CITIZENS ADVICE MERTON AND LAMBETH

England & Wales · Charity number 1046018

Details

Other names	MERTON AND LAMBETH CITIZENS ADVICE BUREAUX LIMITED, MERTON CITIZENS ADVICE BUREAUX LIMITED, MERTON CABX
Status	Registered
Legal form	Charitable company
Company number	02914384
Registered	1995-05-04
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Merton and Lambeth 326 London Road Mitcham London CR4 3ND
Phone	08082787831
Email	finance@caml.org.uk
Website	caml.org.uk

Activities

Objects: 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 LONDON BOROUGHS OF MERTON AND LAMBETH AND SURROUNDING AREAS.

Activities: Citizens Advice Merton and Lambeth is the leading advice charity supporting individuals and families who live, work or study primarily in the London boroughs of Merton and Lambeth, but also elsewhere. We also work to raise awareness and understanding of the challenging issues affecting individuals and our communities.

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Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** LONDON BOROUGH OF MERTON AND SURROUNDING AREAS ("THE PRINCIPLE AREA OF BENEFIT") AND ELSEWHERE IN GREATER LONDON
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,381,163	£1,348,941	£1,381,163	39
2024-03-31	£1,279,534	£1,299,971	£431,624	40
2023-03-31	£1,280,943	£1,262,952	£451,154	36
2022-03-31	£1,229,979	£1,176,504	£433,163	38
2021-03-31	£1,230,661	£1,134,494	£379,688	30

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Trustees

Name	Role	Appointed
Elizabeth Coulter	Chair	2019-12-04
Anthony Ma		2023-06-30
Carl McCloskey		2025-06-19
Catherine Anderson		2024-06-17
Christina Dodds		2025-09-11
Christopher Southorn		2023-04-12
Elaine Okyere		2024-06-17
Lisa Whiting		2022-11-07
Nikhil Vijh		2025-09-11
Rory Weal		2024-06-17

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CITIZENS ADVICE MERTON AND LAMBETH

England & Wales - Charity number 1046018

Accounts

REGISTERED COMPANY NUMBER: 02914384 (England and Wales)
REGISTERED CHARITY NUMBER: 1046018

REPORT OF THE TRUSTEES AND

AUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

FOR

CITIZENS ADVICE MERTON AND LAMBETH LIMITED
(A COMPANY LIMITED BY GUARANTEE)

Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

	Page
Chair's Welcome	1
Report of the Trustees	2 to 14
Report of the Independent Auditors	15 to 17
Statement of Financial Activities	18
Statement of Financial Position	19
Statement of Cash Flows	20
Notes to the Statement of Cash Flows	21
Notes to the Financial Statements	22 to 36

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

CHAIR'S WELCOME
FOR THE YEAR ENDED 31 MARCH 2025

I am pleased to present our 2024-2025 Trustees Report and Accounts. During the period of the report high levels of hardship have remained for the majority of our clients, resulting in many clients presenting more complex cases for the team to address. We remain wholly committed to the success of the range of support delivered predominantly in Merton and Lambeth, on behalf of our commissioners and funders, with so many positive outcomes for our clients.

The number of clients supported reduced by two percentage points on last year's figure, as indeed did client issues. The team supported 24,436 clients, who presented 42,154 issues this year. Against these similar client numbers and issues I am delighted to report that the direct financial outcomes achieved for clients increased by an impressive 39% to £4.2m. This increase will have delivered very positive outcomes for local families and individuals experiencing high levels of hardship, which the team are rightly proud of.

In addition to the direct financial benefit of over £4m achieved for individuals, the overall support of the team is considered to have a total worth of £13.2m to the people we helped, with overall financial value to society of £17.7m.

Client demand has remained high during the year. We have worked hard to recruit to match the demand but this has been difficult. As a local charity we continue to work hard to afford a team to address continued high levels of demand for our services. Our funders understand the challenges posed by such high need for our service. They support us, where possible, to retain the high quality, fully accredited services that we provide.

With public sector budgets remaining under considerable pressure, although we get continued financial support from funders, we have increased activity to attract and retain volunteers, who remain key to our overall success. Our amazing volunteers continue to contribute so much to our organisation and have our deepest thanks for their time and commitment.

I would also like to recognise our Trustee Board members who additionally add so much value in the way they support the team, enabling the overall success of the portfolio of services we provide. Trustees are also volunteers and their range of talent and expertise remains a huge asset to the Charity. In 2024-2025, two Trustees stood down following long service and real commitment so further thanks to them.

During 2025 the whole team, including volunteers and Trustees, will be influencing the shape of a CAML 2030 strategy which will seek to understand and address the challenges and opportunities over the next five years. With significant financial sustainability challenges going forward I know our collective determination to continue supporting our clients will continue to have a lasting impact on individuals, their families and local communities.

E Coulter

Elizabeth Coulter

Chair of the Board of Trustees

30 October 2025

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES
Principles, Aims and Strategic priorities

Citizens Advice Merton and Lambeth (CAML) is one of London's leading and busiest advice charities. We support individuals and families who live, work or study primarily in the London Boroughs of Merton and Lambeth, but also elsewhere. We also work to raise awareness and understanding of the challenging issues affecting individuals and our communities.

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 for the benefit of the communities we serve.

We were one of the first Citizens Advice services to open our doors in 1939, so in September 2024 the team and partners celebrated 85 years of providing our services and support, which remain as important today as they were when our work began.

Our Purpose

Supporting people to resolve their advice problems and change their lives for the better. We do this on a **free, confidential and impartial basis** by:
- Providing **advice and information services** to support people in resolving the problems they face; and
- Supporting the **improvement of policies and practices** that affect people's lives both locally and nationally.

Our Values

Clients and Beneficiaries first

- We work for the public and place the interests of our clients and communities at the heart of our high quality advice, information and support.
- We collaborate with other organisations and partners for the benefit of our clients.

Professionalism

- Working together as a team we take pride in doing things properly, in making a real difference.
- Our staff, volunteers and trustees act with integrity.
- We support our team with on-going training and mentoring to achieve the best for clients and beneficiaries.

Compassion

- We believe everyone should have access to social justice.
- We value diversity, challenge discrimination and create a culture where all can flourish.

The Principles and Aims of CAML's Work and Services

We provide advice services responding to clients needs via the telephone, online and face-to-face.

Our aim is to empower clients to better help themselves. But we are always here for further support and advice as and when needed.

Our approach embraces the following principles:

Build and foster trust - With our clients, our partners, and those we work closely with.

Embrace joint working and collaboration - To meet individual needs, tackle wider strategic issues and maximise resources we need to work together, drawing on the diverse skills, knowledge and experience of the CAML team, our partners and those we work closely with. Collaborative working ensures the best outcomes for our clients.

Work flexibly - We know the needs of individuals, families and communities change over time - in terms of changing demographics, challenges individuals and families face, and how they prefer to receive support. To ensure we continue to meet clients needs and demands, CAML's professional, high quality advice services need to evolve over time.

Supportive - The challenges clients face are increasingly complex which can be immensely stressful for them, their families and those who support them (including the CAML team). At CAML we are here for our clients and our team. We recognise that to best support clients we need to ensure those who work and volunteer with us are comprehensively supported. In the past year we have developed and implemented enhancements for our team including improved support and supervision, implementation of recommendations from volunteer review and team training.

Evidence based - The design, delivery and evaluation of services must be evidence based. Although we're not a large charity, we need to ensure that evaluating and demonstrating impact and delivering value for money is embedded within what we do.

Quality Assurance - As a member of the National Citizens Advice network, all our advice work is subject to professional quality assurance standards so we can ensure the best standard of support is being consistently delivered. In addition, monitoring and recording of client satisfaction is an integral part of our services. This information includes client profiles which enable us to monitor that our services are meeting the needs of the community including hard-to-reach groups such as those with additional communication needs or enhanced support through a range of delivery models to maximise access (phone, email, online, face-to-face, drop-in and appointments at multiple community venues, where possible close to where clients reside).

We record, monitor and measure customer satisfaction in a variety of ways. We have detailed information (with consent) on how we have supported clients and the number of issues resolved. We can also value economic and financial gains, the latter of which have improved considerably in the 24/25 financial year.

With national Citizens Advice, clients are invited to participate in feedback. Where the client agrees, a third party organisation contacts them to complete a survey (telephone or online) to reflect their experience with CAML.

Looking forward, we are considering how AI can help to lessen administrative time attached to the services we provide. The intention is to maximise the benefit of advisor time with clients and minimise the time producing records and case notes to our usual high standards, as independently verified.

"I have always found my local CA office [CAML] to be extremely helpful!!! They helped with my long standing case to reach a successful outcome. Cannot recommend highly enough." - Client

Strategy 2021-2027

In 2021 we developed and implemented a five-year strategy in consultation with staff, volunteers, funders, commissioners, clients and other stakeholders. The strategy was considered valid though to 2027 by the Board, who agreed to develop a new five year strategy during the 2025 calendar year, looking ahead to 2030. A strategy event was held with all staff, volunteers and a majority of Trustees in September 2025 to begin the process of shaping the new strategy CAML 2030.

Strategic Priorities 2021-2027

1. To **deliver the highest quality advice and support** across the range of our services.

2. To **use technology to enable multi-channel access** and to support as many clients as we can in the way that best meets their needs.

3. To **ensure our services are accessible** by:
a) Prioritising face-to-face support for those who most need it.
b) Finding other means to help vulnerable clients where that would be more effective.

4. To invest in **quality training and supervision** to make the most of our **exceptional staff and volunteers**.

5. To build the long-term success of the charity by **prioritising financial sustainability** and by **attracting more investment from our communities.**

Public benefit

The Trustees have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charities Commission. The company's objects are to promote any charitable purpose for the public and preservation of health and the relief of poverty, sickness and distress but without limitation, for the benefit of the community in London Boroughs of Merton and Lambeth and surrounding areas; specifically, to provide free, independent, confidential, impartial advice, advocacy and information to the public on civil, financial, legal and other matters.

The Trustees refer to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the company and in planning its future activities. The Trustees consider how planned activities will contribute to the aims and objectives they have set.

The Charity believes its strategy should be a living document, engaging with all our stakeholders and being actively reviewed and enhanced in response to the rapidly changing social, political and economic external environment. To ensure that we remain relevant and effective in responding to the needs of our local communities, we are committed to building on what we know works, involving our partners, commissioners, funders, staff, and volunteers.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Our services

CAML provides a range of services and specialist projects primarily for the residents of the two London boroughs of Merton and Lambeth, but also wider London/elsewhere. The demographics of the two London boroughs differ, and our funding and hence services and projects in the respective boroughs also vary, albeit that some of our core services are consistent in each borough. Our focus remains on each and every client and their particular situation, which continue to typically be more complex and can also change following changes in Government policy, especially in regards of eligibility criteria for key benefits.

We work in partnership with other organisations, including considering new partnerships with other organisations, knowing that together we can often achieve better outcomes for individuals and families in need. Our information, support and advice services are provided via telephone, online, video conference and face-to-face, plus a range of specialist services and projects.

Although we have a modest portfolio of funding sources, unfortunately we do not have the resources to immediately support everyone who contacts us. The high number of clients we have supported has only been possible through the continued commitment of our staff team, our amazing volunteers, our partners and our fantastic funders/supporters.

"My advisor was very helpful and made me feel that someone really had an interest in my problem, and was doing everything they could to help." - Client.

A year of ongoing hardship and challenges for our clients

Client demand continued to exceed our ability to support people as promptly as we would like during the 24/25 financial year, with generally high levels of hardship, high costs and low incomes creating challenges for clients that they require our help to address. As an employer we have been vigilant regarding the welfare of our team, including providing additional non-pay benefits, including a new Employee Assistance Programme (EAP) to support our team from a wellbeing point of view so they are able to continue to provide excellent service to clients.

In addition to our core contracts from the two boroughs for overall advice, funding continued for specific cost-of-living (CoL) advice projects in both Merton and Lambeth, including with the benefit of GLA funding. The active programme in Merton to provide Saturday CoL events were all supported by the CAML team.

Clients helped and value generated

During the year **we supported over 24,436 clients**, two percentage points lower than last year's figure. Client issues also reduced by two percentage points to **42,154**. The direct financial benefit provided to clients did however **increase by an impressive 39% to £4,210,501**. The figure does not include people who accessed the self-help resources on the CAML website. Visits to our website in the last year have doubled to 68,000.

For every £1 invested in our services in 2024-2025, we generated*:

£1.89 in savings to government and public services (fiscal benefits)	By helping stop problems occurring or escalating, we reduce the need for public services (health, housing, out of work benefits).
£13.03 in wider economic and social benefits (public value)	Supporting and helping to solve residents' problems improves lives - and this means better wellbeing, participation and productivity for residents, communities and the boroughs we serve.
£9.74 in financial value to the people we help	Through our services and support we can increase people's income, help write off debt, take up benefits and resolve consumer issues.

*Data calculated using Treasury impact model available to Citizens Advice network.

Main public advice services in Merton and Lambeth Boroughs

CAML delivered general advice and information services for Merton and Lambeth residents by telephone (Adviceline) - 33% of clients, email - 32% of clients, in-person drop-in sessions at charity offices in Mitcham, Morden and Kennington - 35% of clients, closely consistent with the previous year, plus through our website (caml.org.uk). Our general advice support encompasses information support, advice needs assessments, advice appointments and referral to specialist advice services provided by CAML's special projects, pro bono law partners or other organisations. For more about special projects and pro bono support see below.

The main topics we received enquiries about across all our services were benefits, housing and debt issues. Within benefit enquiries, Personal Independence Payments (PIP) were the most prominent issue supported by the team. Housing and debt issues accounted for a third of our work. The top debt issues that people came to us for help with were council tax arrears, fuel debt and housing association rent arrears.

85% of demand from:		**Those less than 3%**
Benefits and tax credits	25%	Financial services & capability
Housing	21%	Consumer goods & services
Debt	10%	Health & community care
Universal Credit	10%	Relationships & family
Immigration and asylum	7%	Utilities & communications
Legal	6%	Travel & Transport
Charitable Support & Food Banks	3%	
Employment	3%	

Adviceline services

Our Adviceline telephone and email service provides information, assessments and support through two Advicelines - one for Merton and one for Lambeth.

Continued high levels of hardship has meant the demand for Adviceline across both local authorities continues to create volumes which the team are not able to respond to as promptly as we would like. During the year we supported over 12,000 calls and online queries, but demand levels continued to result in individuals facing potentially long wait times to speak with a team member. Additionally the complexity of individuals' circumstances and support requested has created longer average call times with more pressure on the team.

"I first reached out to them several years ago and they went above and beyond to help me resolve my issues. I believe that if it wasn't for the help I received from that call I probably wouldn't be alive today. That call saved my life and eventually helped me to build and sustain the wonderful blessed life I now have. Thank you so very much." - Client

Case study: Kevin's* no fault eviction

About to turn 60, Kevin was in a fix. His upstairs neighbours were troublesome. They'd caused leaks and made false accusations against both Kevin and his landlord. The whole situation led to his landlord deciding it was time to sell - despite Kevin having paid his rent on time for the last 20 years.

The landlord gave Kevin a section 21 no fault eviction notice. This added to Kevin's stress levels - his serious mental and physical health problems had prevented him working for many years. His local authority mental health support worker had left and not been replaced. In despair, he called CAML's Lambeth Adviceline service.

Our adviser reassured Kevin that he could not be thrown out of his flat overnight. We explained that section 21 notice periods must be at least 2 months, that landlords can't go to court until notice periods end, and that bailiffs then had to give at least 2 weeks' notice of any actual eviction. We showed Kevin how to contact the council's housing options team for help in finding another place to live, and their adult social care team for an assessment of his support needs.

Kevin put the phone down heartened that he knew a way forward and that he could contact us again if needed.

* Names and identifying details have been changed to preserve confidentiality

In-person services

High levels of hardship resulted in increased numbers of clients seeking in-person support. During the year we supported 5,674 people with on-the-day information and advice assessment support, a reduction of 9% on the prior year. Additionally we supported 1,955 clients with generalist advice appointments.

Merton and Lambeth residents continued to face complex challenges, sometimes engaging with us very late in the day which can add to the challenge of finding successful solutions. We endeavour to prioritise face-to-face support for clients who need it, including those with complicated situations, who are vulnerable, or needing complex casework.

"Was very grateful for the support which I was given because I just couldn't deal with any of this on my own not with all my health issues, thank you kindly." - Client

Key Demographics

Client demographics across CAML's advice services:

Gender		**Age**		**Ethnicity**	
Female	62%	<25 years	3%	Black	39%
Male	38%	25-29	6%	White	31%
Other/refer not to say	0%	30-39	20%	Asian	14%
		40-49	23%	Mixed	8%
Disability		50-59	22%	Other	8%
		60-69	17%		
Disabled	7%	>70	9%		
Long term health condition	52%				
No/prefer not to say	41%				

Many clients, for understandable reasons, may choose not to disclose health conditions. The demographic information above is largely consistent with the prior year, with no significant changes in demographics evident.

We continue to support clients mentioning mental health concerns but not disclosing a specific condition. CAML continues to deliver a contract with South West London & St Georges NHS Mental Health Trust supporting clients who are formally receiving mental health support. We continue to support any safeguarding concerns raised by clients. We have comprehensive safeguarding policies and procedures and work closely with statutory teams as appropriate to support our clients.

Case study: Lois* banks on support from CAML

In her late 80s, Lois lives on her own and loves her independence. As well as her state pension she has a small private pension and some modest savings.

She got a phone call from someone saying they were investigating criminal bank staff who were taking money from people's bank accounts. They told her to go to a specific branch and withdraw £1,500 in cash and, if asked, to say it was for a new bathroom. She was then to post the money to a given address. She did as she was told. They did this several times, telling her to use different branches and to keep quiet about having been asked to get the money out. The bank asked no questions.

A few days later, she went to withdraw some cash for herself but found her card had been stopped. The manager told her that she had been scammed out of almost £10,000. They said there was nothing they could do because she had authorised the withdrawals. She notified the police and Action Fraud.

Worried sick because she had lost most of her life savings, Lois came to a drop-in session at CAML's Mitcham office. She wanted to know if there was any further action she could take to get some or all of her money back. With her permission, we wrote to the bank and asked why they hadn't asked her for paperwork proving she was having her bathroom renewed, and why bank staff hadn't been notified about all these large cash withdrawals. As a single elderly person, Lois was a typical target for scammers so the bank should have implemented banking protocol much earlier.

* Names and some details have been changed to preserve confidentiality

Specialist Services Review

CAML's projects provide specialist advice and casework support or focus on specific issues, groups and/or localities.

Lambeth Children's Centre service

This is an outreach service with dedicated advisers based in Better Start Children's Centres across Lambeth supporting families. During the year, we supported 353 families (a rise of nearly 22% compared to the previous year) with over 3,774 issues. Alongside the increase in families supported, the number of issues increased by a third - primarily benefits, debt and housing.

Londoners (GLA)

CAML is one of many local Citizens Advice offices funded by the Greater London Authority (GLA). Our GLA-funded Adviser provides general advice and support for Londoners. CAML works with community groups and organisations including Merton Carers Support and Mushkil Aasaan. CAML is also funded to employ a specialist welfare benefits adviser who takes referrals from CAML and other Citizens Advice charities in South and West London. We also started a new service where faith/community groups across all London boroughs could refer clients needing our assistance. 767 Londoners were supported in total.

Merton Cost-of-Living

Our Merton Cost of Living grant supports a dedicated team of generalist and debt advisers to provide a mix of drop-in sessions and pre-booked appointments in outreach venues including Merton libraries and Wide Way Medical Centre. We supported 956 Merton residents in 2024-2025, which is 55% more than the previous year.

Immigration Service

The Trust for London funds us to provide a specialist immigration advice service, working in partnership with three other London Citizens Advice charities. Our dedicated Immigration Adviser supports residents across five London boroughs. The service supported 268 clients with 1,063 issues. The demand for this specialist support continued to exceed our forecasts.

Merton Disability Welfare Service

Our Specialist Disability Caseworker delivers expert advice to disabled people living in Merton. The service is part-funded by London Borough of Merton, with the charity supporting the balance following the decision of Trustees to invest in this much-needed programme focusing on supporting some of the most vulnerable people in Merton to access/receive the disability benefits to which they are entitled.

125 individuals were supported through the service with a mix of advice and casework, addressing 610 issues, Due to clients' needs and circumstances nearly all appointments are face-to-face. Many cases involve appeals against disability allowance rejections. In the last year 33 of 36 appeals supported were successful to the benefit of the client.

Wimbledon Guild

For a number of years we have worked in close partnership with Wimbledon Guild with a dedicated CAML adviser based in their central Wimbledon venue supporting clients one day a week. During the year, we supported 79 clients with 298 issues.

Wimbledon Guild additionally provided funding for a specialist debt adviser one day a week to respond to the cost-of-living crisis. Our adviser supported 34 clients with 185 debt issues. The debt service has now finished.

South West London and St George's Mental Health Trust project

In 2024-2025 we started to run a new project in conjunction with South West London and St George's Mental Health Project as part of the national Community Mental Health Transformation Programme. This offers full advice (including casework) to clients with mental health issues who are out-patients of the NHS trust. In total 79 clients were supported in 2024-2025.

Lambeth Cost-of-Living

Our Lambeth Cost of Living grant supports a generalist advice service in our Kennington Hub, at Streatham JobCentre plus and Gracefield Medical Centre. In total we assisted 645 clients in 2024-2025.

Pro Bono Advice

CAML continued to partner with two law firms in 2024-2025 to provide clients with free initial legal advice on housing matters. Duncan Lewis Solicitors accepted referrals for telephone advice and Abbotts Martin saw clients referred by us in Kennington. We are grateful for their continued support and the valuable advice they provide to our clients.

Communications, Research & Campaigns
We have a fully effective Research & Campaigns (R&C) team of volunteers who support both National Citizens Advice campaigns and also help to raise policy issues at local level with local Councillors and Members of Parliament to influence policy changes that could benefit our clients. To ensure that National Citizens Advice's policy work is informed by the experiences of the people of Merton and Lambeth, our advisers, assessors and the Adviceline team sent National Citizens Advice 4,526 evidence forms, covering 1,078 problem issues faced by our clients. Challenges with the benefits system contribute to around a third of these issues, but housing concerns, in both the private and social rented sectors continue to be a key problem for clients. The case studies regularly shared with National Office are considered as high quality and effective in promoting the benefits for clients of the services we provide. Our Senior Manager who oversees and guides the R&C team was asked to present a CAML case study at the 2024 National Citizens Advice annual conference.

We also engage with the wider community through regular posts on our website and social media networks including Instagram and LinkedIn. In addition to physical promotional information being visible at our outreach locations, staff have regularly attended weekend cost of living events. We retain strong links with local foodbanks as communication hubs for our services, plus other outreach locations where we can take advice into community locations, such as libraries and GP Practices.

Volunteers
Volunteers are a vital part of CAML's services and the organisation's contribution to our local communities. All volunteers receive a comprehensive induction and ongoing training with daily support and supervision from dedicated staff members. National Citizens Advice calculates that CAML volunteers gave an estimated £294,500 worth of time during this financial year.

Following previous years of reduced volunteer numbers (which is part of a national trend), we needed to broaden both how we attracted volunteers and to provide more options of what volunteers could do to support overall service to clients. To do this, the team reviewed our process for recruiting volunteers and made some changes to increase and improve volunteer recruitment.

We additionally welcomed three interns during the year who worked on different projects for an eight week period, including producing a new slide deck for volunteer induction. Later in the year we also started to attract what we term as 'consultancy volunteers' who have specialist experience and skills which we do not have in house, who do not necessarily volunteer regularly, but will help with specific pieces of work on a pro-bono basis.

"CAML never forgets that we are volunteers and genuinely values our contribution. It is a real privilege to meet our clients, many of whom have complex problems but are dealing with them with grace. I often feel that I haven't done much to help, but the clients are incredibly grateful. It is such an eye-opening and rewarding role." - CAML Volunteer

Staff
During the 2024-2025 financial year, CAML employed an average of 40 members of staff (full time and part time). In full time equivalent (FTE) terms this represents an average of 32 staff. As core funding drops in real terms and payroll costs increase this makes it a challenge financially to increase staff resources to address increased client demand. The Trustee Board support consideration of ways to retain great staff and have increased non-pay options including an Employee Assistance Programme (EAP) which has been available to all staff and volunteers from May 2025.

We continue to employ the best and highest quality staff members that we can and continue to maintain full or near full staffing levels throughout the year to ensure the charity continues to provide the best service provision possible and deliver on agreed targets.

<u>CAML's support</u>
We believe that investing in and listening to our team makes us a better organisation. We involve staff and volunteers in the design and delivery of services and how we work. We regularly survey and seek feedback and also have a strong commitment to professional development and continuous training. We are proud of our team and are delighted when individuals wish to progress their career and choose to do so with the charity, including volunteers successfully applying for staff roles and staff progressing to supervision and management roles with our support.

We would like to thank every member of the CAML family. Their professionalism, commitment and dedication ensure tens of thousands of individuals and families throughout Merton and Lambeth receive the right support when they need it most.

"Thanks for listening. Thanks so much for your help and support with this. I really appreciate it." - Client

FINANCIAL REVIEW

Financial position

In the past year CAML had a small increase in its income level to £1,381,163 from £1,279,534 the previous year. This was as a result of some new funding streams, with most existing streams showing no change from the previous financial year.

Expenditure also rose to £1,348,941 from the prior year figure of £1,299,971, largely as a result of increased payroll costs, which accounts for around 80% of overall costs, plus most other costs increasing. As a result, we closed the 2024-2025 financial year with a small surplus of £31,145. This compares favourably with a prior year deficit of £19,530.

As mentioned throughout this report, the ongoing high levels of hardship for so many of our clients means that high levels of demand exceeding our day-to-day capability will remain in the foreseeable future. This drives us to work hard to maintain, and ideally increase, our income so we can maintain and enhance our team resources to meet demand and deliver excellent service to our clients.

We continue to work closely with commissioners, partners and funders to professionally support the communities we serve in what remain challenging times for those experiencing high levels of hardship, low incomes and high costs.

Investment policy

Similar to many charities of our size, CAML currently has no investment funds. Surplus funds when not immediately required are placed in deposit accounts with CAF Bank and Metro Bank.

Reserves policy

In setting the reserves policy, the Board of Trustees considers the need to provide against any future income shortfall, fulfil working capital requirements and allow funds to be available to support service developments. Throughout 2024-2025 we continued to meet the reserves policy of three months operational expenditure in unrestricted funds. As at 31 March 2025, unrestricted funds were £464,365 (see note 17 for further details).

Principal risks and uncertainties

The Trustees regularly review risks and as part of internal control, look ahead at potential risks in the future that could undermine the sustainability of the charity, including:

- Ability to recruit and retain skilled staff. Experienced Supervisors and Managers in Citizens Advice are highly trained and skilled people, and it remains a challenge to recruit and afford sufficient resources in London, where living costs are high.

- Securing longer term and viable funding remains a challenge, albeit that there is currently some stability of two year funding. Key funds from local authorities are under long term pressure due to budget deficits and typically do not cover cost increases over their contract terms, adding additional pressure on resourcing to meet demands. On a positive note, there are two funding opportunities for the 2026-2027 financial year that would be over longer funding periods of three and five years.

- Continued levels of hardship that our clients are facing produces a sustained demand for our services in excess of our resources on a day-to-day basis. Delays in providing support can lead to client dissatisfaction. Resourcing pressures can make it more difficult to accept new funding opportunities when delivery is expected at relatively short notice.

To address and mitigate these risks, ongoing actions and initiatives include:

- Raising our profile as a local charity at community level, to assist recruitment of new staff and to attract and retain a much larger number of active volunteers. Specialist volunteers have supported CAML in 2025 to help promote this initiative.

- Consolidating and diversifying our income streams, minimising the reliance on local authority funding, including engaging with the business community to assist income generation and encouraging volunteers.

- Reviewing our service delivery model to consider how we better handle high levels of demand, including by improved process and use of technology. The CEO and IT lead Senior Manager are working with London Citizens Advice to develop AI to improve efficiency and assist workload pressures for our team. We have also extended our opening hours to help manage continuous high levels of demand for our services.

PLANS FOR 2025-2026 AND FUTURE PERIODS

Governance and Management

We continue to strengthen the Board through identifying gaps in skills/knowledge/experience and successfully recruiting to these roles. During the year we recruited three new Trustees - Catherine Anderson, Elaine Okyere and Rory Weal. With Raj Patel stepping down as Treasurer and a Trustee in 2025-2026, Catherine Anderson became CAML Treasurer. Looking ahead and with Carole Mercer and Kirsty Gray Roberts also stepping down in 2025-2026, we have appointed three new Trustees in 2025-2026: Carl McCloskey, Christina Dodds and Nikhil Vijh.

Strengthening Access

A key aspect of meeting rising demand for our services and support in an environment of lower resourcing (financial and otherwise) is to ensure we have the correct balance of service provision between telephone, online, face-to-face and outreach, and between information, assessments (triage), generalist advice and specialist advice.

This is an ongoing process as patterns of demand can change and a successful service must be flexible in order to respond appropriately.

We continue to have important conversations with our core advice funders, the London Boroughs of Merton and Lambeth. Both to ensure that our respective directions of travel are closely aligned and also to influence their future priorities for funding advice services through our expertise.

SUSTAINABILITY, FINANCIAL VIABILITY AND RISKS

Political, financial and societal uncertainties externally make it never more important to ensure the charity is properly resourced with a strong business plan and a highly professional operational leadership team. This is even more important as Local Authorities and other funders are under increasing and unavoidable pressure to cut their budgets.

We are therefore working to secure appropriate funding for existing service contracts and our Chief Executive is tasked with securing new funding opportunities within the approved three-year budget. Within this, being able to demonstrate the impact of our work and communicate this effectively to key stakeholders is of primary importance.

As a charity with a turnover in excess of £1 million, CAML is excluded from bidding for many charitable funds. Those that we are eligible to bid for are subject to increased competition. The three-year business plan and budget provides a framework for the charity to sustainably grow and develop. During the 2024-2025 financial year and the current financial year, additional income was achieved broadly in line with the business plan and budget. There remains a number of future risks of key funding support changing and the Board of Trustees may well need to make major strategic decisions if core local authority funding does not meet full cost recovery going forward. In addition to local authority funding, the increased competition for grants from other funders and potential strategic changes in their priorities also makes future income a challenge.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution and organisational structure

The charity is constituted as a company limited by guarantee.

Recruitment and Appointment of New Trustees

The Directors of the company are also Charity Trustees for the purposes of charity law and under the company's articles are known as the Board of Trustees. The Board of Trustees seeks to ensure that the needs of the users of the charity's services are appropriately reflected through the diversity of the members of the Trustee body. As part of our succession planning, we continue to advertise and recruit new Trustees. Prospective trustees are interviewed by trustee recruitment panel. Successful applicants are then invited to meet the Chief Executive and observe a Board meeting.

Organisational Structure and decision making

The Board of Trustees meets quarterly and is responsible for the strategic direction and policies of the charity. There are also two sub-committees of the Board covering Finance and People & Operations. These have delegated powers, terms of reference and meet quarterly and as required. The Chief Executive, assisted by three senior managers, is responsible for charity operations including services, contracts and projects within the strategy and policies set by the Board.

Induction and Training of Trustees

New Trustees have a welcome induction including information, time spent with services, team meetings and opportunities to familiarise themselves with the charity's activities and policies. All Trustees are also encouraged to join team meetings and team training. Trustees also undertake relevant training from national Citizens Advice and other organisations.

Key Management Remuneration

Remuneration levels for key management personnel are reviewed annually by the Board. Trustees consider benchmarks against comparable roles for other similar charities when determining salary and other employment benefits.

Related Organisations

The Charity is a member of Citizens Advice, a national network of over 230 local charities that deliver advice across the country, overseen by a national framework provided by Citizens Advice.

We have excellent relationships with the London Borough of Lambeth and the London Borough of Merton who provide us with core funding for the open public advice services through contracts/grants to support our vital work with their communities.

We continue to work in partnership with other organisations including Wimbledon Guild, Wimbledon Foundation, Greater London Authority (GLA), South West London & St Georges NHS Mental Health Trust, Citizens Advice Hounslow, Wandsworth and Hammersmith & Fulham and collaboratively work with other charities and organisations relevant to our clients' needs.

On behalf of our clients and everyone involved with Citizens Advice Merton and Lambeth, we would like to extend our gratitude for the support and co-operation we receive from all our funders, partners and other organisations.

Statement of Internal Control

Risk Management

The Trustees, following review and update of the risk register, remain satisfied that there are measures in place to mitigate those risks. The Trustees always undertake appropriate due diligence and seek appropriate professional advice when taking major decisions.

The charity's objectives, its internal organisation and the environment in which it operates change over time and internal controls are in place to help manage and control risk appropriately. As not all risks can be fully mitigated, an approach to risk appetite supports decisions about appropriate risk management actions.

The following risk categories are included in the risk register:
- Governance
- Service Delivery
- Finance and Funding
- People Management

Our Business Continuity Plan details how we will handle significant risks that could cause disruption to our normal services and which have the potential for significant impact on our clients and the overall operation of the charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
02914384 (England and Wales)

Registered Charity number
1046018

Registered office
7 Crown Parade
Morden
London
SM4 5DA

Principal address
326 London Road
Mitcham
London
CR4 3ND

Trustees
Ms E Coulter Chair
Mr R Patel Treasurer (resigned 11/9/25)
Ms K Gray (resigned 11/9/25)
Ms C Mercer (resigned 20/3/25)
Ms L Whiting
Mr C Southorn
Ms E Okyere (appointed 17/6/24)
Ms C J Anderson (appointed 17/6/24)
Mr R Weal (appointed 17/6/24)
Ms C Dodds (appointed 11/9/25)
N Vijh (appointed 11/9/25)
Mr C Mccloskey (appointed 19/6/25)
Mr J S Gosal (resigned 22/7/24)
Mr S Graham (resigned 22/7/24)
Mr A Ma

Chief Executive and Company Secretary
Simon Shimmens

Senior Management
Simon is supported by Karen Brunger (Deputy CEO), Bill Petty (Head of Adviceline, Information & Facilities) and Denitsa Ivanova (Head of Projects & Quality).

Auditors
Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

Legal Advisors
Muckles LLP
Time Central
32 Gallowgate
Newcastle upon Tyne NE1 4BF

Bankers
Metro Bank Plc
75 Piccadilly
Mayfair
London W1J 8HU

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling ME19 4JQ

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also the directors of Citizens Advice Merton and Lambeth Limited for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies 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 audit information of which the charitable company's auditors are unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Hartley Fowler LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 30 October 2025 and signed on its behalf by:

E Coulter

Ms E Coulter - Trustee

Opinion

We have audited the financial statements of Citizens Advice Merton and Lambeth Limited (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:
- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees
As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identify and assess risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

-the nature of the industry and sector, control environment and the charities activities;

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud. In common with all audits we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework that the charitable company operates in. The key laws and regulations we considered in this context included the Charities Act 2011, UK Companies Act and tax legislation.

In addition we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the charitable company's ability to operate or to avoid a material penalty.

As a result of performing the above, we did not identify any key matters related to the potential risk of fraud or non-compliance with laws and regulations.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provision of relevant laws and regulations described as having a direct effect on the financial statements;

-enquiring of management concerning actual and potential litigation and claims;

-performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;

-reviewing minutes of meetings of those charged with governance, reviewing internal reports, and

-in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments, assessing whether the judgements made in making accounting estimates are indicative of a potential bias and evaluating the business rationale for any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indication of fraud or non-compliance with laws and regulations throughout the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Jonathan Askew FCA (Senior Statutory Auditor)
for and on behalf of Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

4 November 2025

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME FROM					
Donations and gifts in kind	3	42,282	35,000	77,282	77,503
Charitable activities	5				
Merton Advice,Adviceline & Information Services		431,208	45,000	476,208	476,068
Lambeth Advice,Adviceline & Information Services		286,771	22,500	309,271	293,000
Lambeth Children's Centre		80,000	-	80,000	84,000
Londoners (GLA)		-	88,042	88,042	91,125
Merton Cost of Living Advice		-	75,000	75,000	75,000
Immigration		-	48,234	48,234	41,750
Lambeth Council Tax Summons Service		-	-	-	29,930
Merton Disability Advice		25,000	-	25,000	25,000
Other Services and Projects		61,317	68,014	129,331	42,341
Lambeth Cost of Living Advice		56,666	-	56,666	18,889
Investment income	4	4,019	-	4,019	3,356
Other income		12,110	-	12,110	21,572
Total		999,373	381,790	1,381,163	1,279,534
EXPENDITURE ON					
Raising funds	6	4,181	-	4,181	4,785
Charitable activities	7				
Merton Advice,Adviceline & Information Services		368,327	105,603	473,930	496,456
Lambeth Advice,Adviceline & Information Services		343,854	-	343,854	375,907
Lambeth Children's Centre		72,241	-	72,241	73,156
Londoners (GLA)		-	86,427	86,427	91,807
Merton Cost of Living Advice		-	105,604	105,604	70,360
Immigration		-	49,592	49,592	44,902
Lambeth Council Tax Summons Service		-	-	-	26,814
Merton Disability Advice		26,089	-	26,089	16,879
Other Services and Projects		81,191	65,141	146,332	86,260
Lambeth Cost of Living Advice		40,691	-	40,691	12,645
Total		936,574	412,367	1,348,941	1,299,971
NET INCOME/(EXPENDITURE)		62,799	(30,577)	32,222	(20,437)
Transfers between funds	17	(53)	53	-	-
Other recognised gains/(losses)					
Actuarial gains/(losses) on defined benefit schemes		(1,077)	-	(1,077)	907
Net movement in funds		61,669	(30,524)	31,145	(19,530)
RECONCILIATION OF FUNDS					
Total funds brought forward		402,696	28,928	431,624	451,154
TOTAL FUNDS CARRIED FORWARD		464,365	(1,596)	462,769	431,624

The notes form part of these financial statements

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

STATEMENT OF FINANCIAL POSITION
31 MARCH 2025

	Notes	2025 £	2024 £
CURRENT ASSETS			
Debtors	14	15,101	40,552
Cash at bank		551,281	557,815
		566,382	598,367
CREDITORS			
Amounts falling due within one year	15	(101,741)	(165,948)
NET CURRENT ASSETS		464,641	432,419
TOTAL ASSETS LESS CURRENT LIABILITIES		464,641	432,419
PENSION LIABILITY	18	(1,872)	(795)
NET ASSETS		462,769	431,624
FUNDS	17		
Unrestricted funds		464,365	402,696
Restricted funds		(1,596)	28,928
TOTAL FUNDS		462,769	431,624

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

The financial statements were approved by the Board of Trustees and authorised for issue on 30 October 2025 and were signed on its behalf by:

E Coulter

Ms E Coulter - Trustee

The notes form part of these financial statements

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	(10,553)	102,379
Net cash (used in)/provided by operating activities		(10,553)	102,379
Cash flows from investing activities			
Interest received		4,019	3,356
Net cash provided by investing activities		4,019	3,356
Change in cash and cash equivalents in the reporting period		(6,534)	105,735
Cash and cash equivalents at the beginning of the reporting period		557,815	452,080
Cash and cash equivalents at the end of the reporting period		551,281	557,815

The notes form part of these financial statements

NOTES TO THE STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	32,222	(20,437)
Adjustments for:		
Interest received	(4,019)	(3,356)
Decrease in debtors	25,451	2,470
(Decrease)/increase in creditors	(64,207)	123,702
Net cash (used in)/provided by operations	(10,553)	102,379

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/24	Cash flow	At 31/3/25
	£	£	£
Net cash			
Cash at bank	557,815	(6,534)	551,281
	557,815	(6,534)	551,281
Total	557,815	(6,534)	551,281

3. MAJOR NON-CASH TRANSACTIONS
Donated facilities

In accordance with the Charities SORP FRS 102 the charitable company has included in income the notional rent of £41,540 (2024 £41,540) for occupying serviced accommodation in Morden and Mitcham.

The valuation of the notional rent was provided by the London Borough of Merton. The notional rent expenditure charge is included within support costs.

Donated advertising

During the year the charity received £8,100 (2024 £4,700) Google Ad Grant in in-kind Google Ads advertising.

No amount was recognised in income and expenditure in the current year as the amount was not material.

1. GENERAL INFORMATION AND LEGAL STATUS

The charitable company is a private company incorporated and domiciled in England and Wales. The address of its registered office is 7 Crown Parade, Crown Lane, Morden, Surrey SM4 5DA. The registered number of the company is 02914384. The registered number of the charity is 1046018.

The financial information presented is for the year ended 31 March 2025 and 31 March 2024. The financial information is presented in sterling which is also the charitable company's functional currency. Monetary amounts are rounded to the nearest pound.

The charitable company has no share capital. Every member of the charitable company undertakes to contribute to the assets of the charitable company in the event of the company being wound up while they are a member, or within one year after they cease to be a member, for payments of the debts and liabilities contracted before they cease to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributories among themselves, such amount as may be required not exceeding £1.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Preparation of the accounts on a going concern basis
The financial statements have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves, the financial position, future plans and the expected level of income and expenditure for 12 months from authorising these financial statements.There are no material uncertainties about the charity's ability to continue as a going concern.

Significant judgements and estimates
Preparation of the financial statements requires management to make significant judgements and estimates. The items in the financial statements where these judgements and estimates have been made include:

- Defined benefit pension scheme. Actuarial assumptions used in the calculation of the defined benefit pension liability.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income in respect of services provided is recognised when, and to the extent that, performance occurs and is measured at the fair value of the consideration receivable. The main source of income for the charity is contracts for services and grants with the London Borough of Merton and the London Borough of Lambeth.

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

Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to the consideration by its performance. Grant income relating to a later period is therefore deferred to that period and treated as deferred income in the balance sheet.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

2. ACCOUNTING POLICIES - continued

Governance costs
These are the costs associated with the governance arrangements of the charity. These include audit costs, the cost of legal advice for trustees and costs associated with trustee meetings and preparing statutory accounts. Included within governance costs are any costs associated with the strategic as opposed to day-to-day management of the charity's activities.

Allocation and apportionment of costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's activities. These support costs have been allocated to the activities undertaken by the charity on the basis of the usage of those costs by the activities.

Tangible fixed assets
Tangible fixed assets are depreciated at the following rates:

Computer servers	20% straight line
Desktop computers	25% straight line
Laptop computers	33% straight line

Where project funding has been used for the purchase of tangible fixed assets they are depreciated over the lifetime of the project or as above, whichever is the shorter.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Defined benefit pension scheme
The company participates into the The Pension Trust Retirement Solution scheme - The Growth Plan, a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Donated facilities
In accordance with the Charities SORP FRS 102 the charitable company has included in income the notional rent for occupying serviced accommodation in Morden and Mitcham. The valuation of the notional rents was provided by the London Borough of Merton.

Donated advertising
In accordance with the Charities SORP FRS 102 the charitable company has included in income the in-kind estimate of Google Ads advertising. The corresponding expense is recognised in the statement of financial activities within communication and research support costs.

2. ACCOUNTING POLICIES - continued

Cash at bank and in hand
Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Debtors
Debtors are recognised at the settlement amount due. Prepayments are valued at the invoice amount prepaid.

Creditors
Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement value.

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

Leasing commitments
Leases that do not transfer all the risks and rewards of ownership are classified as operating leases. Payments under operating leases are charged to the statement of financial activities on a straight-line basis over the lifetime of the lease.

Voluntary help
A certain amount of time is expended on the charitable company's activities which is donated free of charge. In accordance with Charities SORP (FRS 102), volunteer time is not recognised. Details of volunteer support and services are provided in the trustees' annual report and the notes to the accounts.

3. DONATIONS AND GIFTS IN KIND

	2025	2024
	£	£
Gifts in kind	41,540	41,540
Donations	35,742	35,963
	77,282	77,503

Included in donations is a restricted donation of £35,000 (2024: £35,000).

4. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	4,019	3,356

5. INCOME FROM CHARITABLE ACTIVITIES

Income from grants and contracts:

	2025 £	2024 £
Income from Generalist advice:		
Unrestricted		
London Borough of Merton - Generalist advice services	431,207	431,069
London Borough of Lambeth - Generalist advice services	286,771	285,500
	717,978	**716,568**
Income from other projects:		
Unrestricted		
London Borough of Lambeth - Children's Centre	80,000	84,000
London Borough of Merton - Disability Advice	25,000	25,000
Wimbledon Guild (other services and projects)	23,250	21,925
Lambeth Council Tax Summons Service	-	29,930
Lambeth Cost of Living Advice	56,666	18,889
Mental Health NHS (other services and projects)	38,067	-
	222,983	179,744
Restricted		
Londoners (GLA)	88,042	91,125
London Borough of Merton - Cost of Living Advice	75,000	75,000
London Borough of Merton - Merton Debt Advisor	45,000	45,000
Trust for London - Immigration	48,234	41,750
The Walcot Foundation	22,500	7,500
AFA - Advice First Aid (other services and projects)	46,583	16,666
The Wimbledon Foundation (other services and projects)	18,750	3,750
UKPN (other services and projects)	2,681	-
	346,790	280,791
Total income from other projects	**569,773**	**460,635**

Summary of total income:

Unrestricted Income - Generalist advice	717,978	716,568
Unrestricted Income - other projects	222,983	179,744
Unrestricted Income - gift in kind - donated facilities (note 3)	41,540	41,540
Unrestricted Income - donations (note 3)	742	963
Unrestricted Income - investment and other	16,130	24,928
Total unrestricted income	999,373	963,743
Restricted income - donations (note 3)	35,000	35,000
Restricted income - other projects	346,790	280,791
Total restricted income	381,790	315,791
Total Income - Statement of Financial Activities	**1,381,163**	**1,279,534**

6. RAISING FUNDS

Raising donations and legacies

	2025	2024
	£	£
Fundraising expenditure	4,181	4,785

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 8)	Totals
	£	£	£
Merton Advice,Adviceline & Information Services	364,268	109,662	473,930
Lambeth Advice,Adviceline & Information Services	299,534	44,320	343,854
Lambeth Children's Centre	62,334	9,907	72,241
Londoners (GLA)	81,052	5,375	86,427
Merton Cost of Living Advice	79,876	25,728	105,604
Immigration	49,085	507	49,592
Merton Disability Advice	22,381	3,708	26,089
Other Services and Projects	98,535	47,797	146,332
Lambeth Cost of Living Advice	34,992	5,699	40,691
	1,092,057	252,703	1,344,760

Summary of total expenditure

	2025	2024
	£	£
Charitable activities costs (above)	1,303,220	1,295,186
Fundraising expenditure (note 6)	4,181	4,785
Total Expenditure - Statement of Financial Activities	1,307,401	1,299,971

8. SUPPORT COSTS

	Service support costs	Finance	Human resources
	£	£	£
Merton Advice,Adviceline & Information Services	99,546	978	1,799
Lambeth Advice,Adviceline & Information Services	37,739	636	1,170
Lambeth Children's Centre	8,435	142	262
Londoners (GLA)	4,577	77	142
Merton Cost of Living Advice	21,907	369	680
Immigration	432	7	13
Merton Disability Advice	3,158	53	98
Other Services and Projects	44,356	333	612
Lambeth Cost of Living Advice	4,852	82	151
	225,002	2,677	4,927

	Communications and research	Governance costs	Totals
	£	£	£
Merton Advice,Adviceline & Information Services	2,984	4,355	109,662
Lambeth Advice,Adviceline & Information Services	1,941	2,834	44,320
Lambeth Children's Centre	434	634	9,907
Londoners (GLA)	235	344	5,375
Merton Cost of Living Advice	1,127	1,645	25,728
Immigration	22	33	507
Merton Disability Advice	162	237	3,708
Other Services and Projects	1,015	1,481	47,797
Lambeth Cost of Living Advice	250	364	5,699
	8,170	11,927	252,703

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Audit fees	4,725	4,500
Other non-audit services	2,424	2,400

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

During the year no trustees were reimbursed expenses (2024 £nil).

11. STAFF COSTS

	2025	2024
	£	£
Salaries and wages	963,756	943,362
Social security costs	84,532	80,132
Pension costs	33,906	33,722
	1,082,194	1,057,216

The average monthly number of employees during the year was as follows:

	2025	2024
Senior Management Team	4	4
Service/Team Managers	5	5
Service Teams	30	31
	39	40

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2025	2024
£60,001 - £70,000	-	1
£70,001 - £80,000	1	-
	1	1

The key management personnel of the charitable company are the senior management team, which includes:

(i) Chief Executive Officer
(ii) Head of Advice Services
(iii) Head of Adviceline, Information and Facilities
(iv) Head of Projects and Quality

The key management personnel received benefits during the year of £216,776 (2024: £203,497).

Volunteers

The CAML service volunteer team was 24 at 31 March 2025 (2024: 27).

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME FROM			
Donations and gifts in kind	42,503	35,000	77,503
Charitable activities			
Merton Advice,Adviceline & Information Services	431,068	45,000	476,068
Lambeth Advice,Adviceline & Information Services	285,500	7,500	293,000
Lambeth Children's Centre	84,000	-	84,000
Londoners (GLA)	-	91,125	91,125
Merton Cost of Living Advice	-	75,000	75,000
Immigration	-	41,750	41,750
Lambeth Council Tax Summons Service	29,930	-	29,930
Merton Disability Advice	25,000	-	25,000
Other Services and Projects	21,925	20,416	42,341
Lambeth Cost of Living Advice	18,889	-	18,889
Investment income	3,356	-	3,356
Other income	21,572	-	21,572
Total	963,743	315,791	1,279,534
EXPENDITURE ON			
Raising funds	4,785	-	4,785
Charitable activities			
Merton Advice,Adviceline & Information Services	389,212	107,244	496,456
Lambeth Advice,Adviceline & Information Services	375,907	-	375,907
Lambeth Children's Centre	73,156	-	73,156
Londoners (GLA)	-	91,807	91,807
Merton Cost of Living Advice	-	70,360	70,360
Immigration	-	44,902	44,902
Lambeth Council Tax Summons Service	26,814	-	26,814
Merton Disability Advice	16,879	-	16,879
Other Services and Projects	25,933	60,327	86,260
Lambeth Cost of Living Advice	12,645	-	12,645
Total	925,331	374,640	1,299,971
NET INCOME/(EXPENDITURE)	38,412	(58,849)	(20,437)
Other recognised gains/(losses)			
Actuarial gains on defined benefit schemes	907	-	907
Net movement in funds	39,319	(58,849)	(19,530)
RECONCILIATION OF FUNDS			
Total funds brought forward	363,377	87,777	451,154
TOTAL FUNDS CARRIED FORWARD	402,696	28,928	431,624

13. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 April 2024 and 31 March 2025	103,631
DEPRECIATION	
At 1 April 2024 and 31 March 2025	103,631
NET BOOK VALUE	
At 31 March 2025	-
At 31 March 2024	-

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade debtors	4,167	20,000
Other debtors	75	517
Accrued income	2,681	12,041
Prepayments	8,178	7,994
	15,101	40,552

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade creditors	9,960	5,347
Social security and other taxes	18,843	18,686
Other creditors	20,677	6,504
Deferred income	36,061	128,811
Accrued expenses	16,200	6,600
	101,741	165,948

	2025 £	2024 £
Deferred Income		
Balance brought forward	128,811	-
Amounts released to incoming resources	(128,811)	-
Amounts deferred in the year	36,061	128,811
Balance carried forward	36,061	128,811

Deferred income comprises income received during the year which relates to the next financial year. Deferred income includes restricted deferred income of £6,616 (2024 restricted deferred income £62,700).

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
	£	£	£	£
Current assets	561,362	5,020	566,382	598,367
Current liabilities	(95,125)	(6,616)	(101,741)	(165,948)
Pension liability	(1,872)	-	(1,872)	(795)
	464,365	(1,596)	462,769	431,624

Comparatives for net assets between funds	Unrestricted funds	Restricted funds	2024 Total funds
	£	£	£
Current assets	506,739	91,628	598,367
Current liabilities	(103,248)	(62,700)	(165,948)
Pension liability	(795)	-	(795)
	402,696	28,928	431,624

17. MOVEMENT IN FUNDS

	At 1/4/24	Net movement in funds	Transfers between funds	At 31/3/25
	£	£	£	£
Unrestricted funds				
General Fund	403,491	62,799	(53)	466,237
Pension reserve	(795)	(1,077)	-	(1,872)
	402,696	61,722	(53)	464,365
Restricted funds				
Trust for London	(238)	(1,358)	-	(1,596)
Lambeth Living Well	(7)	-	7	-
London Borough of Merton - Merton Debt Adviser	3,105	(3,121)	16	-
Londoners (GLA)	(1,643)	1,629	14	-
London Borough of Merton - Cost of Living	30,593	(30,604)	11	-
AFA (Advice First Aid) Community Advice	2,311	(2,316)	5	-
The Wimbledon Foundation	(5,193)	5,193	-	-
	28,928	(30,577)	53	(1,596)
TOTAL FUNDS	431,624	31,145	-	462,769

17. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General Fund	999,373	(936,574)	-	62,799
Pension reserve	-	-	(1,077)	(1,077)
	999,373	(936,574)	(1,077)	61,722
Restricted funds				
The Walcot Foundation	22,500	(22,500)	-	-
Restricted Donation	35,000	(35,000)	-	-
Trust for London	48,234	(49,592)	-	(1,358)
London Borough of Merton - Merton Debt Adviser	45,000	(48,121)	-	(3,121)
Londoners (GLA)	88,042	(86,413)	-	1,629
London Borough of Merton - Cost of Living	75,000	(105,604)	-	(30,604)
AFA (Advice First Aid) Community Advice	46,583	(48,899)	-	(2,316)
The Wimbledon Foundation	18,750	(13,557)	-	5,193
UKPN	2,681	(2,681)	-	-
	381,790	(412,367)	-	(30,577)
TOTAL FUNDS	1,381,163	(1,348,941)	(1,077)	31,145

Comparatives for movement in funds

	At 1/4/23 £	Net movement in funds £	At 31/3/24 £
Unrestricted funds			
General Fund	365,079	38,412	403,491
Pension reserve	(1,702)	907	(795)
	363,377	39,319	402,696
Restricted funds			
The Walcot Foundation	18,675	(18,675)	-
Restricted Donation	1,037	(1,037)	-
Trust for London	2,936	(3,174)	(238)
Lambeth Living Well	37,025	(37,032)	(7)
London Borough of Merton - Merton Debt Adviser	3,121	(16)	3,105
Londoners (GLA)	(960)	(683)	(1,643)
London Borough of Merton - Cost of Living	25,943	4,650	30,593
AFA (Advice First Aid) Community Advice	-	2,311	2,311
The Wimbledon Foundation	-	(5,193)	(5,193)
	87,777	(58,849)	28,928
TOTAL FUNDS	451,154	(19,530)	431,624

17. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General Fund	963,743	(925,331)	-	38,412
Pension reserve	-	-	907	907
	963,743	(925,331)	907	39,319
Restricted funds				
The Walcot Foundation	7,500	(26,175)	-	(18,675)
Restricted Donation	35,000	(36,037)	-	(1,037)
Trust for London	41,750	(44,924)	-	(3,174)
Lambeth Living Well	-	(37,032)	-	(37,032)
London Borough of Merton - Merton Debt Adviser	45,000	(45,016)	-	(16)
Londoners (GLA)	91,125	(91,808)	-	(683)
London Borough of Merton - Cost of Living	75,000	(70,350)	-	4,650
AFA (Advice First Aid) Community Advice	16,666	(14,355)	-	2,311
The Wimbledon Foundation	3,750	(8,943)	-	(5,193)
	315,791	(374,640)	-	(58,849)
TOTAL FUNDS	1,279,534	(1,299,971)	907	(19,530)

Unrestricted Funds
The Pension reserve is a designated reserve set aside to cover the liability for the obligation on the defined benefit scheme.

Restricted Funds

1) The Walcot Foundation
This grant supports the full employment costs of our Lambeth Advice Supervisor.

2) Restricted Donation
We are extremely grateful to a major donor who is supporting the costs of a service manager role (Head of Quality and Projects) a priority for the charity to support our team and clients.

3) Trust For London
This two-year grant supports the full employment costs of our Immigration Adviser.

4) Lambeth Living Well
CAML advisers working in local community outreach venues across Lambeth - including Lambeth Living Well Bus and West Norwood Community Shop - focusing on priority areas of advice need.

5) London Borough of Merton - Merton Debt Adviser
Supports a dedicated debt adviser to support Merton residents.

6) Londoners (GLA)
For the delivery of cost of living crisis prevention advice and specialist casework.

7) London Borough of Merton - Cost of Living Advice
For the delivery of advice to Merton residents affected by the cost of living crisis.

17. MOVEMENT IN FUNDS - continued

8) AFA (Advice First Aid) Community Advice
Supports a full-time adviser accepting referrals from community partners under the Cost of Living Crisis Prevention Advice Project, and the development of Advice First Aid.

9) The Wimbledon Foundation
Supports face-to-face advice and advice work in Merton.

18. EMPLOYEE BENEFIT OBLIGATIONS

The company participates in the scheme, a multi-employer scheme which provides benefits to some 521 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2023. This valuation showed assets of £514.9m, liabilities of £531.0m and a deficit of £16.1m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions - whole scheme

From 1 April 2025 to 31 March 2028: £2,100,000 per annum (payable monthly).

Unless a concession has been agreed with the Trustee the term to 31 March 2028 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

From 1 April 2022 to 31 January 2025: £3,312,000 per annum (payable monthly)

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Present value of provision - Citizens Advice Merton and Lambeth

	31.3.2025	31.3.2024	31.3.2023
Present value of provision	£1,872	£795	£1,702

18. EMPLOYEE BENEFIT OBLIGATIONS - continued

Reconciliation of opening and closing provisions

	31.3.2025	31.3.2024
	£	£
Provision at start of period	795	1,702
Unwinding of the discount factor (interest expense)	21	65
Deficit contribution paid	(811)	(973)
Remeasurements - impact of any change in assumptions	12	1
Remeasurements - amendments to the contribution schedule	1,855	-
Provision at end of period	1,872	795

Income and expenditure impact

	31.3.2025	31.3.2024
	£	£
Interest expense	65	65
Remeasurements - impact of any change in assumptions	1	1
Remeasurements - amendments to the contribution schedule	1855	-

Assumptions

	31.3.2025	31.3.2024	31.3.2023
Rate of discount	4.84%	5.31%	5.52%

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

Deficit Contributions Schedule

Year ending	31.3.2025	31.3.2024	31.3.2023
	£	£	£
Year 1	668	811	973
Year 2	668	-	811
Year 3	668	-	

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

It is these contributions that have been used to derive the company's balance sheet liability.

Defined contribution scheme

Included in other creditors is the pension liability of £5,259 (2024 £6,127) due to The Pension Trust. This balance represents the liability for the month of March 2025.

19. CONTINGENT LIABILITIES

Debt on withdrawal from the multi-employer defined benefit pension scheme (The Pension Trust Growth Plan)

As of 30 September 2024, the estimated cost of withdrawal from the multi-employer defined pension scheme has been calculated to be £16,711. The estimated debt is calculated on the solvency - or 'buy-out' - basis. This is the Scheme Actuary's estimate of the pricing basis used to secure pension liabilities with an insurance company in full at 30 September 2024. A Provision has been made for £15,028 which is included in other creditors.

Employment Tribunal

There is a historical employment tribunal claim which remains outstanding. The Employment Appeal Tribunal (EAT) decided in favour of CAML and dismissed the Claimant's appeal in December 2024. In July 2025, the Court of Appeal refused to grant to the Claimant the permission for further appeal against the December 2024 decision. The matter is now expected to be referred back to the Employment Tribunal which will deal with the remaining issues in 2026. As at the reporting date, there remains substantive uncertainties as to the outcome of the case, and no provision can be reliably estimated.

20. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

CITIZENS ADVICE MERTON AND LAMBETH

England & Wales - Charity number 1046018

Accounts

REGISTERED COMPANY NUMBER: 02914384 (England and Wales)
REGISTERED CHARITY NUMBER: 1046018

REPORT OF THE TRUSTEES AND

AUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

FOR

CITIZENS ADVICE MERTON AND LAMBETH LIMITED
(A COMPANY LIMITED BY GUARANTEE)

Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

	Page
Chair's Welcome	1
Report of the Trustees	2 to 15
Report of the Independent Auditors	16 to 19
Statement of Financial Activities	20
Statement of Financial Position	21
Statement of Cash Flows	22
Notes to the Statement of Cash Flows	23
Notes to the Financial Statements	24 to 38

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

CHAIR'S WELCOME
FOR THE YEAR ENDED 31 MARCH 2024

I am glad to present our 2023-2024 Trustees Report and Accounts. Through a period where high levels of hardship continued to affect many of our clients, CAML has delivered significant support to residents, predominantly in Merton and Lambeth, on behalf of our commissioners and funders, with impressive outcomes for our clients.

CAML supported over 25,000 clients this year. This is 10% down on the previous year however this reduction is explained by the 6% increase in the complexity of issues presented by clients, requiring more time and diligence by our team.

CAML's support and advice generated more than £3m of direct financial benefit for our clients (2023:£3.2m), which was worth over £11.2m in value to the people we supported (2023: £10.3m). The broader economic and social benefit of improving our clients' wellbeing is an estimated £19.6m (2023: nearly £26.5m).

Client demand has remained high during the year. We have worked hard to recruit to match the demand but this has been difficult. As a local charity we continue to work hard to afford a team to address continued high levels of demand for our services. Our funders understand the challenges posed by such high need for our service. They support us, where possible, to retain the high quality, fully accredited services that we provide.

Our staff and volunteers have continued to go the extra mile to support the volume and complexity of needs brought to us by our clients, supported by our outgoing Chief Executive, Suzanne Hudson, and a committed and talented Trustee Board. I speak on behalf of the Board of Trustees when I say thank you to Suzanne and our dedicated and hard-working staff.

In early 2024, Simon Shimmens joined as Chief Executive and I took over from Jatinder Gosal as Chair of the Board of Trustees. I take this opportunity to say thank you to my Board colleagues who support the CEO and I very well.

We have moved into the 2024/25 financial year with continued high demand, and budget and resource pressures. I am glad that we face these challenges with a committed team, passionate about the substantial benefits they provide for our clients, their families and local communities.

E Coulter

Elizabeth Coulter

Chair of the Board of Trustees

30 October 2024

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Principles, Aims and Strategic priorities

Citizens Advice Merton and Lambeth (CAML) is one of London's leading and busiest advice charities. We support individuals and families who live, work or study primarily in the London Boroughs of Merton and Lambeth, but also elsewhere. We also work to raise awareness and understanding of the challenging issues affecting individuals and our communities.

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 for the benefit of the communities we serve.

We were one of the first Citizens Advice services to open our doors in 1939, so in September 2024 the team and partners celebrated 85 years of providing our services and support, which remain as important today as they were when our work began.

Strategy 2021-2026

In 2021 we developed and implemented a new five-year strategy in consultation with staff, volunteers, funders, commissioners, clients and other stakeholders.

Our Purpose

Supporting people to resolve their advice problems and change their lives for the better. We do this on a **free, confidential and impartial basis** by:

- Providing **advice and information services** to support people in resolving the problems they face; and
- Supporting the **improvement of policies and practices** that affect people's lives both locally and nationally.

Our Values

Clients and Beneficiaries first

- We work for the public and place the interests of our clients and communities at the heart of our high quality advice, information and support.
- We collaborate with other organisations and partners for the benefit of our clients.

Professionalism

- Working together as a team we take pride in doing things properly, in making a real difference.
- Our staff, volunteers and trustees act with integrity.
- We support our team with on-going training and mentoring to achieve the best for clients and beneficiaries.

Compassion

- We believe everyone should have access to social justice.
- We value diversity, challenge discrimination and create a culture where all can flourish.

Strategic Priorities 2021-2026

1. To **deliver the highest quality advice and support** across the range of our services.

2. To **use technology to enable multi-channel access** and to support as many clients as we can in the way that best meets their needs.

3. To **ensure our services are accessible** by:
a) Prioritising face-to-face support for those who most need it.
b) Finding other means to help vulnerable clients where that would be more effective.

4. To invest in **quality training and supervision** to make the most of our **exceptional staff and volunteers** .

5. To build the long-term success of the charity by **prioritising financial sustainability** and by **attracting more investment from our communities** .

Public benefit
The Trustees have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charities Commission. The company's objects are to promote any charitable purpose for the public and preservation of health and the relief of poverty, sickness and distress but without limitation, for the benefit of the community in London Boroughs of Merton and Lambeth and surrounding areas; specifically, to provide free, independent, confidential, impartial advice, advocacy and information to the public on civil, financial, legal and other matters.

The Trustees refer to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the company and in planning its future activities. The Trustees consider how planned activities will contribute to the aims and objectives they have set.

The Charity believes its strategy should be a living document, engaging with all our stakeholders and being actively reviewed and enhanced in response to the rapidly changing social, political and economic external environment. To ensure that we remain relevant and effective in responding to the needs of our local communities, we are committed to building on what we know works, involving our partners, commissioners, funders, staff, and volunteers.

ACHIEVEMENT AND PERFORMANCE
Charitable activities
Our services
CAML provides a range of services and specialist projects primarily for the residents of the two London boroughs of Merton and Lambeth, but also wider London/elsewhere. The demographics of the two London boroughs differ, and our funding and hence services and projects in the respective boroughs also vary, albeit that some of our core services are consistent in each borough. Our focus remains on each and every client and their particular situation, which continue to typically be more complex.

We work in partnership and collaboration with other organisations, knowing that together we can often achieve better outcomes for individuals and families in need. Our information, support and advice services are provided via telephone, online, video conference and face-to-face. In addition to our main public advice services we offer a range of specialist services and projects.

Although our funding sources continue to develop, unfortunately we do not have the resources to immediately support everyone who contacts us. The high number of clients we have supported has only been possible through the continued commitment of our staff team, our amazing volunteers, our partners and our fantastic funders/supporters.

"Thanks for your help. I have found a bit of peace around this situation now." - Client

ACHIEVEMENT AND PERFORMANCE

Charitable activities

A year of unprecedented demand and challenges

The 23/24 financial year was still affected by what was still referred to as the 'cost of living crisis', which has continued into generally high levels of hardship, high costs and low incomes, which shows no signs of falling. As a consequence the demand for CAML's advice and support continued at unprecedented levels, far exceeding the charity's capacity and placing huge pressures on our services and team of staff and volunteers.

As local people continue to find it difficult to pay their rent, Council Tax and energy bills and generally make ends meet, they turned to us for help. We saw a further increase in complex debt issues, an increase in housing disrepair and maintenance issues, plus rises in cases of clients presenting with private sector rents and social housing service charge problems. National Citizens Advice statistics, reflecting our local experience, evidenced that over recent years clients have presented an average of over 4 bespoke issues, whilst in 23/24 this increased to an average of over 5. This has added extra time and solution pressure on team members. We continue to support people to the best of our ability and capacity, mindful of the wellbeing of our team.

Funding continued for specific cost-of-living crisis advice projects in both Merton and Lambeth, including with the benefit of GLA funding. Cost-of-living contract delivery includes partnership working with community and faith organisations in Merton, Lambeth and Wandsworth to reach parts of the community experiencing cost-of-living difficulties.

"Thank you for getting back to me so promptly. Much appreciated. Will follow your advice." - Client

Rising numbers helped and value generated

During the year **we supported over 25,000 clients**, a reduction of 9% on the previous year, but with a 6% increase **of over 43,000 advice issues** through our range of services. There was a slightly lower result compared to last financial year, but still **over £3 million of financial benefit achieved** for clients. The figure does not include people who accessed the self-help resources on the CAML website, which we estim ate to be in excess of 30,000 a year.

For every £1 invested in our services in 2023-2024, we generated*:

£2.28 in savings to government and public services (fiscal benefits)	By helping stop problems occurring or escalating, we reduce the need for public services (health, housing, out of work benefits).
£14.57 in wider economic and social benefits (public value)	Supporting and helping to solve residents' problems improves lives - and this means better wellbeing, participation and productivity for residents, communities and the boroughs we serve.
£8.32 in financial value to the people we help	Through our services and support we can increase people's income, help write off debt, take up benefits and resolve consumer issues.

CAML's support and advice generated just over £3 million in fiscal benefits and over £11.2 million in value to the people we supported. The wider economic and social benefit of improving clients' well-being is estimated at £19.6 million.

*Data calculated using Treasury impact model available to Citizens Advice network.

Main public advice services

CAML delivered general advice and information services for Merton and Lambeth residents by telephone (Adviceline) - 35% of clients, email - 30% of clients, in-person drop-in sessions at charity offices in Mitcham, Morden and Kennington - 35% of clients, and through our website (caml.org.uk). Our general advice support encompasses information support, advice needs assessments, advice appointments and referral to specialist advice services provided by CAML's special projects, pro bono law partners or other organisations. For more about special projects and pro bono support see below.

The main topics we received enquiries about across all our services were as follows. Benefit enquiries, including tax credits and Universal Credit, account for 30% of issues we helped with. Enquiries about Personal Independence Payment were by far the largest matter that we dealt with. Housing and debt issues accounted for another third of our work. The top debt issues that people came to us for help with were council tax arrears, housing association rent arrears and fuel debts.

Benefits and tax credits	21%	The following all less than 3%
Housing	19%	Consumer goods & services
Debt	12%	Health & community care
Universal Credit	9	Relationships & family
Immigration and asylum	7%	Tax
Legal	5%	Travel & Transport
Charitable Support & Food Banks	4%	
Employment	3%	
Financial services & capability	3%	
Utilities & communications	3%	

During the year we saw priority demands change slightly owing to the ongoing impact of high levels of hardship, low incomes and high costs, such as charitable support and access to food banks. Other continued demand for debt support and housing support remained high, in conjunction with the consistently high percentage of clients requesting advice regarding benefits.

Adviceline services

Our Adviceline telephone and email service provides information, assessments and support through two Advicelines - one for Merton and one for Lambeth.

Continued high levels of hardship has meant the demand for Adviceline across both local authorities continues to create volumes which the team are not able to respond to as promptly as we would like. During the year we supported over 13,676 calls and online queries, but demand levels continued to result in individuals facing potentially long waiting times to speak with a team member. Additionally the complexity of individuals' circumstances and support requested has created longer average call times with more pressure on the team.

"They took my pension claim over the phone and now the problem is sorted. Thank you very much for your help." - Client

In-person services

High levels of hardship resulted in increased clients seeking in-person support. During the year we supported 6,228 people with on-the-day information and advice assessment support, an increase of 18% on the prior year. Additionally we supported 2,195 clients with generalist advice appointments.

Merton and Lambeth residents continued to face complex challenges, sometimes engaging with us very late in the day which can add to the challenge of finding successful solutions. We endeavour to prioritise face-to-face support for clients who need it, including those with complicated situations, who are vulnerable, or needing complex casework, as mentioned earlier in terms of a circa 20% increase in numbers of bespoke issues that clients present our team with.

"Thank you (advisor name) for your time in explaining the options available to move forward and improve my life." - Client

Key Demographics

Client demographics across CAML's advice services:

Gender		**Age**		**Ethnicity**	
Female	62%	<25 years	3%	White	33%
Male	38%	25-29	6%	Asian	15%
Other/refer not to say	0%	30-39	20%	Black	38%
		40-49	22%	Mixed	7%
Disability		50-59	22%	Other	7%
		60-69	17%		
Disabled	7%	>70	10%		
Long term health condition	44%				
No/prefer not to say	49%				

Many clients, for understandable reasons, may choose not to disclose health conditions. The demographic information above is largely consistent with the prior year, however, notably there has been a 50% increase of those in the 40-49 age group from last year, with the 50-59 age group reducing by a third. The percentage of clients over 70 years of age also doubled from last year's figures.

We continue to support clients mentioning mental health concerns but not disclosing a specific condition. CAML is now delivering a contract with South West London & St Georges NHS Mental Health Trust supporting clients who are formally receiving mental health system support. We continue to support any safeguarding concerns raised by clients. We have comprehensive safeguarding policies and procedures and work closely with statutory teams as appropriate to support our clients.

Case study: We help Kelsey* back on her feet

Kelsey was referred to Lambeth Living Well project after ringing Lambeth Adviceline

Kelsey initially wanted to speak with adviser in person as, in her own words, her life was "a mess" and she was struggling with day-to-day living. When her marriage broke down, she and her little girl were moved into Lambeth council accommodation from the flat she and her husband had been buying. One thing led to another, and she ended up serving a short prison sentence.

On release, Kelsey was deeply in debt with rent arrears, council tax arrears, credit card debts and more. She found a full-time job, but, with paying for child-care and the cost of living, she still couldn't make ends meet. When bailiffs threatened to take away her car, which was linked to her disabled father's Blue Badge and motability award, it was the final straw.

CAML's Lambeth Living Well adviser met with Kelsey and completed an advice assessment. Kelsey was reassured that the car would not be impounded because it was a registered motability car. The adviser provided written statement that Kelsey could use if needed in the future explaining this.

In addition to referring Kelsey to a specialist debt adviser, the Living Well adviser worked with and supported Kelsey in how to maximise her income including ensuring tax code was correct, using the Child Maintenance Service to renegotiate her ex's child support payments, applying for benefits she was entitled to, and applying to Lambeth's Emergency Support Scheme. Kelsey was supported over a number of appointments.

Kelsey thanked CAML for all our support. Kelsey was invited to contact us again for further support or information when needed.

* Names and some details have been changed to preserve confidentiality

Specialist Services Review
CAML's projects provide specialist advice and casework support or focus on specific issues, groups and/or localities.

Lambeth Children's Centre service
This is an outreach service with dedicated advisers based in Better Start Children's Centres across Lambeth supporting families in need with children under 5 years of age. During the year we supported 290 families with over 3,587 issues. Although the client numbers were consistent with the prior year the number of issues increased by a third - primarily benefits, debt and housing.

Merton Disability Welfare Service
Our Specialist Disability Caseworker delivers expert advice to disabled people living in Merton. The service is part-funded by London Borough of Merton, with the charity supporting the balance following the decision of Trustees to invest in this much-needed programme focusing on supporting some of the most vulnerable people in Merton to access/receive the disability benefits to which they are entitled.

111 individuals were supported through the service with a mix of advice and casework, addressing 640 issues, a 25% increase of issues addressed to the prior year. Due to clients' needs and circumstances nearly all appointments are face-to-face. Many cases involve appeals against disability allowance rejections. In the last year 33 of 36 appeals supported were successful to the benefit of the client.

Wimbledon Guild
For a number of years we have worked in close partnership with Wimbledon Guild with a dedicated CAML adviser based in their central Wimbledon venue supporting clients one day a week. During the year, we supported 81 clients with 325 issues.

Wimbledon Guild additionally provided funding for a specialist debt adviser one day a week owing to the cost-of-living crisis. Our adviser supported 35 clients with 167 debt issues.

Lambeth Council Tax Summons Support
Our dedicated advisers worked closely with Capita and Lambeth Council teams to help people with Lambeth Council Tax arrears. As financial difficulties for Lambeth residents mounted during the year, so did demand for this service. We supported 72 clients before the service finished at the end of the financial year in March 2024.

Lambeth Living Well Service
CAML provides generalist information and advice at community venues and through the Lambeth Living Well Bus. We supported 488 Lambeth residents with 1,512 issues, working closely with health and other organisations. The service finished in December 2023.

Immigration Service
The Trust for London funds us to provide a specialist immigration advice service, working in partnership with three other London Citizens Advice charities. Our dedicated Immigration Adviser supports residents across five London boroughs. The service supported 370 clients with 1,525 issues. The demand for this specialist support continued to exceed our forecasts.

Cost-of-Living Crisis Prevention Advice Project (GLA)
CAML is one of many local Citizens Advice offices funded by the Greater London Authority (GLA). Our Crisis Prevention Adviser provides general advice and support for Londoners struggling with the cost-of-living crisis. CAML works with community groups and organisations including Merton Carers Support and Mushkil Aasaan. CAML is also funded to employ a specialist welfare benefits adviser who takes referrals from CAML and other Citizens Advice charities in South and West London. 386 Londoners were supported.

Merton Cost-of-Living
In late 2022, Merton Council awarded CAML new funding to help support individuals and families in Merton manage their immense challenges arising from the cost-of-living crisis. The two-year grant supports a dedicated team of generalist and debt advisers to provide a mix of drop-in sessions and pre-booked appointments in outreach venues including Merton libraries and Wide Way Medical Centre. 616 Merton residents were supported in 23/24.

Pro Bono Advice
CAML continued to partner with two law firms in 2023-24 to provide clients with free initial legal advice on housing matters. Duncan Lewis Solicitors accepted referrals for telephone advice and Abbotts Martin saw clients referred by us in Kennington. We are grateful for their continued support and the valuable advice they provide to our clients.

Communications, Research & Campaigns
We have a fully effective Research & Campaigns (R&C) team of volunteers who support both National Citizens Advice campaigns and also help to raise policy issues at local level with local Councillors and Members of Parliament to influence policy changes that could benefit our clients. To ensure that National Citizens Advice's policy work is informed by the experiences of the people of Merton and Lambeth, our advisers, assessors and the Adviceline team sent National Citizens Advice 4,526 evidence forms, covering 1,078 problem issues faced by our clients. Challenges with the benefits system contribute to around a third of these issues, but housing concerns, in both the private and social rented sectors continue to be a key problem for clients. The case studies regularly shared with National Office are considered as high quality and effective in promoting the benefits for clients of the services we provide. Our Senior Manager who oversees and guides the R&C team was asked to present a CAML case study at the 2024 National Citizens Advice annual conference.

We also engage with the wider community through regular posts on our website and social media networks including Instagram and LinkedIn. In addition to physical promotional information being visible at our outreach locations, staff have regularly attended weekend cost of living events. We are also developing stronger links with local foodbanks as communication hubs for our services, including the most recent energy advice support that CAML can provide.

Case study: Marcia* moves forward

Marcia had had a run of bad luck. An articulate, well-educated woman in her early 60s, she lived and brought up a family in her Lambeth council flat for over 40 years. She now lives alone. Her mobility problems, sickle cell anaemia, and dyslexia make it difficult for her to engage with big organisations but she could do her job and could make ends meet.

Things changed in the autumn. Marcia's work made her job redundant, a council admin error pushed her into council tax arrears, and, on top of this, debt collectors were chasing her for an alleged catalogue debt from 10 years ago that she knew nothing about.

When she had spent her redundancy payment, she applied for Universal Credit. She couldn't navigate her energy company's website or help line so, after living in an unheated flat for 3 weeks, she called CAML's AdviceLine. We gave her a fuel voucher and made her an appointment with Amy, one of our advisers.

Amy explained that although Marcia would be subject to the 'bedroom tax', she could apply to the council for a Discretionary Housing Payment. Amy showed her how to get a large print application form for Personal Independence payment (PIP), apply for a Limited Capacity for Work Assessment, join the utility companies' priority registers, challenge the debt, and speak to the council about her council tax arrears.

Marcia acted on this advice and later emailed Amy saying:

'Thank you Amy, for your time in explaining the options available to move forward and improve my life'.

* Names and identifying details have been changed to preserve confidentiality

Volunteers
Volunteers are a vital part of CAML's services and the organisation's contribution to our local communities. All volunteers receive a comprehensive induction and ongoing training with daily support and supervision from dedicated staff members. National Citizens Advice calculates that CAML volunteers gave an estimated £294,500 worth of time during this financial year.

There were 31 volunteers throughout the year, contributing to various teams across CAML. Roles included Information, Research and Campaigns, Assessor and Adviser volunteers. CAML's Trustees are also volunteers and their work provides the governance oversight for the charity to operate. In the current financial year we have appointed a further three Trustees to replace resignations, all of whom bring valued skills and experiences to maintain a strong and diverse Trustee Board. Elizabeth Coulter also became Chair following the successful tenure of Jatinder Gosal.

We continued to observe ongoing demographic shifts amongst prospective volunteers. National statistics reflect a significant drop in volunteer numbers in the 23/24 financial year, reflecting a drop in CAML volunteer numbers. Appreciating the challenge of attracting new volunteers and the value of their support to clients, additional advertising has taken place in the current year to attract additional volunteers, including in roles not previously advertised for.

"I started volunteering as an Information Volunteer with CAML in 2019. I had always been interested in Citizens' Advice and when I took early retirement from teaching I saw an opportunity to get involved. I could not have asked for a more rewarding volunteering position. All the regular staff and the other volunteers at CAML have been so kind, supportive, patient and friendly. CAML never forgets that we are volunteers and genuinely values our contribution. It is a real privilege to meet our clients, many of whom have complex problems but are dealing with them with grace. I often feel that I haven't done much to help, but the clients are incredibly grateful. It is such an eye-opening and rewarding role." - CAML Volunteer

Staff
During the 23/24 financial year CAML employed an average of 39 members of staff (full time and part time). In full time equivalent (FTE) terms this represents an average of 31.5 staff. As core funding drops in real terms and payroll costs increase this creates an ongoing situation where it is a challenge financially to increase staff resources to address increased client demand. Suzanne Hudson stood down as CEO in February 2024 and Simon Shimmens joined as CEO on 26th February 2024.

We continue to employ the best and highest quality staff members that we can. Although this can be a challenge, especially in London, where the cost of travel and housing makes it very difficult to attract the right people for the available remuneration, we continue to maintain full or near full staffing levels throughout the year to ensure the charity continues to provide the best service provision possible and deliver on agreed targets. The number of leavers through the year remained stable in comparison to the prior year.

CAML's support
We believe that investing in and listening to our team makes us a better organisation. We involve staff and volunteers in the design and delivery of services and how we work. We regularly survey and seek feedback and also have a strong commitment to professional development and continuous training. We are proud of our team and are delighted when individuals wish to progress their career and choose to do so with the charity, including volunteers successfully applying for staff roles and staff progressing to supervision and management roles with our support.

We would like to thank every member of the CAML family. Their professionalism, commitment and dedication ensure tens of thousands of individuals and families throughout Merton and Lambeth receives the right support when they need it most.

"Thanks for listening. Thanks so much for your help and support with this. I really appreciate it." - Client

The Principles and Aims of CAML's Work and Services

We provide advice services responding to clients needs via the telephone, online and face-to-face.

Our aim is to empower clients to better help themselves. But we are always here for further support and advice as and when needed.

Our approach embraces the following principles:

Build and foster trust - With our clients, our partners, and those we work closely with

Embrace joint working and collaboration - To meet individual needs, tackle wider strategic issues and maximise resources we need to work together, drawing on the diverse skills, knowledge and experience of the CAML team, our partners and those we work closely with. Collaborative worki ng ensures the best outcomes for our clients.

Work flexibly - We know the needs of individuals, families and communities change over time - in terms of changing demographics, challenges individuals and families face, and how they prefer to receive support. To ensure we continue to meet clients needs and demands, CAML's professional, high quality advice services need to evolve over time.

Supportive - The challenges clients face are increasingly complex which can be immensely stressful for them, their families and those who support them (including the CAML team). At CAML we are here for our clients and our team. We recognise that to best support clients we need to ensure those who work and volunteer with us are comprehensively supported. In the past year we have developed and implemented enhancements for our team including improved support and supervision, implementation of recommendations from volunteer review and team training.

Evidence based - The design, delivery and evaluation of services must be evidence based. Although we're not a large charity, we need to ensure that evaluating and demonstrating impact and delivering value for money is embedded within what we do.

Quality Assurance - As a member of the National Citizens Advice network, all our advice work is subject to professional quality assurance standards so we can ensure the best standard of support is being consistently delivered. In addition, monitoring and recording of client satisfaction is an integral part of our services. This information includes client profiles which enable us to monitor that our services are meeting the needs of the community including hard-to-reach groups such as those with additional communication needs or enhanced support through a range of delivery models to maximise access (phone, email, online, face-to-face, drop-in and appointments at multiple venues).

We record, monitor and measure customer satisfaction in a variety of ways. We have detailed information (with consent) on how we have supported clients and the number of issues resolved. We can also value economic and financial gains.

With national Citizens Advice, clients are invited to participate in feedback. Where the client agrees, a third party organisation contacts them to complete a survey (telephone or online) as to their experience with CAML.

Looking forward, we are considering how AI can help to lessen administrative time attached to the services we provide. The intention is to maximise the benefit of advisor time with clients and minimise the time producing records and case notes to our usual high standards, as independently verified.

" I have always found my local CA office [CAML] to be extremely helpful!!! They helped with my long standing case to reach a successful outcome. Cannot recommend highly enough." - Client

FINANCIAL REVIEW

Financial position

In the past year CAML maintained an income level of £1,279,534, almost identical to the prior year figure of £1,280,943. This was as a result of new funding virtually matching funding that ceased in the financial year as contracts reached their expected end dates.

With levels of hardship remaining, demand for our support continues to significantly outpace our ability to support everyone trying to contact us. Continued sustained charity development and expansion remains our priority aim for the next three years.

Expenditure rose to £1,299,971 from the prior year figure of £1,263,920, largely as a result of increased costs for payroll, which accounts for around 82% of overall costs, plus most other costs increasing. As a result, we closed the 23/24 financial year with a small deficit of £19,530. Prior year surplus was £17,991.

As mentioned throughout this report, the ongoing high levels of hardship for so many of our clients, means that high levels of demand which exceed our day to day capability will remain in the foreseeable future. This maintains financial pressure to maintain and try to enhance our team resources to be able to address demand and maintain the excellent quality of service we provide to clients.

We continue to work very closely with commissioners, partners and funders to professionally support the communities we serve in what remain challenging times for those experiencing high levels of hardship, low incomes and high costs.

Investment policy

Similar to many charities of our size, CAML currently has no investment funds. Surplus funds when not immediately required are placed in deposit accounts with CAF Bank and Metro Bank.

Reserves policy

In setting the reserves policy, the Board of Trustees considers the need to provide against any future income shortfall, fulfil working capital requirements and allow funds to be available to support service developments. Throughout 2023-24 we continued to meet the reserves policy of three months operational expenditure in unrestricted funds. With higher restricted balance of funds, in March 2023 the Board of Trustees approved a new reserves policy providing that unrestricted funds meet three months unrestricted expenditure.

Principal risks and uncertainties

The Trustees regularly review risks and as part of internal control, look ahead at potential risks in the future that could undermine the sustainability of the charity, including:

- Ability to recruit and retain skilled staff. Experienced Supervisors and Managers in Citizens Advice are highly trained and skilled people, and it remains a challenge to recruit and afford sufficient resources in London, where living costs are high.

- Securing longer term and viable funding remains a challenge, albeit that there is currently some stability of two year funding. Key funds from local authorities are under long term pressure due to budget deficits and typically do not cover cost increases over their contract terms, adding additional pressure on resourcing to meet demands.

- Continued levels of hardship that our clients are facing produces a sustained demand for our services in excess of our resources on a day to day basis. Delays in providing support can lead to client dissatisfaction. Resourcing pressures can make it even more difficult to accept new funding opportunities when delivery is expected at relatively short notice.

To address and mitigate these risks, ongoing actions and initiatives include:

- Raising our profile as a local charity at community level, to assist recruitment of new staff and to attract and retain a much larger number of active volunteers.

- Consolidating and diversifying our income streams, minimising the reliance on local authority funding, including engaging with the business community to assist income generation and encouraging volunteers.

- Reviewing our service delivery model to consider how we better handle high levels of demand, including by improved process and use of technology.

FINANCIAL REVIEW

PLANS FOR 2024 - 2025 AND FUTURE PERIODS

Governance and Management

We continue to strengthen the Board through identifying gaps in skills/knowledge/experience and successfully recruiting to these roles. During the year we recruited for new Trustees and were successful in appointing a further three new Trustees - Simon Graham, Chris Southorn and Anthony Ma. Recruitment continued in early 2024 and in the current financial year Catherine Anderson, Elaine Okyere and Rory Weal joined as trustees. Jatinder Gosal stood down as Chair and Elizabeth Coulter became Chair in 2024.

Strengthening Access

A key aspect of meeting rising demand for our services and support in an environment of lower resourcing (financial and otherwise) is to ensure we have the correct balance of service provision between telephone, online, face-to-face and outreach, and between information, assessments (triage), generalist advice and specialist advice.

This is an ongoing process as patterns of demand can change and a successful service must be flexible in order to respond appropriately.

We continue to have important conversations with our core advice funders, the London Boroughs of Merton and Lambeth. Both to ensure that our respective directions of travel are closely aligned and also to influence their future priorities for funding advice services through our expertise.

SUSTAINABILITY, FINANCIAL VIABILITY AND RISKS

Political, financial and societal uncertainties externally make it never more important to ensure the charity is properly resourced with a strong business plan and highly professional operational leadership and team. This is even more important as Local Authorities and other funders are under increasing and unavoidable pressure to cut their budgets.

We are therefore working to secure appropriate funding for existing service contracts and our Chief Executive is tasked with securing new funding opportunities within the approved three-year budget. Within this, being able to demonstrate the impact of our work and communicate this effectively to key stakeholders is of primary importance.

As a charity with a turnover in excess of £1 million, CAML is excluded from bidding for many charitable funds. Those that we are eligible to bid for are subject to increased competition. The three-year business plan and budget provides a framework for the charity to sustainably grow and develop. During the 23/24 financial year and the current financial year additional income was achieved broadly in line with the business plan and budget. There remains a number of future risks of key funding support changing and the Board of Trustees may well need to make major strategic decisions if core local authority funding does not meet full cost recovery going forward.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution and organisational structure

The charity is constituted as a company limited by guarantee.

Recruitment and Appointment of New Trustees

The Directors of the company are also Charity Trustees for the purposes of charity law and under the company's articles are known as the Board of Trustees. The Board of Trustees seeks to ensure that the needs of the users of the charity's services are appropriately reflected through the diversity of the members of the Trustee body. As part of our succession planning, we continue to advertise and recruit new Trustees. Prospective trustees are interviewed by trustee recruitment panel. Successful applicants are then invited to meet the Chief Executive and observe a Board meeting.

Organisational Structure and decision making

The Board of Trustees meets quarterly and is responsible for the strategic direction and policies of the charity. There are also two sub-committees of the Board covering Finance and People. These have delegated powers, terms of reference and meet quarterly and as required. The Chief Executive, assisted by three senior managers, is responsible for charity operations including services, contracts and projects within the strategy and policies set by the Board.

Induction and Training of Trustees

New Trustees have a welcome induction including information, time spent with services, team meetings and opportunities to familiarise themselves with the charity's activities and policies. All Trustees are also encouraged to join team meetings and team training. Trustees also attend relevant training sessions from national Citizens Advice and other organisations.

Key Management Remuneration

Remuneration levels for key management personnel are reviewed annually by the board. Trustees consider benchmarks against comparable roles for other similar charities when determining salary and other employment benefits.

Related Organisations

The Charity is a member of Citizens Advice, a national network of over 240 local charities that deliver advice across the country, overseen by a national framework provided by Citizens Advice.

We have excellent relationships with the London Borough of Lambeth and the London Borough of Merton who provide us with core funding for the open public advice services through contracts/grants to support our vital work with their communities.

We continue to work in partnership with other organisations including Wimbledon Guild, Walcot Foundation, Wimbledon Foundation, Greater London Authority (GLA), South West London & St Georges NHS Mental Health Trust, Citizens Advice Hounslow, Wandsworth and Hammersmith & Fulham and collaboratively work with other charities and organisations relevant to our clients' needs.

On behalf of our clients and everyone involved with Citizens Advice Merton and Lambeth, we would like to extend our gratitude for the support and co-operation we receive from all our funders, partners and other organisations.

Statement of Internal Control

Risk Management

The Trustees from review and update of the risk register remain satisfied that there are measures in place to mitigate those risks. The Trustees always undertake appropriate due diligence and seek appropriate professional advice when taking major decisions.

The charity's objectives, its internal organisation and the environment in which it operates change over time and internal controls are in place to help manage and control risk appropriately. As not all risks can be fully mitigated, an approach to risk appetite supports decisions about appropriate actions.

The following risk categories are included in the risk register:
- Governance
- Service Delivery
- Finance and Funding
- People Management

Our Business Continuity Plan details how we will handle significant risks that could cause disruption to our normal services and which have the potential for significant impact on our clients and the overall operation of the charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
02914384 (England and Wales)

Registered Charity number
1046018

Registered office
7 Crown Parade
Morden
London
SM4 5DA

Principal address
326 London Road
Mitcham
London
CR4 3ND

Trustees
Ms E Coulter Chair
Mr R Patel Treasurer
Ms K Gray
Ms C Mercer
Ms L Whiting
Mr C Southorn (appointed 12/4/23)
Ms E Okyere (appointed 17/6/24)
Ms C J Anderson (appointed 17/6/24)
Mr R Weal (appointed 17/6/24)
Mr J S Gosal (resigned 22/7/24)
Mr S Graham (appointed 12/4/23) (resigned 22/7/24)
Ms C M Taylor (resigned 31/10/23)
Mr A Ma Solicitor (appointed 30/6/23)

Chief Executive and Company Secretary
Simon Shimmens (appointed 26 February 2024)

Senior Management
Simon is supported by Karen Brunger (Head of Advice Services), Bill Petty (Head of Adviceline, Information & Facilities) and Denitsa Ivanova (Head of Projects & Quality who was appointed in July 2023).

Auditors
Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

Legal Advisors
Muckles LLP
Time Central
32 Gallowgate
Newcastle upon Tyne NE1 4BF

REFERENCE AND ADMINISTRATIVE DETAILS

Bankers

Metro Bank Plc
75 Piccadilly
Mayfair
London W1J 8HU

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling ME19 4JQ

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also the directors of Citizens Advice Merton and Lambeth Limited for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies 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 audit information of which the charitable company's auditors are unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Hartley Fowler LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 30 October 2024 and signed on its behalf by:

E Coulter

Ms E Coulter - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CITIZENS ADVICE MERTON AND LAMBETH LIMITED

Opinion

We have audited the financial statements of Citizens Advice Merton and Lambeth Limited (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees
As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identify and assess risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

-the nature of the industry and sector, control environment and the charities activities;

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud. In common with all audits we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework that the charitable company operates in. The key laws and regulations we considered in this context included the Charities Act 2011, UK Companies Act and tax legislation.

In addition we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the charitable company's ability to operate or to avoid a material penalty.

As a result of performing the above, we did not identify any key matters related to the potential risk of fraud or non-compliance with laws and regulations.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provision of relevant laws and regulations described as having a direct effect on the financial statements;

-enquiring of management concerning actual and potential litigation and claims;

-performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;

-reviewing minutes of meetings of those charged with governance, reviewing internal reports, and

-in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments, assessing whether the judgements made in making accounting estimates are indicative of a potential bias and evaluating the business rationale for any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indication of fraud or non-compliance with laws and regulations throughout the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CITIZENS ADVICE MERTON AND LAMBETH LIMITED

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Jonathan Askew FCA (Senior Statutory Auditor)
for and on behalf of Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

Date: 31-10-2024

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME FROM					
Donations and gifts in kind	3	42,503	35,000	77,503	81,126
Charitable activities	5				
Merton Advice,Adviceline & Information Services		431,068	45,000	476,068	469,000
Lambeth Advice,Adviceline & Information Services		285,500	7,500	293,000	310,000
Lambeth Children's Centre		84,000	-	84,000	80,000
Greater London Authority - Cost of Living Advice		-	91,125	91,125	54,000
Merton Cost of Living Advice		-	75,000	75,000	50,000
Lambeth Living Well		-	-	-	49,900
Immigration		-	41,750	41,750	42,000
London & Quadrant Housing		-	-	-	34,359
Lambeth Council Tax Summons Service		29,930	-	29,930	30,176
Merton Disability Benefit		25,000	-	25,000	25,000
Other Services and Projects		21,925	20,416	42,341	45,768
Lambeth Cost of Living Advice		18,889	-	18,889	-
Investment income	4	3,356	-	3,356	1,857
Other income		21,572	-	21,572	7,757
Total		963,743	315,791	1,279,534	1,280,943
EXPENDITURE ON					
Raising funds	6	4,785	-	4,785	3,914
Charitable activities	7				
Merton Advice,Adviceline & Information Services		389,212	107,244	496,456	488,665
Lambeth Advice,Adviceline & Information Services		375,907	-	375,907	404,046
Lambeth Children's Centre		73,156	-	73,156	71,633
Greater London Authority - Cost of Living Advice		-	91,807	91,807	54,960
Merton Cost of Living Advice		-	70,360	70,360	24,057
Lambeth Living Well		-	37,031	37,031	47,371
Immigration		-	44,902	44,902	41,879
London & Quadrant Housing		-	-	-	45,943
Lambeth Council Tax Summons Service		26,814	-	26,814	28,223
Merton Disability Benefit		16,879	-	16,879	23,317
Other Services and Projects		25,933	23,296	49,229	29,912
Lambeth Cost of Living Advice		12,645	-	12,645	-
Total		925,331	374,640	1,299,971	1,263,920
NET INCOME/(EXPENDITURE)		38,412	(58,849)	(20,437)	17,023
Other recognised gains/(losses)					
Actuarial gains on defined benefit schemes		907	-	907	968
Net movement in funds		39,319	(58,849)	(19,530)	17,991
RECONCILIATION OF FUNDS					
Total funds brought forward		363,377	87,777	451,154	433,163
TOTAL FUNDS CARRIED FORWARD		402,696	28,928	431,624	451,154

The notes form part of these financial statements

CITIZENS ADVICE MERTON AND LAMBETH LIMITED (REGISTERED NUMBER: 02914384)

STATEMENT OF FINANCIAL POSITION
31 MARCH 2024

	Notes	2024 £	2023 £
CURRENT ASSETS			
Debtors	14	40,552	43,022
Cash at bank		557,815	452,080
		598,367	495,102
CREDITORS			
Amounts falling due within one year	15	(165,948)	(42,246)
NET CURRENT ASSETS		432,419	452,856
TOTAL ASSETS LESS CURRENT LIABILITIES		432,419	452,856
PENSION LIABILITY	18	(795)	(1,702)
NET ASSETS		431,624	451,154
FUNDS	17		
Unrestricted funds		402,696	363,377
Restricted funds		28,928	87,777
TOTAL FUNDS		431,624	451,154

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

The financial statements were approved by the Board of Trustees and authorised for issue on 30 October 2024 and were signed on its behalf by:

E Coulter

Ms E Coulter - Trustee

The notes form part of these financial statements

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	2023 £
Cash flows from operating activities			
Cash generated from operations	1	102,379	(17,553)
Net cash provided by/(used in) operating activities		102,379	(17,553)
Cash flows from investing activities			
Interest received		3,356	1,857
Net cash provided by investing activities		3,356	1,857
Change in cash and cash equivalents in the reporting period		105,735	(15,696)
Cash and cash equivalents at the beginning of the reporting period		452,080	467,776
Cash and cash equivalents at the end of the reporting period		557,815	452,080

The notes form part of these financial statements

NOTES TO THE STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024 £	2023 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(20,437)	17,023
Adjustments for:		
Interest received	(3,356)	(1,857)
Decrease/(increase) in debtors	2,470	(589)
Increase/(decrease) in creditors	123,702	(32,130)
Net cash provided by/(used in) operations	102,379	(17,553)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/23 £	Cash flow £	At 31/3/24 £
Net cash			
Cash at bank and in hand	452,080	105,735	557,815
	452,080	105,735	557,815
Total	452,080	105,735	557,815

3. MAJOR NON-CASH TRANSACTIONS
Donated facilities

In accordance with the Charities SORP FRS 102 the charitable company has included in income the notional rent of £41,540 (2023 £41,540) for occupying serviced accommodation in Morden and Mitcham.

The valuation of the notional rent was provided by the London Borough of Merton. The notional rent expenditure charge is included within support costs.

Donated advertising

During the year the charity received £4,700 (2023 £78,000) Google Ad Grant in in-kind Google Ads advertising.

No amount was recognised in income and expenditure in the current year as the amount was not material.

In the previous periods the charity recognised the corresponding expense on the statement of financial activities within communication and research support costs.

1. GENERAL INFORMATION AND LEGAL STATUS

The charitable company is a private company incorporated and domiciled in England and Wales. The address of its registered office is 7 Crown Parade, Crown Lane, Morden, Surrey SM4 5DA. The registered number of the company is 02914384. The registered number of the charity is 1046018.

The financial information presented is for the year ended 31 March 2024 and 31 March 2023. The financial information is presented in sterling which is also the charitable company's functional currency. Monetary amounts are rounded to the nearest pound.

The charitable company has no share capital. Every member of the charitable company undertakes to contribute to the assets of the charitable company in the event of the company being wound up while he is a member, or within one year after he ceases to be a member, for payments of the debts and liabilities contracted before he ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributories among themselves, such amount as may be required not exceeding £1.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Preparation of the accounts on a going concern basis
The financial statements have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves, the financial position, future plans and the expected level of income and expenditure for 12 months from authorising these financial statements.There are no material uncertainties about the charity's ability to continue as a going concern.

Significant judgements and estimates
Preparation of the financial statements requires management to make significant judgements and estimates. The items in the financial statements where these judgements and estimates have been made include:

- Defined benefit pension scheme. Actuarial assumptions used in the calculation of the defined benefit pension liability.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income in respect of services provided is recognised when, and to the extent that, performance occurs and is measured at the fair value of the consideration receivable. The main source of income for the charity is contracts for services and grants with the London Borough of Merton and the London Borough of Lambeth.

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

Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to the consideration by its performance. Grant income relating to a later period is therefore deferred to that period and treated as deferred income in the balance sheet.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

2. ACCOUNTING POLICIES - continued

Governance costs
These are the costs associated with the governance arrangements of the charity. These include audit costs, the cost of legal advice for trustees and costs associated with trustee meetings and preparing statutory accounts. Included within governance costs are any costs associated with the strategic as opposed to day-to-day management of the charity's activities.

Allocation and apportionment of costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's activities. These support costs have been allocated to the activities undertaken by the charity on the basis of the usage of those costs by the activities.

Tangible fixed assets
Tangible fixed assets are depreciated at the following rates:

Computer servers	20% straight line
Desktop computers	25% straight line
Laptop computers	33% straight line

Where project funding has been used for the purchase of tangible fixed assets they are depreciated over the lifetime of the project or as above, whichever is the shorter.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Defined benefit pension scheme
The company participates into the The Pension Trust Retirement Solution scheme - The Growth Plan, a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Donated facilities
In accordance with the Charities SORP FRS 102 the charitable company has included in income the notional rent for occupying serviced accommodation in Morden and Mitcham. The valuation of the notional rents was provided by the London Borough of Merton.

Donated advertising
In accordance with the Charities SORP FRS 102 the charitable company has included in income the in-kind estimate of Google Ads advertising. The corresponding expense is recognised in the statement of financial activities within communication and research support costs.

2. ACCOUNTING POLICIES - continued

Cash at bank and in hand
Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Debtors
Debtors are recognised at the settlement amount due. Prepayments are valued at the invoice amount prepaid.

Creditors
Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement value.

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

Leasing commitments
Leases that do not transfer all the risks and rewards of ownership are classified as operating leases. Payments under operating leases are charged to the statement of financial activities on a straight-line basis over the lifetime of the lease.

Voluntary help
A certain amount of time is expended on the charitable company's activities which is donated free of charge. In accordance with Charities SORP (FRS 102), volunteer time is not recognised. Details of volunteer support and services are provided in the trustees' annual report and the notes to the accounts.

3. DONATIONS AND GIFTS IN KIND

	2024	2023
	£	£
Gifts in kind	41,540	41,540
Donations	35,963	39,586
	77,503	81,126

Included in donations is a restricted donation of £35,000 (2023: £35,000).

4. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	3,356	1,857

5. INCOME FROM CHARITABLE ACTIVITIES

Income from grants and contracts:

	2024 £	2023 £
Income from Generalist advice:		
Unrestricted		
London Borough of Merton - Generalist advice services	431,068	355,000
London Borough of Lambeth - Generalist advice services	285,500	241,000
Google Ads (benefit in kind)	-	78,000
	716,568	**674,000**
Income from other projects:		
Unrestricted		
London Borough of Lambeth - Children's Centre	84,000	80,000
London Borough of Merton - Disability Benefit	25,000	25,000
London & Quadrant Pound Advice	-	34,359
Wimbledon Guild	21,925	18,000
Lambeth Council Tax Summons Service	29,930	30,176
Lambeth Cost of Living Advice	18,889	32,768
	179,744	220,303
Restricted		
Greater London Authority - Cost of Living Advice	91,125	54,000
London Borough of Merton - Cost of Living Advice	75,000	50,000
London Borough of Merton - Merton Debt Advisor	45,000	45,000
London Borough of Merton - Citizens Advice Adrenaline Service	-	30,000
London Borough of Lambeth - Living Well	-	49,900
Trust for London - Immigration	41,750	42,000
The Walcot Foundation	7,500	25,000
AFA - Advice First Aid	16,666	-
The Wimbledon Foundation	3,750	-
	280,791	295,900
Total income from other projects and benefit in kind	**460,635**	**594,203**

Summary of total income:

Unrestricted Income - Generalist advice	716,568	674,000
Unrestricted Income - other projects	179,744	220,303
Unrestricted Income - gift in kind - donated facilities (note 3)	41,540	41,540
Unrestricted Income - donations (note 3)	963	4,586
Unrestricted Income - investment and other	24,928	9,614
Total unrestricted income	963,743	950,043
Restricted income - donations (note 3)	35,000	35,000
Restricted income - other projects	280,791	295.900
Total restricted income	315,791	330,900
Total Income - Statement of Financial Activities	**1,279,534**	**1,280,943**

6. RAISING FUNDS

Raising donations and legacies

	2024	2023
	£	£
Fundraising expenditure	4,785	3,914

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 8)	Totals
	£	£	£
Merton Advice, Adviceline & Information Services	400,333	96,123	496,456
Lambeth Advice, Adviceline & Information Services	290,735	85,172	375,907
Lambeth Children's Centre	60,187	12,969	73,156
Greater London Authority - Cost of Living Advice	82,253	9,554	91,807
Merton Cost of Living Advice	63,350	7,010	70,360
Lambeth Living Well	32,479	4,552	37,031
Immigration	44,117	785	44,902
Lambeth Council Tax Summons Service	21,810	5,004	26,814
Merton Disability Benefit	13,730	3,149	16,879
Other Services and Projects	32,025	17,204	49,229
Lambeth Cost of Living Advice	10,580	2,065	12,645
	1,051,599	243,587	1,295,186

Summary of total expenditure

	2024	2023
	£	£
Charitable activities costs (above)	1,295,186	1,260,006
Fundraising expenditure (note 6)	4,785	3,914
Total Expenditure - Statement of Financial Activities	1,299,971	1,263,920

8. SUPPORT COSTS

	Service support costs	Finance	Human resources
	£	£	£
Merton Advice, Adviceline & Information Services	78,613	9,544	2,281
Lambeth Advice, Adviceline & Information Services	73,035	6,618	1,582
Lambeth Children's Centre	10,401	1,411	337
Greater London Authority - Cost of Living Advice	7,650	1,038	248
Merton Cost of Living Advice	5,613	762	182
Lambeth Living Well	3,645	495	118
Immigration	646	88	21
Lambeth Council Tax Summons Service	4,007	544	130
Merton Disability Benefit	2,506	340	81
Other Services and Projects	15,560	895	215
Lambeth Cost of Living Advice	1,654	224	54
	203,330	21,959	5,249

	Communications and research	Governance costs	Totals
	£	£	£
Merton Advice, Adviceline & Information Services	2,309	3,376	96,123
Lambeth Advice, Adviceline & Information Services	1,601	2,336	85,172
Lambeth Children's Centre	341	479	12,969
Greater London Authority - Cost of Living Advice	251	367	9,554
Merton Cost of Living Advice	184	269	7,010
Lambeth Living Well	120	174	4,552
Immigration	-	30	785
Lambeth Council Tax Summons Service	132	191	5,004
Merton Disability Benefit	82	140	3,149
Other Services and Projects	217	317	17,204
Lambeth Cost of Living Advice	54	79	2,065
	5,291	7,758	243,587

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2024	2023
	£	£
Audit fees	4,500	5,000
Other non-audit services	2,400	1,750

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

During the year no trustees were reimbursed expenses (2023 £nil).

11. STAFF COSTS

	2024	2023
	£	£
Salaries and wages	943,362	852,118
Social security costs	80,132	76,668
Pension costs	33,722	19,762
	1,057,216	948,568

The average monthly number of employees during the year was as follows:

	2024	2023
Senior Management Team	4	3
Service/Team Managers	5	5
Service Teams	31	28
	40	36

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2024	2023
£60,001 - £70,000	1	1

The key management personnel of the charitable company are the senior management team, which includes:

(i) Chief Executive Officer
(ii) Head of Advice Services
(iii) Head of Adviceline, Information and Facilities
(iv) Head of Projects and Quality

The key management personnel received benefits during the year of £203,497 (2023: £156,372).

Volunteers

The CAML service volunteer team was 27 at 31 March 2024 (2023: 45).

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME FROM			
Donations and gifts in kind	46,126	35,000	81,126
Charitable activities			
Merton Advice, Adviceline & Information Services	394,000	75,000	469,000
Lambeth Advice, Adviceline & Information Services	285,000	25,000	310,000
Lambeth Children's Centre	80,000	-	80,000
Greater London Authority - Cost of Living Advice	-	54,000	54,000
Merton Cost of Living Advice	-	50,000	50,000
Lambeth Living Well	-	49,900	49,900
Immigration	-	42,000	42,000
London & Quadrant Housing	34,359	-	34,359
Lambeth Council Tax Summons Service	30,176	-	30,176
Merton Disability Benefit	25,000	-	25,000
Other Services and Projects	45,768	-	45,768
Investment income	1,857	-	1,857
Other income	7,757	-	7,757
Total	950,043	330,900	1,280,943
EXPENDITURE ON			
Raising funds	3,914	-	3,914
Charitable activities			
Merton Advice, Adviceline & Information Services	384,236	104,429	488,665
Lambeth Advice, Adviceline & Information Services	354,366	49,680	404,046
Lambeth Children's Centre	71,633	-	71,633
Greater London Authority - Cost of Living Advice	-	54,960	54,960
Merton Cost of Living Advice	-	24,057	24,057
Lambeth Living Well	-	47,371	47,371
Immigration	-	41,879	41,879
London & Quadrant Housing	45,943	-	45,943
Lambeth Council Tax Summons Service	28,223	-	28,223
Merton Disability Benefit	23,317	-	23,317
Other Services and Projects	29,603	309	29,912
Total	941,235	322,685	1,263,920
NET INCOME	8,808	8,215	17,023
Other recognised gains/(losses)			
Actuarial gains on defined benefit schemes	968	-	968
Net movement in funds	9,776	8,215	17,991
RECONCILIATION OF FUNDS			
Total funds brought forward	353,601	79,562	433,163
TOTAL FUNDS CARRIED FORWARD	363,377	87,777	451,154

13. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 April 2023 and 31 March 2024	103,631
DEPRECIATION	
At 1 April 2023 and 31 March 2024	103,631
NET BOOK VALUE	
At 31 March 2024	-
At 31 March 2023	-

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade debtors	20,000	15,501
Other debtors	517	350
Accrued income	12,041	19,500
Prepayments	7,994	7,671
	40,552	43,022

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade creditors	5,347	11,117
Social security and other taxes	18,686	17,145
VAT	-	1,146
Other creditors	6,504	6,538
Deferred income	128,811	-
Accrued expenses	6,600	6,300
	165,948	42,246

	2024 £	2023 £
Deferred Income		
Balance brought forward	-	30,000
Amounts released to incoming resources	-	(30,000)
Amounts deferred in the year	128,811	-
Balance carried forward	128,811	-

Deferred income comprises income received during the year which relates to the next financial year. Deferred income includes restricted deferred income of £62,700.

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2024 Total funds	2023 Total funds
	£	£	£	£
Current assets	506,739	91,628	598,367	495,102
Current liabilities	(103,248)	(62,700)	(165,948)	(42,246)
Pension liability	(795)	-	(795)	(1,702)
	402,696	28,928	431,624	451,154

Comparatives for net assets between funds	Unrestricted funds	Restricted funds	2023 Total funds
	£	£	£
Current assets	407,325	87,777	495,102
Current liabilities	(42,246)	-	(42,246)
Pension liability	(1,702)	-	(1,702)
	363,377	87,777	451,154

17. MOVEMENT IN FUNDS

	At 1/4/23	Net movement in funds	At 31/3/24
	£	£	£
Unrestricted funds			
General Fund	365,079	38,412	403,491
Pension reserve	(1,702)	907	(795)
	363,377	39,319	402,696
Restricted funds			
The Walcot Foundation	18,675	(18,675)	-
Restricted Donation	1,037	(1,037)	-
Trust for London	2,936	(3,174)	(238)
Lambeth Living Well	37,025	(37,032)	(7)
London Borough of Merton (Revenues and Benefits/ Merton Debt Adviser)	3,121	(16)	3,105
Greater London Authority - Cost of Living Advice	(960)	(683)	(1,643)
London Borough of Merton - Cost of Living	25,943	4,650	30,593
AFA (Advice First Aid) Community Advice	-	2,311	2,311
The Wimbledon Foundation	-	(5,193)	(5,193)
	87,777	(58,849)	28,928
TOTAL FUNDS	451,154	(19,530)	431,624

17. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General Fund	963,743	(925,331)	-	38,412
Pension reserve	-	-	907	907
	963,743	(925,331)	907	39,319
Restricted funds				
The Walcot Foundation	7,500	(26,175)	-	(18,675)
Restricted Donation	35,000	(36,037)	-	(1,037)
Trust for London	41,750	(44,924)	-	(3,174)
Lambeth Living Well	-	(37,032)	-	(37,032)
London Borough of Merton (Revenues and Benefits/ Merton Debt Adviser)	45,000	(45,016)	-	(16)
Greater London Authority - Cost of Living Advice	91,125	(91,808)	-	(683)
London Borough of Merton - Cost of Living	75,000	(70,350)	-	4,650
AFA (Advice First Aid) Community Advice	16,666	(14,355)	-	2,311
The Wimbledon Foundation	3,750	(8,943)	-	(5,193)
	315,791	(374,640)	-	(58,849)
TOTAL FUNDS	1,279,534	(1,299,971)	907	(19,530)

Comparatives for movement in funds

	At 1/4/22 £	Net movement in funds £	At 31/3/23 £
Unrestricted funds			
General Fund	356,271	8,808	365,079
Pension reserve	(2,670)	968	(1,702)
	353,601	9,776	363,377
Restricted funds			
The Walcot Foundation	18,675	-	18,675
UC Help to Claim	287	(287)	-
Merton Neighbourhood Fund	7,893	(7,893)	-
Restricted Donation	15,396	(14,359)	1,037
Trust for London	2,815	121	2,936
Lambeth Living Well	34,496	2,529	37,025
London Borough of Merton (Revenues and Benefits/ Merton Debt Adviser)	-	3,121	3,121
Greater London Authority - Cost of Living Advice	-	(960)	(960)
London Borough of Merton - Cost of Living	-	25,943	25,943
	79,562	8,215	87,777
TOTAL FUNDS	433,163	17,991	451,154

17. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General Fund	950,043	(941,235)	-	8,808
Pension reserve	-	-	968	968
	950,043	(941,235)	968	9,776
Restricted funds				
The Walcot Foundation	25,000	(25,000)	-	-
UC Help to Claim	-	(287)	-	(287)
Merton Neighbourhood Fund	-	(7,893)	-	(7,893)
Restricted Donation	35,000	(49,359)	-	(14,359)
Trust for London	42,000	(41,879)	-	121
Lambeth Living Well	49,900	(47,371)	-	2,529
London Borough of Merton (Revenues and Benefits/ Merton Debt Adviser)	45,000	(41,879)	-	3,121
London Borough of Merton - Citizens Advice Adviceline Service	30,000	(30,000)	-	-
Greater London Authority - Cost of Living Advice	54,000	(54,960)	-	(960)
London Borough of Merton - Cost of Living	50,000	(24,057)	-	25,943
	330,900	(322,685)	-	8,215
TOTAL FUNDS	1,280,943	(1,263,920)	968	17,991

Unrestricted Funds
The Pension reserve is a designated reserve set aside to cover the liability for the obligation on the defined benefit scheme.

Restricted Funds

1) The Walcot Foundation
This grant supports the full employment costs of our Lambeth Advice Supervisor.

2) Restricted Donation
We are extremely grateful to a major donor who is supporting the costs of a service manager role (Head of Quality and Projects) a priority for the charity to support our team and clients.

3) Trust For London
This two-year grant supports the full employment costs of our Immigration Adviser.

4) Lambeth Living Well
CAML advisers working in local community outreach venues across Lambeth - including Lambeth Living Well Bus and West Norwood Community Shop - focusing on priority areas of advice need.

5) London Borough of Merton - Merton Debt Adviser
Supports a dedicated debt adviser to support Merton residents.

6) Greater London Authority - Cost of Living Advice
For the delivery of cost of living crisis prevention advice and specialist casework.

7) London Borough of Merton - Cost of Living Advice
For the delivery of advice to Merton residents affected by the cost of living crisis.

17. MOVEMENT IN FUNDS - continued

8) AFA (Advice First Aid) Community Advice
Supports a full-time adviser accepting referrals from community partners under the Cost of Living Crisis Prevention Advice Project, and the development of Advice First Aid.

9) The Wimbledon Foundation
Supports face-to-face advice and advice work in Merton.

18. EMPLOYEE BENEFIT OBLIGATIONS

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2022 to 31 January 2025: £3,312,000 per annum (payable monthly).

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 30 September 2025: £11,243,000 per annum (payable monthly and increasing by 3% each on 1st April).

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Present value of provision

	31.3.2024	31.3.2023	31.3.2022
Present value of provision	£795	£1,702	£2,670

18. EMPLOYEE BENEFIT OBLIGATIONS - continued

Reconciliation of opening and closing provisions

	31.3.2024	31.3.2023
	£	£
Provision at start of period	1,702	2,670
Unwinding of the discount factor (interest expense)	65	50
Deficit contribution paid	(973)	(973)
Remeasurements - impact of any change in assumptions	1	(45)
Provision at end of period	795	1,702

Income and expenditure impact

	31.3.2024	31.3.2023
	£	£
Interest expense	65	50
Remeasurements - impact of any change in assumptions	1	(45)

Assumptions

	31.3.2024	31.3.2023	31.3.2022
Rate of discount	5.31%	5.52%	2.35%

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

Deficit Contributions Schedule

Year ending	31.3.2024	31.3.2023	31.3.2022
	£	£	£
Year 1	811	973	973
Year 2	-	811	973
Year 3	-	-	811

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

It is these contributions that have been used to derive the company's balance sheet liability.

Defined contribution scheme

Included in other creditors is a pension liability of £6,127 (2023 £5,479) due to The Pension Trust.

19. CONTINGENT LIABILITIES

Debt on withdrawal from the multi-employer defined benefit pension scheme (The Pension Trust Growth Plan)

As of 30 September 2023, the estimated cost of withdrawal from the multi-employer defined pension scheme has been calculated to be £15,028. The estimated debt is calculated on the solvency - or 'buy-out' - basis. This is the Scheme Actuary's estimate of the pricing basis used to secure pension liabilities with an insurance company in full at 30 September 2023. Provision has not been made for this amount as the charity has not withdrawn from the scheme.

Employment Tribunal

There is a historical employment tribunal claim which is still outstanding and is due to be heard at the Employment Appeal Tribunal (EAT) and possibly to be remitted to the Employment Tribunal (ET) again for further hearings. As at the reporting date, there are substantial uncertainties as to what grounds, if any, will be upheld and if so may be remitted to ET. On that basis, no provision can be reliably estimated.

20. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

CITIZENS ADVICE MERTON AND LAMBETH

England & Wales - Charity number 1046018

Accounts

REGISTERED COMPANY NUMBER: 02914384 (England and Wales)
REGISTERED CHARITY NUMBER: 1046018

REPORT OF THE TRUSTEES AND

AUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

FOR

CITIZENS ADVICE MERTON AND LAMBETH LIMITED
(A COMPANY LIMITED BY GUARANTEE)

Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

	Page
Chair's Welcome	1
Report of the Trustees	2 to 15
Report of the Independent Auditors	16 to 18
Statement of Financial Activities	19
Statement of Financial Position	20
Statement of Cash Flows	21
Notes to the Statement of Cash Flows	22
Notes to the Financial Statements	23 to 37

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

CHAIR'S WELCOME
FOR THE YEAR ENDED 31 MARCH 2023

I am very pleased to present our 2022-2023 Trustees Report and Accounts. Against the background of the continuing economic uncertainties we all face,

CAML is making a significant impact on behalf of our commissioners, funders, staff, volunteers and, most importantly, our clients:

- CAML supported over 27,600 clients in the year, an increase of over 38% since March 2021 (and a rise of over 17% from last year's 23,500 clients)
- CAML's support and advice generated £3.2 million in financial benefits (2022: £2.7 million) and over £10.3 million in value to the people we supported (2022: £10 million)
- The wider economic and social benefit of improving our clients' well-being is estimated at nearly £26.5 million (2022: £13 million)

After the big jump in client demand CAML saw last year, our services needed to increase again sharply this year to levels we have not seen before. We work to meet as much of this demand as we can, and I am very pleased to say this is very well-recognised by our funders and service commissioners: despite so many competing demands for their funds, they see the benefits we deliver and grew our income to £1.3 million (2022: £1.2 million). Even though our expenditure in the year rose as service delivery grew, we carefully managed all project costs to fund them all through our income over the year.

Of course such a great response to these challenges has seen the very best work from the highly-committed CAML staff and volunteers led by our Chief Executive, Suzanne Hudson. Thank you all for your dedication and effort. CAML sees very clearly the dedication and commitment you bring our clients.

Once again the demand for services from everyone who needs us is of course vastly more than CAML could ever support, but we continue to use our resources as thoughtfully as we can to best support the communities of Lambeth and Merton.

The Board continues to strengthen its good existing mix of experience and skills as it works to ensure the CAML strategic priorities are acted on. Many thanks to my Board colleagues for their valuable contributions over the past year.

CAML continues to work very hard for its clients.

J. Gosal

Jatinder Gosal
Chair of the Board of Trustees
11 October 2023

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Principles, Aims and Strategic priorities

Citizens Advice Merton and Lambeth (CAML) is one of London's leading and busiest advice charities. We support individuals and families who live, work or study primarily in the London Boroughs of Merton and Lambeth, but also elsewhere. We also work to raise awareness and understanding of the challenging issues affecting individuals and our communities.

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 for the benefit of the communities we serve.

We were one of the first Citizens Advice services to open our doors in 1939. With over 80 years' experience, our services and support are as important today as they were when our work began.

"I have just had my first appointment with an adviser at Citizens Advice Merton and Lambeth. I just want to say a big thanks for all their help and everything they did. I really appreciate it alot.They welcomed me with such a nice attitude and solved my problems so quickly." - Client

Strategy 2021-2026

In 2021 we developed and implemented a new five-year strategy in consultation with staff, volunteers, funders, commissioners, clients and other stakeholders.

Our Purpose

Supporting people to resolve their advice problems and change their lives for the better. We do this on a **free, confidential and impartial basis** by:

- Providing **advice and information services** to support people in resolving the problems they face; and
- Supporting the **improvement of policies and practices** that affect people's lives both locally and nationally.

Our Values

Clients and Beneficiaries first

- We work for the public and place the interests of our clients and communities at the heart of our high quality advice, information and support.
- We collaborate with other organisations and partners for the benefit of our clients.

Professionalism

- Working together as a team we take pride in doing things properly, in making a real difference.
- Our staff, volunteers and trustees act with integrity.
- We support our team with on-going training and mentoring to achieve the best for clients and beneficiaries.

Compassion

- We believe everyone should have access to social justice.
- We value diversity, challenge discrimination and create a culture where all can flourish.

Strategic Priorities 2021-2026

1. To **deliver the highest quality advice and support** across the range of our services.

2. To **use technology to enable multi-channel access** and to support as many clients as we can in the way that best meets their needs.

3. To **ensure our services are accessible** by:
a) Prioritising face-to-face support for those who most need it.
b) Finding other means to help vulnerable clients where that would be more effective.

4. To invest in **quality training and supervision** to make the most of our **exceptional staff and volunteers** .

5. To build the long-term success of the charity by **prioritising financial sustainability** and by **attracting more investment from our communities** .

Public benefit
The Trustees have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charities Commission. The company's objects are to promote any charitable purpose for the public and preservation of health and the relief of poverty, sickness and distress but without limitation, for the benefit of the community in London Boroughs of Merton and Lambeth and surrounding areas; specifically, to provide free, independent, confidential, impartial advice, advocacy and information to the public on civil, financial, legal and other matters.

The Trustees refer to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the company and in planning its future activities. The Trustees consider how planned activities will contribute to the aims and objectives they have set.

The Charity believes its strategy should be a living document, engaging with all our stakeholders and being actively reviewed and enhanced in response to the rapidly changing social, political and economic external environment. To ensure that we remain relevant and effective in responding to the needs of our local communities, we are committed to building on what we know works, involving our partners, commissioners, funders, staff, and volunteers.

ACHIEVEMENT AND PERFORMANCE
Charitable activities
Our services
CAML provides a range of services and specialist projects primarily for the residents of the two London boroughs of Merton and Lambeth, but also wider London/elsewhere. The demographics of the two London boroughs differ, and our funding and hence services and projects in the respective boroughs also vary. However, our focus is on each and every client and their particular situation.

Often working in partnership or collaboration with other organisations, we know that together we can often achieve better outcomes for individuals and families in need. Our information, support and advice services are provided via telephone, online, video conference and face-to-face. In addition to our main public advice services we offer a range of specialist services and projects.

Unfortunately, despite some new funding in 2022-23, we do not have the resources to support everyone who contacts us. The high number of clients we have supported has only been possible through the enormous commitment of our staff team, our amazing volunteers, our partners and our fantastic funders/supporters.

"I would like to thank you all for your continuous support. The last 3 years have been very traumatic and difficult for me, but you all have guided me along the way and I appreciate this very much." - Client

ACHIEVEMENT AND PERFORMANCE

Charitable activities

A year of unprecedented demand and challenges

During 2022-23 the cost-of-living crisis, following two years of pandemic, meant that demand for CAML's advice and support rose to unprecedented levels, far exceeding the charity's capacity and placing huge pressures on our services and team of staff and volunteers.

As local people found it increasingly difficult to pay their rent, Council Tax and energy bills and generally make ends meet, they turned to us for help. We saw a 7% increase in complex debt issues, an increase in housing disrepair and maintenance issues and rises in cases of clients presenting with private sector rents and social housing service charges problems. Housing issues overall presented by our clients rose by 23%. We also saw an increase in the complexity of issues that people came to us for help with. Clients rarely come to us with one issue but in 2022-23 we saw the multiplicity of problems escalate. As a result of these pressures, increasing numbers of clients presented with safeguarding issues and with challenging behaviour. We supported people to the best of our ability and capacity and we continued to focus on the support for, and wellbeing of our team.

In the first quarter of 2022-23, our ability to assist people was impacted by the Omicron Covid-19 variant, which led to many team members being absent through sickness and also led to clients cancelling appointments. Following this period we returned to full services provision. We were able to open new services during the year including a new Lambeth venue providing in-person services and support in Kennington. We also commenced two new cost-of-living crisis advice projects. The first started in autumn 2022 and is funded by the Greater London Authority. The focus of this project is crisis prevention including partnership working with community and faith organisations in Merton, Lambeth and Wandsworth to reach parts of the community experiencing cost-of-living difficulties. Merton Council also funded a specialist cost-of-living advice and information service from January 2023, enabling us to respond to growing demand. For more on these two special projects, see below.

I am so pleased there is a local citizens advice. All staff I think recognise my need for help. I have been stressed with rising costs and I live frugally. I don't have family any more. They [CAML] help every time." - Client

"I find the service very helpful and guaranteed peace of mind. The [CAML] team really listen and support. I've been supported by their advisers and also solicitor [CAML's pro bono legal support]." - Client

"Kind, generous helpful people. They are life savers." - Client

Rising numbers helped and value generated

During the year **we supported over 27,600 clients with almost 41,000 advice issues** through our range of services. The number of people helped represents an increase of 16% on the previous year. The figure does not include people who accessed the self-help resources on the CAML website, which we estimate to be in excess of 30,000 in the year.

For every £1 invested in our services in 2022-2023, we generated*:

£2.46 in savings to government and public services (fiscal benefits)	By helping stop problems occurring or escalating, we reduce the need for public services (health, housing, out of work benefits).
£25.91 in wider economic and social benefits (public value)	Supporting and helping to solve residents' problems improves lives - and this means better wellbeing, participation and productivity for residents, communities and the boroughs we serve.
£8.10 in financial value to the people we help	Through our services and support we can increase people's income, help write off debt, we take up benefits and resolve consumer issues.

CAML's support and advice generated £3.2 million in fiscal benefits and over £10.3 million in value to the people we supported. The wider economic and social benefit of improving clients' well-being is estimated at £26.5 million.

*Data calculated using Treasury impact model available to Citizens Advice network.

Main public advice services

CAML delivered general advice and information services for Merton and Lambeth residents by telephone (Adviceline), email, in-person drop-in sessions at charity offices in Mitcham, Morden and Kennington, and through our website (caml.org.uk). Our general advice support encompasses information support, advice needs assessments, advice appointments and referral to specialist advice services provided by CAML's special projects, pro bono law partners or other organisations. For more about special projects and pro bono see below.

The main topics we received enquiries about across all our services were as follows. Benefit enquiries, including tax credits and Universal Credit, account for 30% of issues we helped with. Enquiries about Personal Independence Payment were by far the largest matter that we dealt with. Housing and debt issues accounted for another third of our work. The top debt issues that people came to us for help with were council tax arrears, housing association rent arrears and fuel debts.

Housing	22%	Utilities & communications	2%
Benefits and tax credits	22%	Consumer goods & services	2%
Debt	12%	Health & community care	2%
Universal Credit	8%	Financial services & capability	2%
Immigration and asylum	7%	Tax	1%
Legal	6%	Travel & Transport	1%
Employment	4%		
Relationship & familiy	3%		
Charitable Support & Food Banks	3%		
Other	3%		

During the year we saw priority demands change owing to the ongoing impact of the cost-of-living crisis and demand for debt support in particular rose sharply as individuals and families struggled with managing finances, budgeting and for many, day-to-day living.

Adviceline services

Our Adviceline telephone and email service provides information, assessments and support through two Advicelines - one for Merton and one for Lambeth.

The cost-of-living crisis has meant the demand for Adviceline across both local authorities continues at high levels. During the year we supported over 17,634 calls and online queries, but demand continued to outpace our resources with the outcome that individuals can face long wait times to speak with a team member. Moreover, owing to the rising complexity of individuals' circumstances, the average call time is lengthening, creating additional pressures on our ability to meet rising demand.

"Thank you for being there when I rang. The lady I spoke with was very helpful. She listened to my queries, explained process for food bank vouchers and completed for me. She also mentioned warm spaces and a local community shop which I didn't know beforehand. She followed up by email." - Client

Case study:
The client initially contacted us through Lambeth Adviceline to request support for a fuel voucher. We booked an advice assessment with the client for later that day to explore their advice issues fully. This revealed that the client faced numerous issues including income and benefits, water arrears and cost-of-living concerns. Ensuring the client fully met eligibility criteria, we made a Fuel Bank Foundation referral and the client received a fuel voucher. We discussed benefits with the client and offered a link to an online benefits calculator or an adviser appointment. The client said they were more than happy to use the online benefits calculator and if they had any queries, they would ring us back to double check. We also raised the possibility of child maintenance as the client was separated and their ex-partner was not consistently contributing financially. We provided links to reputable websites including Gingerbread, a charity that advises single parents about obtaining more support. We provided the client with information on the Thames Water Trust, which can provide financial support for water arrears, and details of Lambeth Larder and the West Norwood Community Shop as sources of cheaper or free food. We invited the client to contact us again if they needed any further help or advice and sent a follow-up email containing all the information.

In-person services

Our Mitcham and Morden offices were fully re-opened in early 2021 following the pandemic and we opened the new Kennington venue in June 2022.

The sharp rise in the cost of living produced rising on the demand at our three offices. During the year we supported 5,248 people with on-the-day information and advice assessment support and 2,450 clients with generalist advice appointments.

Merton and Lambeth residents faced complex challenges, and sometimes engaged with us late in the day with impossible demands, rising frustration and inappropriate behaviour. We've also seen and supported a significant rise in safeguarding issues. Demand for emergency food, fuel and debt support and form filling significantly exceeded our capacity as the year wore on. We endeavour to prioritise face-to-face support for clients who need it, including those with complicated situations, who are vulnerable, or needing complex casework. In supporting clients often in crisis, we have further enhanced the support for our team.

"It has been the most stressful 6 months of my life but thanks to you amazing people I survived this horrible situation. I simply do not have enough words to express my gratitude. Please kindly relay my thanks to everyone who helped deal with my case." - Client

"I attended your drop-in session at Kennington yesterday. [The Adviser] was extremely helpful, understanding and sympathetic to my issues. They provided me with practical and effective information and to be honest some emotional support. I just thought you should know that you have an empathetic and efficient employee. I don't normally write reviews or leave comments like this but I was pleasantly surprised by the service I received yesterday." - Client

Key Demographics

Client demographics across CAML's advice services:

Gender		**Age**		**Ethnicity**	
Female	62%	<25 years	3%	White	33%
Male	38%	25-29	7%	Asian	13%
Other/refer not to say	0%	30-39	22%	Black	39%
		40-49	14%	Mixed	7%
Disability		50-59	33%	Other	8%
		60-69	16%		
Disabled	8%	>70	5%		
Long term health condition	45%				
No/perfer not to say	48%				

Many clients, for understandable reasons, may choose not to disclose health conditions. However, we saw another rise in the number of clients disclosing disabilities or long-term health conditions - from 41% in 2021-22 to 53% in 2022-23. We also continue to see rising numbers of clients mentioning mental health concerns but not disclosing a specific condition. Unfortunately, as mentioned earlier in this report, we are also experiencing and supporting a rising number of safeguarding concerns. We have comprehensive safeguarding policies and procedures and work closely with statutory teams as appropriate to support our clients.

Case study:

The client was a single man, renting a room in a house. He had a dependent eight-year-old child who was living with his parents in Portugal. He had lived in the UK for three years and had EU pre-settled status. He was employed as a chef but, following an accident in which he suffered a fractured spine, had been signed off sick for at least six months. He was still employed but had come to the end of his sick pay and was not sure whether he would be able to return to his job. We advised client to Universal Credit and Personal Independence Payment and drafted a letter for him to write to his employer about missing sick pay and to establish when it will be paid. We advised client to return to CAML for a further appointment if he was refused benefits or had further sick pay problems.

Specialist Services Review
CAML's projects provide specialist advice and casework support or focus on specific issues, groups and/or localities.

Lambeth Children's Centre service
This is an outreach service with dedicated advisers based in Better Start Children's Centres across Lambeth supporting families in need with children under 5 years of age. During the year we supported 281 families with over 2670 issues - primarily benefits, debt and housing.

Merton Disability Welfare Service
Our Specialist Disability Caseworker delivers expert advice to disabled people living in Merton. The service is part-funded by London Borough of Merton, with the charity supporting the balance following the decision of Trustees to invest in this much-needed programme focusing on supporting some of the most vulnerable people in Merton to access/receive the disability benefits to which they are entitled.

170 individuals were supported through the service with a mix of advice and casework, addressing 511 issues. Due to clients' needs and circumstances nearly all appointments are face-to-face. We saw a rise in complexity of challenges for clients requiring more extensive and on-going support during 2022-23. This specialist service helps relieve tremendous financial hardship and challenges for individuals/families most in need.

Wimbledon Guild
For a number of years we have worked in close partnership with Wimbledon Guild with a dedicated CAML adviser based in their central Wimbledon venue supporting clients one day a week. During the year, we supported 107 clients with 406 issues.

In spring 2022, Wimbledon Guild approached us about extending our partnership work to include a specialist debt adviser one day a week owing to the cost-of-living crisis. CAML's debt advice support started in June 2022 and our adviser supported 39 clients with 193 debt issues in the part year to end March 2023.

Lambeth Council Tax Support
Our dedicated advisers worked closely with Capita and Lambeth Council teams to help people with Lambeth Council Tax arrears. As financial difficulties for Lambeth residents mounted during the year, so did demand for this service. Unfortunately, funding for the service was reduced from December 2022 and our service was cut from three to two days per week. However, we supported 222 residents with 899 issues.

Lambeth Living Well Service
CAML provides generalist information and advice at community venues and the Lambeth Living Well Bus. We supported 381 Lambeth residents with 1412 issues, working closely with health and other organisations.

Immigration Service
The Trust for London funds us to provide a specialist immigration advice service, working in partnership with three other London Citizens Advice charities. Our dedicated Immigration Adviser supports residents across five London boroughs. The service supported 514 clients in 2022-23 with 1482 issues. The demand for this specialist support continued to exceed our forecasts.

Cost-of-Living Crisis Prevention Advice Project (GLA)
This much-needed new pan-London service commenced in September 2022. It is funded by the Greater London Authority (GLA) and CAML is one of the service delivery partners. In the project CAML has a Crisis Prevention Adviser providing general advice and support for Londoners struggling with the cost-of-living crisis. CAML works with community groups and organisations including Merton Carers Support and Mushkil Aasaan. CAML is also funded to employ a specialist welfare benefits adviser who takes referrals from CAML and other Citizens Advice charities in south and west London. To the end of March 2023, CAML supported 259 Londoners and also engaged with 353 people at community events.

Merton Cost-of-Living
In late 2022, Merton Council awarded CAML new funding to help support individuals and families in Merton manage their immense challenges arising from the cost-of-living crisis. The two-year grant supports a dedicated team of generalist and debt advisers to provide a mix of drop-in sessions and pre-booked appointments in outreach venues including Merton libraries and Wide Way Medical Centre. In the first three months we supported 79 Merton residents.

Pound Advice L&Q Housing

With rising costs for the charity and the Pound Advice project management company imposing a reduction in funding to advice charity partners, CAML's Board of Trustees reluctantly took the decision that CAML had no option but to withdraw from this project at end-December 2022 following many years as a successful lead partner. In the first nine months we supported 361 tenants.

Pro Bono Advice

CAML partnered with two law firms in 2022-23 to provide clients with free initial legal advice on housing matters. Duncan Lewis Solicitors accepted referrals for telephone advice and Abbotts Martin saw clients referred by us in Kennington. We are grateful for their continued support.

Communications, Research & Campaigns

We gather evidence about the impact of national and local policies and practices on and for our clients and use this evidence to encourage change. For example, to ensure that national Citizens Advice's policy work is informed by the experiences of the people of Merton and Lambeth, our advisers, assessors and the Adviceline team sent national Citizens Advice 489 evidence forms, covering 983 problem issues faced by our clients. As ever, problems with the benefits system lay behind almost a third of these issues, but housing concerns, in both the private and social rented sectors, gave rise to even more. The case studies below show how the same problem - a large, unexpected rent increase - affects people in different situations in different ways.

As well as informing national Citizens Advice about the impact of government policies on local people, we speak directly to local and national policy makers. For example, our chief executive gave a keynote speech at the Merton Cost of Living Summit, had frequent meetings with council officials at both Merton and Lambeth, and met with several of Merton and Lambeth's MPs and Greater London Assembly Members. We also engage with the wider community through regular posts on our website and social media networks including Twitter, Facebook and LinkedIn.

Case Study - Jonny faces a rent increase

Jonny (not his real name) and his flatmate live in a two bedroom flat conversion in South Wimbledon. His landlord's agent contacted him demanding a rent increase of 25%.

He spoke with other tenants who rent flats in the building from the same landlord - a limited company. They had all received similar rent increase notifications. Their tenancy agreements provided that the landlord can review rents annually and change them in line with inflation. Inflation is indeed high - but not as high as 25%.

Jonny came to us because he and other tenants worried that, if they objected to this increase, which was in breach of their tenancy agreement, the landlord would evict them. Their worries were made worse because one of the landlord's directors had recently been prosecuted for illegally renting properties in another London borough. They wanted to know how to stop their landlord either breaking their tenancy agreements or evicting them by issuing Section 21 notices.

We explained that landlords can only increase the rent on a fixed term tenancy if there is a rent review clause in the agreement. If the tenancy has become a periodic (rolling) tenancy, they can legally issue a Section 13 notice, which tenants can challenge at a tribunal. Otherwise, landlords have the right to issue a Section 21 notice to start the legal process of ending the tenancy, only if there is a break clause or if it is a rolling tenancy. Landlords do not need any reason to issue a Section 21. We showed Jonny how to check whether a Section 13 or 21 notice had been issued properly and, if so, what steps he could take to challenge it and remain in his flat paying a sensible rent.

Case study - Eileen stays put

Eileen (not her real name) loves her south London flat. A widow in her late 70s, the one bedroom, ground floor flat is near her daughter and family, the shops and everything she needs. Fiercely independent, she refused to apply for bereavement benefit when her husband died. Her medical conditions sometimes stop her from carrying out everyday tasks.

Helped by Housing Benefit and Pension Credit, she was able to pay the rent and make ends meet and has no outstanding debts. In late 2022, the managing agent contacted her wanting to increase the rent by £200 per month. Eileen could not afford this increase.

Desperate to stay in her much loved flat, Eileen came to us. We helped her check her eligibility for Attendance Allowance and recommended we complete the application form and submit to the Department of Work and Pensions (DWP). Initially Eileen was reluctant to do this, saying that the process appeared very intrusive and would increase her stress levels unbearably, but with our support the application was completed and sent. We also explained how to apply to Merton Council for Discretionary Housing Payment and supported her to complete the form. We also supported the client to negotiate a lower and more affordable rent increase.

Volunteers
Volunteers are a vital part of CAML's services and the organisation's contribution to our local communities. All volunteers receive a comprehensive induction and ongoing training with daily support and supervision from dedicated staff members. National CA calculates that CAML volunteers gave an estimated £259,290 worth of time during this financial year.

There were 45 volunteers throughout the year, contributing to various teams across CAML. Roles included Information, Research and Campaigns, Assessor and Adviser volunteers. CAML's Trustees are also volunteers and their work provides the governance oversight for the charity to operate. During the year we welcomed a new trustee to the Board and in the current financial year we have appointed a further three Trustees, all of whom bring valued skills and experiences.

We continued to observe ongoing demographic shifts amongst prospective volunteers and impacts from cost-of-living demands/caring responsibilities. Rising living costs and the legacy of the pandemic have meant that fewer people can afford or have the time to volunteer. However, we were able to successfully retain and recruit a number of new volunteers in 2022-23 and aim to increase Volunteer Assessor/Advisor numbers in 2023-24.

"I started volunteering as an Information Volunteer with CAML in 2019. I had always been interested in Citizens' Advice and when I took early retirement from teaching I saw an opportunity to get involved. I could not have asked for a more rewarding volunteering position. All the regular staff and the other volunteers at CAML have been so kind, supportive, patient and friendly. CAML never forgets that we are volunteers and genuinely values our contribution. It is a real privilege to meet our clients, many of whom have complex problems but are dealing with them with grace. I often feel that I haven't done much to help, but the clients are incredibly grateful. It is such an eye-opening and rewarding role." - CAML Volunteer

"[the best thing about volunteering with CAML is...] Being able to support a charity that performs a vital role. I am very happy volunteering for Citizens Advice Merton and Lambeth! My colleagues here are very supportive and I feel valued, even though my time here is quite limited." - CAML Volunteer

Staff
As of 31st March 2023, CAML employed 39 members of staff (full time and part time).

Our aim is to employ the best and highest quality staff members that we can. Although this can be a challenge, especially in London, where the cost of travel and housing makes it very difficult to attract the right people for the available remuneration, we are delighted to report that we have maintained full or near full staffing levels throughout the year to ensure the charity continues to provide the best service provision possible and deliver on agreed targets.

CAML's support
We believe that investing in and listening to our team makes us a better organisation. We involve staff and volunteers in the design and delivery of services and how we work. We regularly survey and seek feedback and also have a strong commitment to professional development and continuous training. We are proud of our team and are delighted when individuals wish to progress their career and choose to do so with the charity, including volunteers successfully applying for staff roles and staff progressing to supervision and management roles with our support.

We would like to thank every member of the CAML family. Their professionalism, commitment and dedication ensure tens of thousands of individuals and families throughout Merton and Lambeth receives the right support when they need it most.

The Principles and Aims of CAML's Work and Services

We provide advice services responding to clients needs via the telephone, online and face-to-face.

Our aim is to empower clients to better help themselves. But we are always here for further support and advice as and when needed.

Our approach embraces the following principles:

Build and foster trust - With our clients, our partners, and those we work closely with

Embrace joint working and collaboration - To meet individual needs, tackle wider strategic issues and maximise resources we need to work together, drawing on the diverse skills, knowledge and experience of the CAML team, our partners and those we work closely with. Collaborative working ensures the best outcomes for our clients.

Work flexibly - We know the needs of individuals, families and communities change over time - in terms of changing demographics, challenges individuals and families face, and how they prefer to receive support. To ensure we continue to meet clients needs and demands, CAML's professional, high quality advice services need to evolve over time.

Supportive - The challenges clients face are increasingly complex which can be immensely stressful for them, their families and those who support them (including the CAML team). At CAML we are here for our clients and our team. We recognise that to best support clients we need to ensure those who work and volunteer with us are comprehensively supported. In the past year we have developed and implemented enhancements for our team including improved support and supervision, implementation of recommendations from volunteer review and team training.

Evidence based - The design, delivery and evaluation of services must be evidence based. Although we're not a large charity, we need to ensure that evaluating and demonstrating impact and delivering value for money is embedded within what we do.

Quality Assurance - As a member of the national Citizens Advice network, all our advice work is subject to professional quality assurance standards so we can ensure the best standard of support is being consistently delivered. In addition, monitoring and recording of client satisfaction is an integral part of our services. This information includes client profiles which enable us to monitor that our services are meeting the needs of the community including hard-to-reach groups such as those with additional communication needs or enhanced support through a range of delivery models to maximise access (phone, email, online, face-to-face, drop-in and appointments at multiple venues).

We record, monitor and measure customer satisfaction in a variety of ways. We have detailed information (with consent) on how we have supported clients and the number of issues resolved. We can also value economic and financial gains, for example benefits appeals successes and money protected (following unjust claims against clients) through a Treasury-recognised econometric model available to the Citizens Advice network. In other cases, satisfaction is measured by the determining factors of the issues, i.e. home retained, debt managed, employment issue resolved.

With national Citizens Advice, clients are invited to participate in feedback. Where the client agrees, a third party organisation contacts them to complete a survey (telephone or online) as to their experience with CAML.

" I have always found my local CA office [CAML] to be extremely helpful!!! They helped with my long standing case to reach a successful outcome. Cannot recommend highly enough." - Client

FINANCIAL REVIEW

Financial position

In the past year CAML continued to build on the income growth seen over the past few years with overall income rising to £1,281,000 in FY2022-23, a £51,000 net increase during the year.

With the cost of living crisis, demand for our support continues to significantly outpace our ability to support everyone trying to contact us. Continued sustained charity development and expansion remains our priority aim for the next three years.

Expenditure rose to £1,263,000 from £1,176,000 the previous year reflecting both the expansion in the charity and services. We closed the year with a very small surplus - £18,000.

Following two unprecedented years supporting clients through the challenges of Covid pandemic, we're now in the midst of a cost-of-living crisis not seen in the UK for 50 years. As highlighted throughout this report, overall service demand again accelerated significantly in the year (and unfortunately continues in the current financial year). Despite securing additional funding, the acceleration to date has outpaced our capacity to support all who need us. Furthermore, our analysis and forecasts suggest we are nowhere near the end of the tidal wave of advice demand across Merton and Lambeth.

We continue to work very closely with commissioners, partners and funders to professionally support the communities we serve in what are truly unprecedented times.

Investment policy

Similar to many charities of our size, CAML currently has no investment funds. Surplus funds when not immediately required are placed in deposit accounts with CAF Bank and Metro Bank.

Reserves policy

In setting the reserves policy, the Board of Trustees considers the need to provide against any future income shortfall, fulfil working capital requirements and allow funds to be available to support service developments. Throughout 2022-23 we continued to meet the reserves policy of three months operational expenditure in unrestricted funds. With higher restricted balance of funds, in March 2023 the Board of Trustees approved a new reserves policy providing that unrestricted funds meet three months unrestricted expenditure.

PLANS FOR 2023 - 2024 AND FUTURE PERIODS

Governance and Management

We continue to strengthen the Board through identifying gaps in skills/knowledge/experience and successfully recruiting to these roles. During the year Alan Webster, a valued trustee for the past 6 years, resigned. We would like to thank Alan for his support for and unwavering commitment to the charity. During the year we recruited for new Trustees and welcomed Lisa Whiting in November 2022 and a further three new Trustees - Simon Graham, Chris Southorn and Anthony Ma - in the current financial year.

Strengthening Access

A key aspect of meeting rising demand for our services and support in an environment of lower resourcing (financial and otherwise) is to ensure we have the correct balance of service provision between telephone, online, face-to-face and outreach, and between information, assessments (triage), generalist advice and specialist advice.

This is an ongoing process as patterns of demand can change and a successful service must be flexible in order to respond appropriately.

We continue to have important conversations with our core advice funders, the London Boroughs of Merton and Lambeth. Both to ensure that our respective directions of travel are closely aligned and also to influence their future priorities through our expertise.

PLANS FOR 2023 - 2024 AND FUTURE PERIODS

Sustainability, financial viability and risks

In the current unpredictable political and financial environment, it is important to ensure the charity is properly resourced with a strong business plan and highly professional operational leadership and team. This is even more important as Local Authorities and other funders are under increasing and unavoidable pressure to cut their budgets.

We are therefore working to secure appropriate funding for existing service contracts and our Chief Executive is tasked with securing new funding opportunities within the approved three-year budget. Within this, being able to demonstrate the impact of our work and communicate this effectively to key stakeholders is of primary importance.

We recognise that funding is tight and competition for available funds is extremely high. The three-year business plan and budget provides a framework for the charity to sustainably grow and develop. Although the past year and recent months have been highly positive in this regard, we are very aware of risks of key funding support changing and the Board of Trustees may well need to make major strategic decisions if core local authority funding does not meet full cost recovery going forward.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution and organisational structure

The charity is constituted as a company limited by guarantee.

Recruitment and Appointment of New Trustees

The Directors of the company are also Charity Trustees for the purposes of charity law and under the company's articles are known as the Board of Trustees. The Board of Trustees seeks to ensure that the needs of the users of the charity's services are appropriately reflected through the diversity of the members of the Trustee body.

As part of our succession planning, we advertised and recruited two new Trustees during the financial year. Prospective trustees apply and are interviewed by trustee recruitment panel. Successful applicants are then invited to meet the Chief Executive and observe a Board meeting. References are obtained with relevant checks and paperwork completed before the Board approves appointment.

Organisational Structure and decision making

The Board of Trustees meets quarterly and is responsible for the strategic direction and policies of the charity. There are also two sub-committees of the Board covering Finance and People. These have delegated powers, terms of reference and meet quarterly and as required.

The Chief Executive, assisted by three senior managers, is responsible for charity operations including services, contracts and projects within the strategy and policies set by the Board.

Induction and Training of Trustees

New Trustees have a welcome induction including information, time spent with services, team meetings and opportunities to familiarise themselves with the charity's activities and policies. All Trustees are also encouraged to join team meetings and team training. Trustees also attend relevant training sessions from national Citizens Advice and other organisations.

Key Management Remuneration

Remuneration levels for key management personnel are reviewed annually by the board. Trustees consider benchmarks against comparable roles for other similar charities when determining salary and other employment benefits.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Related Organisations

The Charity is a member of Citizens Advice, a national network of over 240 local charities that deliver advice across the country, overseen by a national framework provided by Citizens Advice.

We have excellent relationships with the London Borough of Lambeth and the London Borough of Merton who provide us with core funding for the open public advice services through commissions and/or grants to support our vital work with their communities.

We continue to work in service partnership with other organisations including Wimbledon Guild, Citizens Advice Hounslow, Wandsworth and Hammersmith & Fulham and collaboratively work with other charities and organisations relevant to our clients' needs.

On behalf of our clients and everyone involved with Citizens Advice Merton and Lambeth, we would like to extend our gratitude for the support and co-operation we receive from all our funders, partners and other organisations.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
02914384 (England and Wales)

Registered Charity number
1046018

Registered office
7 Crown Parade
Morden
London
SM4 5DA

Principal address
326 London Road
Mitcham
London
CR4 3ND

Trustees
Mr J S Gosal Chair
Ms E Coulter
Mr S Graham (appointed 12/4/23)
Ms K Gray
Mr P Mcfarlane (resigned 2/9/22)
Ms C Mercer (appointed 5/4/22)
Mr R Patel Treasurer
Mr C Southorn (appointed 12/4/23)
Ms C M Taylor
Mr A S Webster (resigned 7/11/22)
Ms L Whiting (appointed 7/11/22)
Mr A Ma (appointed 30/6/23)

Chief Executive and Company Secretary
Suzanne Hudson

Senior Management
Suzanne is supported by Karen Brunger (Head of Advice Services), Bill Petty (Head of Adviceline, Information & Facilities) and Denitsa Ivanova (Head of Projects & Quality who was appointed in July 2023).

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors
Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

Legal Advisors
Muckles LLP
Time Central
32 Gallowgate
Newcastle upon Tyne NE1 4BF

Bankers
Metro Bank Plc
75 Piccadilly
Mayfair
London W1J 8HU

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling ME19 4JQ

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also the directors of Citizens Advice Merton and Lambeth Limited for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies 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 audit information of which the charitable company's auditors are unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Hartley Fowler LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 11 October 2023 and signed on its behalf by:

J. Gosal

Mr J S Gosal - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CITIZENS ADVICE MERTON AND LAMBETH LIMITED

Opinion

We have audited the financial statements of Citizens Advice Merton and Lambeth Limited (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:
- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees
As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identify and assess risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

-the nature of the industry and sector, control environment and the charities activities;

-results of our enquiries of management about their own identification and assessment of the risks of irregularities;

-any matters we identified having obtained and reviewed the charitable company's documentation of their policies and procedures relating to:

- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non -compliance;

- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;

- the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;

- the matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud. In common with all audits we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework that the charitable company operates in. The key laws and regulations we considered in this context included the Charities Act 2011, UK Companies Act and tax legislation.

In addition we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the charitable company's ability to operate or to avoid a material penalty.

As a result of performing the above, we did not identify any key matters related to the potential risk of fraud or non-compliance with laws and regulations.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provision of relevant laws and regulations described as having a direct effect on the financial statements;

-enquiring of management concerning actual and potential litigation and claims;

-performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;

-reviewing minutes of meetings of those charged with governance, reviewing internal reports, and

-in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments, assessing whether the judgements made in making accounting estimates are indicative of a potential bias and evaluating the business rationale for any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indication of fraud or non-compliance with laws and regulations throughout the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Jonathan Askew FCA (Senior Statutory Auditor)
for and on behalf of Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

3 November 2023

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME FROM					
Donations and gifts in kind	3	46,126	35,000	81,126	78,671
Charitable activities	5				
Merton Advice,Adviceline & Information Services		394,000	75,000	469,000	458,200
Lambeth Advice,Adviceline & Information Services		285,000	25,000	310,000	239,200
Lambeth Children's Centre		80,000	-	80,000	78,007
Greater London Authority - Cost of Living Advice		-	54,000	54,000	-
Merton Cost of Living Advice		-	50,000	50,000	-
Lambeth Living Well		-	49,900	49,900	50,000
Immigration		-	42,000	42,000	20,000
London & Quadrant Housing		34,359	-	34,359	56,083
Lambeth Council Tax Summons Service		30,176	-	30,176	30,000
Merton Disability Benefit		25,000	-	25,000	20,000
Help to Claim		-	-	-	121,107
Other Services and Projects		45,768	-	45,768	77,895
Investment income	4	1,857	-	1,857	43
Other income		7,757	-	7,757	773
Total		950,043	330,900	1,280,943	1,229,979
EXPENDITURE ON					
Raising funds	6	3,914	-	3,914	3,672
Charitable activities	7				
Merton Advice,Adviceline & Information Services		383,268	104,429	487,697	456,483
Lambeth Advice,Adviceline & Information Services		354,366	49,680	404,046	341,353
Lambeth Children's Centre		71,633	-	71,633	70,851
Greater London Authority - Cost of Living Advice		-	54,960	54,960	-
Merton Cost of Living Advice		-	24,057	24,057	-
Lambeth Living Well		-	47,371	47,371	15,504
Immigration		-	41,879	41,879	17,185
London & Quadrant Housing		45,943	-	45,943	64,145
Lambeth Council Tax Summons Service		28,223	-	28,223	31,364
Merton Disability Benefit		23,317	-	23,317	34,737
Help to Claim		-	287	287	120,820
Other Services and Projects		29,603	22	29,625	74,375
Other	9	-	-	-	(53,985)
Total		940,267	322,685	1,262,952	1,176,504
NET INCOME		9,776	8,215	17,991	53,475
RECONCILIATION OF FUNDS					
Total funds brought forward		353,601	79,562	433,163	379,688
TOTAL FUNDS CARRIED FORWARD		363,377	87,777	451,154	433,163

The notes form part of these financial statements

CITIZENS ADVICE MERTON AND LAMBETH LIMITED (REGISTERED NUMBER: 02914384)

STATEMENT OF FINANCIAL POSITION
31 MARCH 2023

	Notes	2023 £	2022 £
CURRENT ASSETS			
Debtors	15	43,022	42,433
Cash at bank		452,080	467,776
		495,102	510,209
CREDITORS			
Amounts falling due within one year	16	(42,246)	(74,376)
NET CURRENT ASSETS		452,856	435,833
TOTAL ASSETS LESS CURRENT LIABILITIES		452,856	435,833
PENSION LIABILITY	19	(1,702)	(2,670)
NET ASSETS		451,154	433,163
FUNDS	18		
Unrestricted funds		363,377	353,601
Restricted funds		87,777	79,562
TOTAL FUNDS		451,154	433,163

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

The financial statements were approved by the Board of Trustees and authorised for issue on 11 October 2023 and were signed on its behalf by:

J. Gosal

Mr J S Gosal - Trustee

The notes form part of these financial statements

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2022 £
Cash flows from operating activities			
Cash generated from operations	1	(17,553)	117,393
Net cash (used in)/provided by operating activities		(17,553)	117,393
Cash flows from investing activities			
Interest received		1,857	43
Net cash provided by investing activities		1,857	43
Change in cash and cash equivalents in the reporting period		(15,696)	117,436
Cash and cash equivalents at the beginning of the reporting period		467,776	350,340
Cash and cash equivalents at the end of the reporting period		452,080	467,776

The notes form part of these financial statements

NOTES TO THE STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2023 £	2022 £
Net income for the reporting period (as per the Statement of Financial Activities)	17,991	53,475
Adjustments for:		
Interest received	(1,857)	(43)
(Increase)/decrease in debtors	(589)	47,864
(Decrease)/increase in creditors	(32,130)	23,968
Difference between pension charge and cash contributions	(968)	(7,871)
Net cash (used in)/provided by operations	(17,553)	117,393

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/22 £	Cash flow £	At 31/3/23 £
Net cash			
Cash at bank and in hand	467,776	(15,696)	452,080
	467,776	(15,696)	452,080
Total	467,776	(15,696)	452,080

3. MAJOR NON-CASH TRANSACTIONS

Donated facilities

In accordance with the Charities SORP FRS 102 the charitable company has included in income the notional rent of £41,540 (2022 £41,540) for occupying serviced accommodation in Morden and Mitcham.

The valuation of the notional rent was provided by the London Borough of Merton. The notional rent expenditure charge is included within support costs.

Donated advertising

During the year the charity received £78,000 (2022 £76,400) Google Ad Grant in in-kind Google Ads advertising. The charity recognised the corresponding expense on the statement of financial activities within communication and research support costs.

1. GENERAL INFORMATION AND LEGAL STATUS

The charitable company is a private company incorporated and domiciled in England and Wales. The address of its registered office is 7 Crown Parade, Crown Lane, Morden, Surrey SM4 5DA. The registered number of the company is 02914384. The registered number of the charity is 1046018.

The financial information presented is for the year ended 31 March 2023 and 31 March 2022. The financial information is presented in sterling which is also the charitable company's functional currency. Monetary amounts are rounded to the nearest pound.

The charitable company has no share capital. Every member of the charitable company undertakes to contribute to the assets of the charitable company in the event of the company being wound up while he is a member, or within one year after he ceases to be a member, for payments of the debts and liabilities contracted before he ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributories among themselves, such amount as may be required not exceeding £1.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Preparation of the accounts on a going concern basis
The financial statements have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves, the financial position, future plans and the expected level of income and expenditure for 12 months from authorising these financial statements.There are no material uncertainties about the charity's ability to continue as a going concern.

Significant judgements and estimates
Preparation of the financial statements requires management to make significant judgements and estimates. The items in the financial statements where these judgements and estimates have been made include:

- Defined benefit pension scheme. Actuarial assumptions used in the calculation of the defined benefit pension liability.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income in respect of services provided is recognised when, and to the extent that, performance occurs and is measured at the fair value of the consideration receivable. The main source of income for the charity is contracts for services and grants with the London Borough of Merton and the London Borough of Lambeth.

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

Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to the consideration by its performance. Grant income relating to a later period is therefore deferred to that period and treated as deferred income in the balance sheet.

2. ACCOUNTING POLICIES - continued

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Governance costs
These are the costs associated with the governance arrangements of the charity. These include audit costs, the cost of legal advice for trustees and costs associated with trustee meetings and preparing statutory accounts. Included within governance costs are any costs associated with the strategic as opposed to day-to-day management of the charity's activities.

Allocation and apportionment of costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's activities. These support costs have been allocated to the activities undertaken by the charity on the basis of the usage of those costs by the activities.

Tangible fixed assets
Tangible fixed assets are depreciated at the following rates:

Computer servers	20% straight line
Desktop computers	25% straight line
Laptop computers	33% straight line

Where project funding has been used for the purchase of tangible fixed assets they are depreciated over the lifetime of the project or as above, whichever is the shorter.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Donated facilities
In accordance with the Charities SORP FRS 102 the charitable company has included in income the notional rent for occupying serviced accommodation in Morden and Mitcham. The valuation of the notional rents was provided by the London Borough of Merton.

Donated advertising
In accordance with the Charities SORP FRS 102 the charitable company has included in income the in-kind estimate of Google Ads advertising. The corresponding expense is recognised in the statement of financial activities within communication and research support costs.

Cash at bank and in hand
Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Debtors
Debtors are recognised at the settlement amount due. Prepayments are valued at the invoice amount prepaid.

2. ACCOUNTING POLICIES - continued

Cash at bank and in hand
Creditors
Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement value.

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

Leasing commitments
Leases that do not transfer all the risks and rewards of ownership are classified as operating leases. Payments under operating leases are charged to the statement of financial activities on a straight-line basis over the lifetime of the lease.

Voluntary help
A certain amount of time is expended on the charitable company's activities which is donated free of charge. In accordance with Charities SORP (FRS 102), volunteer time is not recognised. Details of volunteer support and services are provided in the trustees' annual report and the notes to the accounts.

3. DONATIONS AND GIFTS IN KIND

	2023	2022
	£	£
Gifts in kind	41,540	41,540
Donations	39,586	37,131
	81,126	78,671

4. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	1,857	43

5. INCOME FROM CHARITABLE ACTIVITIES

Income from grants and contracts:

	2023 £	2022 £
Income from Generalist advice:		
Unrestricted		
London Borough of Merton - Generalist advice services	355,000	385,000
London Borough of Lambeth - Generalist advice services	241,000	201,000
Google Ads (benefit in kind)	78,000	76,400
	674,000	662,400
Income from other projects:		
Unrestricted		
London Borough of Lambeth - Children's Centre	80,000	78,007
London Borough of Merton - Disability Benefit	25,000	20,000
London & Quadrant Pound Advice	34,359	56,083
Clarion Housing	-	7,500
Wimbledon Guild	18,000	9,500
Merton EU Settlement Scheme	-	21,750
Lambeth Council Tax Summons Service	30,176	30,000
Lambeth EU Settlement Scheme	-	25,000
Other services and projects	32,768	14,145
	220,303	261,985
Restricted		
Greater London Authority - Cost of Living Advice	54,000	-
London Borough of Merton - Cost of Living Advice	50,000	-
London Borough of Merton - Merton Debt Advisor	45,000	-
London Borough of Merton - Citizens Advice Adviceline Service	30,000	-
UC Help to Claim	-	121,107
London Borough of Lambeth - Living Well	49,900	50,000
Trust for London - Immigration	42,000	20,000
The Walcot Foundation	25,000	25,000
Merton Neighbourhood Fund	-	10,000
	295,900	226,107
Total income from other projects and benefit in kind	594,203	564,492

Summary of total income:

Unrestricted Income - Generalist advice	674,000	662,400
Unrestricted Income - other projects	220,303	261,985
Unrestricted Income - donations	46,126	43,586
Unrestricted Income - investment and other	9,614	901
Total unrestricted income	950,043	968,872
Restricted income - donations	35,000	35,000
Restricted income - other projects	295,900	226,107
Total restricted income	330,900	261,107
Total Income - Statement of Financial Activities	1,280,943	1,229,979

6. RAISING FUNDS

Raising donations and legacies

	2023	2022
	£	£
Fundraising expenditure	3,914	3,672

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 8)	Totals
	£	£	£
Merton Advice,Adviceline & Information Services	335,637	152,060	487,697
Lambeth Advice,Adviceline & Information Services	310,473	93,573	404,046
Lambeth Children's Centre	59,711	11,922	71,633
Greater London Authority - Cost of Living Advice	49,767	5,193	54,960
Merton Cost of Living Advice	21,246	2,811	24,057
Lambeth Living Well	41,727	5,644	47,371
Immigration	41,879	-	41,879
London & Quadrant Housing	37,797	8,146	45,943
Lambeth Council Tax Summons Service	23,258	4,965	28,223
Merton Disability Benefit	19,231	4,086	23,317
Help to Claim	287	-	287
Other Services and Projects	24,350	5,275	29,625
	965,363	293,675	1,259,038

Summary of total expenditure

	2023	2022
	£	£
Charitable activities costs (above)	1,259,038	1,226,817
Fundraising expenditure (note 6)	3,914	3,672
Other costs - exceptional item (note 9)	-	(53,985)
Total Expenditure - Statement of Financial Activities	1,262,952	1,176,504

8. SUPPORT COSTS

	Service support costs	Finance	Human resources
	£	£	£
Merton Advice,Adviceline & Information Services	88,473	8,549	7,670
Lambeth Advice,Adviceline & Information Services	39,568	7,060	6,334
Lambeth Children's Centre	8,206	1,464	1,314
Greater London Authority - Cost of Living Advice	3,574	638	572
Merton Cost of Living Advice	1,935	345	310
Lambeth Living Well	3,885	693	622
London & Quadrant Housing	5,606	1,000	898
Lambeth Council Tax Summons Service	3,418	610	547
Merton Disability Benefit	2,812	502	450
Other Services and Projects	3,616	645	579
	161,093	21,506	19,296

	Communications and research	Governance costs	Totals
	£	£	£
Merton Advice,Adviceline & Information Services	42,963	4,405	152,060
Lambeth Advice,Adviceline & Information Services	36,966	3,645	93,573
Lambeth Children's Centre	181	757	11,922
Greater London Authority - Cost of Living Advice	79	330	5,193
Merton Cost of Living Advice	43	178	2,811
Lambeth Living Well	86	358	5,644
London & Quadrant Housing	124	518	8,146
Lambeth Council Tax Summons Service	75	315	4,965
Merton Disability Benefit	62	260	4,086
Other Services and Projects	80	355	5,275
	80,659	11,121	293,675

9. OTHER

Exceptional item

In July 2020 at the request of the employment tribunal the charity made an interim payment on account to the claimant, the amount was refunded in July 2021. See the contingent liabilities note for details.

10. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2023	2022
	£	£
Audit fees	5,000	5,051
Other non-audit services	1,750	1,011

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

During the year no trustees were reimbursed expenses (2022 £nil).

12. STAFF COSTS

	2023	2022
	£	£
Salaries and wages	852,118	831,375
Social security costs	76,688	70,499
Pension costs	19,762	19,538
	948,568	921,412

The average monthly number of employees during the year was as follows:

	2023	2022
Senior Management Team	3	3
Service/Team Managers	5	5
Service Teams	28	30
	36	38

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2023	2022
£60,001 - £70,000	1	-

The key management personnel of the charitable company are the senior management team, which includes:

(i) Chief Executive Officer
(ii) Head of Advice Services
(iii) Head of Adviceline, Information and Facilities

The key management personnel received benefits during the year of £156,372 (2022: £136,524).

Volunteers

The CAML service volunteer team was 45 at 31 March 2023 (2022: 60).

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME FROM			
Donations and gifts in kind	43,671	35,000	78,671
Charitable activities			
Merton Advice,Adviceline & Information Services	423,200	35,000	458,200
Lambeth Advice,Adviceline & Information Services	239,200	-	239,200
Lambeth Children's Centre	78,007	-	78,007
Lambeth Living Well	-	50,000	50,000
Immigration	-	20,000	20,000
London & Quadrant Housing	56,083	-	56,083
Lambeth Council Tax Summons Service	30,000	-	30,000
Merton Disability Benefit	20,000	-	20,000
Help to Claim	-	121,107	121,107
Other Services and Projects	77,895	-	77,895
Investment income	43	-	43
Other income	773	-	773
Total	968,872	261,107	1,229,979
EXPENDITURE ON			
Raising funds	3,672	-	3,672
Charitable activities			
Merton Advice,Adviceline & Information Services	364,381	92,102	456,483
Lambeth Advice,Adviceline & Information Services	341,353	-	341,353
Lambeth Children's Centre	70,851	-	70,851
Lambeth Living Well	-	15,504	15,504
Immigration	-	17,185	17,185
London & Quadrant Housing	64,145	-	64,145
Lambeth Council Tax Summons Service	31,364	-	31,364
Merton Disability Benefit	34,737	-	34,737
Help to Claim	-	120,820	120,820
Other Services and Projects	74,375	-	74,375
Other	(53,985)	-	(53,985)
Total	930,893	245,611	1,176,504
NET INCOME	37,979	15,496	53,475
RECONCILIATION OF FUNDS			
Total funds brought forward	315,622	64,066	379,688
TOTAL FUNDS CARRIED FORWARD	353,601	79,562	433,163

14. TANGIBLE FIXED ASSETS

	Fixtures and fittings
	£
COST	
At 1 April 2022 and 31 March 2023	103,631
DEPRECIATION	
At 1 April 2022 and 31 March 2023	103,631
NET BOOK VALUE	
At 31 March 2023	-
At 31 March 2022	-

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade debtors	15,501	24,485
Other debtors	350	1,778
Accrued income	19,500	8,461
Prepayments	7,671	7,709
	43,022	42,433

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade creditors	11,117	15,481
Social security and other taxes	17,145	16,213
VAT	1,146	2,216
Other creditors	6,538	4,736
Deferred income	-	30,000
Accrued expenses	6,300	5,730
	42,246	74,376

	£	£
Deferred Income		
Balance at 1 April 2022	30,000	8,100
Amounts released to incoming resources	(30,000)	(8,100)
Amounts deferred in the year	-	30,000
Balance at 31 March 2023	-	30,000

Deferred income comprises income received during the year which relates to the next financial year.

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2023 Total funds	2022 Total funds
	£	£	£	£
Current assets	407,325	87,777	495,102	510,209
Current liabilities	(42,246)	-	(42,246)	(74,376)
Pension liability	(1,702)	-	(1,702)	(2,670)
	363,377	87,777	451,154	433,163

Comparatives for net assets between funds	Unrestricted funds	Restricted funds	2022 Total funds
	£	£	£
Current assets	430,647	79,562	510,209
Current liabilities	(74,376)	-	(74,376)
Pension liability	(2,670)	-	(2,670)
	353,601	79,562	433,163

18. MOVEMENT IN FUNDS

	At 1/4/22	Net movement in funds	At 31/3/23
	£	£	£
Unrestricted funds			
General Fund	356,271	8,808	365,079
Pension reserve	(2,670)	968	(1,702)
	353,601	9,776	363,377
Restricted funds			
The Walcot Foundation	18,675	-	18,675
UC Help to Claim	287	(287)	-
Merton Neighbourhood Fund	7,893	(7,893)	-
Restricted Donation	15,396	(14,359)	1,037
Trust for London	2,815	121	2,936
Lambeth Living Well	34,496	2,529	37,025
London Borough of Merton (Revenues and Benefits/ Merton Debt Adviser)	-	3,121	3,121
Greater London Authority - Cost of Living Advice	-	(960)	(960)
London Borough of Merton - Cost of Living	-	25,943	25,943
	79,562	8,215	87,777
TOTAL FUNDS	433,163	17,991	451,154

18. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	950,043	(941,235)	8,808
Pension reserve	-	968	968
	950,043	(940,267)	9,776
Restricted funds			
The Walcot Foundation	25,000	(25,000)	-
UC Help to Claim	-	(287)	(287)
Merton Neighbourhood Fund	-	(7,893)	(7,893)
Restricted Donation	35,000	(49,359)	(14,359)
Trust for London	42,000	(41,879)	121
Lambeth Living Well	49,900	(47,371)	2,529
London Borough of Merton (Revenues and Benefits/ Merton Debt Adviser)	45,000	(41,879)	3,121
London Borough of Merton - Citizens Advice Adviceline Service	30,000	(30,000)	-
Greater London Authority - Cost of Living Advice	54,000	(54,960)	(960)
London Borough of Merton - Cost of Living	50,000	(24,057)	25,943
	330,900	(322,685)	8,215
TOTAL FUNDS	1,280,943	(1,262,952)	17,991

Comparatives for movement in funds

	At 1/4/21 £	Net movement in funds £	At 31/3/22 £
Unrestricted funds			
General Fund	326,163	30,108	356,271
Pension reserve	(10,541)	7,871	(2,670)
	315,622	37,979	353,601
Restricted funds			
The Walcot Foundation	18,675	-	18,675
UC Help to Claim	-	287	287
Merton Coronavirus Fund	934	(934)	-
Merton Neighbourhood Fund	29,106	(21,213)	7,893
Restricted Donation	15,351	45	15,396
Trust for London	-	2,815	2,815
Lambeth Living Well	-	34,496	34,496
	64,066	15,496	79,562
TOTAL FUNDS	379,688	53,475	433,163

18. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	968,872	(938,764)	30,108
Pension reserve	-	7,871	7,871
	968,872	(930,893)	37,979
Restricted funds			
The Walcot Foundation	25,000	(25,000)	-
UC Help to Claim	121,107	(120,820)	287
Merton Coronavirus Fund	-	(934)	(934)
Merton Neighbourhood Fund	10,000	(31,213)	(21,213)
Restricted Donation	35,000	(34,955)	45
Trust for London	20,000	(17,185)	2,815
Lambeth Living Well	50,000	(15,504)	34,496
	261,107	(245,611)	15,496
TOTAL FUNDS	1,229,979	(1,176,504)	53,475

Unrestricted Funds
The Pension reserve is a designated reserve set aside to cover the liability for the obligation on the defined benefit scheme.

Restricted Funds

1) The Walcot Foundation
This three-year grant supports the full employment costs of our Lambeth Advice Supervisor.

2) Major Donation
We are extremely grateful to a major donor who is supporting the costs of a service manager role (Head of Quality and Projects) a priority for the charity to support our team and clients.

3) Trust For London
This two-year grant supports the full employment costs of our Immigration Adviser.

4) Lambeth Living Well
CAML advisers working in local community outreach venues across Lambeth - including Lambeth Living Well Bus and West Norwood Community Shop - focusing on priority areas of advice need.

5) London Borough of Merton - Merton Debt Adviser
Supports a dedicated debt adviser to support Merton residents.

6) London Borough of Merton - Citizens Advice Adviceline Service
For the delivery of information and support, advice assessments and discrete advice.

7) Greater London Authority - Cost of Living Advice
For the delivery of cost of living crisis prevention advice and specialist casework.

8) London Borough of Merton - Cost of Living Advice
For the delivery of advice to Merton residents affected by the cost of living. crisis

9) UC Help to Claim
The national advice service supporting clients from application through to first payment.

18. MOVEMENT IN FUNDS - continued

10) Merton Neighbourhood Fund
Supports a dedicated adviser to support Merton residents, including those with debt challenges as a result of the Covid Pandemic.

11) Merton Covid Support
Supported the charity's transfer to remote working and additional resourcing to help manage acceleration in service demand.

19. EMPLOYEE BENEFIT OBLIGATIONS

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2022 to 31 January 2025: £3,312,000 per annum (payable monthly).

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 30 September 2025: £11,243,000 per annum (payable monthly and increasing by 3% each on 1st April).

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Present value of provision

	31.3.2023	31.3.2022	31.3.2021
Present value of provision	£1,702	£2,670	£10,541

19. EMPLOYEE BENEFIT OBLIGATIONS - continued

Reconciliation of opening and closing provisions

	31.3.2023	31.3.2022
	£	£
Provision at start of period	2,670	10,541
Unwinding of the discount factor (interest expense)	50	61
Deficit contribution paid	(973)	(2,668)
Remeasurements - impact of any change in assumptions	(45)	(61)
Remeasurements - amendments to the contribution schedule	-	(5,203)
Provision at end of period	1,702	2,670

Income and expenditure impact

	31.3.2023	31.3.2022
	£	£
Interest expense	50	61
Remeasurements - impact of any change in assumptions	(45)	(61)
Remeasurements - amendments to the contribution schedule	-	(5,203)

Assumptions

	31.3.2023	31.3.2022	31.3.2021
Rate of discount	5.52%	2.35%	0.66%

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

Deficit Contributions Schedule

Year ending	31.3.2023	31.3.2022	31.3.2021
	£	£	£
Year 1	973	973	2,668
Year 2	811	973	2,748
Year 3	-	811	2,830
Year 4	-	-	2,429

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

It is these contributions that have been used to derive the company's balance sheet liability.

20. CONTINGENT LIABILITIES

(i) Debt on withdrawal from the multi-employer defined benefit pension scheme

As of 30 September 2022, the estimated cost of withdrawal from the multi-employer defined pension scheme has been calculated to be £20,517. The estimated debt is calculated on the solvency - or 'buy-out' - basis. This is the Scheme Actuary's estimate of the pricing basis used to secure pension liabilities with an insurance company in full at 30 September 2022.

(ii) Employment Tribunal

Following an historical employment tribunal claim (from 2012), a further Employment Tribunal (ET) hearing was held in April 2022 after an Employment Appeal Tribunal (EAT) judgement regarding the historical claim was delivered in January 2022. Following the ET's judgement in the most recent ET hearing, the claimant is seeking leave to appeal to the EAT. The charity considers that no amount should be provided for since it is not practical at this stage to estimate the financial effects of this claim.

21. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.

THANK YOU

As a charity we are entirely dependent on commissioned income, grants and donations to fund our services.

We thank our commissioners, service partners and funders with whom we ensure access and support to social justice is available for all in the communities we serve.

Furthermore, we simply would not be able to do what we do without our amazing staff and volunteer team. Thank You.

CITIZENS ADVICE MERTON AND LAMBETH

England & Wales - Charity number 1046018

Accounts

REGISTERED COMPANY NUMBER: 02914384 (England and Wales)
REGISTERED CHARITY NUMBER: 1046018

REPORT OF THE TRUSTEES AND

AUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

FOR

CITIZENS ADVICE MERTON AND LAMBETH LIMITED
(A COMPANY LIMITED BY GUARANTEE)

Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

	Page
Chair's Welcome	1
Report of the Trustees	2 to 14
Report of the Independent Auditors	15 to 17
Statement of Financial Activities	18
Statement of Financial Position	19
Statement of Cash Flows	20
Notes to the Statement of Cash Flows	21
Notes to the Financial Statements	22 to 36

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

CHAIR'S WELCOME
FOR THE YEAR ENDED 31 MARCH 2022

Chair's Welcome

I am very pleased to present our financial year 2021-2022 Trustees Report and Accounts. Against the background of the continuing economic uncertainties we all face, CAML is making a significant impact on behalf of our funders, volunteers, staff and, most importantly, our clients:

- CAML supported over 23,500 clients (a rise of 18% in the year)
- CAML's support and advice generated £2.7 million in financial benefits and over £10 million in value to the people we helped
- The wider economic and social benefit of improving our clients' well-being is estimated at nearly £13 million.

The demand for CAML's services continues to grow to levels we have not seen historically. CAML is working hard to secure valuable funding to meet as much of this demand as we can, which allowed our income to remain stable at £1.2 million compared to 2020/2021. Our expenditure in the year rose to reflect expansion of the charity and our services as we responded to this growing demand.

Thank you for another year of dedicated and meaningful effort for our clients from all of our dedicated employees and volunteers, led by our Chief Executive, Suzanne Hudson. The CAML team has built on the flexibility and speed with which CAML responded to Covid to respond nimbly to the ongoing economic challenges we now see for clients. CAML sees the dedication, skills and professionalism each person has brought and continues to bring to their valuable role.

I would like to thank the commissioners of our services and all of our funders for their ongoing support and trust in CAML. The demand for CAML services continues to outpace our capacity to support everyone who needs us. Despite thisfast-growing demand across Merton and Lambeth, we are working closely with commissioners, partners and funders to support our communities.

The Board continues to strengthen its experience and skills as it works to ensure the CAML strategy is executed with determination and financial discipline. Many thanks to all of my Board colleagues for their contributions over the past year.

I am very happy to say CAML continues to deliver its plans to deliver its important services, and I look forward to reporting on our continuing progress.

Jatinder Gosal
Chair of the Board of Trustees
November 2022

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Principles, Aims and Strategic priorities

Citizens Advice Merton and Lambeth (CAML) is one of London's leading and busiest advice charities. We support individuals and families who live, work or study primarily in the London Boroughs of Merton and Lambeth, but also elsewhere. We also work to raise awareness and understanding of the challenging issues affecting individuals and our communities.

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 for the benefit of the communities we serve.

We were one of the first Citizens Advice services to open our doors in 1939. With over 80 years' experience, our services and support are as important today as they were when our work began.

"I just want to share some feedback regarding support I received. I was thinking there was no way out of my situation and hated picking up the phone to debtors. You [CAML] helped and reassured me that it would be ok. The adviser explained and researched all help I could get. I am now in a better situation and not dreading knocks on my door or calls. I honestly cannot thank you enough. Thank you for providing this amazing service and if I ever come across someone in a similar situation that I was in, I will send them your way!" - Client

Strategy 2021-2026

In 2021 we developed and implemented a new five-year strategy in consultation with staff, volunteers, funders, commissioners, clients and other stakeholders.

Our Purpose

Supporting people to resolve their advice problems and change their lives for the better. We do this on a **free, confidential and impartial basis** by:

- Providing **advice and information services** to support people in resolving the problems they face; and
- Supporting the **improvement of policies and practices** that affect people's lives both locally and nationally.

Our Values

Clients and Beneficiaries first

- We work for the public and place the interests of our clients and communities at the heart of our high quality advice, information and support.
- We collaborate with other organisations and partners for the benefit of our clients.

Professionalism

- Working together as a team we take pride in doing things properly, in making a real difference.
- Our staff, volunteers and trustees act with integrity.
- We support our team with on-going training and mentoring to achieve the best for clients and beneficiaries.

Compassion

- We believe everyone should have access to social justice.
- We value diversity, challenge discrimination and create a culture where all can flourish.

Strategic Priorities 2021-2026

1. To deliver the highest quality advice and support across the range of our services.

2. To **use technology to enable multi-channel access** and to support as many clients as we can in the way that best meets their needs.

3. To **ensure our services are accessible** by:
a) Prioritising face-to-face support for those who most need it.
b) Finding other means to help vulnerable clients where that would be more effective.

4. To invest in **quality training and supervision** to make the most of our **exceptional staff and volunteers** .

5. To build the long-term success of the charity by **prioritising financial sustainability** and by **attracting more investment from our communities** .

Our Services
We offer a range of advice and support services developed in response to community need. Often working in partnership or collaboration with other organisations, we know that together we can often achieve better outcomes for individuals and families in need.

Our information, support and advice services are provided via telephone, online, video conference and face-to-face. During the financial year we continued to deliver all our services with face-to-face as and when permissible given government guidance with the global pandemic and prioritising face-to-face support for clients who need.

"Thank you all the team for your ongoing support. I couldn't have done this without you." - Client

The ongoing impact of Covid pandemic and then the start of the cost of living crisis, has resulted in another year of record high demand for our services and support. Unfortunately, funding although remaining stable has not reflected thecontinuing rise in demand and we're unable to support everyone who contacts us. The record number of clients we have supported has only been possible through the enormous commitment of our staff team, our amazing volunteers, our partners and our fantastic funders/supporters.

Public benefit
The Trustees have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charities Commission. The company's objects are to promote any charitable purpose for the public and preservation of health and the relief of poverty, sickness and distress but without limitation, for the benefit of the community in London Boroughs of Merton and Lambeth and surrounding areas specifically, to provide free, independent, confidential, impartial advice, advocacy and information to the public on civil, financial, legal and other matters.

The Trustees refer to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the company and in planning its future activities. The Trustees consider how planned activities will contribute to the aims and objectives they have set.

The Charity believes its five-year strategy should be a living document, engaging with all our stakeholders and being actively reviewed and enhanced in response to the rapidly changing social, political and economic external environment. To ensure that we remain relevant and effective in responding to the needs that our local communities, we are committed to building on what we know works, involving the ideas of our staff and volunteers and ensuring we reflect the needs of the communities we serve.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The demand for our services and support continued to accelerate with the ongoing impact of Covid pandemic and then the start of the cost of living crisis. The demographics of Merton and Lambeth differ and this, in turn, brings specific challenges for individuals and families. Our focus is on each and every client and their particular situation.

During the year we supported over 23,500 clients (a rise of 18% on the previous year) with more than 37,000 advice issues through our range of advice services. A further 34,733 individuals accessed our website (www.caml.org.uk) for information and support. We worked closely with organisations, local authorities and emergency services to ensure our clients received the best possible support.

For every £1 invested in our services in 2021-2022, we generated:

£2.48 in savings to government and public services (fiscal benefits)	By helping stop problems occurring or escalating, we reduce the need for public services (health, housing, out of work benefits).
£16.15 in wider economic and social benefits (public value)	Supporting and helping to solve residents problems improves lives - and this means better welcoming, participation and productivity for residents, communities and the boroughs we serve.
£9.62 in financial value to the people we help	Through our services and support we can increase people's income, help write off debt, we increase the take up of benefits and resolve consumer issues.

CAML's support and advice generated £2.7 million in fiscal benefits and over £10 million to the people we supported. The wider economic and social benefit of improving clients well-being is estimated at nearly £13 million.

Data calculated using Treasury impact model available to Citizens Advice network.

Adviceline telephone and online service

Our Adviceline telephone and email service provides information, assessments and support through two Advicelines - one for Merton and one for Lambeth.

"Thank you so much. I feel so much better than when I first started the call. I was ready to give up on everything. But you've made me feel there is hope and I can carry on." - Client

The impact of the pandemic and more recently emerging cost of living crisis has meant the demand for this service across both local authorities continues at record high levels. During the year we supported over 18,000 calls and online queries (a 13% rise on previous year). Unfortunately despite additional investment in resourcing this service, overall demand continued to outpace our resources with the outcome that individuals can face long wait times to speak with a team member. Moreover, owing to the rising complexity of individuals' circumstances, the average call time is lengthening providing additional pressures on our ability to meet rising demand.

"Thank you for taking the time to answer our query and for providing so much useful advice." - Client

The requests for Adviceline support cover a wide range of issues including:
Housing
Benefits and tax credits
Debt
Employment
Consumer goods and services
Legal
Relationship and families
Immigration and asylum
Tax

During the year we saw priority demands change owing to the ongoing impact of the pandemic and then the start of the cost of living crisis. Benefits, Debt and Housing support all remain top priorities in terms of demand with debt steadily rising during the year as inflation started to impact financial stability/budgeting for many more individuals and families.

Client rang Lambeth Adviceline for support. Following initial check, client was offered and accepted telephone advice assessment appointment for the following day (convenient for client). In assessment client explained although they had family member who could support with forms etc they needed guidance to correct next steps to challenge universal credit decision and separately PIP via mandatory reconsideration. Following assessment, adviser provided all information via email including link to a benefits calculator so they could check their eligibility for any other benefits or support. Client was invited to contact CAML again if there needed further support in the near term and/or if they reach the appeal stage for either benefit. Client thanked CAML for support, explaining if they needed anything would definitely contact us again.

Information and Generalist Advice

For the majority of the year we opened our offices for face-to-face support as and when permitted with Government guidance in addition to providing telephone, online and video conference support.

From early 2021 we fully re-opened our Mitcham office and then Morden as well as outreach as and when venues came back into operation. In June 2021 we also opened a new Lambeth hub in Kennington. We endeavour to prioritise face-to-face support for priority clients (often vulnerable with complicated situations) and services (complex casework).

During the year, we supported a further 3,160 individuals through generalist information and advice services (a rise of 32% on the year). Our generalist advice support encompasses information support, advice needs assessments, advice appointments and specialist legal advice appointments provided by pro-bono Honorary Legal Advisers (pro bono solicitors providing one-off information and assessment support for residents seeking legal housing, employment and family advice).

Following advice assessment and appointment, CAML worked with client and DWP over a period of months. Client was awarded additional £343 Universal Credit per month and a back payment of over £800.

Similar to our Adviceline service, requests for information and generalist advice support span a wide range of issues, including:

Benefits & tax credits
Debt
Benefits Universal Credit Consumer, goods & services
Housing
Discrimination
Education
Employment
Financial services & capability
Health & community care
Immigration & asylum
Legal
Relationships & family
Tax
Travel & transport
Utilities & communications

With the cost of living crisis, on-the-day demand at our offices has accelerated significantly in the six months following the end of the financial year. Our team we are seeing more people in desperate need, and supporting more crisis situations including food and fuel vouchers, we are liaising with statutory departments and seeing a rise in safeguarding concerns.

Key Demographics

FY21-22 Client demographics across Adviceline and core advice services:

Female	**61%**
Male	**39%**
Not disclosed	**0%**

Disability/Long term health conditions:

Disabled	**6%**
Long term health conditions	**32%**
No / prefer not to disclose	**62%**

Many clients, for understandable reasons, may choose not to disclose health conditions. Saying this, we are seeing a significant rise in number of clients disclosing disabilities or long-term health conditions. We're also experiencing rising numbers of clients mentioning mental health concerns but not disclosing specific condition. Unfortunately, we're also experiencing and supporting a rising number of safeguarding concerns (we have comprehensive safeguarding policies and procedures and work closely with statutory teams as appropriate).

Age Group:

< 25 years	**3%**
26-29	**7%**
30-39	**22%**
40-49	**14%**
50-59	**33%**
60-69	**16%**
>70	**5%**

Specialist Services Review

Lambeth Children's Centre service
Our dedicated advisers remotely worked in Children's Centres across Lambeth supporting families in need with children 5 years or younger. During the year we supported 269 families with over 2301 issues.

Pound Advice L&Q Housing
Our dedicated advisers provide debt and financial capability advice to London and Quadrant Housing Association residents. During the year we supported 498 residents with their challenges and in so doing helped to sustain tenancies.

Merton Disability Welfare Service
Our Specialist Disability Caseworker delivers expert advice to disabled people living in Merton. The service is part-funded by London Borough of Merton and the charity supporting the balance following the decision of Trustees to invest in this much needed programme focusing on supporting some of the most vulnerable people in Merton to access/receive the disability benefits to which they are entitled.

This service was one of the priority services which resumed face-to-face support when permitted during the pandemic. Over the past year we experienced a rise in complexity of challenges for clients requiring more extensive and on-going support. 205 individuals were supported through the service with a mix of advice and casework. This specialist service helps relieve tremendous financial hardship and challenges for individuals/families most in need.

Wimbledon Guild
We work in partnership with Wimbledon Guild with our dedicated adviser based remotely and in their office supporting clients one day a week. During the year, we supported 83 clients.

Lambeth Council Tax Support
During the year this service was extended for a third year. Our dedicated advisers, working closely with Capita and Council teams, supported 281 residents compared with 125 in the previous year.

Universal Credit Help To Claim

This service commenced in April 2019 commissioned by the Department of Work and Pensions with Citizens Advice across England. Our dedicated team of advisers support individuals from early application stage through to first paymentvia telephone, web chat, email and face-to-face when permitted in the pandemic (including outreach in Job Centres in Merton and Lambeth). In the third year of the service we supported 585 clients securing financial income of £1,904,288

Client first visited Mitcham Office and spoke with CAML's Information team. He was facing a multitude of issues and in first instance wanted to talk with someone as he had never sought help before. This first contact lasted an hour, our Officer listened, provided the client space and time to talk through everything, and explained process of how we can help. Advice assessment appointment was scheduled and CAML Adviser explored eligible benefits and submitted application for council tax reduction. Separate appointment was also made with CAML's Merton Disability Adviser for PIP application. With client needing to pay six months rent in advance for property he had recently moved to, we also advised to housing rights given health conditions. Client met with our Housing Honorary Legal Adviser for legal support in remaining in the property. Building a relationship of trust with us, the client then disclosed credit card debt and an appointment was made with our Merton Debt Adviser who supported client including financial statement and negotiating payment plan with credit card company. CAML supported this client over a period of months. Client recently returned to office to thank the team for their assistance and support.

Merton EU Settlement Scheme Service

Our Merton EUSS scheme service was extended for part of the year following the end-June 2021 deadline to continue supplying individuals with ongoing complex cases. In the five month period we supported a further 115 clients.

Lambeth Living Well Service

Towards the close of the year, we were appointed to provide generalist information and support advice in Lambeth Living Well Bus and community venues. In the first three months (to end March 2022) we supported 117 Lambeth residents working closely with health and other organisations.

Immigration Service

During the year we successfully applied for new Immigration service funding from The Trust For London working in partnership with 3 other London Citizens Advice charities. Our dedicated Immigration Adviser supports residents across 5 London Boroughs. The service started in Winter 2021 and supported 168 residents to end-March 2022. The demand for this specialist support exceeds all our forecasts.

Communications, Research and Campaigns

During the year we continued to develop and enhance our communications, research and campaigns work both locally and nationally (through national Citizens Advice network). We supported local policy development and campaigns including EU Settlement Scheme support deadlines in both Merton and Lambeth, Covid Community support, Cost of Living and Fuel Poverty campaigns and events and pan-London initiatives. We responded to national campaigning work focusing on 368 evidence forms to national Citizens Advice for issues where we believe national policy negatively impacts clients. 203 of these were benefit related issues. In addition, we supported local MPs, Councillors and key stakeholders with Cost of Living impact analysis both for the charity, by local authority and by local constituency wards.

During the year CAML's CEO continued to lead and facilitate Merton's Information and Advice Forum. Our Chief Executive and Head of Advice Services also participated in Covid emergency support committees and then in Cost of Living and Fuel Poverty Steering Groups.

In addition to our support services, 34,733 visitors accessed information and support via our website. Individuals accessed a total of 326,850 pages during the year.

"Thank you so much for your help and all the information you've provided me. I feel confident to fight my case now." - Client

Volunteers

We could not provide the range of support and services without our amazing volunteers. As explained above, owing to impact of the pandemic many of our volunteers were unable to volunteer remotely and we (similar to many charities) have experienced changing volunteering dynamics since returning to offices. 28 volunteers volunteered throughout the year for Adviceline, Information and Advice as well as Research & Campaigns with support and supervision from dedicated staff.

I would like to thank CAML for the opportunity to join the Information Team! I was overwhelmed (in a good way) with the welcome I received from all. An Information Volunteer involves welcoming clients, filing documents, researching information, and helping people. I've been able to transfer existing skills to my volunteering role and in the short period of time since joining, I've seen increased self-confidence and feel like I am developing personally. -Volunteer

CAML's Trustees are also volunteers and their work provides the governance oversight for the charity to operate. During the year we welcomed two new trustees to the Board.

Volunteers are the soul of the CAML family. All volunteers receive a comprehensive induction and ongoing training with daily support and supervision from dedicated staff members. National CA calculates that CAML volunteers gave an estimated £279,497 worth of time during this financial year.

Pro Bono Specialist Legal Support

In addition to our volunteers, we also receive pro-bono support from legal organisations and individuals through our Honorary Legal Adviser (HLA) framework. HLAs provide one-off, preliminary legal advice assessments in the fields of Housing and Family law for our clients.

We are immensely grateful to the organisations and individuals who work with us in supporting clients in these specialist areas.

Staff

As of 31st March 2022, CAML employed 38 members of staff (full time and part time).

Our aim is to employ the best staff members that we can. Although this can be a challenge, especially in London, where the cost of travel and housing makes it very difficult to attract the right people for the available remuneration, we are delighted to report that we have maintained full or near full staffing levels to ensure the charity continues to provide best service provision possible and deliver on agreed targets.

"It's an honour to work for CAML as it's a great employer and everyone is really helpful and supportive". Staff member

CAML's support

We believe that investing in and listening to our team makes us a better organisation. We involve staff and volunteers in the design and delivery of services and how we work. We regularly survey and seek feedback and also have a strong commitment to professional development and continuous training. We're proud of our teams and in return offer excellent opportunities for personal development and career growth, with volunteers successfully applying for staff roles and staff progressing through the charity to supervision and manager roles with our support.

In addition to professional support, CAML has continued to develop and enhance our team well-being support. In an independent survey facilitated by Citizens Advice network 97% of CAML team stated CAML "cares about my mental wellbeing" the highest score across the network.

We would like to thank every member of the CAML family. Their professionalism, commitment and dedication ensure tens of thousands of individuals and families throughout Merton and Lambeth receive the right support when they need itmost.

The Principles and Aims of CAML's Work and Services

We provide advice services responding to clients needs via the telephone, online and face-to-face.

Our aim is to empower clients to better help themselves, but we are always here for further support and advice as and when needed.

Our approach embraces the following principles:

Build and foster trust - With our clients, our partners, and those we work closely with;

Embrace joint working and collaboration - To meet individual needs, tackle wider strategic issues and maximise resources we need to work together drawing on the diverse skills, knowledge and experience of the CAML team, our partners and those we work closely with. Collaborative working ensures the best outcomes for our clients.

Work flexibly - We know the needs of individuals, families and communities change over time - in terms of changing demographics, challenges individuals and families face, and how they prefer to receive support. To ensure we continue to meet clients needs and demands, CAML's professional, high quality advice services need to evolve over time.

Supportive - The challenges clients face are increasingly complex which can be immensely stressful for them, their families and those who support them (including the CAML team). At CAML we are here for our clients and our team. Werecognise that to best support clients we need to ensure those who work and volunteer with us are comprehensively supported. In the past year we have developed and implemented enhancements for our team including improved support and supervision, implementation of recommendations from volunteer review and team training.

Evidence based - The design, delivery and evaluation of services must be evidence based. Although we are not a large charity, we need to ensure that evaluating and demonstrating impact and delivering value for money is embedded within what we do.

Quality Assurance - As a member of the national Citizens Advice network all our advice work is subject to professional quality assurance standards so we can ensure the best standard of support is being consistently delivered. In addition monitoring and recording of client satisfaction is an integral part of our services. This information includes client profiles which enable us to monitor that our services are meeting the needs of the community including hard-to-reach groups such as those with additional communication needs or enhanced support through a range of delivery models to maximiseaccess (phone, email, online, face-to-face, drop-in and appointments at multiple venues).

We record, monitor and measure customer satisfaction in a variety of ways. We have detailed information (with client consent), how we've supported them and number of issues resolved. We can also value economic and financial gains, such as benefits appeals and money protected (unjust claims against clients) through a Treasury-recognised econometric model available to the Citizens Advice network. In other cases satisfaction is measured by the determining factors of the issues i.e. home retained, debt managed, employment issue resolved.

With national Citizens Advice, clients are invited to participate in feedback. Where the client agrees, a third party organisation contacts them to complete a survey (telephone or online) as to their experience with CAML.

"I must say, a big thank you for your help and support. I got the opportunity to see your adviser and my application was successful." - Client

FINANCIAL REVIEW

Financial position

With additional Covid funding support in FY20-21, we had been budgeting for a fall in income this year. However with the benefit of successfully securing planned new income/services, CAML's income remained stable around £1,230,000.

With the cost of living crisis, demand for our support continues to significantly outpace our ability to support everyone trying to contact us. Continued sustained charity development and expansion remains our priority aim for the next three years.

In the first six months of the new financial year, we are delighted to report we've received additional funding to support some but unfortunately no where near all to meet demand. We would like to take this opportunity to thank both Merton and Lambeth Councils for recognising Advice remains a priority need for residents during and following the pandemic and now in the cost of living crisis.

Expenditure rose to £1,176,000 from £1,134,000 the previous year reflecting both the expansion in the charity and services. We closed the year with a surplus of £53,475 of which £15,500 is restricted for use in 2022-23.

Following two unprecedented years supporting clients through the challenges of Covid pandemic, we're now facing a cost of living crisis not seen in the UK for 50 years. As highlighted throughout this report, overall service demand again accelerated significantly in the year (and unfortunately continues to do so at an even higher rate). Despite securing additional funding, the acceleration to date has outpaced our capacity to support all who need us. Furthermore, our analysis and forecasts suggest we're nowhere near the end of the tidal wave of advice demand across Merton and Lambeth.

We continue to work very closely with commissioners, partners and funders to professionally support the communities we serve in what are truly unprecedented times.

Investment policy

Similar to many charities of our size, CAML currently has no investment funds. Surplus funds when not immediately required are placed in deposit accounts with CAF Bank and NatWest Bank.

Reserves policy

In setting the reserves policy, the Board of Trustees considers the need to provide against any future income shortfall, fulfil working capital requirements and allow funds to be available to support service developments. Throughout 2021-22we continued to meet the reserves policy of three months operational expenditure in unrestricted funds.

PLANS FOR 2022 - 2023 AND FUTURE PERIODS

Governance and Management

We continue to strengthen the Board through identifying gaps in skills/knowledge/experience and successfully recruiting to these roles. During the year two trustees resigned and we welcomed two highly experienced new trustees.

Strengthening Access

A key aspect of meeting rising demand for our services and support in an environment of lower resourcing (financial and otherwise) is to ensure we have the correct balance of service provision between telephone, online, face-to-face and outreach, and between information, assessments (triage), generalist advice and specialist advice.

This is an ongoing process as patterns of demand can change and a successful service must be flexible in order to respond appropriately.

We continue to have important conversations with our core advice funders, the London Boroughs of Merton and Lambeth, both to ensure that our respective directions of travel are closely aligned and also to influence their future priorities through our expertise.

Sustainability, financial viability and risks

In the current unpredictable political and financial environment, it is important to ensure the charity is properly resourced with a strong business plans and highly professional operational leadership and team. This is even more important as Local Authorities and other funders are under increasing and unavoidable pressure to cut their budgets.

We are therefore working to secure appropriate funding for existing service contracts and our Chief Executive is tasked with securing new funding opportunities within the approved three-year budget. As reported above, in recent months we've secured additional funding to support part of the rise in service demand owing to cost of living crisis. Within this, being able to demonstrate the impact of our work and communicate this effectively to our key stakeholders is of primary importance.

We recognise that funding is tight and competition for available funds is extremely high. The three-year financial plan provides a framework for the charity to sustainably grow and develop. Although the past year and recent months have been highly positive in this regard, we are very aware of risks of key funding support changing and as explained above the Board of Trustees may well need to make major strategic decisions if core local authority funding does not meet full cost recovery going forward.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution and organisational structure

The charity is constituted as a company limited by guarantee.

Recruitment and Appointment of New Trustees

The Directors of the company are also Charity Trustees for the purposes of charity law and under the company's articles are known as the Board of Trustees. The Board of Trustees seeks to ensure that the needs of the users of the charity's services are appropriately reflected through the diversity of the members of the Trustee body.

As part of our succession planning, we advertised and recruited two new Trustees during the financial year. Prospective trustees apply and are interviewed by trustee recruitment panel. Successful applicants are then invited to meet the Chief Executive and observe a Board meeting. References are obtained with relevant checks and paperwork completed before the Board approves appointment.

Organisational Structure

The Board of Trustees meets quarterly and is responsible for the strategic direction and policies of the charity. There are also two sub-committees of the Board covering Finance and People. These have delegated powers, terms of reference and meet quarterly and as required.

The Chief Executive, assisted by two senior managers, is responsible for charity operations including services, contracts and projects within the strategy and policies set by the Board.

Induction and Training of Trustees

New Trustees have a welcome induction including information, time spent with services, team meetings and opportunities to familiarise themselves with the charity's activities and policies. All Trustees are also encouraged to join team meetings and team training. Trustees also attend relevant training sessions from national Citizens Advice and other organisations.

Related Organisations

The Charity is a member of Citizens Advice, a national network of over 260 local charities that deliver advice across the country, overseen by a national framework provided by Citizens Advice.

We have excellent relationships with the London Borough of Lambeth and the London Borough of Merton who provide us with core funding through an annual contract and grant respectively to support our vital work with their communities.

We continue to work in service partnership with other organisations including L&Q, Wimbledon Guild, Citizens Advice Howslow, Wandsworth and Hammersmith & Fulham and collaboratively work with other charities and organisations relevant to our clients' needs.

On behalf of our clients and everyone involved with Citizens Advice Merton and Lambeth, we would like to extend our gratitude for the support and co-operation we receive from all our funders, partners and other organisations.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
02914384 (England and Wales)

Registered Charity number
1046018

Registered office
7 Crown Parade
Morden
London
SM4 5DA

Principal address
326 London Road
Mitcham
London
CR4 3ND

Trustees
Mr J S Gosal Chair
Mr R Patel Treasurer
Mr A S Webster
Ms C M Taylor
Ms C Mercer (appointed 5/4/22)
Ms K Gray
Ms E Coulter
Mr M Wisgard (resigned 20/10/21)
Ms F Mclaren (resigned 10/5/21)
Mr J Lom (resigned 8/12/21)
Mr P Mcfarlane (appointed 14/7/21) (resigned 2/9/22)

Chief Executive and Company Secretary
Suzanne Hudson

Senior Management
Suzanne Hudson is supported by Karen Brunger (Head of Advice Services) and Julie Frost (Head of Projects & Quality).

Auditors
Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

Legal Advisors
Prosperity Law LLP
Vantage Point
4 Hardman Street
Manchester M3 3HF

Bankers
National Westminster Bank Plc
16 Wimbledon Hill Road
Wimbledon
London
SW19 7NN

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
ME19 4JQ

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also the directors of Citizens Advice Merton and Lambeth Limited for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies 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 audit information of which the charitable company's auditors are unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Hartley Fowler LLP, will be proposed for re-appointment at the 7 November 2022 Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 7 November 2022 and signed on its behalf by:

J. Gosal

Mr J S Gosal - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CITIZENS ADVICE MERTON AND LAMBETH LIMITED

Opinion

We have audited the financial statements of Citizens Advice Merton and Lambeth Limited (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:
- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees
As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraudor error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identify and assess risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

-the nature of the industry and sector, control environment and the charities activities;

-results of our enquiries of management about their own identification and assessment of the risks of irregularities;

-any matters we identified having obtained and reviewed the charitable company's documentation of their policies and procedures relating to:

- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non -compliance;

- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;

- the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;

- the matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud. In common with all audits we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework that the charitable company operates in. The key laws and regulations we considered in this context included the Charities Act 2011, UK Companies Act and tax legislation.

In addition we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the charitable company's ability to operate or to avoid a material penalty.

As a result of performing the above, we did not identify any key matters related to the potential risk of fraud or non-compliance with laws and regulations.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provision of relevant laws and regulations described as having a direct effect on the financial statements;

-enquiring of management concerning actual and potential litigation and claims;

-performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;

-reviewing minutes of meetings of those charged with governance, reviewing internal reports, and

-in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments, assessing whether the judgements made in making accounting estimates are indicative of a potential bias and evaluating the business rationale for any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indication of fraud or non-compliance with laws and regulations throughout the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Jonathan Askew FCA (Senior Statutory Auditor)
for and on behalf of Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

23 November 2022

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME FROM					
Donations and gifts in kind	3	43,671	35,000	78,671	76,614
Charitable activities					
Merton Advice,Adviceline & Information Services		423,200	35,000	458,200	455,500
Lambeth Advice,Adviceline & Information Services		239,200	-	239,200	161,000
Lambeth Children's Centre		78,007	-	78,007	77,343
London & Quadrant Housing		56,083	-	56,083	70,160
Merton Disability Benefit		20,000	-	20,000	20,000
Help to Claim		-	121,107	121,107	120,157
Lambeth Council Tax Summons Service		30,000	-	30,000	35,000
Lambeth Living Well		-	50,000	50,000	-
Immigration		-	20,000	20,000	-
Other Services and Projects		77,895	-	77,895	214,698
Investment income	4	43	-	43	180
Other income		773	-	773	9
Total		968,872	261,107	1,229,979	1,230,661
EXPENDITURE ON					
Raising funds	6	3,672	-	3,672	2,738
Charitable activities	7				
Merton Advice,Adviceline & Information Services		364,381	92,102	456,483	358,690
Lambeth Advice,Adviceline & Information Services		341,353	-	341,353	240,799
Lambeth Children's Centre		70,851	-	70,851	64,050
London & Quadrant Housing		64,145	-	64,145	46,141
Merton Disability Benefit		34,737	-	34,737	40,231
Help to Claim		-	120,820	120,820	120,157
Lambeth Council Tax Summons Service		31,364	-	31,364	28,558
Lambeth Living Well		-	15,504	15,504	-
Immigration		-	17,185	17,185	-
Other Services and Projects		74,375	-	74,375	179,145
Other	9	(53,985)	-	(53,985)	53,985
Total		930,893	245,611	1,176,504	1,134,494
NET INCOME		37,979	15,496	53,475	96,167
RECONCILIATION OF FUNDS					
Total funds brought forward		315,622	64,066	379,688	283,521
TOTAL FUNDS CARRIED FORWARD		353,601	79,562	433,163	379,688

The notes form part of these financial statements

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

STATEMENT OF FINANCIAL POSITION
31 MARCH 2022

	Notes	2022 £	2021 £
CURRENT ASSETS			
Debtors	15	42,433	90,297
Cash at bank		467,776	350,340
		510,209	440,637
CREDITORS			
Amounts falling due within one year	16	(74,376)	(50,408)
NET CURRENT ASSETS		435,833	390,229
TOTAL ASSETS LESS CURRENT LIABILITIES		435,833	390,229
PENSION LIABILITY	19	(2,670)	(10,541)
NET ASSETS		433,163	379,688
FUNDS	18		
Unrestricted funds		353,601	315,622
Restricted funds		79,562	64,066
TOTAL FUNDS		433,163	379,688

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

The financial statements were approved by the Board of Trustees and authorised for issue on 7 November 2022 and were signed on its behalf by:

J. Gosal

Mr J S Gosal - Trustee

The notes form part of these financial statements

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	117,393	68,874
Net cash provided by operating activities		117,393	68,874
Cash flows from investing activities			
Interest received		43	180
Net cash provided by investing activities		43	180
Change in cash and cash equivalents in the reporting period		117,436	69,054
Cash and cash equivalents at the beginning of the reporting period		350,340	281,286
Cash and cash equivalents at the end of the reporting period		467,776	350,340

The notes form part of these financial statements

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022 £	2021 £
Net income for the reporting period (as per the Statement of Financial Activities)	53,475	96,167
Adjustments for:		
Depreciation charges	-	699
Interest received	(43)	(180)
Decrease/(increase) in debtors	47,864	(41,725)
Increase in creditors	23,968	15,862
Difference between pension charge and cash contributions	(7,871)	(1,949)
Net cash provided by operations	117,393	68,874

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/21 £	Cash flow £	At 31/3/22 £
Net cash			
Cash at bank and in hand	350,340	117,436	467,776
	350,340	117,436	467,776
Total	350,340	117,436	467,776

3. MAJOR NON-CASH TRANSACTIONS

Donated facilities

In accordance with the Charities SORP FRS 102 the charitable company has included in income the notional rent of £41,540 (2021 £41,510) for occupying serviced accommodation in Morden and Mitcham.

The valuation of the notional rent was provided by the London Borough of Merton. The notional rent expenditure charge is included within support costs.

Donated advertising

During the year the charity received £76,400 (2021 £40,500) Google Ad Grant in in-kind Google Ads advertising. The charity recognised the corresponding expense on the statement of financial activities within communication and research support costs.

1. GENERAL INFORMATION AND LEGAL STATUS

The charitable company is a private company incorporated and domiciled in England and Wales. The address of its registered office is 7 Crown Parade, Crown Lane, Morden, Surrey SM4 5DA. The registered number of the company is 02914384. The registered number of the charity is 1046018.

The financial information presented is for the year ended 31 March 2022 and 31 March 2021. The financial information is presented in sterling which is also the charitable company's functional currency. Monetary amounts are rounded to the nearest pound.

The charitable company has no share capital. Every member of the charitable company undertakes to contribute to the assets of the charitable company in the event of the company being wound up while he is a member, or within one year after he ceases to be a member, for payments of the debts and liabilities contracted before he ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributories among themselves, such amount as may be required not exceeding £1.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Preparation of the accounts on a going concern basis
The financial statements have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves, the financial position, future plans and the expected level of income and expenditure for 12 months from authorising these financial statements.There are no material uncertainties about the charity's ability to continue as a going concern.

Significant judgements and estimates
Preparation of the financial statements requires management to make significant judgements and estimates. The items in the financial statements where these judgements and estimates have been made include:

- Defined benefit pension scheme. Actuarial assumptions used in the calculation of the defined benefit pension liability.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income in respect of services provided is recognised when, and to the extent that, performance occurs and is measured at the fair value of the consideration receivable. The main source of income for the charity is contracts for services and grants with the London Borough of Merton and the London Borough of Lambeth.

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

Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Income from grants, where related toperformance and specific deliverables, are accounted for as the charity earns the right to the consideration by its performance. Grant income relating to a later period is therefore deferred to that period and treated as deferred income in the balance sheet.

2. ACCOUNTING POLICIES - continued

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and hasbeen classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Governance costs
These are the costs associated with the governance arrangements of the charity. These include audit costs, the cost of legal advice for trustees and costs associated with trustee meetings and preparing statutory accounts. Included within governance costs are any costs associated with the strategic as opposed to day-to-day management of the charity's activities.

Allocation and apportionment of costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's activities. These support costs have been allocated to the activities undertaken by the charity on the basis of the usage of those costs by the activities.

Tangible fixed assets
Tangible fixed assets are depreciated at the following rates:

Computer servers	20% straight line
Desktop computers	25% straight line
Laptop computers	33% straight line

Where project funding has been used for the purchase of tangible fixed assets they are depreciated over the lifetime of the project or as above, whichever is the shorter.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Donated facilities
In accordance with the Charities SORP FRS 102 the charitable company has included in income the notional rent for occupying serviced accommodation in Morden and Mitcham. The valuation of the notional rents was provided by the London Borough of Merton.

Donated advertising
In accordance with the Charities SORP FRS 102 the charitable company has included in income the in-kind estimate of Google Ads advertising. The corresponding expense is recognised in the statement of financial activities within communication and research support costs.

Cash at bank and in hand
Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Debtors
Debtors are recognised at the settlement amount due. Prepayments are valued at the invoice amount prepaid.

2. ACCOUNTING POLICIES - continued

Cash at bank and in hand

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement value.

Financial instruments

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

Leasing commitments

Leases that do not transfer all the risks and rewards of ownership are classified as operating leases. Payments under operating leases are charged to the statement of financial activities on a straight-line basis over the lifetime of the lease.

Voluntary help

A certain amount of time is expended on the charitable company's activities which is donated free of charge. In accordance with Charities SORP (FRS 102), volunteer time is not recognised. Details of volunteer support and services are provided in the trustees' annual report and the notes to the accounts.

3. DONATIONS AND GIFTS IN KIND

	2022	2021
	£	£
Gifts in kind	41,540	41,510
Donations	37,131	35,104
	78,671	76,614

4. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	43	180

5. INCOME FROM CHARITABLE ACTIVITIES

Income from grants and contracts:

	2022	2021
	£	£
Income from Generalist advice:		
Unrestricted		
London Borough of Merton - Generalist advice services	385,000	355,000
London Borough of Lambeth - Generalist advice services	201,000	161,000
Google Ads (benefit in kind)	76,400	40,500
	662,400	556,500
Income from other projects:		
Unrestricted		
London Borough of Lambeth - Children's Centre	78,007	77,343
London Borough of Merton - Disability Benefit	20,000	20,000
London & Quadrant Pound Advice	56,083	70,160
Clarion Housing	7,500	30,000
Wimbledon Guild	9,500	9,200
Merton EU Settlement Scheme	21,750	52,608
Lambeth Council Tax Summons Service	30,000	35,000
Lambeth Covid Support	-	20,000
Lambeth Enterprise	-	25,000
Lambeth EU Settlement Scheme	25,000	25,000
Other services and projects	14,145	6,000
	261,985	370,311
Restricted		
UC Help to Claim	121,107	120,157
London Borough of Lambeth - Living Well	50,000	-
Trust for London - Immigration	20,000	-
The Walcot Foundation	25,000	25,000
Merton Covid Support	-	37,500
Merton Neighbourhood Fund	10,000	35,000
BEIS Remote Working Fund	-	8,610
Windrush Compensation Scheme	-	780
	226,107	227,047
Total income from other projects	564,492	637,858

Summary of total income:

Unrestricted Income - Generalist advice	662,400	556,500
Unrestricted Income - other projects	261,985	370,311
Unrestricted Income - donations	43,586	41,614
Unrestricted Income - investment and other	901	189
Total unrestricted income	968,872	968,614
Restricted income - donations	35,000	35,000
Restricted income - other projects	226,107	227,047
Total restricted income	261,107	262,047
Total Income - Statement of Financial Activities	1,229,979	1,230,661

6. RAISING FUNDS

Raising donations and legacies

	2022	2021
	£	£
Fundraising expenditure	3,672	2,738

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 8)	Totals
	£	£	£
Merton Advice,Adviceline & Information Services	329,174	127,309	456,483
Lambeth Advice,Adviceline & Information Services	259,580	81,773	341,353
Lambeth Children's Centre	62,615	8,236	70,851
London & Quadrant Housing	56,003	8,142	64,145
Merton Disability Benefit	29,535	5,202	34,737
Help to Claim	101,782	19,038	120,820
Lambeth Council Tax Summons Service	27,983	3,381	31,364
Lambeth Living Well	13,628	1,876	15,504
Immigration	17,185	-	17,185
Other Services and Projects	63,634	10,741	74,375
	961,119	265,698	1,226,817

Summary of total expenditure

	2022	2021
	£	£
Charitable activities costs (above)	1,234,688	1,077,771
Fundraising expenditure (note 6)	3,672	2,738
Other costs - exceptional item (note 9)	(53,985)	53,985
Total Expenditure - Statement of Financial Activities	1,184,375	1,134,494

8. SUPPORT COSTS

	Service support costs	Finance	Human resources
	£	£	£
Merton Advice,Adviceline & Information Services	75,919	4,394	3,888
Lambeth Advice,Adviceline & Information Services	33,209	3,453	3,056
Lambeth Children's Centre	6,277	653	578
London & Quadrant Housing	6,205	645	571
Merton Disability Benefit	3,964	412	365
Help to Claim	14,509	1,509	1,335
Lambeth Council Tax Summons Service	2,577	268	237
Lambeth Living Well	1,429	149	132
Other Services and Projects	8,184	851	754
	152,273	12,334	10,916

	Communications and research	Governance costs	Totals
	£	£	£
Merton Advice,Adviceline & Information Services	38,926	4,182	127,309
Lambeth Advice,Adviceline & Information Services	38,770	3,285	81,773
Lambeth Children's Centre	108	620	8,236
London & Quadrant Housing	107	614	8,142
Merton Disability Benefit	68	393	5,202
Help to Claim	249	1,436	19,038
Lambeth Council Tax Summons Service	44	255	3,381
Lambeth Living Well	25	141	1,876
Other Services and Projects	141	811	10,741
	78,438	11,737	265,698

9. OTHER

Exceptional item

In July 2020 at the request of the employment tribunal the charity made an interim payment on account to the claimant, the amount was refunded in July 2021. See the contingent liabilities note for details.

10. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2022	2021
	£	£
Audit fees	5,051	4,049
Other non-audit services	1,011	1,830
Depreciation - owned assets	-	699

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

During the year no trustees were reimbursed expenses (2021 one trustee was reimbursed £213 for website expenditure).

12. STAFF COSTS

	2022	2021
	£	£
Salaries and wages	831,375	719,941
Social security costs	70,499	62,975
Pension costs	19,538	15,763
	921,412	798,679

The average monthly number of employees during the year was as follows:

	2022	2021
Senior Management Team	3	3
Service/Team Managers	5	5
Service Teams	30	22
	38	30

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2022	2021
£60,001 - £70,000	-	1

The key management personnel of the charitable company are the senior management team, which includes:

(i) Chief Executive Officer
(ii) Head of Advice Services
(iii) Head of Finance and Premises

The key management personnel received benefits during the year of £136,524 (2021: £116,170).

Volunteers

The CAML service volunteer team was 60 at 31 March 2022 (2021: 31).

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME FROM			
Donations and gifts in kind	41,614	35,000	76,614
Charitable activities			
Merton Advice,Adviceline & Information Services	395,500	60,000	455,500
Lambeth Advice,Adviceline & Information Services	161,000	-	161,000
Lambeth Children's Centre	77,343	-	77,343
London & Quadrant Housing	70,160	-	70,160
Merton Disability Benefit	20,000	-	20,000
Help to Claim	-	120,157	120,157
Lambeth Council Tax Summons Service	35,000	-	35,000
Other Services and Projects	167,808	46,890	214,698
Investment income	180	-	180
Other income	9	-	9
Total	968,614	262,047	1,230,661
EXPENDITURE ON			
Raising funds	2,738	-	2,738
Charitable activities			
Merton Advice,Adviceline & Information Services	308,147	50,543	358,690
Lambeth Advice,Adviceline & Information Services	240,799	-	240,799
Lambeth Children's Centre	64,050	-	64,050
London & Quadrant Housing	46,141	-	46,141
Merton Disability Benefit	40,231	-	40,231
Help to Claim	-	120,157	120,157
Lambeth Council Tax Summons Service	28,558	-	28,558
Other Services and Projects	133,189	45,956	179,145
Other	53,985	-	53,985
Total	917,838	216,656	1,134,494
NET INCOME	50,776	45,391	96,167
RECONCILIATION OF FUNDS			
Total funds brought forward	264,846	18,675	283,521
TOTAL FUNDS CARRIED FORWARD	315,622	64,066	379,688

14. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 April 2021 and 31 March 2022	103,631
DEPRECIATION	
At 1 April 2021 and 31 March 2022	103,631
NET BOOK VALUE	
At 31 March 2022	-
At 31 March 2021	-

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade debtors	24,485	58,000
Other debtors	1,778	108
Accrued income	8,461	18,750
Prepayments	7,709	13,439
	42,433	90,297

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade creditors	15,481	9,189
Social security and other taxes	16,213	17,370
VAT	2,216	4,881
Other creditors	4,736	4,194
Deferred income	30,000	8,100
Accrued expenses	5,730	6,674
	74,376	50,408

	£	£
Deferred Income		
Balance at 1 April 2021	8,100	-
Amounts released to incoming resources	(8,100)	-
Amounts deferred in the year	30,000	8,100
Balance at 31 March 2022	30,000	8,100

Deferred income comprises income received during the year which relates to the next financial year.

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2022 Total funds	2021 Total funds
	£	£	£	£
Current assets	430,647	79,562	510,209	440,637
Current liabilities	(74,376)	-	(74,376)	(50,408)
Pension liability	(2,670)	-	(2,670)	(10,541)
	353,601	79,562	433,163	379,688

Comparatives for net assets between funds	Unrestricted funds	Restricted funds	2021 Total funds
	£	£	£
Current assets	368,471	72,166	440,637
Current liabilities	(42,308)	(8,100)	(50,408)
Pension liability	(10,541)	-	(10,541)
	315,622	64,066	379,688

18. MOVEMENT IN FUNDS

	At 1/4/21	Net movement in funds	At 31/3/22
	£	£	£
Unrestricted funds			
General Fund	326,163	30,108	356,271
Pension reserve	(10,541)	7,871	(2,670)
	315,622	37,979	353,601
Restricted funds			
The Walcot Foundation	18,675	-	18,675
UC Help to Claim	-	287	287
Merton Coronavirus Fund	934	(934)	-
Merton Neighbourhood Fund	29,106	(21,213)	7,893
Restricted Donation	15,351	45	15,396
Trust for London	-	2,815	2,815
Lambeth Living Well	-	34,496	34,496
	64,066	15,496	79,562
TOTAL FUNDS	379,688	53,475	433,163

18. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	968,872	(938,764)	30,108
Pension reserve	-	7,871	7,871
	968,872	(930,893)	37,979
Restricted funds			
The Walcot Foundation	25,000	(25,000)	-
UC Help to Claim	121,107	(120,820)	287
Merton Coronavirus Fund	-	(934)	(934)
Merton Neighbourhood Fund	10,000	(31,213)	(21,213)
Restricted Donation	35,000	(34,955)	45
Trust for London	20,000	(17,185)	2,815
Lambeth Living Well	50,000	(15,504)	34,496
	261,107	(245,611)	15,496
TOTAL FUNDS	1,229,979	(1,176,504)	53,475

Comparatives for movement in funds

	At 1/4/20 £	Net movement in funds £	At 31/3/21 £
Unrestricted funds			
General Fund	277,336	48,827	326,163
Pension reserve	(12,490)	1,949	(10,541)
	264,846	50,776	315,622
Restricted funds			
The Walcot Foundation	18,675	-	18,675
Merton Coronavirus Fund	-	934	934
Merton Neighbourhood Fund	-	29,106	29,106
Restricted Donation	-	15,351	15,351
	18,675	45,391	64,066
TOTAL FUNDS	283,521	96,167	379,688

18. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	968,614	(919,787)	48,827
Pension reserve	-	1,949	1,949
	968,614	(917,838)	50,776
Restricted funds			
The Walcot Foundation	25,000	(25,000)	-
UC Help to Claim	120,157	(120,157)	-
Merton Coronavirus Fund	37,500	(36,566)	934
Windrush Compensation Scheme	780	(780)	-
NCA Soft phone equipment and headsets	8,610	(8,610)	-
Merton Neighbourhood Fund	35,000	(5,894)	29,106
Restricted Donation	35,000	(19,649)	15,351
	262,047	(216,656)	45,391
TOTAL FUNDS	1,230,661	(1,134,494)	96,167

Unrestricted Funds
The Pension reserve is a designated reserve set aside to cover the liability for the obligation on the defined benefit scheme.

Restricted Funds

1) UC Help to Claim
The national advice service supporting clients from application through to first payment.

2) The Walcot Foundation
This three-year grant supports the full employment costs of our Lambeth Advice Supervisor.

3) Merton Covid Support
Supported the charity's transfer to remote working and additional resourcing to help manage acceleration in service demand.

4) Windrush Compensation Scheme
Provision of advice and assistance for clients to complete the Windrush Compensation Scheme claim form.

5) BEIS Remote Working Fund
Government supported provided to the Citizens Advice network.

6) Merton Neighbourhood Fund
Supports a dedicated Adviser to support Merton residents, including those with debt challenges as a result of the Covid Pandemic.

7) Major Donation
We are extremely grateful to a major donor who is supporting the costs of a service manager role (Debt and Advice Supervisor) a priority for the charity to support our team and clients.

8) Trust For London
This two-year grant supports the full employment costs of our Immigration Adviser.

18. MOVEMENT IN FUNDS - continued

9) Lambeth Living Well
CAML advisers working in local community outreach venues across Lambeth - including Lambeth Living Well Bus and West Norwood Community Shop - focusing on priority areas of advice need.

19. EMPLOYEE BENEFIT OBLIGATIONS

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficitfollowing withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2022 to 31 January 2025: £3,312,000 per annum (payable monthly).

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 30 September 2025: £11,243,000 per annum (payable monthly and increasing by 3% each on 1st April).

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Present value of provision

	31.3.2022	31.3.2021	31.3.2020
Present value of provision	£2,670	£10,541	£12,490

19. EMPLOYEE BENEFIT OBLIGATIONS - continued

Reconciliation of opening and closing provisions

	31.3.2022	31.3.2021
	£	£
Provision at start of period	10,541	12,490
Unwinding of the discount factor (interest expense)	61	281
Deficit contribution paid	(2,668)	(2,590)
Remeasurements - impact of any change in assumptions	(61)	360
Remeasurements - amendments to the contribution schedule	(5,203)	-
Provision at end of period	2,670	10,541

Income and expenditure impact

	31.3.2022	31.3.2021
	£	£
Interest expense	61	281
Remeasurements - impact of any change in assumptions	(61)	360
Remeasurements - amendments to the contribution schedule	(5,203)	-

Assumptions

	31.3.2022	31.3.2021	31.3.2020
Rate of discount	2.35%	0.66%	2.53%

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

Deficit Contributions Schedule

Year ending	31.3.2022	31.3.2021	31.3.2020
	£	£	£
Year 1	973	2,668	2,590
Year 2	973	2,748	2,668
Year 3	811	2,830	2,748
Year 4	-	2,429	2,830
Year 5	-	-	2,429

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

It is these contributions that have been used to derive the company's balance sheet liability.

20. CONTINGENT LIABILITIES

(i) Debt on withdrawal from the multi-employer defined benefit pension scheme

As of 30 September 2021, the estimated cost of withdrawal from the multi-employer defined pension scheme has been calculated to be £35,317. This figure has an effective date of 30 September 2021. This figure is calculated on the solvency, or 'buy-out', basis and is based on the Scheme Actuary's estimate of the pricing basis used to secure pension liabilities in full, in one transaction, with an insurance company, including any orphan liabilities, as at 30 September 2021 for all current and former CAB Merton and Lambeth pension scheme members.

(ii) Employment Tribunal

Following an historical employment tribunal claim (from 2012), a further Employment Tribunal (ET) hearing was held in April 2022 after an Employment Appeal Tribunal (EAT) judgement regarding the historical claim was delivered in January 2022. Following the ET's judgement in the most recent ET hearing, we understand the claimant is appealing again to the EAT. The charity considers that no amount should be provided for since it is not practical at this stage to estimate the financial effects of this claim..

21. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

THANK YOU

As a charity we are entirely dependent on commissioned income, grants and donations to fund our services.

We thank our commissioners, service partners and funders with whom we ensure access and support to social justice is available for all in the communities we serve.

Furthermore, we simply would not be able to do what we do without our amazing staff and volunteer team. Thank You.

CITIZENS ADVICE MERTON AND LAMBETH

England & Wales - Charity number 1046018

Accounts

REGISTERED COMPANY NUMBER: 02914384 (England and Wales)
REGISTERED CHARITY NUMBER: 1046018

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

FOR

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

	Page
Chairman's Report	1
Report of the Trustees	2 to 15
Report of the Independent Auditors	16 to 18
Statement of Financial Activities	19
Statement of Financial Position	20
Statement of Cash Flows	21
Notes to the Statement of Cash Flows	22
Notes to the Financial Statements	23 to 36

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

CHAIRMAN'S REPORT
FOR THE YEAR ENDED 31 MARCH 2021

I am very pleased to present our 2021 Annual Report. At a time of such economic and health-related uncertainties, by growing and sustaining CAML we continue to make a positive and significant impact on behalf of our funders, volunteers, staff and, most importantly, our clients.

Over this year:

- CAML's support and advice generated £3.4million in financial benefits and over £12million in value to the people we supported.

- The wider economic and social benefit of improving our clients well-being is estimated at over £30 million.

The considerable impact of Covid-19 this year meant overall demand for CAML's services accelerated dramatically - and it is still growing. As CAML built on past funding and secured new funding, our income grew to over £1.2 million (2020: £1.0 million).

Thank you to all of our dedicated employees and volunteers, led by our Chief Executive, Suzanne Hudson, for the considerable efforts they make for our clients. In particular, responding to the challenges of Covid-19 has required everyone flexibly and quickly adopting new ways of working so the clients remain the central focus of everyone's efforts. CAML appreciates the dedication, skills and professionalism each person has brought, and continues to bring, to their role.

I would also like to thank the commissioners of our services and all of our funders for the ongoing support and confidence they place in CAML. Despite the additional funding that CAML secured this year, the demand acceleration we've seen has outpaced our capacity to support all who need us. With our analysis suggesting the demand for our services will grow further across Merton and Lambeth, we continue to work closely with commissioners, partners and funders to support our communities.

We strengthened the Board by welcoming two highly experienced new trustees to replace others that decided to move on. The Board will continue to oversee closely the performance of CAML and ensure the CAML strategy is executed with integrity and financial discipline. Many thanks to my Board colleagues for all of their contributions over the past year.

Throughout the time I have served on the Board, in common with other advice organisations we have faced many challenges, but CAML has progressively delivered its plans. We are all committed to continuing to create substantial value for our clients, and I look forward to reporting on our progress.

Jatinder Gosal
Chair of the Board of Trustees
24 November 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Principles, Aims and Strategic priorities

Citizens Advice Merton and Lambeth (CAML) is one of London's leading and busiest advice charities. We support individuals and families who live, work or study primarily in the London boroughs of Merton and Lambeth, but also elsewhere. We also work to raise awareness and understanding of the challenging issues affecting individuals and our communities.

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 for the benefit of the communities we serve.

We were one of the first Citizens Advice services to open our doors in 1939. With over 80 years' experience, our services and support are as important today as they were when our work began.

"I am so grateful for your [CAML's] support. I am unable to use the internet or fill the forms needed. Advisers and others were a great help and arranged everything for me including going into office in lockdown to check and print copies of forms so everything could be completed. Thank you so much."
Client

Strategy 2021-2026

Over the past year we developed and implemented a new five-year strategy in consultation with staff, volunteers, funders, commissioners, clients and other stakeholders. The strategy was approved by the Board of Trustees in December 2020. Thank you to everyone involved for their time and participation.

Our Purpose

Supporting people to resolve their advice problems and change their lives for the better. We do this on a free, confidential and independent basis by:

- Providing advice and information services to support people in resolving the problems they face; and
- Supporting the improvement of policies and practices that affect people's lives both locally and nationally.

Our Values

Clients and Beneficiaries first

- We work for the public and place the interests of our clients and communities at the heart of our high quality advice, information and support.
- We collaborate with other organisations and partners for the benefit of our clients.

Professionalism

- Working together as a team we take pride in doing things properly, in making a real difference.
- Our staff, volunteers and trustees act with integrity.
- We support our team with on-going training and mentoring to achieve the best for clients and beneficiaries.

Compassion

- We believe everyone should have access to social justice.
- We value diversity, challenge discrimination and create a culture where all can flourish.

The Principles and Aims of CAML's Work and Services

We provide advice services responding to client needs via the telephone, on-line and face-to-face.

Our aim is to empower clients to better help themselves. But we are always here for further support and advice as and when needed.

Our approach embraces the following principles:

Build and foster trust - With our clients, our partners, and those we work closely with;

- Embrace joint working and collaboration - To meet individual needs, tackle wider strategic issues and maximise resources we need to work together, drawing on the diverse skills, knowledge and experience of the CAML team, our partners and those we work closely with. Collaborative working ensures the best outcomes for our clients.

- Work flexibly - We know the needs of individuals, families and communities change over time - in terms of changing demographics, challenges individuals and families face, and how they prefer to receive support. To ensure we continue to meet clients' needs and demands, CAML's professional, high quality advice services need to evolve over time.

- Supportive - The challenges clients face are increasingly complex which can be immensely stressful for them, their families and those who support them (including the CAML team). At CAML we are here for our clients and our team. We recognise that to best support clients we need to ensure those who work and volunteer with us are comprehensively supported. In the past year we have developed and implemented enhancements for our team including improved support and supervision, implementation of recommendations from volunteer review and team training.

- Evidence based - The design, delivery and evaluation of services must be evidence based. Although we're not a large charity, we need to ensure that evaluating and demonstrating impact and delivering value for money is embedded within what we do.

- Advice Quality Standard (AQS) - The AQS is awarded by an independent group of experts focused on quality within the advice sector. By receiving this award we have demonstrated that we reach the highest standards of organisation, information, knowledge and experience. In addition monitoring and recording of client satisfaction as an integral part of our services. This information includes client profiles which enable us to monitor that our services are meeting the needs of the community including hard-to-reach groups such as those with additional communication needs or enhanced support through a range of delivery models to maximise access (phone, email, online, face-to-face, drop-in and appointments at multiple venues).

We record, monitor and measure customer satisfaction in a variety of ways. We have detailed information (with consent), how we've supported them and number of issues resolved. We can also value economic and financial gains for example benefits appeals and money protected (unjust claims against clients) through a Treasury-recognised econometric model available to the Citizens Advice network. In other cases satisfaction is measured by the determining factors of the issues i.e. home retained, debt managed, employment issue resolved.

With national Citizens Advice, clients are invited to participate in feedback. Where the client agrees, a third party organisation contacts them to complete a survey (telephone or online) as to their experience with CAML.

"Thank you all the team [CAML], for your ongoing support. I couldn't have done this without you." Client

Strategic Priorities 2021-2026

1. To deliver the highest quality advice and support across the range of our services.

2. To use technology to enable multi-channel access and to support as many clients as we can in the way that best meets their needs.

3. To ensure our services are accessible by:
a) Prioritising face-to-face support for those who most need it.
b) Finding other means to help vulnerable clients where that would be more effective.

4. To invest in quality training and supervision to make the most of our exceptional staff and volunteers.

5. To build the long-term success of the charity by prioritising financial sustainability and by attracting more investment from our communities.

Our Services
We offer a range of advice and support services developed in response to community need. Often working in partnership or collaboration with other organisations, we know that together we can often achieve better outcomes for individuals and families in need.

Our information, support and advice services are provided via telephone, online, video conference and face-to-face. During the financial year we provided all our services remotely. During the year we re-structured room use of one of our offices and resumed face-to-face support for priority clients and services as and when Government guidance permitted. In March 2021 we commenced the first phase of hybrid working and volunteering providing pre-booked advice appointments and information support from two of our offices and outreach venues.

"Everyone who helped me was superb. I'll never forget you, thank you" Client

The continued provision of all our services throughout the past year has only been possible through the enormous commitment of our staff team, our amazing volunteers, our partners and our fantastic funders/supporters.

Unfortunately, remote volunteering was not feasible for many of our volunteers. With accelerating demand for our services and overall working with a smaller team, the scale and impact of our work highlighted in this report is all the more impressive.

Public benefit
The Trustees have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charities Commission. The company's objects are to promote any charitable purpose for the public and preservation of health and the relief of poverty, sickness and distress but without limitation, for the benefit of the community in London Boroughs of Merton and Lambeth and surrounding areas specifically, to provide free, independent, confidential, impartial advice, advocacy and information to the public on civil, financial, legal and other matters.

The Trustees refer to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the company and in planning its future activities. The Trustees consider how planned activities will contribute to the aims and objectives they have set.

The Charity believes its strategy should be a living document, engaging with all our stakeholders and being actively reviewed and enhanced in response to the rapidly changing social, political and economic external environment. To ensure that we remain relevant and effective in responding to the needs that our local communities have we are committed to building on what we know works, involving the ideas of our staff and volunteers and ensuring we reflect the needs of the communities we serve.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The demand for our services and support continued to accelerate with the impact of Covid-19. The demographics of Merton and Lambent differ and this, in turn, brings specific challenges for individuals and families. Our focus is on each and every client and their particular situation.

Over the year we supported around 20,000 clients with more than 31,000 advice issues through our range of advice services. A further 33,000 individuals accessed our website (www.caml.org.uk) for information and support. We worked closely with organisations, local authorities and emergency services to ensure our clients received the best possible support.

For every £1 invested in our services in 2020-2021, we generated:

£3.22 in savings to government and public services (fiscal benefits)	By helping stop problems occurring or escalating, we reduce the need for public services (health, housing, out of work benefits).
£35.76 in wider economic and social benefits (public value)	Supporting and helping to solve residents problems improves lives - and this means better welcoming, participation and productivity for residents, communities and the boroughs we serve.
£11.86 in financial value to the people we help	Through our services and support we can increase people's income, help write off debt, we increase the take up of benefits and resolve consumer issues.

CAML's support and advice generated £3.4 million in fiscal benefits and over £12 million to the people we supported. The wider economic and social benefit of improving clients well-being is estimated at over £30 million.

Data calculated using Treasury impact model available to Citizens Advice network.

Adviceline telephone and email service

Our Adviceline telephone and email service provides information, assessments and support through two Advicelines - one for Merton and one for Lambeth. In the year Lambeth Adviceline joined Merton Adviceline in our Group partnership with four other London Citizens Advice (the West and South West London Adviceline Group). In the year, this successful partnership Group also commenced working on partner expansion.

"Without your amazing help I would have been so lost. You helped me when I was at my lowest point and felt very very depressed and just wanted to give up. The lady who answered the phone is a true asset to Citizens Advice. This lady and others who supported me have been a lifesaver." Client

With the impact of the pandemic and lockdown, demand for this service across both local authorities soared dramatically (by more than 300% some months with compared with the previous year). During the year we supported over 16,000 calls and online queries. Unfortunately despite additional investment in resourcing this service, overall demand continued to outpace our resources with the outcome that individuals can face long wait times to speak with a team member. Moreover, owing to the rising complexity of individuals' circumstances, the average call time is lengthening providing additional pressures on our ability to meet rising demand.

At the time of finalising this report (September 2021), Adviceline demand continues at record highs. In recent months both Merton and Lambeth Councils have provided additional funding to support us in supporting local residents in need. Looking forward, the Adviceline service remains a priority area for further investment within the charity's three-year budget.

"CAML's service is very important for the community as many of us are going through desperate times. The support and help we get means the difference between life or death." Client

The requests for Adviceline support cover a wide range of issues including:
Housing
Benefits and tax credits
Debt
Employment
Consumer goods and services
Legal
Relationship and families
Immigration and asylum
Tax

During the year we saw priority demands change owing to the impact of the pandemic with initially high demand for employment/furlough support at the start of the pandemic or when Government support changed, to rising crisis support in following months (and thank you to the food banks and other emergency support organisations we worked closely with), to welfare benefits and Universal Credit in late spring/early summer. In the summer months, housing queries rose substantially and in the second half of the year debt and welfare benefits.

The client called Adviceline requesting support for a grant application. Client had a range of debt issues, received universal credit and unable to work owing to ill health. Adviceline team completed a comprehensive advice assessment with the client that day. From the assessment the client was scheduled an appointment with CAML Adviser to complete and submit grant application. Adviceline Assessor also identified client may be eligible for PIP and an appointment was scheduled. Client was also recommended and offered debt support which was initially declined. All information including appointments were followed up in writing.

Following advice appointments, the client contacted Adviceline team thanking them for their support and asking about debt support. Client was then supported by debt Adviser. Given client's situation, CAML supported the client over a number of months.

Information and Generalist Advice

Pre-Covid-19 lockdown our three offices provided a mix of support services including information, assessments (triage), and pre-booked advice appointments with generalist and specialist advisers. From mid-March 2020 all these services moved remotely (telephone, video conferencing and digital).

Early in the pandemic we recognised that whilst remote advice support works for the majority, there are particular challenges for some clients and services. As and when Government guidance permitted we resumed pre-booked face-to-face advice appointment for priority clients (often vulnerable with complicated situations) and services (complex casework) in one of our offices.

During the year, we supported a further 2,400 individuals through generalist information and advice services. Similar to face-to-face support our remote offer included information support, advice needs assessments, advice appointments and specialist legal advice appointments provided by pro-bono Honorary Legal Advisers (pro bono solicitors providing one-off information and assessment support for residents seeking legal housing, employment and family advice).

A client initially contacted the charity by email when her Universal Credit application had been refused due to lack of proof of her habitual residence. The consequence of this meant she was unable to pay her bills and her landlord was threatening possession action. She was supported by one of our EU settlement scheme advisers to make an application to the EUSS scheme and supported by another adviser with appeal against her Universal Credit application. She also was supported by one of our honorary legal advisers who gave support in claiming Child Maintenance from her ex-partner. The client received comprehensive support over a period of months. The UC appeal is ongoing, but other issues have been resolved.

Similar to our Adviceline service, requests for information and generalist advice support span a wide range of issues, including:

Benefits & tax credits
Debt
Benefits Universal Credit Consumer, goods & services, Housing
Discrimination
Education
Employment
Financial services & capability Health & community care
Immigration & asylum
Legal
Other
Relationships & family
Tax
Travel & transport
Utilities & communications

Priority advice demands also changed during and within the year. Increasingly people are experiencing a range of interlinked barriers to social welfare, justice and health with each issue triggering and/or exacerbating the other.

With a number of support organisations either not able to work or offering reduced services during lockdown, clients were often without their usual support networks. As a result, our team supported more people in crisis, highly vulnerable, isolated and affected by mental health concerns.

KeyDemographics

FY20-21 Client demographics across Adviceline and core advice services:

Female	**61%**
Male	**38%**
Another	**1%**

Disability/Long term health condition:

Disabled	**4%**
Long term health condition	**25%**
No / prefer not to disclose	**71%**

Many clients, for understandable reasons, may choose not to disclose health conditions. We have seen a reduction in number of clients with disabilities or long-term health conditions. This may reflect the pause of reviews and assessments for disability benefits during the year. But early in the pandemic we recognised it reflected challenges people with some disabilities may have in accessing remote services. Hence our focus on resuming face-to-face appointments for priority clients and services (including our Merton Disability Welfare Service). Anecdotally, we also noticed increasing numbers of clients mentioning mental health concerns but not disclosing specific condition. We also supported higher numbers of clients with problems stemming from lack of digital access and/or literacy.

Age Group:

< 25 years	**5%**
26-29	**11%**
30-39	**27%**
40-49	**22%**
50-59	**20%**
60-69	**12%**
>70	**3%**

During the year we experienced a rise in younger people (29 and under) contacting us.

Specialist Services Review

Lambeth Children's Centre service
Our dedicated advisers remotely worked in Children's Centres across Lambeth supporting families in need with children 5 years or younger. During the year we supported 230 families with over 1034 issues.

Pound Advice L&Q Housing
Our dedicated advisers provide debt and financial capability advice to London and Quadrant Housing Association residents. During the year we supported 594 residents with their challenges and in so doing helped to sustain tenancies.

A L&Q Housing resident was referred to us through the Pound Advice service. Unfortunately her health conditions had deteriorated during the pandemic and a friend recommended she contact us to see if she was entitled to additional benefits. Our Adviser completed an assessment including detailed benefit check. She was entitled to Limited Capability For Work (LCWRA) and work-related activity Universal Credit element. On the client's behalf we contacted Department for Work and Pensions. Not only was she placed in the LCWRA group, she was also awarded over £6,000 in backdated entitlements. We continue to support the client in claiming Personal Independence Payment.

Clarion Housing
Our dedicated adviser provided debt advice to Clarion Housing residents. During the year we supported over 100 residents.

Merton Disability Welfare Service
Our Specialist Disability Caseworker delivers expert advice to disabled people living in Merton. The service is part-funded by London Borough of Merton and the charity supporting the balance following the decision of Trustees to invest in this much needed programme focusing on supporting some of the most vulnerable people in Merton to access/receive the disability benefits to which they are entitled.

This service was one of the priority services which resumed face-to-face support when permitted during the pandemic. Over the past year we experienced a rise in complexity of challenges for clients requiring more extensive and on-going support. 158 individuals were supported through the service with a mix of advice and casework. This specialist service helps relieve tremendous financial hardship and challenges for individuals/families most in need.

Wimbledon Guild
We work in partnership with Wimbledon Guild with our dedicated adviser based remotely and in their office supporting clients one day a week. During the year, we supported 83 clients.

Lambeth Council Tax Support
During the year this service was extended for a second year. Our dedicated advisers, working closely with Capita and Council teams, supported 125 residents in the period to the close of the financial year.

Universal Credit Help To Claim
This service commenced in April 2019 commissioned by Department of Work and Pensions with Citizens Advice across England. Our dedicated team of advisers support individuals from early application stage through to first payment via telephone, web chat, email and face-to-face when permitted in the pandemic (including outreach in Job Centres in Merton and Lambeth).

In the second year of the service we supported 674 clients securing financial income of £2,340,718.

The client initially contacted the charity by email when her Universal Credit application had been refused owing to lack of proof for habitual residence.The impact of this decision meant she was unable to pay bills and landlord was threatening possession action. She was supported by our EU Settlement Scheme Adviser to submit EUSS application and supported by another Adviser to appeal against her Universal Credit application.We also provided specialist support with one of our honorary legal advisers concerning Child Maintenance from her ex-partner. Owing to complexity of issues, the client received comprehensive support from CAML over a period of months. At the time of writing the UC appeal is ongoing, but all other issues have been resolved.

Merton EU Settlement Scheme Service
In the second year of the Merton EUSS service we supported 104 households and over 200 individuals.

Lambeth EU Settlement Scheme Service
Towards the close of the year, we were appointed to provide Tier 1 support in the final six months of the EUSS programme for Lambeth residents working in partnership with Southwark Law Centre and IRMO.

Windrush Compensation Scheme Service
Citizens Advice Merton and Lambeth is an advice partner for the national Windrush Compensation Scheme service. During the year we supported 18 clients.

Communications, Research and Campaigns
During the year we continued to develop and enhance our communications, research and campaigns work both locally and nationally (through national Citizens Advice). We supported local policy development and campaigns including EU Settlement Scheme in both Merton and Lambeth, Covid Community support Steering and Working Groups, Merton Covid Fast Track Support and pan-London initiatives. We responded to national campaigning work focusing on 109 evidence forms to national Citizens Advice for issues where we believe national policy negatively impacts clients. 43 of these were benefit related issues.

During the year CAML's CEO continued to lead and facilitate Merton's Information and Advice Forum. Our Chief Executive and Head of Advice Services also participated in Covid emergency support committees in Merton and Lambeth and Merton's EUSS taskforce.

In addition to our support services, around 33,000 visitors accessed information and support via our website (nearly double the previous year). Individuals accessed a total of 406,000 pages during the year (four times the previous year). This dramatic rise not only reflected individuals recourse to digital support with the pandemic but also the website development during the year through pro-bono specialist support (see below).

"My adviser has been a great help to me. Although my situation has not been resolved yet (very complicated), she keeps me informed and is always there for me." Client

Volunteers

We could not provide the range of support and services without our amazing volunteers. As explained above, owing to impact of the pandemic many of our volunteers were unable to volunteer remotely. Around 24 volunteers remotely volunteered throughout the year joining the remote team supporting Adviceline, Information and Advice as well as Research & Campaigns with support and supervision from dedicated staff. We regularly kept in touch with all volunteers during the year and with introduction of first phase of hybrid working/volunteering in March 2021, surveyed non-remote volunteers to their interest of returning to a CAML office. We're looking forward to welcoming many volunteers back to the CAML family.

"I really enjoy volunteering with Citizens Advice Merton and Lambeth. The last year has been very different but the support I receive from my team and charity is brilliant. I'm now back in the office one day a week and it's great seeing colleagues and clients again." Volunteer

CAML's trustees are also volunteers and their work provides the governance oversight for the charity to operate. During the year we welcomed four new trustees to the Board.

Our volunteers are truly the life blood of CAML and provide a significant proportion of front line services with comprehensive support and supervision from dedicated staff members. National CA calculates that CAML volunteers gave an estimated £279,497 worth of time during this financial year.

Pro Bono Specialist Legal Support

In addition to our volunteers, we also receive pro-bono support from legal companies and individuals through our Honorary Legal Adviser (HLA) framework. HLAs provide one-off, preliminary legal advice assessments in the fields of Housing and Family law for our clients.

With more reliance on online information, the charity further developed its website with the benefit of pro bono specialist support. With thanks to Mike and Alex.

We are immensely grateful to the companies and individuals who work with us in supporting clients in these specialist areas.

Staff

As of 31st March 2021, CAML employed 34 members of staff (full time and part time).

Our aim is to employ the best and highest quality staff members that we can. Although this can be a challenge, especially in London, where the cost of travel and housing makes it very difficult to attract the right people for the available remuneration, we are delighted to report that we have maintained full or near full staffing levels to ensure the charity continues to provide best service provision possible and deliver on agreed targets.

We would like to thank every member of the CAML family. Their professionalism, commitment and dedication ensure tens of thousands of individuals and families throughout Merton and Lambeth receive the right support when they need it most.

Impact of Covid

This report highlights the immense impact Covid has - and continues to have - for many of our clients. For many the impact will, unfortunately, be measured in years. There is no light at the end of the tunnel for many thousands of individuals and families we support.

It's also important to recognise the impact on our team. Remote advice support is very different from working in one of our offices/outreach where we worked amongst colleagues on hand to assist. We changed how we work with longer appointment times (remote working means client problems can take longer to resolve and clients are coming to us with more complex issues which require on-going support. Remote advice support can be challenging and intensive. Early in the pandemic, we further developed our team well-being recognising the additional challenges and loss of physical peer support. In addition to well-being support, we invested and expanded training, development and supervision to support remote working needs.

Similar to many organisations, the charity's Business Continuity Plan and Risk Registers provided vital frameworks for us to operate. We developed new Covid risk assessment to enable us to provide face-to-face support, we restructured our office use to enable us to implement hybrid working/volunteering to support priority clients and services.

The pandemic also brought benefits. Professional, quality advice support can be provided remotely for many clients; we do not always need to be office/venue based; relationships with community and voluntary sector partners/organisations have strengthened including a number of new inter-agency referral relationships; and our local Councils better understand the need to prioritise (where financially feasible) the importance of advice services for individuals, families, local communities and the London boroughs we work in.

Our new five-year Strategy with Strategic Priorities undoubtedly benefited from the experiences of the past year and provides the framework for our work and services to develop in the years ahead.

FINANCIAL REVIEW

Financial position

In line with our three-year business plan and budget, CAML's income rose to £1,231,000 from £1,022,000 the previous year.

Our priority aim for the two-year period 2019-21 was to sustainably develop and expand the charity to meet changing and accelerating demand following a year of charity consolidation/stabilisation in 2018-19. With demand for our support significantly outpacing our ability to provide given funding/resourcing, continued sustained charity development and expansion remains our priority aim for the next three years.

Owing to the pandemic new funding secured for the financial year exceeded budget. We would like to take this opportunity to thank both Merton and Lambeth Councils for recognising Advice is a priority need for residents during and following the pandemic and for supporting the charity with Covid funding in the year. In addition we successfully applied/tendered for project/service funding including a new Lambeth EUSS partnership service, Merton Neighbourhood fund, and BEIS remote Working Fund.

Expenditure rose to £1,134,000 from £933,000 the previous year reflecting both the expansion in the charity and the additional costs of remote working. We closed the year with a surplus of £96,000 of which £45,000 is restricted for use in 2021-22.

The impact of Covid-19 has been immense for the charity, our services and team. As mentioned above, overall service demand accelerated dramatically in the year (and continues to do so). Despite securing additional funding, the acceleration to date has outpaced our capacity to support all who need us. Furthermore, our analysis and forecasts suggest we're nowhere near the end of the tidal wave of advice demand across Merton and Lambeth.

We continue to work very closely with commissioners, partners and funders to professionally support the communities we serve in what are truly unprecedented times.

Investment policy

Similar to many charities of our size, CAML currently has no investment funds. Surplus funds when not immediately required are placed in deposit accounts with CAF Bank and NatWest Bank.

Reserves policy

In setting the reserves policy, the Board of Trustees considers the need to provide against any future income shortfall, fulfil working capital requirements and allow funds to be available to support service developments. Throughout 2020-21 we continued to meet the reserves policy of three months operational expenditure in unrestricted funds.

PLANS FOR 2021- 2022 AND FUTURE PERIODS

Governance and Management

We continue to strengthen the Board through identifying gaps in skills/knowledge/experience and successfully recruiting to these roles. During the year two trustees including our Treasurer unfortunately resigned and we welcomed two highly experienced new trustees, including Treasurer to the Board and charity.

Strengthening Access

A key aspect of meeting rising demand for our services and support in an environment of lower resourcing (financial and otherwise) is to ensure we have the correct balance of service provision between telephone, online, face-to-face and outreach, and between information, assessments (triage), generalist advice and specialist advice.

This is an ongoing process as patterns of demand can change and a successful service must be flexible in order to respond appropriately.

In this context we intend to continue the process of investing in our Adviceline telephone service as an effective way of enabling access to the service within limited resources. We continue to review our face-to-face services across our three offices and outreach.

As discussed we continue to have important conversations with our core advice funders, the London Boroughs of Merton and Lambeth. Both to ensure that our respective directions of travel are closely aligned and also to seek to influence their future priorities through our expertise.

Sustainability, financial viability and risks

In the current unpredictable political and financial environment, it is important to ensure the charity is properly resourced with a strong business plan and highly professional operational leadership and team. This is even more important as Local Authorities and other funders are under increasing and unavoidable pressure to cut their budgets.

We are therefore working to sustain current funding levels with existing service contracts and our Chief Executive is tasked with securing new funding opportunities within the approved three-year budget. As reported above, in recent months we've secured additional funding to support part of the rise in service demand owing to Covid-19. Within this, being able to demonstrate the impact of our work and communicate this effectively to our key stakeholders is of primary importance.

We recognise that funding is tight and competition for available funds is extremely high. The three-year financial plan provides a framework for the charity to sustainably grow and develop following the consolidation in FY18/19. Although the past year and recent months have been highly positive in this regard, we are very aware of risks of key funding support changing.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution and organisational structure

The charity is constituted as a company limited by guarantee. During the year the charity reviewed and updated its' Articles of Association.

Recruitment and Appointment of New Trustees

The Directors of the company are also Charity Trustees for the purposes of charity law and under the company's articles are known as the Board of Trustees. The Board of Trustees seeks to ensure that the needs of the users of the charity's services are appropriately reflected through the diversity of the members of the Trustee body.

As part of our succession planning, we advertised and recruited two new trustees during the financial year. Prospective trustees apply and are interviewed by trustee recruitment panel. Successful applicants are then invited to meet the Chief Executive and observe a Board meeting. References are obtained with relevant checks and paperwork completed before the Board approves appointment.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational Structure

The Board of Trustees meets quarterly and as required is responsible for the strategic direction and policies of the charity. There are also two sub-committees of the Board covering Finance and People which have delegated powers and terms of reference. During the year a Strategy Working Group comprising trustees and chief executive was also established to lead on the work and development of a new five-year strategy.

The Chief Executive, assisted by two senior managers, is responsible for charity operations including services, contracts and projects within the strategy and policies set by the Board.

Induction and Training of Trustees

New Trustees have a welcome induction including information, time spent with services, team meetings and opportunities to familiarise themselves with the charity's activities and policies. All Trustees are also encouraged to join team meetings and team training. Trustees also attend relevant training sessions from national Citizens Advice and other organisations.

Related Organisations

The Charity is a member of Citizens Advice, a national network of over 270 local charities that deliver advice across the country, overseen by a national framework provided by Citizens Advice.

We have excellent relationships with the London Borough of Lambeth and the London Borough of Merton who provide us with core funding through an annual contract and grant respectively to support our vital work with their communities.

We continue to work in service partnership with other organisations including Clarion, L&Q, and Wimbledon Guild and collaboratively work with other local Citizens Advice offices and organisations relevant to our clients' needs.

On behalf of our clients and everyone involved with Citizens Advice Merton and Lambeth, we would like to extend our gratitude for the support and co-operation we receive from all our funders, partners and other organisations.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
02914384 (England and Wales)

Registered Charity number
1046018

Registered office
7 Crown Parade
Morden
London
SM4 5DA

Principal address
326 London Road
Mitcham
London
CR4 3ND

Trustees
Mr J S Gosal Chair
Ms S Ashby Treasurer (resigned 20/11/20)
Mr A S Webster
Mr M Wisgard (resigned 17/10/21)
Ms C M Taylor
Ms F Mclaren (resigned 10/5/21)
Ms K Gray
Ms E Coulter
Mr J Lom
Mr R Patel (appointed 12/1/21)
Mr P Mcfarlane (appointed 14/7/21)

Chief Executive
Suzanne Hudson

Company Secretary
Suzanne Hudson

Senior management
Suzanne is supported by Karen Brunger (Head of Advice Services) and Kath Deegan (Head of Finance and Premises).

Auditors
Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

Legal Advisors
Prosperity Law LLP
Vantage Point
4 Hardman Street
Manchester
M3 3HF

Bankers
National Westminster Bank Plc
16 Wimbledon Hill Road
Wimbledon
London
SW19 7NN

Caf Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
ME19 4JQ

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Citizens Advice Merton and Lambeth Limited for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies 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 audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Hartley Fowler LLP, will be proposed for re-appointment at the November 2021 Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 24 November 2021 and signed on its behalf by:

J. Gosal

Mr J S Gosal - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF CITIZENS ADVICE MERTON AND LAMBETH LIMITED

Opinion

We have audited the financial statements of Citizens Advice Merton and Lambeth Limited (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:
- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees
As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identify and assess risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

-the nature of the industry and sector, control environment and the charities activities;

-results of our enquiries of management about their own identification and assessment of the risks of irregularities;

-any matters we identified having obtained and reviewed the charitable company's documentation of their policies and procedures relating to:

- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non -compliance;

- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;

- the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;

- the matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud. In common with all audits we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework that the charitable company operates in. The key laws and regulations we considered in this context included the Charities Act 2011, UK Companies Act and tax legislation.

In addition we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the charitable company's ability to operate or to avoid a material penalty.

As a result of performing the above, we did not identify any key matters related to the potential risk of fraud or non-compliance with laws and regulations.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provision of relevant laws and regulations described as having a direct effect on the financial statements;

-enquiring of management concerning actual and potential litigation and claims;

-performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;

-reviewing minutes of meetings of those charged with governance, reviewing internal reports, and

-in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments, assessing whether the judgements made in making accounting estimates are indicative of a potential bias and evaluating the business rationale for any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indication of fraud or non-compliance with laws and regulations throughout the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Jonathan Askew FCA (Senior Statutory Auditor)
for and on behalf of Hartley Fowler LLP
Statutory Auditors
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

Date: 29/11/21

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME FROM					
Donations and gifts in kind	3	41,614	35,000	76,614	41,798
Charitable activities	5				
Core Advice, Adviceline and Information services		556,500	60,000	616,500	539,000
Lambeth Children's Centre		77,343	-	77,343	77,344
London & Quadrant Pound Advice		70,160	-	70,160	33,407
Clarion Housing		30,000	-	30,000	30,000
Merton Disability Benefit		20,000	-	20,000	20,000
Universal Credit Help to Claim		-	120,157	120,157	124,335
Merton EU Settlement Scheme		52,608	-	52,608	51,300
Lambeth Council Tax Summons Service		35,000	-	35,000	22,500
Merton Covid Support		-	37,500	37,500	-
Lambeth Covid Support		45,000	-	45,000	-
Lambeth EU Settlement Scheme		25,000	-	25,000	-
Other Services and Projects		15,200	9,390	24,590	72,708
Investment income	4	180	-	180	669
Other income		9	-	9	9,254
Total		968,614	262,047	1,230,661	1,022,315
EXPENDITURE ON					
Raising funds	6	2,738	-	2,738	2,626
Charitable activities	7				
Core Advice, Adviceline and Information services		548,946	50,543	599,489	533,822
Lambeth Children's Centre		64,050	-	64,050	60,490
London & Quadrant Pound Advice		46,141	-	46,141	37,894
Clarion Housing		28,760	-	28,760	33,444
Merton Disability Benefit		40,231	-	40,231	31,632
Universal Credit Help to Claim		-	120,157	120,157	124,171
Merton EU Settlement Scheme		50,127	-	50,127	38,538
Lambeth Council Tax Summons Service		28,558	-	28,558	22,337
Merton Covid Support		-	36,566	36,566	-
Lambeth Covid Support		45,000	-	45,000	-
Other Services and Projects		9,302	9,390	18,692	48,484
Other	9	53,985	-	53,985	-
Total		917,838	216,656	1,134,494	933,438
NET INCOME		50,776	45,391	96,167	88,877
RECONCILIATION OF FUNDS					
Total funds brought forward		264,846	18,675	283,521	194,644
TOTAL FUNDS CARRIED FORWARD		315,622	64,066	379,688	283,521

The notes form part of these financial statements

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

STATEMENT OF FINANCIAL POSITION
31 MARCH 2021

	Notes	2021 £	2020 £
FIXED ASSETS			
Tangible assets	14	-	699
CURRENT ASSETS			
Debtors	15	90,297	48,572
Cash at bank		350,340	281,286
		440,637	329,858
CREDITORS			
Amounts falling due within one year	16	(50,408)	(34,546)
NET CURRENT ASSETS		390,229	295,312
TOTAL ASSETS LESS CURRENT LIABILITIES		390,229	296,011
PENSION LIABILITY	20	(10,541)	(12,490)
NET ASSETS		379,688	283,521
FUNDS	19		
Unrestricted funds		315,622	264,846
Restricted funds		64,066	18,675
TOTAL FUNDS		379,688	283,521

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

The financial statements were approved by the Board of Trustees and authorised for issue on 24 November 2021 and were signed on its behalf by:

J. Gosal

Mr J S Gosal - Trustee

The notes form part of these financial statements

CITIZENS ADVICE MERTON AND LAMBETH LIMITED

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	68,874	71,665
Net cash provided by operating activities		68,874	71,665
Cash flows from investing activities			
Sale of tangible fixed assets		-	1,057
Interest received		180	669
Net cash provided by investing activities		180	1,726
Change in cash and cash equivalents in the reporting period		69,054	73,391
Cash and cash equivalents at the beginning of the reporting period		281,286	207,895
Cash and cash equivalents at the end of the reporting period		350,340	281,286

The notes form part of these financial statements

NOTES TO THE STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2021

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021 £	2020 £
Net income for the reporting period (as per the Statement of Financial Activities)	96,167	88,877
Adjustments for:		
Depreciation charges	699	-
Interest received	(180)	(669)
(Increase)/decrease in debtors	(41,725)	2,670
Increase/(decrease) in creditors	15,862	(16,552)
Difference between pension charge and cash contributions	(1,949)	(2,661)
Net cash provided by operations	68,874	71,665

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/20 £	Cash flow £	At 31/3/21 £
Net cash			
Cash at bank	281,286	69,054	350,340
	281,286	69,054	350,340
Total	281,286	69,054	350,340

3. MAJOR NON-CASH TRANSACTIONS
Donated facilities

In accordance with the Charities SORP FRS 102 the charitable company has included in income the notional rent of £41,510 (2020 £41,510) for occupying serviced accommodation in Morden and Mitcham.

The valuation of the notional rent was provided by the London Borough of Merton. The notional rent expenditure charge is included within support costs.

Donated advertising

During the year the charity received a £40,500 Google Ad Grant in in-kind Google Ads advertising. The charity recognised the corresponding expense on the statement of financial activities within communication and research support costs.

The notes form part of these financial statements

1. GENERAL INFORMATION AND LEGAL STATUS

The charitable company is a private company incorporated and domiciled in England and Wales. The address of its registered office is 7 Crown Parade, Crown Lane, Morden, Surrey SM4 5DA. The registered number of the company is 02914384. The registered number of the charity is 1046018.

The financial information presented is for the year ended 31 March 2021 and 31 March 2020. The financial information is presented in sterling which is also the charitable company's functional currency. Monetary amounts are rounded to the nearest pound.

The charitable company has no share capital. Every member of the charitable company undertakes to contribute to the assets of the charitable company in the event of the company being wound up while he is a member, or within one year after he ceases to be a member, for payments of the debts and liabilities contracted before he ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributories among themselves, such amount as may be required not exceeding £1.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Preparation of the accounts on a going concern basis
The financial statements have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves, the financial position, future plans and the expected level of income and expenditure for 12 months from authorising these financial statements.There are no material uncertainties about the charity's ability to continue as a going concern.

Significant judgements and estimates
Preparation of the financial statements requires management to make significant judgements and estimates. The items in the financial statements where these judgements and estimates have been made include:

- Defined benefit pension scheme. Actuarial assumptions used in the calculation of the defined benefit pension liability.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income in respect of services provided is recognised when, and to the extent that, performance occurs and is measured at the fair value of the consideration receivable. The main source of income for the charity is contracts for services and grants with the London Borough of Merton and the London Borough of Lambeth.

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

Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to the consideration by its performance. Grant income relating to a later period is therefore deferred to that period and treated as deferred income in the balance sheet.

2. ACCOUNTING POLICIES - continued

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Governance costs
These are the costs associated with the governance arrangements of the charity. These include audit costs, the cost of legal advice for trustees and costs associated with trustee meetings and preparing statutory accounts. Included within governance costs are any costs associated with the strategic as opposed to day-to-day management of the charity's activities.

Allocation and apportionment of costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's activities. These support costs have been allocated to the activities undertaken by the charity on the basis of the usage of those costs by the activities.

Tangible fixed assets
Tangible fixed assets are depreciated at the following rates:

Computer servers	20% straight line
Desktop computers	25% straight line
Laptop computers	33% straight line

Where project funding has been used for the purchase of tangible fixed assets they are depreciated over the lifetime of the project or as above, whichever is the shorter.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Donated facilities
In accordance with the Charities SORP FRS 102 the charitable company has included in income the notional rent for occupying serviced accommodation in Morden and Mitcham. The valuation of the notional rents was provided by the London Borough of Merton.

Donated advertising
In accordance with the Charities SORP FRS 102 the charitable company has included in income the in-kind estimate of Google Ads advertising. The corresponding expense is recognised in the statement of financial activities within communication and research support costs.

Cash at bank and in hand
Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Debtors
Debtors are recognised at the settlement amount due. Prepayments are valued at the invoice amount prepaid.

2. ACCOUNTING POLICIES - continued

Cash at bank and in hand

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement value.

Financial instruments

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

Leasing commitments

Leases that do not transfer all the risks and rewards of ownership are classified as operating leases. Payments under operating leases are charged to the statement of financial activities on a straight-line basis over the lifetime of the lease.

Voluntary help

A certain amount of time is expended on the charitable company's activities which is donated free of charge. In accordance with Charities SORP (FRS 102), volunteer time is not recognised. Details of volunteer support and services are provided in the trustees' annual report and the notes to the accounts.

3. DONATIONS AND GIFTS IN KIND

	2021	2020
	£	£
Gifts in kind	41,510	41,510
Donations	35,104	288
	76,614	41,798

4. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	180	669

5. INCOME FROM CHARITABLE ACTIVITIES

Income from grants and contracts:

	2021 £	2020 £
Income from Generalist advice:		
Unrestricted		
London Borough of Merton - Generalist advice services	355,000	355,000
London Borough of Lambeth - Generalist advice services	161,000	159,000
	516,000	514,000
Income from other projects:		
Unrestricted		
London Borough of Lambeth - Children's Centre	77,343	77,344
London Borough of Merton - Disability Benefit	20,000	20,000
London & Quadrant Pound Advice	70,160	33,407
Clarion Housing	30,000	30,000
Wimbledon Guild	9,200	8,800
Wandle Housing Association	-	52,533
Merton EU Settlement Scheme	52,608	51,300
Lambeth Council Tax Summons Service	35,000	22,500
Lambeth Covid Support	20,000	-
Lambeth Enterprise	25,000	-
Lambeth EU Settlement Scheme	25,000	-
Google Ads	40,500	-
Other services and projects	6,000	11,375
	410,811	307,259
Restricted		
UC Credit Help to Claim	120,157	124,355
The Walcot Foundation	25,000	25,000
Merton Covid Support	37,500	-
Merton Neighbourhood Fund	35,000	-
BEIS Remote Working Fund	8,610	-
Windrush Compensation Scheme	780	-
	227,047	149,335
Total income from other projects	637,858	456,594
Summary of total income:		
Unrestricted Income - London Borough's of Merton and Lambeth	516,000	514,000
Unrestricted Income - other projects	410,811	307,259
Unrestricted Income - donations	41,614	41,798
Unrestricted Income - investment and other	189	9,923
Restricted income - donations	35,000	-
Restricted income - other projects	227,047	149,335
Total Income - Statement of Financial Activities	1,230,661	1,022,315

6. RAISING FUNDS

Raising donations and legacies

	2021	2020
	£	£
Fundraising expenditure	2,738	2,626

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 8)	Totals
	£	£	£
Core Advice, Adviceline and Information services	441,718	157,771	599,489
Lambeth Children's Centre	50,789	13,261	64,050
London & Quadrant Pound Advice	37,261	8,880	46,141
Clarion Housing	22,708	6,052	28,760
Merton Disability Benefit	31,865	8,366	40,231
Universal Credit Help to Claim	105,225	14,932	120,157
Merton EU Settlement Scheme	40,875	9,252	50,127
Lambeth Council Tax Summons Service	23,016	5,542	28,558
Merton Covid Support	35,591	975	36,566
Lambeth Covid Support	45,000	-	45,000
Other Services and Projects	16,832	1,860	18,692
	850,880	226,891	1,077,771

Summary of total expenditure

	2021	2020
	£	£
Charitable activities costs (above)	1,077,771	930,812
Fundraising expenditure (note 6)	2,738	2,626
Other costs - exceptional item (note 9)	53,985	-
Total Expenditure - Statement of Financial Activities	1,134,494	933,438

8. SUPPORT COSTS

	Service support costs	Finance	Human resources
	£	£	£
Core Advice, Adviceline and Information services	97,074	18,006	3,301
Lambeth Children's Centre	6,585	2,134	391
London & Quadrant Pound Advice	4,410	1,429	262
Clarion Housing	3,005	974	179
Merton Disability Benefit	4,154	1,346	247
Universal Credit Help to Claim	9,604	3,013	552
Merton EU Settlement Scheme	4,595	1,489	273
Lambeth Council Tax Summons Service	2,752	892	164
Merton Covid Support	626	197	36
Other Services and Projects	924	299	55
	133,729	29,779	5,460

8. SUPPORT COSTS - continued

	Communications and research	Governance costs	Totals
	£	£	£
Core Advice, Adviceline and Information services	32,292	7,098	157,771
Lambeth Children's Centre	3,310	841	13,261
London & Quadrant Pound Advice	2,216	563	8,880
Clarion Housing	1,510	384	6,052
Merton Disability Benefit	2,088	531	8,366
Universal Credit Help to Claim	575	1,188	14,932
Merton EU Settlement Scheme	2,309	586	9,252
Lambeth Council Tax Summons Service	1,383	351	5,542
Merton Covid Support	38	78	975
Other Services and Projects	464	118	1,860
	46,185	11,738	226,891

9. OTHER

Exceptional item

In July 2020 at the request of the employment tribunal the charity made an interim payment on account to the claimant. See the contingent liabilities note for details.

10. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021	2020
	£	£
Audit fees	4,049	3,960
Other non-audit services	1,830	1,780
Depreciation - owned assets	699	-
Operating leases - equipment	4,099	4,223

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

During the year one trustee was reimbursed expenses of £213 for website expenditure (2020 no trustee expenses).

12. STAFF COSTS

	2021	2020
	£	£
Salaries and wages	719,941	620,470
Social security costs	62.975	52,510
Pension costs	15,763	14,776
Other staff related costs	1,657	1,421
	800,336	689,177

The average monthly number of employees during the year was as follows:

	2021	2020
Senior Management Team	3	3
Service/Team Managers	5	5
Service Teams	22	18
	30	26

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2021	2020
£60,001 - £70,000	1	1

The key management personnel of the charitable company are the senior management team, which includes:

(i) Chief Executive Officer
(ii) Head of Advice Services
(iii) Head of Finance and Premises

The key management personnel received benefits during the year of £116,170 (2020: £116,785).

Volunteers

The CAML service volunteer team was 31at 31 March 2021 (2020: 71)

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME FROM			
Donations and gifts in kind	41,798	-	41,798
Charitable activities			
Core Advice, Adviceline and Information services	514,000	25,000	539,000
Lambeth Children's Centre	77,344	-	77,344
London & Quadrant Pound Advice	33,407	-	33,407
Clarion Housing	30,000	-	30,000
Merton Disability Benefit	20,000	-	20,000
Universal Credit Help to Claim	-	124,335	124,335
Merton EU Settlement Scheme	51,300	-	51,300
Lambeth Council Tax Summons Service	22,500	-	22,500
Other Services and Projects	72,708	-	72,708
Investment income	669	-	669

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Other income	9,254	-	9,254
Total	872,980	149,335	1,022,315
EXPENDITURE ON			
Raising funds	2,462	164	2,626
Charitable activities			
Core Advice, Adviceline and Information services	508,822	25,000	533,822
Lambeth Children's Centre	60,490	-	60,490
London & Quadrant Pound Advice	37,894	-	37,894
Clarion Housing	33,444	-	33,444
Merton Disability Benefit	31,632	-	31,632
Universal Credit Help to Claim	-	124,171	124,171
Merton EU Settlement Scheme	38,538	-	38,538
Lambeth Council Tax Summons Service	22,337	-	22,337
Other Services and Projects	48,484	-	48,484
Total	784,103	149,335	933,438
NET INCOME	88,877	-	88,877
RECONCILIATION OF FUNDS			
Total funds brought forward	175,969	18,675	194,644
TOTAL FUNDS CARRIED FORWARD	264,846	18,675	283,521

14. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 April 2020 and 31 March 2021	103,631
DEPRECIATION	
At 1 April 2020	102,932
Charge for year	699
At 31 March 2021	103,631
NET BOOK VALUE	
At 31 March 2021	-
At 31 March 2020	699

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade debtors	58,000	37,446
Other debtors	108	-
Accrued income	18,750	-
Prepayments	13,439	11,126
	90,297	48,572

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	9,189	9,407
Social security and other taxes	17,370	14,786
VAT	4,881	4,268
Other creditors	4,194	-
Deferred income	8,100	-
Accrued expenses	6,674	6,085
	50,408	34,546

17. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2021	2020
	£	£
Within one year	-	2,752

Properties leased from the London Borough of Merton expire in 2027. There is no cost or commitments to the charity as the London Borough of Merton donate the rent to the charity as a grant. A notional rent charge is provided each year for the use of the properties with the corresponding donation recognised in the Statement of Financial Activities.

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2021 Total funds	2020 Total funds
	£	£	£	£
Fixed assets	-	-	-	699
Current assets	368,471	72,166	440,637	329,858
Current liabilities	(42,308)	(8,100)	(50,408)	(34,546)
Pension liability	(10,541)	-	(10,541)	(12,490)
	315,622	64,066	379,688	283,521

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS - continued

Comparatives for net assets between funds	Unrestricted funds £	Restricted funds £	2020 Total funds £
Fixed assets	699	-	699
Current assets	311,183	18,675	329,858
Current liabilities	(34,546)	-	(34,546)
Pension liability	(12,490)	-	(12,490)
	264,846	18,675	283,521

19. MOVEMENT IN FUNDS

	At 1/4/20 £	Net movement in funds £	At 31/3/21 £
Unrestricted funds			
General Fund	277,336	48,827	326,163
Pension reserve	(12,490)	1,949	(10,541)
	264,846	50,776	315,622
Restricted funds			
The Walcot Foundation	18,675	-	18,675
Merton Coronavirus Fund	-	934	934
Merton Neighbourhood Fund	-	29,106	29,106
Restricted Donation	-	15,351	15,351
	18,675	45,391	64,066
TOTAL FUNDS	283,521	96,167	379,688

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	968,614	(919,787)	48,827
Pension reserve	-	1,949	1,949
	968,614	(917,838)	50,776
Restricted funds			
The Walcot Foundation	25,000	(25,000)	-
UC Help to Claim	120,157	(120,157)	-
Merton Coronavirus Fund	37,500	(36,566)	934
Windrush Compensation Scheme	780	(780)	-
NCA Soft phone equipment and headsets	8,610	(8,610)	-
Merton Neighbourhood Fund	35,000	(5,894)	29,106
Restricted Donation	35,000	(19,649)	15,351
	262,047	(216,656)	45,391
TOTAL FUNDS	1,230,661	(1,134,494)	96,167

19. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/19 £	Net movement in funds £	At 31/3/20 £
Unrestricted funds			
General Fund	191,120	86,216	277,336
Pension reserve	(15,151)	2,661	(12,490)
	175,969	88,877	264,846
Restricted funds			
The Walcot Foundation	18,675	-	18,675
TOTAL FUNDS	194,644	88,877	283,521

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	872,980	(786,764)	86,216
Pension reserve	-	2,661	2,661
	872,980	(784,103)	88,877
Restricted funds			
The Walcot Foundation	25,000	(25,000)	-
UC Help to Claim	124,335	(124,335)	-
	149,335	(149,335)	-
TOTAL FUNDS	1,022,315	(933,438)	88,877

Unrestricted Funds
The Pension reserve is a designated reserve set aside to cover the liability for the obligation on the defined benefit scheme.

Restricted Funds

1) UC Help to Claim
The national advice service supporting clients from application through to first payment.

2) The Wallet Foundation
This three-year grant supports the full employment costs of our Lambeth Advice Supervisor.

3) Merton Covid Support
Supporting the chairty's transfer to remote working and additional resourcing to help manage acceleration in service demand.

4) Windrush Compensation Scheme
Provision of advice and assistance for clients to complete the Windrush Compensation Scheme claim form.

19. MOVEMENT IN FUNDS - continued

5) BEIS Remote Working Fund
Support from the Government provided to Citizens Advice network.

6) Merton Neighbourhood Fund
Supports a dedicated Adviser to support Merton residents, including those with debt challenges as a result of the Covid Pandemic.

7) Major Donation
We are extremely grateful to a major donor who is supporting the costs of a new service manager role (Debt and Advice Supervisor) a priority for the charity to support our team and clients.

20. EMPLOYEE BENEFIT OBLIGATIONS

The company participates in the The Pension Trust Retirement Solution scheme - The Growth Plan, a multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 31 January 2025: £11,243,000 per annum (payable monthly and increasing by 3% each on 1st April)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2014. This valuation showed assets of £793.4m, liabilities of £969.9m and a deficit of £176.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2016 to 30 September 2025: £12,945,440 per annum (payable monthly and increasing by 3% each on 1st April)

From 1 April 2016 to 30 September 2028: £54,560 per annum (payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

20. EMPLOYEE BENEFIT OBLIGATIONS - continued

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Present value of provision

	31.3.2021	31.3.2010	31.3.2019
Present value of provision	£10,541	£12,490	£15,151

Reconciliation of opening and closing provisions

	31.3.2021	31.3.2020
	£	£
Provision at start of period	12,490	15,151
Unwinding of the discount factor (interest expense)	281	192
Deficit contribution paid	(2,590)	(2,,514)
Remeasurements - impact of any change in assumptions	360	(339)
Remeasurements - amendments to the contribution schedule	-	-
Provision at end of period	10,541	12.490

Income and expenditure impact

	31.3.2021	31.3.2020
	£	£
Interest expense	281	192
Remeasurements - impact of any change in assumptions	360	(339)
Remeasurements - amendments to the contribution schedule	-	-

Assumptions

	31.3.2021	31.3.2020	31.3.2019
Rate of discount	0.66%	2.53%	1.39%

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

Deficit Contributions Schedule

Year ending	31.3.2021	31.3.2020	31.3.2019
	£	£	£
Year 1	2,668	2,590	2,514
Year 2	2,748	2,668	2,590
Year 3	2,830	2,748	2,668
Year 4	2,429	2,830	2,748
Year 5	-	2,429	2,830
Year 6	-	-	2,429
Year 7	-	-	-
Year 8	-	-	-
Year 9	-	-	-
Year 10	-	-	-

20. EMPLOYEE BENEFIT OBLIGATIONS - continued

Year 11	-	-	-
Year 12	-	-	-
Year 13	-	-	-
Year 14	-	-	-
Year 15	-	-	-
Year 16	-	-	-
Year 17	-	-	-
Year 18	-	-	-
Year 19	-	-	-
Year 20	-	-	-

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

It is these contributions that have been used to derive the company's balance sheet liability.

21. CONTINGENT LIABILITIES

(i) Debt on withdrawal from the multi-employer defined benefit pension scheme

As of 30 September 2020, the estimated cost of withdrawal from the multi-employer defined pension scheme has been calculated to be £55,204. This figure has an effective date of 30 September 2020. This figure is calculated on the solvency, or 'buy-out', basis and is based on the Scheme Actuary's estimate of the pricing basis used to secure pension liabilities in full, in one transaction, with an insurance company, including any orphan liabilities, as at 30 September 2020 for all current and former CAB Merton and Lambeth pension scheme members.

(ii) Employment Tribunal

Following an historical employment tribunal claim which the claimant has subsequently appealed, the charity is awaiting the judgement of appealing the most recent ruling. Owing to the pandemic there is still no indication to timing of this. In July 2020 at the request of the employment tribunal the charity made an interim payment on account to the claimant.

The charity considers that no amount should be provided for since it is not practical at this stage to estimate the financial effect of this claim.

22. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

THANK YOU

As a charity we are entirely dependent on commissioned income, grants and donations to fund our services.

We thank our commissioners, service partners and funders with whom we ensure access and support to social justice is available for all in the communities we serve.

Furthermore, we simply would not be able to do what we do without our amazing staff and volunteer team. Thank You.