the future

The cost of living crisis is far from over, so 2023/24 will be another busy year for benefits, debt and housing advice. Residents who have had a long period of increased prices for energy, food and housing will continue to turn to us for access to emergency crisis support. At the same time, refugees from Afghanistan and Ukraine are seeking permanent housing and we await the managed migration of benefit claimants to Universal Credit by the DWP.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Plans for the future (continued)

We are looking at our resources and the training offered in all these areas so that we are ready to provide advice and practical support to those in need in our community. Where we can, we will work in partnership with other local organisations to maximise our impact and support more of the people who need urgent help.

Statement of Directors' responsibilities

The Directors (who are also Trustees of Citizens Advice Esher & District for the purposes of charity law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company and charity law require the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departure disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the Trustees are aware:

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

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

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Independent Examiners

LKA Chartered Accountants have agreed to continue as the Independent Examiner for the 2023 financial year.

In preparing this report, the trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

Approved by the Board of Trustees on 15th November 2023 and signed on behalf of the Board:



Mark Reason, Chair
Trustee



Ian Rotsey, Treasurer
Trustee

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU FOR THE YEAR ENDED 31 MARCH 2023

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2023 set out on pages 13 to 25.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examinations, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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 company as required by section 386 of the 2006 Act: or
- The accounts do not accord with those records; or
- The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.
- 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 accounts to be reached.

Laura Kenyon FCA, Independent Examiner
LKA Chartered Accountants
2A High Street
Thames Ditton
KT7 0RY

Dated: 15th November 2023



THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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STATEMENT OF FINANCIAL ACTIVITIES (incorporating an Income and Expenditure Account)

FOR THE YEAR ENDED 31 MARCH 2023

		Restricted funds 2023	Unrestricted funds 2023	Total funds 2023	Total funds 2022
	Note	£	£	£	£
Incoming resources					
Donations and fundraising	2	-	8,361	8,361	3,948
Investment income	3	-	3,250	3,250	2,424
Elmbridge Borough Council grant (including rent and parking permits)	4	-	95,402	95,402	96,446
Grants and sundry income	4	42,894	17,952	60,846	75,462
Total incoming resources		42,894	124,965	167,859	178,280
Resources expended					
Charitable activities:					
Staff costs	5, 6	35,750	101,336	137,086	128,617
Property costs	5	3,943	19,206	23,149	38,236
Support costs	5	3,767	13,651	17,418	23,876
Total resources expended		43,460	134,193	177,653	190,729
Net (outgoing)/incoming resources before revaluations		(566)	(9,228)	(9,794)	(12,449)
Gains/losses on revaluations of investment assets	9	-	(2,746)	(2,746)	3,053
Net movement in funds for the year		(566)	(11,974)	(12,540)	(9,396)
Total funds at 1 April brought forward		5,000	145,247	150,247	159,643
Total funds at 31 March 2023		4,434	133,273	137,707	150,247

All income and expenditure derive from continuing activities. The statement of Financial Activities incorporates all the gains and losses recognised in the above two financial periods.

The loss for Companies Act 2006 purposes is £12,540 (2022: £9,396).

The notes on pages 17 to 26 form part of these financial statements.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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BALANCE SHEET

AS AT 31 MARCH 2023

	Note	2023 £	2022 £
Fixed Assets			
Tangible assets	8	22,556	23,269
Investments	9	42,196	44,942
		<u>64,752</u>	<u>68,211</u>
Current assets			
Debtors	10	5,951	2,376
Cash at bank and in hand		159,748	153,907
		<u>165,699</u>	<u>156,283</u>
Creditors: amounts falling due within one year	11	(92,744)	(74,247)
		<u>72,955</u>	<u>82,036</u>
Net current assets		<u>137,707</u>	<u>150,247</u>
Net assets		<u>133,707</u>	<u>150,247</u>
Charity Funds			
Unrestricted funds – Designated	13	50,000	50,000
– General	13	83,273	95,247
Restricted funds	13	4,434	5,000
Total funds		<u>133,707</u>	<u>150,247</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2023 in accordance with Section 476 of the Companies Act.

The directors acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with Sections 386 & 387 of the Companies Act 2006 and

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2023

- b) preparing financial statements which give a true and fair view of the state of affairs of the 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 & 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 accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with SORP (FRS 102).

The financial statements on pages 14 to 26 were approved by the Board of Trustees and authorised for issue on 15th November 2023 and are signed on its behalf by:



.....
Mark Reason, Chair
Trustee



.....
Ian Rotsey, Treasurer
Trustee

Company Number: 02719456

The notes on pages 17 to 26 form part of these financial statements

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

1.1 Basis of preparation

The Esher and District Citizens Advice Bureau is a charity limited by guarantee in the United Kingdom. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are in providing advice and counselling to the general public.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

- Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable and when the amounts are known with certainty and are measurable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charitable company, are recognised when it becomes unconditionally entitled to the grant.
- Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies (continued)

1.2 Incoming resources (continued)

- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charitable company earns the right to consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors

1.3 Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Charitable expenditure comprises those costs incurred by the charitable company in the delivery of its activities and services for its beneficiaries. Support costs are those functions that assist the work of the charitable company but do not directly undertake charitable activities such as administration costs and payroll. These costs have been allocated to restricted expenses where the grant income allowed for such costs to be covered by the funding provided.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.4 Fund accounting

Restricted funds

Restricted funds represent grants and donations received which are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal. The aim and use of each restricted fund is set out in the notes to the financial statements.

Unrestricted funds and designated funds

Unrestricted funds represent funds that are expendable at the discretion of the trustees in the furtherance of the objects of the charitable company. Such funds may be held in order to finance both working capital and capital investment.

Designated funds are those funds which are unrestricted in nature but which have been designated by the trustees to be used in a particular manner.

1.5 Tangible fixed assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies (continued)

1.5 Tangible fixed assets (continued)

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Office equipment	20%	straight line
Land and buildings	10%	straight line
Website	20%	straight line

Assets purchased which are under £1,000 are expensed to the Statement of Financial Activities.

1.6 Investments

Unlisted investments are held in the Charifund Charities Fixed Interest Common Investment Fund for Charities, and are stated at fair value. Fair value is determined with reference to the market value of the Funds at the balance sheet date. Changes in fair value, including those arising on the disposal of investments, are recognised as an unrealised profit or loss in the year.

1.7 Debtors and creditors receivable/payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.8 Recognition of liabilities

Liabilities are recognised when an obligation arises to transfer economic benefits as a result of past transactions or events.

1.9 Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in for that service.

The charity does not operate a defined contribution plan for the benefit of its employees. Contributions are made to employee money purchase schemes in accordance with their contracts of employment and charged in the year in which they are due.

1.10 Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies (continued)

1.11 Leases

Rentals payable and receivable under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

1.12 Reserves policy

The reserves policy is reviewed every year and approved and adjusted on an annual basis where necessary. Although Citizens Advice Esher & District receives a significant proportion of its core funding from Elmbridge Borough Council and has instigated a successful fundraising strategy, there is the need to make provision for statutory, contractual or other liabilities and ensure sufficient working capital is available to meet monthly commitments. The Board's policy is to hold general reserves equivalent to around six months budgeted expenditure for the following year and at 31st March 2023 general reserves were slightly below the level required by this policy however significant funding was received in the early part of the new financial year to help move reserves back towards the required level.

In addition, certain unrestricted designated reserves are required to cover future relocation costs. These funds, which were provided by a legacy, are set aside at the discretion of the Board and may be returned to general reserves as further information regarding relocation is known or costs of such relocation are incurred.

1.13 Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for twelve months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2 Donations and fundraising

	2023	2022
	£	£
Donations and fundraising	<u>8,361</u>	<u>3,948</u>

£Nil of income received in respect of donations and fundraising in 2023 (2022: £nil) was attributable to restricted funds. The remaining £8,361 (2022: £3,948) of income received in respect of donations and fundraising was attributable to unrestricted funds.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

3 Investment income

	2023 £	2022 £
Bank deposit interest	874	290
Investment income	2,376	2,134
	<u>3,250</u>	<u>2,424</u>

All of the income received in respect of investments was attributable to unrestricted funds in both the years ended 2023 and 2022.

4 Incoming resources from charitable activities

	Restricted £	Unrestricted £	Total Funds 2023 £	Total funds 2022 £
Elmbridge Borough Council grant	-	95,402	95,402	96,446
Grants and sundry income	42,894	17,952	60,846	75,462
	<u>42,894</u>	<u>113,354</u>	<u>156,248</u>	<u>171,908</u>

During the year the charity received several notable donations specific to managing the ongoing impacts of the Covid-19 pandemic. These amounted to £16,500 (2022: £11,650) of the total grants and sundry income figure for the year. A further £nil (2021: £6,000) is included in deferred grants carried forward within creditors due within one year.

5 Expenditure on charitable activities

	Restricted £	Unrestricted £	2023 £	2022 £
Staff costs	35,750	101,336	137,086	128,617
Property costs	3,943	19,206	23,149	38,236
Support costs	3,767	13,650	17,417	23,876
	<u>43,460</u>	<u>134,192</u>	<u>177,652</u>	<u>190,729</u>

The charity does not pay any money to any of the Trustees and as such considers that there is no material split in the allocation of support costs between general support and governance.

6a Employee numbers and cost

	2023 No.	2022 No.
Average number of persons employed		
<i>Permanent</i>		
Staff	<u>8</u>	<u>7</u>

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

6a Employee numbers and cost (continued)

In addition to the above, Citizens Advice Esher & District utilised the services of 44 volunteers, of which 75% were regular attendees during the year (2022: 41 volunteers of which 78% were regular attendees).

No employee earned in excess of or more than £60,000 per annum (2022: None).

Employees' costs during the year amounted to:	2023 £	2022 £
Wages and salaries	132,824	124,557
Pension costs	4,262	4,060
	<u>137,086</u>	<u>128,617</u>

6b Trustees and key management personnel remuneration and expenses

No Trustee received any remuneration in respect of services as a trustee during the year (2022: £nil). No trustee received travel expenses during the year (2022: £nil).

The total amount of employee benefits received by key management personnel is £2,462 (2022: £2,349). The charitable company considers its key management personnel comprise the chief executive, deputy chief executive and company secretary.

7 Independent Examiners remuneration

	2023 £	2022 £
Fees payable to the company's independent examiner	<u>620</u>	<u>620</u>

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

8 Tangible fixed assets

	Land and buildings £	Office equipment £	Website £	Total £
Cost				
At 1 April 2022	19,230	7,645	1,392	28,267
Additions	-	-	2,088	2,088
At 31 March 2023	19,230	7,645	3,480	30,355
Depreciation				
At 1 April 2022	-	4,998	-	4,998
Charge in the year	1,923	530	348	2,801
At 31 March 2023	1,923	5,528	348	7,799
Net book value				
At 31 March 2023	17,307	2,117	3,132	22,556
At 31 March 2022	19,230	2,647	1,392	23,269

9 Fixed asset Investments

	Unlisted Investments £	Total £
Carrying value at 1 st April 2022	44,942	44,942
Revaluations	(2,746)	(2,746)
Carrying value at 31 st March 2023	42,196	42,196

All fixed asset investments are unlisted and held in the UK.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

10 Debtors: amounts falling due within one year

	2023 £	2022 £
Trade debtors	4,748	-
Prepayments and accrued income	1,203	2,376
	<u>5,951</u>	<u>2,376</u>

11 Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals	6,443	42,979
Other creditors	1,221	5,002
Deferred grants	85,080	26,266
	<u>92,744</u>	<u>74,247</u>

12 Deferred grants

Deferred grants comprise the value of grant funding received for which the deliverable outcomes and period covered by the grant funding extend beyond the end of the financial year. The funding is therefore deferred to match to the timing of the resources expended in the delivery of those outcomes.

	2023 £	2022 £
Balance brought forward	26,266	33,483
Amount released to income during the year	(25,665)	(27,483)
Amount deferred in the year	84,479	20,266
Balance carried forward	<u>85,080</u>	<u>26,266</u>

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

13 Statement of funds

2023	Brought Forward £	Incoming Resources £	Resources Expended £	Gains/Losses £	Transfer £	Carried Forward £
Designated funds	50,000	1,679	-	(1,942)	263	50,000
General funds	95,247	123,286	(134,193)	(804)	(263)	83,273
Total unrestricted funds	145,247	124,965	(134,193)	(2,746)	-	133,273
Restricted funds	5,000	42,894	(43,460)	-	-	4,434
	<u>150,247</u>	<u>167,859</u>	<u>(177,653)</u>	<u>(2,746)</u>	<u>-</u>	<u>137,707</u>
2022	Brought Forward £	Incoming Resources £	Resources Expended £	Gains/Losses £	Transfer £	Carried Forward £
Designated funds	57,082	1,508	-	2,158	(10,748)	50,000
General funds	97,561	108,902	(122,859)	895	10,748	95,247
Total unrestricted funds	154,643	110,410	(122,859)	3,053	-	145,247
Restricted funds	5,000	67,870	(67,870)	-	-	5,000
	<u>159,643</u>	<u>178,280</u>	<u>(190,729)</u>	<u>3,053</u>	<u>-</u>	<u>150,247</u>

Designated Funds

The main purpose of the £50,000 designated funds is to cover relocation costs. £263 has been transferred from (2022: £10,748 transferred to) general funds to adhere with the Board's reserve policy.

General Funds

The £83,273 (2022: £95,247) carried forward will be used by the Trustees to provide Citizens Advice Esher & District with sufficient working capital to cover six months' budgeted expenditure.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

14 Analysis of net assets between funds

	Restricted funds 2023 £	General funds 2023 £	Total funds 2023 £	Total funds 2022 £
Tangible fixed assets	-	22,556	22,556	23,269
Fixed asset investments	-	42,196	42,196	44,942
Current assets	4,434	161,265	165,699	156,283
Creditors due within one year	-	92,744	92,744	74,247
	<u>4,434</u>	<u>133,273</u>	<u>137,707</u>	<u>150,247</u>
	Restricted funds 2022 £	General funds 2022 £	Total funds 2022 £	Total funds 2021 £
Tangible fixed assets	-	23,269	23,269	1
Fixed asset investments	-	44,942	44,942	41,889
Current assets	5,000	151,283	156,283	171,729
Creditors due within one year	-	74,247	74,247	53,976
	<u>5,000</u>	<u>145,247</u>	<u>150,247</u>	<u>159,643</u>

15 Pension costs

The charity made contributions to employees' personal pension schemes.

16 Financial instruments

At the balance sheet date, the charity held financial instruments measured at amortised cost comprising trade debtors, accrued income, cash at bank and in hand, accruals and deferred grants. In addition, the charity held financial instruments measured at fair value through income and expenditure comprising investments.

17 Members

The charity is incorporated as a company limited by guarantee having no share capital and in accordance with the Memorandum of Association, every member is liable to contribute a sum of £1 in the event of the company being wind up. At 31st March 2023 there were 33 members (2022: 38 members).

18 Related party transactions

There were no related party transactions during the year (2022: none).

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Restricted 2023 £	Designated 2023 £	Unrestricted 2023 £	Total 2023 £	Total 2022 £
Income					
Annual grant from Elmbridge Borough Council	-	-	80,970	80,970	80,970
Rent grant from Elmbridge Borough Council	-	-	14,432	14,432	15,476
	-	-	95,402	95,402	96,446
Other income					
Donations	-	-	8,361	8,361	3,948
Dividend income and bank interest	-	1,679	1,571	3,250	2,424
Fundraising	-	-	-	-	-
Project income	42,894	-	17,952	60,846	75,462
	42,894	1,679	27,884	72,457	81,834
	42,894	1,679	123,286	167,859	178,280
Expenditure					
Employment costs:					
Office salaries and national insurance	34,869	-	97,955	132,824	124,557
Staff pension	881	-	3,381	4,262	4,060
Staff travel and refreshments	722	-	197	919	392
Advertising, training and conferences	330	-	223	553	794
	36,802	-	101,756	138,558	129,803
Rent	3,190	-	15,542	18,732	19,776
Stationary and books	673	-	3,281	3,954	3,931
Subscriptions	475	-	2,313	2,788	2,996
Postage and telephone	803	-	3,915	4,718	4,468
Light and heat	-	-	-	-	4,640
Cleaning	-	-	-	-	6,395
Property maintenance	11	-	51	62	5,445
Insurance	324	-	1,578	1,902	1,902
Computer supplies and maintenance	423	-	2,061	2,484	9,444

These pages do not form part of the statutory financial statements.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

DETAILED INCOME AND EXPENDITURE ACCOUNT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

	Restricted 2023	Designated 2023	Unrestricted 2023	Total 2023	Total 2022
	£	£	£	£	£
Expenditure (continued)					
Depreciation	418	-	2,035	2,453	-
Sundry expenses	113	-	550	663	626
Professional fees	226	-	1,104	1,330	1,225
PPE	2	-	7	9	78
	43,460	-	134,193	177,653	190,729
Net income/(expenditure) for the year before investment gains/(losses)	(566)	1,679	(10,907)	(9,794)	(12,449)
Unrealised profit/(loss) on investments	-	(1,942)	(804)	(2,746)	3,053
Net income/expenditure for the year	<u>(566)</u>	<u>(263)</u>	<u>(11,711)</u>	<u>(12,540)</u>	<u>(9,396)</u>

These pages do not form part of the statutory financial statements.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1012732

Accounts

Registration No. 02719456 (England and Wales)
Charity No. 1012732

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU
(a company limited by guarantee)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

EXECUTIVE SUMMARY

Our mission

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

Our service

Our independent, local charity was founded in 1973. Since then, we have given free, independent and confidential advice to anyone in Elmbridge who needs it.

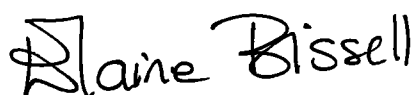
For most of 2021/22 Government guidance for working safely during the Covid-19 pandemic was in place, meaning that most people continued to contact us by phone or email. However, interviews by appointment were available throughout the year, initially by video and then in-person. At the very end of March 2022 we moved into Elmbridge Civic Centre, providing a modern and central location for clients to visit.

Despite the challenges of the pandemic and an office move, we helped **1,762 people** with **5,935 issues** during the year.

We give advice on many issues including benefits, debt, housing, family and employment. This year we saw an increase in the number of housing problems and, with the emergence of the cost of living crisis, more requests for charitable assistance such as foodbank vouchers and help with buying white goods. Through the efforts of our advisers, we gained **£565,716** of direct income for our clients and enabled **£148,046** of debt to be written off.

Our volunteers

We provide a very cost-effective service as most of our workers, including all our advisers and specialists in the areas of sickness & disability benefits and debt casework, are volunteers. These highly-skilled volunteers contributed over **13,400** hours of their time to the local community this year, at a market-rate value of more than **£328,000**. Their commitment to our service and their fellow Elmbridge residents is extraordinary.



Elaine Bissell
Chief Executive Officer
1 November 2022

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

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THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2022

The Trustees (who are also the directors of the charity for the purposes of the Companies Act) are pleased to present their annual report and independently examined financial statements for the year ended 31 March 2022.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Reference and Administration information

Charity Name	The Esher and District Citizens Advice Bureau (also known as Citizens Advice Esher & District)
Charity Registration Number	1012732
Company Registration Number	02719456
Authorised and regulated by the Financial Conduct Authority, FRN	617603
Registered Office	Civic Centre High Street Esher Surrey KT10 9SD

Trustees/Directors

The Trustees who served during the period and up to the date of this report are set out below:

Elected:	Mr Ian Wood (Chair) Her Honour Sally Williams (Vice-Chair) Mr Ian Rotsey (Treasurer) Mr David Clarke (resigned 25 th February 2022) Mrs Gillian Coates Mr James Drury Mr Paul Hickson Mr Andrew Nicols Mr Frank Thaxton Mrs Laura Young
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THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Reference and Administration information (continued)

Trustees/Directors (continued)

Co-opted:	Ms Oya Erci (co-opted 5 th September 2022)
Nominated by Elmbridge Borough Council:	Councillor Alan Parker CBE (appointed 9 th August 2022)
Company Secretary	Ms Berenice Chandler
Management Team	Ms Elaine Bissell (CEO) Mrs Sarah Waite (Deputy CEO)
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
Independent Examiners	LKA Chartered Accountants 2A High Street Thames Ditton KT7 0RY

Structure, governance and management

Governing document

The Esher and District Citizens Advice Bureau, a company limited by guarantee was established in May 1973 and was later incorporated as a private company limited by guarantee. The company registration number is 02719456. The company is registered with the Charity Commission - registration number 1012732. Following a re-branding exercise by the national Citizens Advice service in 2015 the company operates under the name Citizens Advice Esher & District.

The Memorandum and Articles of Association are the governing documents of the charity.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Structure, governance and management (continued)

Method of appointment of Trustees

The charity is governed through a Board of Trustees. The Articles of Association provide for a minimum of three and maximum of fifteen Trustees, being either:

- elected at the annual general meeting or
- nominated by member organisations or
- co-opted by the Trustee Board,

providing that on appointment the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees.

All elected Trustees shall retire from office at the third Annual General Meeting following the Annual General Meeting at which they were elected, but may be re-elected.

The Trustee Board meets formally six times a year to determine overall policy and review progress against the charity's objectives. The Board is supported by a number of sub-committees covering Business Planning, Fundraising, Personnel and Publicity.

The Trustees who have served during the year are listed on pages 1-2. None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Induction and training of Trustees

New Trustees receive a comprehensive induction and are given access to a number of relevant documents such as the Memorandum and Articles of Association, business plan and information on the financial performance of the charity. They also meet key employees and other Trustees. Trustees are encouraged to attend appropriate training where this will facilitate an understanding of their role.

Organisation

The charity operates from rented premises in Esher.

The Chief Executive Officer (CEO) has been appointed by the Trustees to manage the day-to-day operations of the charity, supported by other members of the management team. The CEO attends Trustee Board meetings to report on the performance of the charity and on strategic opportunities to develop its services. Recommendations require approval from the Board. Decisions are made by the Trustees in line the business plan, which is reviewed at least annually.

There are regular volunteer staff and paid team meetings to discuss service developments and progress against targets. There is an Annual General Meeting, which involves the Trustee Board, Bureau Members, staff team and other stakeholders.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Structure, governance and management (continued)

Related parties

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

At a local level, the charity is guided by local strategies and is an active member of many local forums including Elmbridge Equalities & Diversity Forum and Elmbridge Older People's Advisory Body. This involvement has proved invaluable in helping the charity to improve links within the local community and to identify further policy developments and funding opportunities. Regular meetings are held with Elmbridge Borough Council and other local agencies to continue to develop good working practices and services.

Pay and remuneration of key management personnel

The Trustees consider that the Board of Trustees and the management team comprise the key management personnel of the charity. The charity's management team are all paid in line with pay rates in the voluntary sector. Any increases to these rates are approved by the Trustee Board. The Chief Executive's salary is reviewed and approved by the Trustee Board separately but in line with the policy set out above.

Risk management and statement of internal controls

The Trustees have reviewed their procedures in the light of corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'.

The Trustees recognise the importance of a sound framework of risk management and internal controls for good governance. The Board regularly reviews the charity's risks, existing risk controls and further action needed to mitigate such risks. Areas covered in this process include:

- Governance
- Financial
- Operational
- Compliance
- External
- IT

The results of the risk assessment process are used to inform financial, business and contingency planning and maintain a Risk Register.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Structure, governance and management (continued)

Risk management and statement of internal controls (continued)

The Trustees have identified funding as the greatest current risk for the charity. Securing additional funding to maintain its service remains a serious challenge, particularly now that it faces inflationary operating costs at the same time as more people are asking for help. The charity is responding by further developing its fundraising strategy to reduce reliance on core funding from the Borough Council and build relationships with grant-giving organisations to secure repeat grants. A trustee with fundraising experience is being sought to help with bid work and advise on existing and potential new income streams.

Other internal control measures in place to minimise risks include:

- Ensuring adequate financial reserves
- Quarterly financial monitoring against annual budget
- Robust financial controls
- Close monitoring of delivery of services in line with grant agreements and contracts
- Regular case checking, Internal File Reviews and staff training to ensure quality of advice
- Due diligence processes when considering prospective partners or funders
- Use of DBS checks, probationary periods, joint progress reviews, staff supervision and HR policies to promptly identify and deal with any issues of concern
- Good communication between volunteers, staff, the management team and the Trustee Board
- Maintaining independence and political neutrality to avoid conflict of interests
- Business continuity planning for emergencies

In terms of information assurance controls, the Trustee Board oversees the information security of all confidential information which is held or provided, including personal information of clients, staff, volunteers, funders and strategic partners that is processed. The charity holds joint responsibility with the national Citizens Advice service for client data that is held in the electronic case management system. Specific roles are in place to ensure that the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the General Data Protection Regulation and Data Protection Act 2018.

Objectives and activities

The objects of the charity, as set out in the Memorandum and Articles of Association, 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 Esher, Molesey, Claygate, Oxshott and Cobham and surrounding areas.”

Our aims are focused on:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect people's lives

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Objectives and activities (continued)

How our activities deliver public benefit

The charity's main activities and beneficiaries are described below. All of our charitable activities focus on providing 'the advice people need for the problems they face' and are undertaken specifically to provide public benefit. The Trustees have referred to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011 when reviewing the aims and objectives of the charity, and in planning future activities through the production of an annual business plan.

Achievements and performance in 2021/22

Advice and Information Services

The charity's main areas of activity are:

- Generalist advice and information services covering the full range of Citizens Advice subject areas including benefits, debt, housing, employment, consumer, family, legal, immigration, health and education
- Specialist debt advice, including the provision of Debt Relief Orders
- Specialist advice on disability and sickness benefits
- Monthly independent financial advice clinic to provide free advice on issues such as mortgages, endowments, equity release, financial planning, pensions, tax and savings and investments
- Financial capability training at local senior schools to provide young people with money management skills

These services are all delivered by a team of around 30 highly-trained volunteer advisers managed by a small number of paid staff.

Although the Covid-19 pandemic continued to impact on the way we could deliver our services throughout much of 2021/22, we were still able to support the local community in the following ways:

- The main channels into the service were telephone, email and letter.
- We offered interviews by appointment throughout the year. Initially, these were by video but from September 2021, were in person at our main office, in rooms which allowed for social distancing and ventilation. The interviews were vital for clients making disability benefit applications or those needing help to complete court or other official forms.
- Although we were unable to offer a face-to-face drop-in service throughout 2021/22, we answered all calls to our door in Esher: checking the nature of the query to determine if it was time-critical or if the client did not have the ability to telephone, email or write, in which case we tried to offer an immediate appointment if we had the staff and rooms available.
- Our website continued to provide a source of information and contact point for clients, who were able to email queries from the site. We maintained our commitment to respond to an email or online enquiry within three working days.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance in 2021/22 (continued)

Advice and Information Services (continued)

- Our team of disability benefit experts continued to deal with applications and appeals for Disability Living Allowance (for children), Personal Independence Payment for adults, Attendance Allowance, Employment Support Allowance and Universal Credit Work Capability Assessments.
- Demand for our monthly Financial Advice Clinic offering appointments with an Independent Financial Adviser remained high. These appointments were carried out either by phone or in person depending on the client's preference.
- We continued to be a distributor of food vouchers for our three local food banks, including acting as the main referring agency for both East Elmbridge and Cobham foodbanks. The referrals made to all foodbanks remained at high levels with 312 issued in 2021/22 compared with 339 in 2020/21. For many residents the foodbanks have become a lifeline to help them manage their way through financial crises.
- At the end of 2021 we were asked by Walton Charity to administer £2,000 of the undistributed funds received by the council from the government's Household Support Fund. We used the funds to provide vulnerable clients suffering from the cost of living increase with fuel credit for energy prepayment meters and supermarket vouchers.
- We resumed our financial capability sessions in local schools this year, teaching vital money management skills to young people aged 16-18.

Beneficiaries and outcomes

During the reporting year 1,762 clients (2021: 1,769) sought help from Citizens Advice Esher & District on 5,935 issues (2021: 6,652), generating 15,276 activities (2021: 15,356). The high number of activities once again reflected the increasing complexity of clients' queries and the difficulty in resolving matters in one visit by phone or email as opposed to a face-to-face interview.

We support people on any issue that they may face, however, our most common enquiry area is always welfare benefits and tax credits. In 2021/22 these enquiries accounted for 27% of all issues recorded in the year, including 9% of enquiries relating to Universal Credit. Our second most requested area of advice was for housing queries (16%). Initially in the year these were from clients with a vulnerable housing position, for example those facing eviction from anti-social behaviour or adult children unable to stay in the family home following the death of the last surviving parent. As the notice periods for possession action reduced back to pre-pandemic levels, landlords started to take action to evict tenants with rent arrears or because they wish to sell their properties. Alongside these queries, we have seen many enquiries regarding delays in landlords carrying out repairs and overcrowding. The stress on local housing remains acute with little sign of respite.

Demand for debt was suppressed in the first quarter of the year when creditors were displaying forbearance as the lockdown restrictions were in place. Towards the year end we saw a surge in demand for help with budgeting following the dramatic increase in the cost of living.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance in 2021/22 (continued)

Beneficiaries and outcomes (continued)

In terms of financial outcomes, the charity secured £565,716 in direct income gained for clients in 2022 (2021: £1,128,299 – a record level due to the number of people claiming Universal Credit at the start of the pandemic) and enabled £148,046 worth of client debt to be written off (2021: £104,598). However, it is important to remember that financial outcomes are only one way in which we help clients. After receiving support from us through a difficult period, people often report improvements to their physical health and mental well-being too. It is no exaggeration to claim that our advice can change lives.

Contribution of volunteers and paid staff

The charity's achievements would not have been possible without the dedication of the small team of part-time staff (3.1 FTE staff) and, most importantly, the tremendous work of the volunteers who undertake a range of roles including highly trained volunteer advisers, support staff and trustees. In 2021-22 these volunteers gave around 13,400 hours service (an average of 258 hours per week) to keep the charity going during a period of continued challenges. Using figures supplied by Elmbridge Borough Council, we estimate that this time was worth over £328,000 to the local community.

Factors affecting the achievement of objectives

Maintaining sufficient funding to sustain service delivery levels is a constant challenge. The Board continues to develop and diversify its fundraising approach and to monitor expenditure so that the service remains as cost-effective as possible.

The growing complexity of the issues that clients are facing – compounded by extraordinary challenges such as the pandemic, the arrival of refugees from Ukraine and now the cost of living crisis – have placed additional demands on the service. The support networks that were previously in place for people are changing and, increasingly, local Citizens Advice offices are asked to offer help. The charity works hard to retain its team members and attract new recruits so that it has the capacity to respond to changing circumstances.

Financial review

During 2021/22 Elmbridge Borough Council, a long-standing supporter and key funder, provided core funding of £96,446 (2021: £96,446) in accordance with its Service Level Agreement, the use of the premises at Harry Fletcher House in Esher and car parking at the Civic Centre.

As reported in recent Trustees' reports, an active fundraising strategy has been in place since 2017. CEO Elaine Bissell and Volunteer Fundraising Lead Valerie Thompson continued to refine the strategy in 2021/22 and, working with the other members of the Fundraising sub-committee, were successful in attracting over £75,000 (2020: £86,000) in grants, fundraising and donations.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Financial review (continued)

A proportion of the grants are deferred to 2022/23 and the Trustees remain most grateful to the team for the significant contribution their work continues to make. As a consequence of the fundraising committee's achievements the charity recorded a deficit for the year of £9,396 (2020/21 surplus of £21,333) after accounting for the costs of the move to the Civic Centre. This deficit was covered by a transfer of funds from the designated reserves assigned to the cost of office relocation.

Investment Activities

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the Trustees see fit. At 31st March 2022 the market value of investments totalled £44,942 (2021: £41,889), which is an increase of £3,053 (2021: £7,878) on the market value of £41,889 at 31st March 2021. This increase reflected the ongoing positive trend of markets following the impacts of the Covid-19 pandemic which caused a significant fall in the value of stocks and shares early in 2020. The Investment sub-committee of the charity reviewed the situation in detail and determined that, given the charity's overall financial stability and positive cash position, alongside the ongoing positive performance of the investments held, it was not necessary to make changes to the investments held at this time.

Principal funding sources

The total income for the year of £178,280 represents a decrease of £11,230 compared to 2020/21 though the income for 2020/21 was significantly enhanced by large amounts of funding provided specific to the Covid-19 pandemic. An amount of this has carried over into the current year but significantly less than was utilised in 2020/21. The trustees extend their sincere gratitude to Elmbridge Borough Council who continue to support the key (core) operating capacity of the charity.

Project specific funding was gratefully received to support areas where we saw a high need. Bridgepoint, the Community Foundation for Surrey and Elmbridge Borough Council gave monies to help cope with the ongoing impacts of the Covid-19 pandemic. The Community Foundation for Surrey, Shanly Foundation, the Albert Hunt Trust, The National Lottery Community Fund, Walton Charity and Elmbridge Borough Council provided funding in support of our work on Personal Independence Payments, debt and Universal Credit and for helping the elderly within our community.

Reserves policy

The reserves policy is reviewed every year and approved and adjusted on an annual basis where necessary. Although Citizens Advice Esher & District receives a significant proportion of its core funding from Elmbridge Borough Council and has instigated a successful fundraising strategy, there is the need to make provision for statutory, contractual or other liabilities and ensure sufficient working capital is available to meet monthly commitments. The Board's policy is to hold general reserves equivalent to around six months budgeted expenditure for the following year and at 31st March 2022 general reserves were in line with this policy.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Reserves policy (continued)

In addition, certain unrestricted designated reserves are required to cover future relocation costs. These funds, which were provided by a legacy, are set aside at the discretion of the Board and may be returned to general reserves as further information regarding relocation is known or costs of such relocation are incurred.

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Plans for the future

The Trustees are grateful to Elmbridge Borough Council who have not only provided a service level agreement for core funding to 31st March 2024 but have also provided new accommodation within the Civic Centre to enable the Bureau to maintain an assured independent advice service for the people of east Elmbridge.

Relocating offices always create its own challenges and the Board is extremely grateful to Mike Wilson, a former volunteer adviser, for his assistance in the project management of the move.

Now the move to the Civic Centre and the time-consuming work it involved are completed and the associated uncertainties resolved, the Trustees are able to focus on maintaining and developing a sustainable advice service for the Elmbridge community. Fundraising will remain a priority so that the Bureau is able to meet its annual expenditure and maintain and extend its services where possible.

As the cost of living crisis worsens and more people struggle to make ends meet, the charity is certain to see an increased demand for advice and support relating to debt, benefits and housing. The charity will seek to ensure that it has the resources and training in place to meet this higher level of need.

Statement of Directors' responsibilities

The Directors (who are also Trustees of Citizens Advice Esher & District for the purposes of charity law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Statement of Directors' responsibilities (continued)

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departure disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the Trustees are aware:

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

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

Independent Examiners

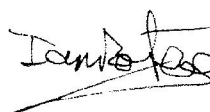
H.G Field have indicated that they will be stepping down from their role following the current financial year. LKA Chartered Accountants have agreed to act as the Independent Examiner for the 2022 financial year.

In preparing this report, the trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

Approved by the Board of Trustees on 1st November 2022 and signed on behalf of the Board:



Ian Wood, Chair
Trustee



Ian Rotsey, Treasurer
Trustee

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU FOR THE YEAR ENDED 31 MARCH 2022

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2022 set out on pages 13 to 25.

Responsibilities and basis of report

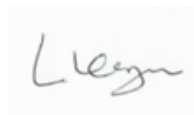
As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examinations, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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 company as required by section 386 of the 2006 Act: or
- The accounts do not accord with those records; or
- The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.
- 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 accounts to be reached.



Laura Kenyon FCA, Independent Examiner
LKA Chartered Accountants
2A High Street
Thames Ditton
KT7 0RY

Dated: 1st November 2022

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (incorporating an Income and Expenditure Account)

FOR THE YEAR ENDED 31 MARCH 2022

		Restricted funds 2022	Unrestricted funds 2022	Total funds 2022	Total funds 2021
	Note	£	£	£	£
Incoming resources					
Donations and fundraising	2	-	3,948	3,948	4,262
Investment income	3	-	2,424	2,424	2,361
Elmbridge Borough Council grant (including rent and parking permits)	4	-	96,446	96,446	96,446
Grants and sundry income	4	67,870	7,592	75,462	86,441
Total incoming resources		67,870	110,410	178,280	189,510
Resources expended					
Charitable activities:					
Staff costs	5	46,046	82,571	128,617	117,227
Property costs	5	13,718	24,518	38,236	31,222
Support costs	5	8,106	15,770	23,876	27,606
Total resources expended		67,870	122,859	190,729	176,055
Net (outgoing)/incoming resources before revaluations					
Gains/losses on revaluations of investment assets	9	-	(12,449)	(12,449)	13,455
		-	3,053	3,053	7,878
Net movement in funds for the year		-	(9,396)	(9,396)	21,333
Total funds at 1 April brought forward		5,000	154,643	159,643	138,310
Total fund at 31 March 2022		5,000	145,247	150,247	159,643

All income and expenditure derive from continuing activities. The statement of Financial Activities incorporates all the gains and losses recognised in the above two financial periods.

The loss for Companies Act 2006 purposes is £9,396 (2021: profit of £21,333).

The notes on pages 16 to 23 form part of these financial statements.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

BALANCE SHEET

AS AT 31 MARCH 2022

		2022		2021	
	Note	£	£	£	£
Fixed Assets					
Tangible assets	8		23,269		1
Investments	9		44,942		41,889
			<u>68,211</u>		<u>41,890</u>
Current assets					
Debtors	10	2,376		1,729	
Cash at bank and in hand		153,907		170,000	
			<u>156,283</u>	<u>171,729</u>	
Creditors: amounts falling due within one year	11	(74,247)		(53,976)	
Net current assets			82,036		117,753
Net assets			<u>150,247</u>		<u>159,643</u>
Charity Funds					
Unrestricted funds – Designated	13		50,000		57,082
– General	13		95,247		97,561
Restricted funds			5,000		5,000
Total funds			<u>150,247</u>		<u>159,643</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2022 in accordance with Section 476 of the Companies Act.

The directors acknowledge their responsibilities for:

- a) ensuring that the company keeps accounting records which comply with Sections 386 & 387 of the Companies Act 2006 and

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2022

- b) preparing financial statements which give a true and fair view of the state of affairs of the 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 & 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 accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with SORP (FRS 102).

The financial statements on pages 13 to 23 were approved by the Board of Trustees and authorised for issue on 1st November 2022 and are signed on its behalf by:

I. C. Wood

.....
Ian Wood, Chair
Trustee

Ian Rotsey

.....
Ian Rotsey, Treasurer
Trustee

Company Number: 02719456

The notes on pages 16 to 23 form part of these financial statements

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

1.1 Basis of preparation

The Esher and District Citizens Advice Bureau is a charity limited by guarantee in the United Kingdom. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are in providing advice and counselling to the general public.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

- Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable and when the amounts are known with certainty and are measurable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charitable company, are recognised when it becomes unconditionally entitled to the grant.
- Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies (continued)

1.2 Incoming resources (continued)

- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charitable company earns the right to consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors

1.3 Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Charitable expenditure comprises those costs incurred by the charitable company in the delivery of its activities and services for its beneficiaries. Support costs are those functions that assist the work of the charitable company but do not directly undertake charitable activities such as administration costs and payroll. These costs have been allocated to restricted expenses where the grant income allowed for such costs to be covered by the funding provided.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.4 Fund accounting

Restricted funds

Restricted funds represent grants and donations received which are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal. The aim and use of each restricted fund is set out in the notes to the financial statements.

Unrestricted funds and designated funds

Unrestricted funds represent funds that are expendable at the discretion of the trustees in the furtherance of the objects of the charitable company. Such funds may be held in order to finance both working capital and capital investment.

Designated funds are those funds which are unrestricted in nature but which have been designated by the trustees to be used in a particular manner.

1.5 Tangible fixed assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies (continued)

1.5 Tangible fixed assets (continued)

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Office equipment	20 - 33.33%	straight line
Land and buildings	10%	straight line
Website	20%	straight line

Assets purchased which are under £1,000 are expensed to the Statement of Financial Activities.

1.6 Investments

Unlisted investments are held in the Charifund Charities Fixed Interest Common Investment Fund for Charities, and are stated at fair value. Fair value is determined with reference to the market value of the Funds at the balance sheet date. Changes in fair value, including those arising on the disposal of investments, are recognised as an unrealised profit or loss in the year.

1.7 Debtors and creditors receivable/payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.8 Recognition of liabilities

Liabilities are recognised when an obligation arises to transfer economic benefits as a result of past transactions or events.

1.9 Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in for that service.

The charity does not operate a defined contribution plan for the benefit of its employees. Contributions are made to employee money purchase schemes in accordance with their contracts of employment and charged in the year in which they are due.

1.10 Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies (continued)

1.11 Leases

Rentals payable and receivable under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

1.12 Reserves policy

The reserves policy is reviewed every year and approved and adjusted on an annual basis where necessary. Although Citizens Advice Esher & District receives a significant proportion of its core funding from Elmbridge Borough Council and has instigated a successful fundraising strategy, there is the need to make provision for statutory, contractual or other liabilities and ensure sufficient working capital is available to meet monthly commitments. The Board's policy is to hold general reserves equivalent to around six months budgeted expenditure for the following year and at 31st March 2022 general reserves were in line with this policy.

In addition, certain unrestricted designated reserves are required to cover future relocation costs. These funds, which were provided by a legacy, are set aside at the discretion of the Board and may be returned to general reserves as further information regarding relocation is known or costs of such relocation are incurred.

1.13 Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for twelve months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2 Donations and fundraising

	2022	2021
	£	£
Donations and fundraising	<u>3,948</u>	<u>4,262</u>

£nil of income received in respect of donations and fundraising in 2022 (2021: £nil) was attributable to restricted funds. The remaining £3,948 (2021: £4,262) of income received in respect of donations and fundraising was attributable to unrestricted funds.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

3 Investment income

	2022 £	2021 £
Bank deposit interest	290	526
Investment income	2,134	1,835
	<u>2,424</u>	<u>2,361</u>

All of the income received in respect of investments was attributable to unrestricted funds in both the years ended 2022 and 2021.

4 Incoming resources from charitable activities

	Restricted £	Unrestricted £	Total Funds 2022 £	Total funds 2021 £
Elmbridge Borough Council grant	-	96,446	96,446	96,446
Grants and sundry income	67,870	7,592	75,462	86,441
	<u>67,870</u>	<u>104,038</u>	<u>171,908</u>	<u>182,887</u>

During the year the charity received several notable donations specific to managing the impacts, both immediate and ongoing, of the Covid-19 pandemic. These amounted to £11,650 (2021: £29,600) of the total grants and sundry income figure for the year. A further £6,000 (2021: £17,650) is included in deferred grants carried forward within creditors due within one year.

5 Expenditure on charitable activities

	Restricted £	Unrestricted £	2022 £	2021 £
Staff costs	46,046	82,571	128,617	117,227
Property costs	13,718	24,518	38,236	31,222
Support costs	8,106	15,770	23,876	27,606
	<u>67,870</u>	<u>122,859</u>	<u>190,729</u>	<u>176,055</u>

The charity does not pay any money to any of the Trustees and as such considers that there is no material split in the allocation of support costs between general support and governance.

6a Employee numbers and cost

	2022 No.	2021 No.
Average number of persons employed		
<i>Permanent</i>		
Staff	<u>7</u>	<u>6</u>

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

6a Employee numbers and cost (continued)

In addition to the above, Citizens Advice Esher & District utilised the services of 41 volunteers, of which 78% were regular attendees during the year (2021: 39 volunteers of which 72% were regular attendees).

No employee earned in excess of or more than £60,000 per annum (2021: None).

Employees' costs during the year amounted to:	2022 £	2021 £
Wages and salaries	124,557	107,210
Pension costs	4,060	10,017
	<u>128,617</u>	<u>117,227</u>

6b Trustees and key management personnel remuneration and expenses

No Trustee received any remuneration in respect of services as a trustee during the year (2021: £nil). No trustee received travel expenses during the year (2021: £nil).

The total amount of employee benefits received by key management personnel is £2,349 (2021: £3,943). The charitable company considers its key management personnel comprise the chief executive, deputy chief executive and company secretary.

7 Independent Examiners remuneration

	2022 £	2021 £
Fees payable to the company's independent examiner	<u>620</u>	<u>120</u>

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

8 Tangible fixed assets

	Land and buildings £	Office equipment £	Website £	Total £
Cost				
At 1 April 2021	-	4,999	-	4,999
Additions	19,230	2,646	1,392	23,268
At 31 March 2022	19,230	7,645	1,392	28,267
Depreciation				
At 1 April 2021	-	4,998	-	4,998
Charge in the year	-	-	-	-
At 31 March 2022	-	4,998	-	4,998
Net book value				
At 31 March 2022	19,230	2,647	1,392	23,269
At 31 March 2021	-	1	-	1

9 Fixed asset Investments

	Unlisted Investments £	Total £
Carrying value at 1 st April 2021	41,889	41,889
Revaluations	3,053	3,053
Carrying value at 31 st March 2022	44,942	44,942

All fixed asset investments are unlisted and held in the UK.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

10 Debtors: amounts falling due within one year

	2022 £	2021 £
Prepayments and accrued income	2,376	1,729
	<u>2,376</u>	<u>1,729</u>

11 Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals	42,979	17,698
Other creditors	5,002	2,795
Deferred grants	26,266	33,483
	<u>74,247</u>	<u>53,976</u>

12 Deferred grants

Deferred grants comprise the value of grant funding received for which the deliverable outcomes and period covered by the grant funding extend beyond the end of the financial year. The funding is therefore deferred to match to the timing of the resources expended in the delivery of those outcomes.

	2022 £	2021 £
Balance brought forward	33,483	12,500
Amount released to income during the year	(27,483)	(12,500)
Amount deferred in the year	20,266	33,483
Balance carried forward	<u>26,266</u>	<u>33,483</u>

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

13 Statement of funds

2022	Brought Forward £	Incoming Resources £	Resources Expended £	Gains/Losses £	Transfer £	Carried Forward £
Designated funds	57,082	1,508	-	2,158	(10,748)	50,000
General funds	97,561	108,902	(122,859)	895	10,748	95,247
Total unrestricted funds	154,643	110,410	(122,859)	3,053	-	145,247
Restricted funds	5,000	67,870	(67,870)	-	-	5,000
	<u>159,643</u>	<u>178,280</u>	<u>(190,729)</u>	<u>3,053</u>	<u>-</u>	<u>150,247</u>
2021	Brought Forward £	Incoming Resources £	Resources Expended £	Gains/Losses £	Transfer £	Carried Forward £
Designated funds	50,216	1,297	-	5,569	-	57,082
General funds	83,094	111,712	(99,554)	2,309	-	97,561
Total unrestricted funds	133,310	113,009	(99,554)	7,878	-	154,643
Restricted funds	5,000	76,501	(76,501)	-	-	5,000
	<u>138,310</u>	<u>189,510</u>	<u>(176,055)</u>	<u>7,878</u>	<u>-</u>	<u>159,643</u>

Designated Funds

The main purpose of the £50,000 designated funds is to cover relocation costs. £10,748 (2021: £nil) has been transferred to general funds to adhere with the Board's reserve policy.

General Funds

The £95,247 carried forward will be used by the Trustees to provide Citizens Advice Esher & District with sufficient working capital to cover six months' budgeted expenditure.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

14 Analysis of net assets between funds

	Restricted funds 2022 £	General funds 2022 £	Total funds 2022 £	Total funds 2021 £
Tangible fixed assets	-	23,269	23,269	1
Fixed asset investments	-	44,942	44,942	41,889
Current assets	5,000	151,283	156,283	171,729
Creditors due within one year	-	74,247	74,247	53,976
	<u>5,000</u>	<u>145,247</u>	<u>150,247</u>	<u>159,643</u>

	Restricted funds 2021 £	General funds 2021 £	Total funds 2021 £	Total funds 2020 £
Tangible fixed assets	-	1	1	1
Fixed asset investments	-	41,889	41,889	34,011
Current assets	5,000	166,729	171,729	121,600
Creditors due within one year	-	53,976	53,976	17,302
	<u>5,000</u>	<u>154,643</u>	<u>159,643</u>	<u>138,310</u>

15 Pension costs

The charity made contributions to employees' personal pension schemes.

16 Financial instruments

At the balance sheet date, the charity held financial instruments measured at amortised cost comprising accrued income, cash at bank and in hand, accruals and deferred grants. In addition, the charity held financial instruments measured at fair value through income and expenditure comprising investments.

17 Members

The charity is incorporated as a company limited by guarantee having no share capital and in accordance with the Memorandum of Association, every member is liable to contribute a sum of £1 in the event of the company being wind up. At 31st March 2022 there were 38 members (2021: 39 members).

18 Related party transactions

There were no related party transactions during the year (2021: none).

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	Restricted 2022 £	Designated 2022 £	Unrestricted 2022 £	Total 2022 £	Total 2021 £
Income					
Annual grant from Elmbridge Borough Council	-	-	80,970	80,970	80,970
Rent grant from Elmbridge Borough Council	-	-	15,476	15,476	15,476
	-	-	96,446	96,446	96,446
Other income					
Donations	-	-	3,948	3,948	4,262
Dividend income and bank interest	-	1,508	916	2,424	2,361
Fundraising	-	-	-	-	-
Project income	67,870	-	7,592	75,462	86,441
	67,870	1,508	12,456	81,834	93,064
	67,870	1,508	108,902	178,280	189,510
Expenditure					
Employment costs:					
Office salaries and national insurance	44,672	-	79,885	124,557	107,210
Staff pension	1,374	-	2,686	4,060	10,017
Staff travel and refreshments	92	-	300	392	5,669
Advertising, training and conferences	599	-	195	794	1,126
	46,737	-	83,066	129,803	124,022
Rent	4,742	-	15,034	19,776	19,776
Stationary and books	711	-	3,220	3,931	2,161
Subscriptions	947	-	2,049	2,996	2,976
Postage and telephone	1,713	-	2,755	4,468	9,483
Light and heat	1,847	-	2,793	4,640	2,920
Cleaning	6,395	-	-	6,395	3,796
Property maintenance	239	-	5,206	5,445	1,329
Insurance	455	-	1,447	1,902	1,585
Computer supplies and maintenance	3,643	-	5,801	9,444	5,078

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

DETAILED INCOME AND EXPENDITURE ACCOUNT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

	Restricted 2022	Designated 2022	Unrestricted 2022	Total 2022	Total 2021
	£	£	£	£	£
Expenditure (continued)					
Depreciation	-	-	-	-	-
Sundry expenses	105	-	521	626	507
Professional fees	296	-	929	1,225	606
PPE	40	-	38	78	1,816
	67,870	-	122,859	190,729	176,055
Net income/(expenditure) for the year before investment gains/(losses)	-	1,508	(13,957)	(12,449)	13,455
Unrealised profit/(loss) on investments	-	2,158	895	3,053	7,878
Net income/expenditure for the year					

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1012732

Accounts

Registration No. 02719456 (England and Wales)
Charity No. 1012732

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU
(a company limited by guarantee)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

EXECUTIVE SUMMARY

Our mission

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

Our service

Our independent, local charity was founded in 1973. Since then, we have given free, independent and confidential advice to anyone in Elmbridge who needs it.

In normal operating conditions we help people face to face - at our main office in Esher and at two outreach centres around east Elmbridge - over the phone, and online via our website eshercab.org.uk. The advent of the Covid-19 pandemic meant that we had to provide most of our services remotely, by phone and email for much of the year 1st April 2020 to 31st March 2021. When government restrictions allowed, we were able to offer some face-to-face appointments in social distanced interview rooms and new video call facility rooms at our office.

As a result of our team's determined efforts, we helped **1,769 people** with **6,652 issues** during this challenging time.

We provide advice on many issues including benefits, debt, housing, family and employment. This year we handled more enquiries relating to Universal Credit and redundancy, reflecting how people have been affected by the pandemic. Remarkably, we gained **£1,128,299** of direct income for our clients and enabled **£104,598** of debt to be written off.

Our volunteers

We provide a very cost-effective service as most of our workers, including all our advisers and specialists in the areas of sickness & disability benefits and debt casework, are volunteers. These highly-skilled volunteers contributed over **19,000** hours of their time to the local community this year, at a market-rate value of more than **£465,000**. Never has their dedication and willingness to adapt to new challenges been more appreciated than during this most difficult of years.

A handwritten signature in black ink that reads "Elaine Bissell". The signature is written in a cursive, flowing style.

Elaine Bissell
Chief Executive
29th November 2021

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

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THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2021

The Trustees (who are also the directors of the charity for the purposes of the Companies Act) are pleased to present their annual report and independently examined financial statements for the year ended 31 March 2021.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Reference and Administration information

Charity Name	The Esher and District Citizens Advice Bureau (also known as Citizens Advice Esher & District)
Charity Registration Number	1012732
Company Registration Number	02719456
Authorised and regulated by the Financial Conduct Authority, FRN	617603
Registered Office	Harry Fletcher House High Street Esher Surrey KT10 9RN

Trustees/Directors

The Trustees who served during the period and up to the date of this report are set out below:

Elected:	Mr Ian Wood (Chair) Her Honour Sally Williams (Vice-Chair) Mr Ian Rotsey (Treasurer) Mrs Carol Christofi (resigned 14/09/2020) Mrs Gillian Coates Mr James Drury Mr Paul Hickson Mr Frank Thaxton Mrs Laura Young
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THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Reference and Administration information (continued)

Trustees/Directors (continued)

Co-opted:	Mr David Clarke (co-opted 15/03/2021) Mr Andrew Nichols (co-opted 28/06/2021)
Nominated by Elmbridge Borough Council:	Councillor Karen Randolph (resigned 14/06/2021) Councillor Richard Williams (resigned 14/06/2021)
Company Secretary	Ms Berenice Chandler
Management Team	Ms Elaine Bissell (CEO) Mrs Sarah Waite (Deputy CEO)
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
Independent Examiners	H.G Field 2 Station Road Chertsey Surrey KT16 8BE

Structure, governance and management

Governing document

The Esher and District Citizens Advice Bureau, a company limited by guarantee was established in May 1973 and was later incorporated as a private company limited by guarantee. The company registration number is 02719456. The company is registered with the Charity Commission - registration number 1012732. Following a re-branding exercise by the national Citizens Advice service in 2015 the company is also known as Citizens Advice Esher & District.

The Memorandum and Articles of Association are the governing documents of the charity.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Structure, governance and management (continued)

Method of appointment of Trustees

The charity is governed through a Board of Trustees. As set out in the Articles of Association, the maximum number of Trustees shall be fifteen and the minimum shall be three, being either:

- elected at the annual general meeting or
- nominated by member organisations or
- co-opted by the Trustee Board

providing that on appointment the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees.

All elected Trustees shall retire from office at the third Annual General Meeting following the Annual General Meeting at which they were elected, but may be re-elected.

The Trustee Board meets in formal session approximately six times a year to determine overall policy and overview the furtherance of the charitable company's objects. The Board is supported by a number of sub-committees, covering Business Planning, Fundraising, Personnel and Publicity.

The Trustees who have served during the year are listed on pages 1-2. None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Induction and training of Trustees

New Trustees are provided with detailed induction material including copies of the Memorandum and Articles of Association, the business plan and information on the financial performance of the charity. They also meet key employees and other Trustees. Trustees are encouraged to attend appropriate training where this will facilitate an understanding of their role.

Organisation

The charitable company currently operates from rented premises in Esher and from two outreach venues in east Elmbridge (although these outreaches were unable to operate during 2020/21 as the local centres were closed due to Covid-19 lockdown restrictions).

Day to day organisational decisions are delegated to the Chief Executive Officer (CEO) and other members of the Management Team. The organisational structure is regularly reviewed. The CEO is responsible for ensuring that the charity delivers the services specified. The CEO is entitled to attend Trustee Board meetings and is responsible for reporting to the Board on the performance of the charity and on strategic opportunities that may arise to develop the services of the charity.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Structure, governance and management (continued)

Related parties

Citizens Advice Esher & District is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux in the United Kingdom. With effect from April 2015 Citizens Advice Bureaux became known as local Citizens Advice and The Esher and District Citizens Advice Bureau was rebranded as Citizens Advice Esher & District. Membership of the national association requires the charitable company to adhere to rigorous standards in respect of governance, organisational practices and quality of advice. Operating policies are independently determined by the Trustee Board in order to fulfil the charity's objects and comply with the national membership requirements.

At a local level, the charity is guided by local strategies and is an active member of many local forums including Citizens Advice Surrey, Elmbridge Equalities & Diversity Forum, Elmbridge Older People's Advisory Body, the Elmbridge Homeless Network and local DWP liaison meetings. This has proved invaluable in helping the charity to improve links within the local community and to identify further policy developments and funding opportunities. Regular meetings are held with Elmbridge Borough Council and other local agencies to continue to develop good working practices and services.

Pay and remuneration of key management personnel

The Trustees consider that the board of trustees and the Management Team (MT) comprise the key management personnel of the charity. The charity's Management Team are all paid in accordance with a published scale of grades used in the voluntary sector. Any increases to these published grades are approved by the Trustee Board. The chief executive's salary is reviewed and approved by the Trustee Board separately but in line with the policy set out above.

Risk management and statement of internal controls

The Trustees have reviewed their procedures in the light of corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'.

Identifying risks is an important element of risk management and has been given detailed and careful consideration by the Trustee Board. The Risk Register is a formal statement of the charity's risk management strategy and how the impact of potential risks can be minimised. Areas which have been covered in this process include:

- activities and services undertaken by the organisation
- its objectives
- targets and outputs required by funders and others
- the operating structure
- external factors (statutory obligations, relationships with funders)
- comparisons with other local Citizens Advice offices/other comparable organisations
- past performance and previous risks encountered

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Structure, governance and management (continued)

Risk management and statement of internal controls (continued)

Citizens Advice Esher & District's objectives, its internal organisation and the environment in which it operates are continually evolving and as a result, the risks it faces are not constant. Organisational success derives in part from successful risk taking and so the purpose of internal control is to help manage and control risk appropriately rather than to eliminate it.

The following measures will help minimise the risks inherent in any large and diverse voluntary sector organisation which relies on a diverse range of funding to meet all its commitments:

1. Trustee Board recognises its role as the ultimate authority with regard to the governance of the organisation and the management team recognise that they operate with delegated authority.
2. Effective appraisal of the CEO and Management Team.
3. Internal management and supervisory controls which minimise risk of failing to deliver on existing grant agreements and contracts.
4. Staff awareness of sources of funding and the consequences arising from any failure to deliver services in line with grant agreements and contracts.
5. The effective use of probationary periods, Joint progress reviews, staff supervision and HR policies to promptly identify and deal with issues of concern.
6. Regular case sheet checking, Internal File Reviews and training to ensure quality of advice.
7. Regular review and analysis of statistics to ensure targets are met.
8. Maintaining relationships with funders to identify potential future funding problems and potential funding opportunities.
9. Ensure adequate financial reserves.
10. Quarterly financial monitoring against annual budget.
11. Good communication between volunteers, staff, the management team and the Trustee Board.
12. Maintaining independence and political neutrality to avoid conflict of interests.

Regarding risks relating to information assurance, the Trustee Board oversees the information security of all personal information of clients, staff, volunteers, funders and strategic partners that is processed. The charity holds joint responsibility with the national Citizens Advice service for client data that is held in the electronic case management system. Specific roles are in place to ensure that the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the General Data Protection Regulation and Data Protection Act 2018.

Objectives and activities

The objects of the charitable company are as set out in the Memorandum and Articles of Association: *"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 Esher, Molesey, Claygate, Oxshott and Cobham and surrounding areas."*

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Objectives and activities (continued)

The key power it exercises in furtherance of the Objects is: *"Power to establish and provide Citizens Advice Bureau services and outlets supplying a free, independent, confidential and impartial service of advice, information and counsel for the public."*

Its services are consistent with the twin aims of Citizens Advice, namely: *"to provide the advice people need for the problems they face"* and *"to improve the policies and practices that affect people's lives"*. Its services are also consistent with the four stated Principles of Citizens Advice namely: *"Free, Independent, Impartial and Confidential"*.

How our activities deliver public benefit

The charity's main activities and beneficiaries are described below. All of its charitable activities focus on providing 'the advice people need for the problems they face' and are undertaken specifically to provide public benefit. The Trustees have referred to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011 when reviewing the aims and objectives of the charity, and in planning any future activities through the production of an annual business plan.

Achievements and performance in 2020/21

Advice and Information Services

The charity's main areas of activity are:

- Generalist advice and information services covering the full range of Citizens Advice subject areas including benefits, debt, housing, employment, consumer, family, legal, immigration, health and education
- Specialist debt advice, including the provision of Debt Relief Orders
- Specialist advice on disability and sickness benefits
- Monthly independent financial advice clinic to provide free advice on issues such as mortgages, endowments, equity release, financial planning, pensions, tax and savings and investments
- Financial capability training at local senior schools to provide young people with money management skills

These services are all delivered by over 30 highly-trained volunteer advisers managed by a small team of paid staff.

Inevitably, the Covid-19 pandemic had an impact on the way we could deliver our services throughout 2020/21. We were still able to support the local community in the following ways:

- With social distancing requirements and varying degrees of lockdown in place during the whole year the main channels into the service were telephone, email and letter.
- We accelerated the installation of a VOIP-based telephone system to facilitate remote working, enabling most of our volunteer advisers to answer calls at home.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance in 2020/21 (continued)

Advice and Information Services (continued)

- The CEO and Deputy CEO worked from the office during the whole year to co-ordinate the service, ensure that clients could drop-off paperwork and direct any clients dropping-by for advice as how they could access the service.
- We were unable to offer any face-to-face drop-in services at our main office in Esher and our outreach venues in Cobham and Molesey. However, we realised that for some clients using a telephone or email was either not possible, extremely difficult or caused them significant distress. We managed to secure funding to allow us to adapt our interview rooms for social distancing and then introduce video call facility rooms from January 2021. These were used, when government restrictions allowed, to offer face to face appointments to clients, where other routes into the service were either not possible or had been exhausted.
- Our website continued to provide a source of information and contact point for clients, who were able to email queries from the site.
- Our team of disability benefit experts continued to deal with applications and appeals for Disability Living Allowance (for children), Personal Independence Payment for adults, Attendance Allowance, Employment Support Allowance and Universal Credit Work Capability Assessments. This work was completed either by phone or by pre-booked appointments (using video or socially-distanced rooms). Debt casework was completed using similar methods.
- For most of the year we continued to offer appointments for our popular monthly Financial Advice Clinic with Independent Financial Adviser Howard Robinson. These appointments were either by phone or face-to-face, when permitted by government guidelines.
- We continued to be a distributor of food vouchers for three local food banks, including acting as the main referring agency for the foodbank in the east of the borough. The number of referrals made increased significantly from 149 in 2019/20 to 339 in 2020/21. This reflects the crises many residents found themselves in during the year.
- Similarly, we worked closely with the social prescribing team in the borough and received referrals from them to assist clients on a wide variety of issues. We had 11 referrals in the year, many of which required complex casework.
- Unfortunately, financial capability training sessions were halted for the entire year as schools reverted to home learning for much of the time.

Beneficiaries and outcomes

During the reporting year 1,769 clients (2020: 1,950) sought help from Citizens Advice Esher & District on 6,652 issues (2020: 7,117), generating 15,356 activities (2020: 11,851).

It is worth noting that although client numbers fell compared with the previous year, contacts (activities) increased by 30%. This reflects the increasing complexity of clients' queries and the difficulty in resolving matters in one visit by phone or email as opposed to a face-to-face interview.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance in 2020/21 (continued)

Beneficiaries and outcomes (continued)

Understandably, the pandemic led to some changes in the ranking of the most common enquiry areas compared with other years. As ever, welfare benefits were the highest area of enquiry (accounting for 34% of all issues recorded in 2020/21, including 15% of enquiries relating to Universal Credit – a 47% increase on 2019/20 figures), followed by housing issues (12%). However, employment enquiries rose by 40% to represent 10% of all client issues, whilst debt issues fell by 41% to represent 8% of all issues recorded during the year. We believe this was due to forbearance displayed by creditors for much of the year; the introduction of the Coronavirus Job Retention Scheme and the Self-Employed Income Support Scheme and the restrictions on landlords to be able to take court action to evict tenants for much of the year. Demand for debt advice increased from the beginning of the 2021 calendar year and we anticipate a further increase as more measures put in place to minimise the financial effect of the pandemic are eased.

We had 856 housing related enquiries in the year. Uniquely during the first lockdown we recorded no actual homeless cases, which reflected the government measures to offer everyone a place to live. Thereafter we recorded 30 cases where we helped our clients to avert homelessness or remain in their homes. There were many more cases where early interventions prevented clients from getting to this stage, for example, where they had low level rent arrears and we have helped with better money management or access to additional benefits.

In terms of financial outcomes, the charity secured a record £1,128,299 in direct income gained for clients in 2021 (2020: £786,400) and enabled £104,598 worth of client debt to be written off (2020: £369,500).

It is important to remember that financial outcomes are only one way in which we help clients. After receiving support from us through a difficult time, people often report improvements to their physical health and mental well-being too. This was particularly so during the pandemic, when many of the people who turned to us for assistance were in great distress.

Contribution of volunteers and paid staff

None of the above would have been possible without the dedication of the small team of part-time staff (2.9 FTE staff) and, most importantly, the tremendous support of the volunteers who undertake a range of roles including highly trained volunteer advisers, support staff or trustees. In 2020-21 these volunteers gave around 19,000 hours service (an average of 365 hours per week) to keep the charity going during an exceptionally difficult period. Using figures supplied by Elmbridge Borough Council, we estimate that this time was worth over £465,000 to the local community.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance in 2020/21 (continued)

Factors affecting the achievement of objectives

Maintaining sufficient funding to sustain service delivery levels is a constant challenge. The Board continues to develop and diversify its fundraising approach and to monitor expenditure so that the service remains as cost-effective as possible.

The growing complexity of the issues that clients are facing – compounded by extraordinary challenges such as the pandemic – have placed additional demands on the service. The support networks that were previously in place for people are changing and, increasingly, local Citizens Advice offices are asked to offer help.

Financial review

During 2020/21 Elmbridge Borough Council, a long-standing supporter and key funder, provided core funding of £96,446 (2020: £95,262) in accordance with its Service Level Agreement, the use of the premises at Harry Fletcher House in Esher and car parking at the Civic Centre.

As reported in recent Trustees' reports, an active fundraising strategy has been in place since 2017. Volunteer Fundraising Lead Valerie Thompson continued to refine the strategy in 2020/21 and, working with the other members of the Fundraising sub-committee, was successful in attracting over £86,000 (2020: £51,000) in grants, fundraising and donations. A proportion of the grants are deferred to 2021/22 and the Trustees remain most grateful to the team for the significant contribution their work continues to make.

As a consequence of the fundraising committee achievements - and the efforts to manage resources expended - Citizens Advice Esher & District recorded a surplus for the year of £21,333 (2019-20 £9,964).

Investment Activities

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the Trustees see fit. At 31st March 2021 the market value of investments totalled £41,889 (2020: £34,011), which is an increase of £7,878 (2020: decrease of £9,774) on the market value of £34,011 at 31st March 2020. This increase reflected the partial recovery of markets following the initial impacts of the Covid-19 pandemic which caused a significant fall in the value of stocks and shares early in 2020. The Investment sub-committee of the charity reviewed the situation in detail and determined that, given the charity's overall financial stability and positive cash position, it was not beneficial to crystallise the remaining losses by making changes to the investments held at this time.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Principal funding sources

The total income for the year of £189,510 represents an increase of £25,580 compared to 2019/20. The trustees extend their sincere gratitude to Elmbridge Borough Council who continue to support the key (core) operating capacity of the charity.

Project specific funding was gratefully received from Bridgepoint, The National Lottery, the Community Foundation for Surrey and CAF Emergency Fund to help cope with the immediate and longer running impacts of the Covid-19 pandemic and the Community Foundation for Surrey and the Albert Hunt Trust in support of Personal Independence Payments, debt and Universal Credit work.

Reserves policy

The reserves policy is reviewed every year and approved and adjusted on an annual basis where necessary. Although Citizens Advice Esher & District receives a significant proportion of its core funding from Elmbridge Borough Council and has instigated a successful fundraising strategy, there is the need to make provision for statutory, contractual or other liabilities and ensure sufficient working capital is available to meet monthly commitments. The Board's policy is to hold general reserves equivalent to six months budgeted expenditure for the following year and at 31st March 2021 general reserves were in line with this policy.

In addition, certain unrestricted designated reserves are required to cover future relocation costs. These funds, which were provided by a legacy, are set aside at the discretion of the Board and may be returned to general reserves as further information regarding relocation is known.

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Plans for the future

The Trustees are grateful to Elmbridge Borough Council who have not only provided a service level agreement for core funding to 31st March 2022 but also the offer of suitable alternative accommodation within the Civic Centre to enable the Bureau to maintain an assured independent advice service for the people of east Elmbridge.

Relocating offices will always create its own challenges and the Board is extremely grateful to Mike Wilson, one of our volunteer advisers, for his assistance in the project management of the move.

The fundraising strategy that commenced in 2017 will be continued to enable the Bureau to meet its annual expenditure and extend its services where possible.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Plans for the future (continued)

Developing a sustainable service that meets the needs of our clients remains a priority of the Trustee Board for 2021/22. The charity will build on the work completed in the previous financial year to develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to client needs.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer, whilst never compromising on the high quality service that our clients expect and deserve.

A few days before the end of the 2020 financial year, Citizens Advice Esher & District, along with much of the rest of the country, was forced to close its doors to in-person visitors due to the government-imposed lockdown to combat the spread of the Covid-19 pandemic. Although in-person visits have been allowed for some periods of time since this initial closure, there have been further periods of closure through the current year. Throughout the time that visitors have not been able to come to the office, Citizens Advice Esher & District has continued to provide services via phone consultations and digital channels delivered remotely by volunteers from their homes. Citizens Advice Esher & District raised funding to cover the additional costs of remote working and adjusting the office to meet the current government guidelines on safe working. The Trustees anticipate that the demand for the service will continue to increase.

Statement of Directors' responsibilities

The Directors (who are also Trustees of Citizens Advice Esher & District for the purposes of charity law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departure disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Statement of Directors' responsibilities (continued)

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

In so far as the Trustees are aware:

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

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

Independent Examiners

H.G Field have indicated that they will be stepping down from their role following the current financial year. The trustees are working to identify a replacement Examiner.

In preparing this report, the trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

Approved by the Board of Trustees on 29th November 2021 and signed on behalf of the Board:



Ian Wood, Chair
Trustee



Ian Rotsey, Treasurer
Trustee

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU FOR THE YEAR ENDED 31 MARCH 2021

We report to the charity trustees on our examination of the accounts of the Company for the year ended 31st March 2021 set out on pages 14 to 24.

This report is made solely to the charity's Trustees, as a body, in accordance with Section 145 of the Charities Act 2011 (the Charities Act) and regulations made under section 154 of that Act. Our work has been undertaken so that we might state to the charity's trustees, those matters we are required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for our work or for this report.

Responsibilities and basis of report

As the Trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied ourselves that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, we report in respect of our examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out our examination, we have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

Independent examiners' statement

We have completed our examination. We confirm that no material matters have come to our attention which gives us cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).



Adrian Rodrigues FCA, Independent Examiner
H G Field & Co
Accountants
2 Station Road
Chertsey KT16 8BE

Dated: 29th November 2021

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (incorporating an Income and Expenditure Account)

FOR THE YEAR ENDED 31 MARCH 2021

		Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
	Note				
Incoming resources					
Donations and fundraising	2	-	4,262	4,262	15,443
Investment income	3	-	2,361	2,361	3,048
Elmbridge Borough Council grant (including rent and parking permits)	4	-	96,446	96,446	95,262
Grants and sundry income	4	76,501	9,940	86,441	50,177
Total incoming resources		76,501	113,009	189,510	163,930
Resources expended					
Charitable activities:					
Staff costs	5	49,422	67,805	117,227	97,870
Property costs	5	11,040	20,182	31,222	23,354
Support costs	5	16,039	11,567	27,606	22,968
Total resources expended		76,501	99,554	176,055	144,192
Net incoming resources before revaluations					
		-	13,455	13,455	19,738
Gains/losses on revaluations of investment assets	9	-	7,878	7,878	(9,774)
Net movement in funds for the year		-	21,333	21,333	9,964
Total funds at 1 April brought forward		5,000	133,310	138,310	128,346
Total fund at 31 March 2021		<u>5,000</u>	<u>154,643</u>	<u>159,643</u>	<u>138,310</u>

All income and expenditure derive from continuing activities. The statement of Financial Activities incorporates all the gains and losses recognised in the above two financial periods.

The notes on pages 17 to 24 form part of these financial statements

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

BALANCE SHEET

AS AT 31 MARCH 2021

	Note	2021		2020	
		£	£	£	£
Fixed Assets					
Tangible assets	8		1		1
Investments	9		41,889		34,011
			<u>41,890</u>		<u>34,012</u>
Current assets					
Debtors	10	1,729		5,107	
Cash at bank and in hand		170,000		116,493	
		<u>171,729</u>		<u>121,600</u>	
Creditors: amounts falling due within one year	11	(53,976)		(17,302)	
		<u>117,753</u>		<u>104,298</u>	
Net current assets					
		<u>159,643</u>		<u>138,310</u>	
Net assets					
		<u>159,643</u>		<u>138,310</u>	
Charity Funds					
Unrestricted funds – Designated	12	57,082		50,216	
– General	12	97,561		83,094	
Restricted funds		5,000		5,000	
Total funds		<u>159,643</u>		<u>138,310</u>	

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2021 in accordance with Section 476 of the Companies Act.

The directors acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with Sections 386 & 387 of the Companies Act 2006 and

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2021

- b) preparing financial statements which give a true and fair view of the state of affairs of the 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 & 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 abbreviated accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with SORP (FRS 102).

The financial statements on pages 14 to 24 were approved by the Board of Trustees and authorised for issue on 29th November 2021 and are signed on its behalf by:



.....
Ian Wood, Chair
Trustee



.....
Ian Rotsey, Treasurer
Trustee

Company Number: 02719456

The notes on pages 17 to 24 form part of these financial statements

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

1.1 Basis of preparation

The Esher and District Citizens Advice Bureau is a charity limited by guarantee in the United Kingdom. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are in providing advice and counselling to the general public.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

- Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable and when the amounts are known with certainty and are measurable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charitable company, are recognised when it becomes unconditionally entitled to the grant.
- Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies (continued)

1.2 Incoming resources (continued)

- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charitable company earns the right to consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors

1.3 Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Charitable expenditure comprises those costs incurred by the charitable company in the delivery of its activities and services for its beneficiaries.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.4 Fund accounting

Restricted funds

Restricted funds represent grants and donations received which are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal. The aim and use of each restricted fund is set out in the notes to the financial statements.

Unrestricted funds and designated funds

Unrestricted funds represent funds that are expendable at the discretion of the trustees in the furtherance of the objects of the charitable company. Such funds may be held in order to finance both working capital and capital investment.

Designated funds are those funds which are unrestricted in nature but which have been designated by the trustees to be used in a particular manner.

1.5 Tangible fixed assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies (continued)

1.5 Tangible fixed assets (continued)

Office equipment 33.33% straight line

Assets purchased which are under £1,000 are expensed to the Statement of Financial Activities.

1.6 Investments

Unlisted investments are held in the Charifund Charities Fixed Interest Common Investment Fund for Charities, and are stated at fair value. Fair value is determined with reference to the market value of the Funds at the balance sheet date. Changes in fair value, including those arising on the disposal of investments, are recognised as an unrealised profit or loss in the year.

1.7 Debtors and creditors receivable/payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.8 Recognition of liabilities

Liabilities are recognised when an obligation arises to transfer economic benefits as a result of past transactions or events.

1.9 Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in for that service.

The charity does not operate a defined contribution plan for the benefit of its employees. Contributions are made to employee money purchase schemes in accordance with their contracts of employment and charged in the year in which they are due.

1.10 Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.11 Leases

Rentals payable and receivable under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies (continued)

1.12 Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for twelve months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2 Donations and fundraising

	2021 £	2020 £
Donations and fundraising	4,262	15,443

£Nil of income received in respect of donations and fundraising in 2021 (2020: £5,000) was attributable to restricted funds. The remaining £4,262 (2020: £10,443) of income received in respect of donations and fundraising was attributable to unrestricted funds.

3 Investment income

	2021 £	2020 £
Bank deposit interest	526	672
Investment income	1,835	2,376
	<u>2,361</u>	<u>3,048</u>

All of the income received in respect of investments was attributable to unrestricted funds in both the years ended 2021 and 2020.

4 Incoming resources from charitable activities

	Restricted £	Unrestricted £	Total Funds 2021 £	Total funds 2020 £
Elmbridge Borough Council grant	-	96,446	96,446	95,262
Grants and sundry income	76,501	9,940	86,441	50,177
	<u>76,501</u>	<u>106,386</u>	<u>182,887</u>	<u>145,439</u>

During the year the charity received several notable donations specific to managing the impacts, both immediate and ongoing, of the Covid-19 pandemic. These amounted to £29,600 (2020: £nil) of the total grants and sundry income figure for the year. A further £17,650 (2020: £nil) is included in deferred grants carried forward within creditors due within one year.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

(a company limited by guarantee)

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

5 Expenditure on charitable activities

	Restricted £	Unrestricted £	2021 £	2020 £
Staff costs	49,422	67,805	117,227	97,870
Property costs	11,040	20,182	31,222	23,354
Support costs	16,039	11,567	27,606	22,968
	<u>76,501</u>	<u>99,554</u>	<u>176,055</u>	<u>144,192</u>

6a Employee numbers and cost

	2021 No.	2020 No.
Average number of persons employed		
<i>Permanent</i>		
Staff	<u>6</u>	<u>6</u>

In addition to the above, Citizens Advice Esher & District utilised the services of 39 volunteers, of which 72% were regular attendees during the year (2020: 42 volunteers of which 74% were regular attendees).

No employee earned in excess of or more than £60,000 per annum (2020: None).

Employees' costs during the year amounted to:	2021 £	2020 £
Wages and salaries	107,210	93,206
Pension costs	10,017	4,664
	<u>117,227</u>	<u>97,870</u>

6b Trustees and key management personnel remuneration and expenses

No Trustee received any remuneration in respect of services as a trustee during the year (2020: £nil). No trustee received travel expenses during the year (2020: £nil).

The total amount of employee benefits received by key management personnel is £3,943 (2020: £3,229). The charitable company considers its key management personnel comprise the chief executive, deputy chief executive and company secretary.

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

7 Independent Examiners remuneration

	2021 £	2020 £
Fees payable to the company's independent examiner	<u>120</u>	<u>120</u>

8 Tangible fixed assets

	Office equipment £	Total £
Cost		
At 1 April 2020	4,999	4,999
Additions	-	-
	<u>4,999</u>	<u>4,999</u>
At 31 March 2021	<u>4,999</u>	<u>4,999</u>
Depreciation		
At 1 April 2020	4,998	4,998
Charge in the year	-	-
	<u>4,998</u>	<u>4,998</u>
At 31 March 2021	<u>4,998</u>	<u>4,998</u>
Net book value		
At 31 March 2021	<u>1</u>	<u>1</u>
At 31 March 2020	<u>1</u>	<u>1</u>

9 Fixed asset Investments

	Unlisted Investments £	Total £
Carrying value at 1 st April 2020	34,011	34,011
Revaluations	7,878	7,878
Carrying value at 31 st March 2021	<u>41,889</u>	<u>41,889</u>

All fixed asset investments are unlisted and held in the UK.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

10 Debtors: amounts falling due within one year

	2021 £	2020 £
Prepayments and accrued income	1,729	5,107
	<u>1,729</u>	<u>5,107</u>

11 Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and other creditors	20,493	4,802
Deferred grants	33,483	12,500
	<u>53,976</u>	<u>17,302</u>

12 Statement of funds

	Brought Forward £	Incoming Resources £	Resources Expended £	Gains/ Losses £	Transfer £	Carried Forward £
Designated funds	50,216	1,297	-	5,569	-	57,082
General funds	83,094	111,712	(99,554)	2,309	-	97,561
	<u>133,310</u>	<u>113,009</u>	<u>(99,554)</u>	<u>7,878</u>	<u>-</u>	<u>154,643</u>
Total unrestricted funds	133,310	113,009	(99,554)	7,878	-	154,643
Restricted funds	5,000	76,501	(76,501)	-	-	5,000
	<u>138,310</u>	<u>189,510</u>	<u>(176,055)</u>	<u>7,878</u>	<u>-</u>	<u>159,643</u>

Designated Funds

The main purpose of the £57,082 designated funds is to cover relocation costs. £Nil (2020: £nil) has been transferred to general funds to adhere with the Board's reserve policy.

General Funds

The £97,561 carried forward will be used by the Trustees to provide Citizens Advice Esher & District with sufficient working capital to cover six months' budgeted expenditure.

THE ESHER AND DISTRICT CITIZENS ADVICE BUREAU

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

13 Analysis of net assets between funds

	Restricted funds 2021 £	General funds 2021 £	Total funds 2021 £	Total funds 2020 £
Tangible fixed assets	-	1	1	1
Fixed asset investments	-	41,889	41,889	34,011
Current assets	5,000	166,729	171,729	121,600
Creditors due within one year	-	53,976	53,976	17,302
	<u>5,000</u>	<u>154,643</u>	<u>159,643</u>	<u>138,310</u>

14 Pension costs

The charity made contributions to employees' personal pension schemes.

15 Financial instruments

At the balance sheet date, the charity held financial instruments measured at amortised cost comprising accrued income, cash at bank and in hand, accruals and deferred grants. In addition, the charity held financial instruments measured at fair value through income and expenditure comprising investments.

16 Members

The charity is incorporated as a company limited by guarantee having no share capital and in accordance with the Memorandum of Association, every member is liable to contribute a sum of £1 in the event of the company being wind up. At 31st March 2021 there were 39 members (2020: 39 members).

17 Members

There were no related party transactions during the year (2020: none).