

# Citizens Advice South West Surrey

England & Wales · Charity number 1061067

## Details

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Other names	Citizens Advice Guildford, GUILDFORD CITIZENS ADVICE BUREAU, Citizens Advice Guildford and Ash
Status	Registered
Legal form	Charitable company
Company number	<a href="#">03258272</a>
Registered	1997-03-05
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	36 Bridge Street Godalming Surrey GU7 1HP
Phone	0808 812 7087
Email	<a href="mailto:advice@casws.org.uk">advice@casws.org.uk</a>
Website	<a href="http://www.casws.org.uk">www.casws.org.uk</a>

## Activities

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**Objects:** The charity's objects ('Objects') are specifically:to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Guildford and Waverley and surrounding areas.

**Activities:** The service aims:- to provide the advice people need for the problems they face- to improve the policies and practices that affect people's lives

## Classification

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

## Geography

- **Area of benefit:** AREA OF GUILDFORD
- Surrey

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,442,782	£1,463,985	£1,076,218	34
2024-03-31	£1,509,838	£1,034,467	£1,091,440	37
2023-03-31	£722,268	£709,294	£580,041	24
2022-03-31	£693,592	£507,579	£567,067	17
2021-03-31	£438,175	£364,522	-	-

## Trustees

Name	Role	Appointed
Alex Kundert		2024-04-15
Dorothy Chalklin		2026-02-11
George Anthony Rushton		2020-05-12
John Tonks		2022-02-07
Linda Philippson		2024-05-31
Norman Douglas Wren		2019-05-13
Paul Jarrett		2017-11-20
Richard James Smith		2023-06-01
Robert Lanyon		2024-04-15

**Citizens Advice South West Surrey**

England & Wales - Charity number 1061067

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# Accounts

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# Citizens Advice South West Surrey

## Annual Report and Accounts 2024-25



For the Year Ended 31 March 2025  
A Company Limited by Guarantee  
Charity no: 1061067  
Company no: 03258272

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## Legal and Administrative Information

**Charity Name:** Citizens Advice South West Surrey (CASWS)  
**Charity number:** 1061067  
**Company number:** 03258272

**Authorised & regulated by the Financial Conduct Authority FRN:** 617618

**Registered office:** 36 Bridge Street  
Godalming  
GU7 1HP

### Trustee Directors:

The following people are or have been directors for the purposes of the Companies Act 2006. Unless otherwise stated, they have served as directors throughout the year, and up to the date of the signing of these accounts.

Paul Jarrett (Chair)  
Norman Wren (Treasurer)  
George Rushton  
John Tonks  
Richard Smith  
Alex Kundert (Appointed as Trustee Director 15.04.24)  
Robert Lanyon (Appointed as Trustee Director 15.04.24)  
Linda Philppson (Appointed as Trustee Director 31.05.24)

None of the directors who held office during the year had a disclosable interest in the company.

<b>Senior leadership team: (2024/25)</b>	Rebecca Jeffrey Rachel Saffrett Anna Rogerson Sylvie Marshall	Chief Officer Head of Support Services Head of Service Delivery Head of People and Places
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**Auditor:** Brewers Chartered Accountants  
Unit 3, Birtley Courtyard  
Bramley  
Surrey  
GU5 0LA

<b>Bankers:</b>	Bank of Scotland plc The Mound Edinburgh EH1 1YZ	CAF Bank Ltd 25 Kings Hill Avenue, Kings Hill West Malling ME79 4JQ
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# Report of the trustees

The trustees (who are also directors of the charity for the purposes of the Companies Act) present their report and audited consolidated financial statements for the year ended 31 March 2025.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

## 1. Structure, Governance and Management

### Governing document

Citizens Advice South West Surrey (CASWS) is a charitable company limited by guarantee incorporated on 2 October 1996 and registered as a charity on 5 March 1997 (Company no: 03258272; Charity no: 1061067). The company was established under a Memorandum of Association, which sets out the objects of the company, and is regulated by the provisions of its Articles of Association.

Under the Articles, the trustees are elected at the annual general meeting, nominated by member organisations or co-opted by the trustee board.

### Recruitment and appointment of trustees

The charity is governed by a trustee board. Trustees who have held office during the year are listed on page 2. The Articles of Association provide for a minimum of 4 and a maximum of 15 trustees. The trustees meet at least 4 times per year with additional quarterly meetings for the sub-committees listed below.

Trustees are recruited from the local community; two trustees, one of whom will normally be the Chair or Vice Chair, meet potential trustees and recommend suitable candidates to the Board for election. Trustees are elected to the Board for a three-year period and are appointed by a resolution of its members at an Annual General Meeting (AGM). The Board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

The trustees are also the directors of the company. The Board is supported by a network of sub-committees, covering Finance, Governance and Compliance, HR and Remuneration. None of the trustees has any beneficial interest in the company. All trustees are members of the company and guarantee to contribute £1 in the event of the winding up.

Following the appointment of Linda Philippon the Board is now 8 strong and provides good cover across the sub-committees.

The Chair will have completed 6 years of service at this year's AGM and as stipulated by the Articles of Association, will be stepping down this year. The recruitment of a new Chair is in progress. The current Chair intends to remain on the Board to support the new Chair and to assist in the additional activity that

the Local Government Reorganisation (LGR) will involve.

It is, therefore, the intention to have 9 trustees. Given the uncertainty as a result of the LGR, it is not proposed to add any more trustees at this time.

The registered office for CASWS was moved from Haydon Place, Guildford to Bridge Street, Godalming in preparation for the move from Haydon Place.

### **Trustee induction and training**

Newly appointed trustees are provided with an induction to CASWS by the Chair and are briefed on their legal obligations under charity and company law, the content of the Articles of Association, the committee and decision-making processes, the business plan and the recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

In August, all the trustees and the Chief Officer completed a skills evaluation facilitated by the Governance App. The findings from the App were discussed at a meeting with the trustees and a number of actions were identified that are tracked at the G&C sub-committee meetings.

### **Organisation Structure**

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

CASWS is governed by the Board which is responsible for:

- setting the key strategic objectives of the organisation;
- determining the policy of the charity;
- making the major decisions about the organisation's finances; and
- setting a framework for human resources policy.

The trustees carry the ultimate responsibility for the conduct of the organisation and for ensuring that the charity satisfies its legal and contractual obligations. The trustees also operate a number of sub-committees and working groups. These may vary depending on the current needs of the charity but normally include a Finance Committee, Governance and Compliance Committee, an HR Committee and a Remuneration Committee.

In response to the anticipated future funding pressures a new Funding Committee has been established with membership consisting of 3 trustees, and 2 staff members. Terms of reference have been defined and approved, a strategic document has been created and the committee met for the first time in May 2025.

The Chief Officer of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the Board in line with the Business

Development Plan and are reviewed at least annually. The Chief Officer continues to demonstrate sound leadership of the team, good communication channels both internally and externally remain in place and strong ties with new and existing partners and funders continue to be developed.

Both the Senior Leadership Team (SLT) and the wider Leadership Team meet to review progress against targets and the charity's financial position and to discuss issues. Reports and recommendations are taken to the full board for approval, and their implementation is organised by the Chief Officer and the staff team. There are regular staff, volunteer meetings and management team meetings which ensure that progress is being made against targets. There is an AGM, which involves the staff team, Board, members, and other stakeholders.

As at 31/3/25, the Senior Leadership Team was 3 strong and reported to the Chief Officer. The specific roles and the number of direct reports was as follows.

- Head of Service Delivery – 8 staff including Advice Team Managers, Casework Team Managers and Training Supervisors.
- Head of Support Services – 2 staff: Executive Assistant and Data Analyst and Researcher
- Head of People and Places – 2 staff: HR and Office Coordinator and Support Services Assistant

There was a total of 120 volunteers which included 13 Lead Advisers, 67 Generalist Advisers, 2 Topic Specific Advisers, 25 Initial Contact Advisers, 10 Reception and Administrators, 2 campaigns and communications volunteers and a Friends of CASWS coordinator.

### **Pay and Remuneration of Key Management Personnel**

The trustees consider that the Board and the SLT comprise the key management personnel of the charity. The charity's SLT are all paid in accordance with salary scales agreed by the Board. Any increases to these scales are approved by the Board. There is a pay policy in place which applies to all staff except the Chief Officer.

### **Related parties**

The charity co-operates and liaises with a number of other advisory services, local charities and statutory service departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

### **Key Risks and uncertainties**

A review of corporate risks is carried out on a regular basis and a risk register has been established by the board. The major risks to which the charity is exposed are assessed and systems put in place to mitigate those risks. The Citizens Advice Performance Quality Framework and the Quality of Advice (QAA) system also assist in identifying and assessing risks.

The key risks to the organisation are reviewed by the relevant sub-committee on a quarterly basis and recommendations are made to the Governance and Compliance sub-committee for any changes which are presented to the Board at the quarterly Board meetings. As at 12/5/25, the following risks have a net risk score of 15 or more.

Risk	Impact	Mitigation
Unable to recruit and keep quality staff, volunteers and Trustees	Unable to meet requirements for the advice function due to lack of numbers and skills	a) define roles, skills and competencies b) agreed job descriptions c) regular appraisals d) training plans e) employment contracts for paid staff f) succession planning for all staff and volunteers g) salary review & pay policy h) introducing a trainee role
Compromised performance due to workplace tensions	Additional management time, lost adviser time resulting in reduced service to clients	a) define acceptable behaviour through HR policies and values and behaviour framework b) improved communication through Volunteer Forum and regular team meetings c) staff and volunteer reps in place
Failure to deliver a service with the necessary quality of advice	Poor quality of advice leading to Client complaints, loss of income, contracts, funding plus potential negligent claims and reputational risk	a) quality controls - QAA, b) case checking c) training plans d) client feedback and complaints procedure e) bitesize refresher training in briefing
Loss of funding for the Macmillan service	No funding to provide service to clients affected by cancer	a) Regular meetings with CA and Macmillan to assess impact and review options

Good progress has been made in reducing the risk scores for IT and HR issues. The former, due to the successful transition of all CASWS IT systems to a cloud based single system, and the latter as a result of the hiring of additional resource to focus on HR issues.

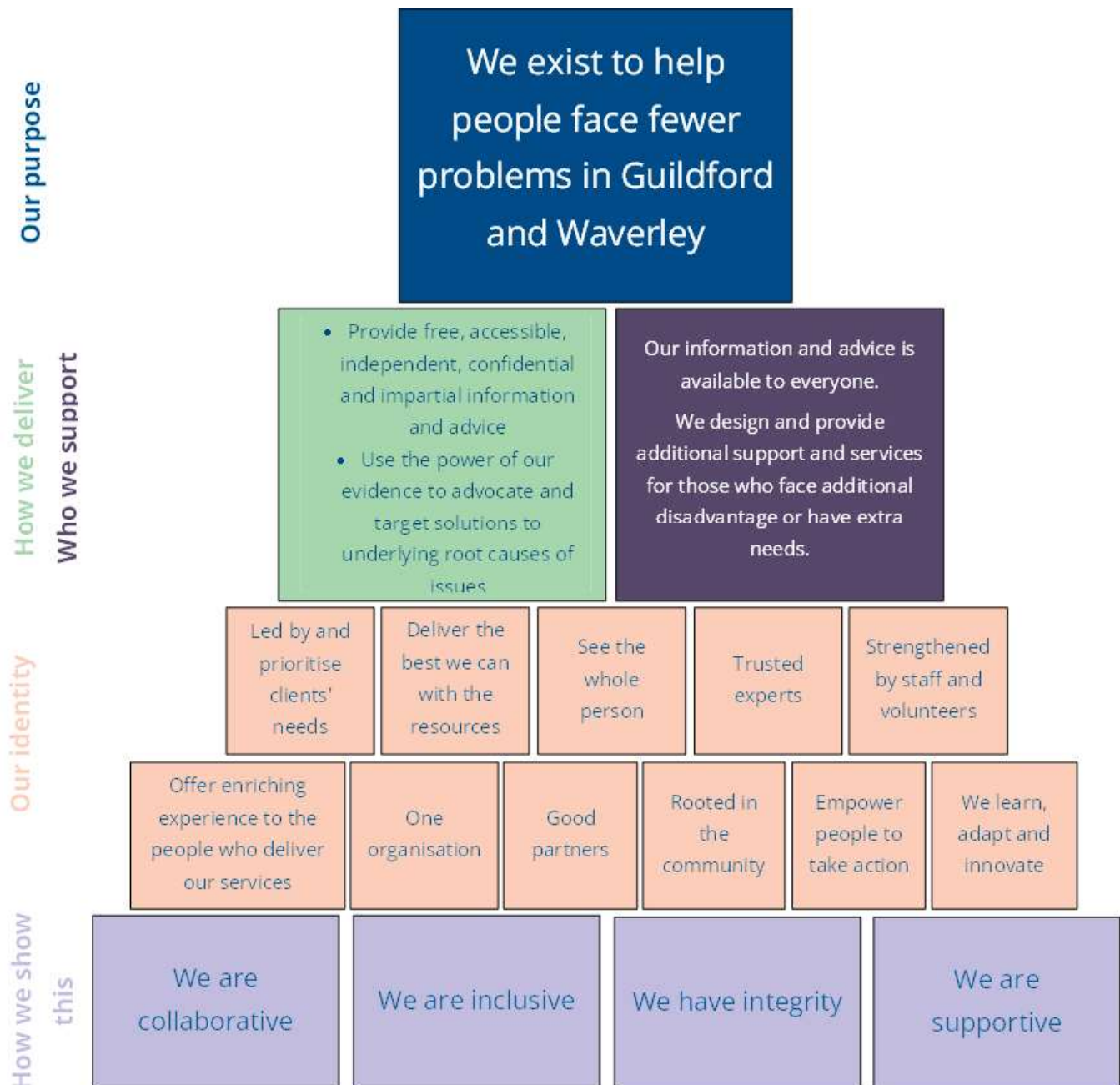
The benefits of the new service delivery model are taking time to bed down and this is impacting quality, which is reflected in the QAA scores. The departure of some experienced supervisors has also affected the situation, but a new group of supervisors are nearing the completion of their training and should be fully operational soon. Additional remote supervision has been utilised from other LCAs. Recruitment of staff and trustees has improved and more volunteers are currently being trained to increase our numbers. This period of change has understandably put an increased strain on everyone and this is reflected in continued workplace tensions. The recruitment of the Head of People and Places is planned to help mitigate this risk through improved communication.

## 2. Objectives and 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 relief of poverty, sickness and distress in particular, without limitation, for the benefit of the community in Guildford, Waverley and surrounding areas. We are in the process of updating our objects and area of benefits to better reflect our service area of Guildford, Waverley and surrounding areas. Last year, we reviewed our fundamentals as an organisation, working with staff, volunteers and trustees to do this. The fundamentals were reviewed at this year's Strategy Day and it was agreed that they continue to accurately define who we are.

These fundamentals are set out below for reference.



### **Ensuring our work delivers our aims**

We review our aims, objectives, and activities each year. The annual review seeks to examine our achievements and outcome, together with the success of individual key projects and the benefits that have been born from them. In carrying out the review, we are ensuring that that our aims, objectives and activities as defined in our Strategic Business Plan are in line with our fundamentals.

The priorities for 2024/25 had 2 objectives:

1. Deliver a better service for clients with the resources we have - The key activity to meeting this objective was to finalise and implement our new service delivery model
2. Improve our sustainability - Key to meeting this objective was to develop a funding strategy that diversified our income and used our position as the largest LCA in Surrey to act as the leader in securing larger county and regional-wide funding.

As in previous years, detailed work plans were developed to support the objectives. Progress against the work plans is updated regularly by the SLT and reviewed quarterly by the Board.

### **How our activities deliver public benefit**

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

## 3. Achievements and Performance

### Advice and Information Services

The main areas of charitable activity are:

- the provision of general advice and information services; and
- the provision of specialist advice and casework services in the debt, employment, and welfare benefits categories of social welfare law.

Throughout the year we have continued to offer Advice and Information in the following ways:

- **By phone** – The phone line is available between the hours of 10am and 4pm from Monday to Friday and is provided as part of the Surrey Adviceline service. Outside of these times or if an adviser is not available, clients can call the national Adviceline number.
- **In person** – clients are offered a face-to-face appointment where we are providing full advice and this can be at any of our six offices. We also operate a drop-in service for advice and information across all our offices.
- **Online** – clients can complete a webform on our website for information requests. We will then provide a response by email, signposting them to options for advice if further support is needed.
- **Information and full advice from partner referrals** - general and specialist advice through our team of trained advisers and paid staff.

Delivering a balanced means of access for all CASWS clients across our 6 locations, on the phone and online, has been a key element of the Service Review (see below).

As well as general advice, we also provide the following specialist and targeted services.

- **Cancer Welfare Benefits** (Macmillan Welfare Rights Service and Fountain Centre) – gives welfare benefits advice and casework to people affected by cancer.
- **Mental Health** – gives advice and casework to people under or recently discharged from secondary mental health services.
- **Homelessness Prevention** – provides advice and casework to people at risk of homelessness in Guildford.
- **Specialist Debt Service** – provide advice and casework support in communities to relieve poverty and provides specialist debt support to help clients manage money and debts.
- **Workwise** – part of Surrey's IPSPC programme to support clients who have mental health issues, learning or other disabilities, with housing and benefits issues, in particular better off in work calculations.
- **Community Engagement** - provide services out in the community so that those people, who would otherwise not be able to access our services, are able to get the help they need.
- **Advice First Aid** – providing training to key community partners to give support to residents through information and signposting.

## Progress against objectives

Progress against the two objectives is set out below.

### Objective 1: Deliver a better service for clients with the resources we have

**Develop and implement our new CASWS service delivery model, putting this into practice to improve our services for clients, volunteers, staff, and partners.**

Activity	Progress
Finalise our new service delivery and operating model	Complete – new model implemented
Review and update the roles available for staff and volunteers – with our recruitment focussed on where we have gaps	Complete – staff and volunteer roles identified though recruitment challenges has resulted in a rethink
Develop our webform and email service to become information only	Good progress – needs bedding in
Manage our face-to-face and phone services with equal priority	Complete
Create and implement an Advice First Aid programme/approach for partners and volunteers	Good progress – training materials complete and training delivered
Introduce simple and service wide operational processes – e.g. task lists, appointments	Good progress – single task list in place and outstanding items list is reducing
Progress our work with partners on focussing on who is best placed to deliver support	Some progress – Single point of referral tool in place, positive response from partners.
Implement our premises strategy with a focus this year on Guildford, Farnham and Haslemere offices, and new Community Information Points.	Good progress – Haslemere and Cranleigh secure, Guildford move due June 25, Farnham and CIPs outstanding

### Objective 2: Improve our sustainability

**Improve our leadership and culture, and shift to a path of long-term financial sustainability, managing our costs and diversifying our income.**

Activity	Progress
Agree and implement our funding strategy to diversify our income and adapt to the changing funding landscape, including the shift to more regional funding and changing funder expectations	Steady progress – Funding Committee established with terms of reference and strategy agreed

Continue to plan and develop ideas for our long-term financial sustainability and support our people through these changes	Good progress – maintained good relations with key funders during service delivery changes to ensure that funding was not at risk. Good success in securing additional grants and project extensions.
Develop as a Citizens Advice leader at Surrey level and partnership work needed for this	Good progress – CASWS established as the lead for Surrey
Strengthen our Board	Complete

### Contribution of volunteers and paid staff

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The Board and SLT recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service, without which the service could not operate.

Throughout 2024/25 the service employed 32 paid workers (22.4 FTEs) (2023/24: 41 paid workers, 27 FTE), and had 175 volunteers (2024/25: 175 volunteers).

Our volunteers give their valuable time to help people through life's problems and challenges –and our services would not be the same without them. The volunteers contribute, on average, nearly 800 hours per week. This may be expressed as an annualised value of £482,539. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

We have had our second student placement from the University of Surrey during the year, which has been a very successful placement. She took part in our Student Volunteer Week run by National Citizens Advice and did a X/Twitter takeover of a day in the life of her role. We have another student placement lined up for the next academic year who is aiming to start in September 2025. We have piloted two further student volunteer schemes - one in partnership with Aviva, and one in partnership with the Freedom Law Clinic, both facilitated by National Citizens Advice.

### Who used and benefited from our services?

During the reporting year 8,473 clients (2023/24: 7,900) benefited from the services of CASWS generating 37,925 contacts (2023/24: 42,934). We supported people with 30,006 (2023/24: 31,256) issues and advise on any issue that they may face through our partnerships with other Citizens Advice, this meant 7,349 (2023/24: 7,143) Guildford and Waverley residents received support from Citizens Advice in 2024/25. The most common issue CASWS support clients with is benefits (making up 40% of all enquiries), which mirrors the key issues faced by Guildford and Waverley residents. In addition, we trained 77 Advice First Aiders during to year to enable initial support within the community.

The service helps clients to secure successful outcomes to their problems. During 2024/25, CASWS achieved annualised income gains totaling more than £5.7 million (2023/24: £7million). For every £1 invested this represented £3.15 in fiscal benefits, £21.52 in public value and £13.74 in value to the people we help. Clients continue to present with multiple problems and on average clients are presenting with 3.5 issues each. On average clients have 4.5 contacts each before their issues are resolved.

### **Factors affecting the achievement of objectives**

Clearly the effort required to implement a new service delivery model following a major service review is enormous. Although we tried to involve all the staff and volunteers, through surveys and meetings, in the service review process and in the defining of the new model, the workload fell to a handful of staff and trustees, primarily to the Chief Officer. Maintaining a service under these circumstances, completing so many of the workplan tasks and delivering the outcomes above has required a huge commitment. This has been a challenging period for all of us but we are now well placed to look forward positively.

## 4. Financial Review

Access to funding remains a major challenge in a difficult financial environment compounded by the fact that demand for our services is increasing and the underlying costs of providing our service are also increasing. The charity remains focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at both local and national level. CASWS is working hard to deliver a cost-effective service that genuinely meets the needs of our clients.

The financial results of the company for the year are set out in detail on pages 23 to 39. Total income in the year was £1,448,763 (2023/24 £1,545,866) and expenditure was £1,463,985 (2023/24: £1,034,467). There was a small deficit of £15,222 in the year (2023/24: surplus £511,399). At 31 March 2025 total reserves were £1,076,218 (2023/24: £1,091,440) of which £584,213 represented unrestricted funds (2023/4: £599,560). The statutory deficit is £15,222, however once prepayments of £43,157 from previous years are taken into account then the charity made an operating deficit of £58,379. Of this deficit £45,384 relates to on-off investments from designated funds made in the financial year, meaning that the underlying operating deficit was £12,995.

### Principal funding sources

The total income for the year of £1,448,763 represents a decrease of £97,103 compared to 2023/24. Income of £929,497(2023/24 £841,831) related to restricted project funds. The trustees extend their gratitude to Guildford Borough Council, Waverley Borough Council, Farnham, Godalming and Haslemere Town Councils, and Cranleigh Parish Council who continue to support the core operating capacity of the organisation, but which unfortunately do not meet the entire operating costs of the charity.

To meet these costs in full, CASWS is dependent upon the receipt of additional project-specific funding from other sources or donations in order to supplement local authority funding. The trustees also extend their gratitude to: Surrey County Council, Surrey Heartlands Health and Care Partnership, Guildford and Waverley Healthcare Alliance, The Money and Pensions Service, Macmillan Cancer Support, the Fountain Centre, SGN, Guildford Number Five Project, the Clothworkers' Foundation and National Citizens Advice. The trustees believe that at present the charity has sufficient resources to fulfil its charitable obligations. However, they appreciate there remains an unfulfilled need for the charity's services.

### Designated funds

The trustees regularly review the requirements for the development of the organisation. The designated funds are used where specific key areas of development expenditure have been identified. In 2024/5, funds were invested in the development and implementation of our Service Model, specifically upgrades to our information technology infrastructure. We continue to make progress on finding more suitable accommodation and in 2025 are relocating our Guildford operation to more cost suitable accommodation. Information on the movement in the designated funds is included in note 11 to the accounts. It is expected that these funds will be spent over the coming year.

### Reserves policy

CASWS is required to ensure that free monies are available each financial year to meet any reasonable, foreseeable contingency. The trustees have established a policy which is reviewed annually, whereby the

unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity should represent the equivalent of 5-6 months of general expenditure. In this year's review, the trustees supplemented this policy with a definition of 'general expenditure' which is 'expenses less the value of partner payments' This equates to approximately £586k to £704k (2024: £517k to £621k) based on 2025/26 budgeted expenses. In these circumstances it would obviously be necessary to consider how additional funding could be secured or alternatively the organisation's activities restricted in order to reduce expenditure.

Total funds held at year end are £1,076,218 (2024: £1,091,440), comprising unrestricted reserves £584,213 (2024: £599,560), restricted reserves £432,989 (2024: £387,479) and designated reserves £59,017 (2024: £104,401). Unrestricted funds at the year end, as described above, are £584,213 (2024: £599,560). Free reserves at the year end, as described above, are £581,482, which means we fall just below our Reserves Policy range. However, we have £59,017 designated funds which could be made immediately available if needed. On this basis we have £640,449 funds available to us which sits well within our Reserves Policy range. Restricted reserves held at the year-end represent funding for on-going projects in accordance with agreements with funders. The use of any unspent funds at the end of a project has to be agreed with funders and may have to be repaid.

### **Investments**

As required in its Articles of Association, paragraph 5.11, in furtherance of its objects, and for no other purposes, the company has the power to invest or deposit funds.

### **Proposed dividends**

The Memorandum of Association does not permit the payment of a dividend.

### **Taxation status**

The company is a registered charity and, as such, is entitled to exemption from United Kingdom taxation under the Income and Corporation Taxes Act 1988.

### **Going Concern**

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

## 5. Future Plans

When the objectives for 2024/25 we defined in last year's Business Plan, it included tasks that were expected to be undertaken in 2025-27, ie, it was recognised that the Objectives would not be completed in a single year. Therefore the 2 objectives from 2024/25 have been carried forward to 2025/26 albeit with new activities.

It was also recognised that following a number of years of change we needed to dedicate time and resource to supporting our staff and volunteers, therefore in 2025/26 an additional objective was agreed.

The objectives for 2025/26 and the activities required to deliver them are described below.

### Objective 1: Deliver a better service for clients with the resources we have

**Continue to implement and develop our new CASWS service delivery model, putting this into practice to improve our services for clients and partners.**

Activity	We will know if we have succeeded if
Improve our Quality of Advice	Improved our RAYG status to yellow for client outcome
Continue to implement our Advice First Aid programme	Made significant progress towards our service delivery model
Continue to introduce simple and service wide operational processes	
Progress our work with partners on focusing on who is best placed to deliver support	Supported other organisations to take the lead in charitable support and food banks Focused our resources on advice service delivery, supporting client who need wider support to access this
Implement our premises strategy with a focus this year on Guildford, Farnham and Haslemere offices	We are responsible for the day-to-day management of fewer premises
Explore opportunities for technology (AI) to support quality of advice	Identified an opportunity for technology to help improve our efficiency and quality of advice
Develop key metrics for monitoring our service delivery	Understood the levels of service delivery we can achieve for the resources we have

## Objective 2: Deliver a better experience for our staff and volunteers

Continue to implement and develop our CASWS people vision, putting this into practice to improve our services for clients, volunteers, staff, and partners.

Activity	We will know if we have succeeded if
Develop a People and Culture plan to deliver our vision, and the operational culture that underpins the new service model seeking to ensure that staff and volunteers understand the rationale behind any changes	Created a culture aligned with our fundamentals and open to change
Invest in resources to support our people management and training	
Support and develop our people managers	
Review and develop our internal communications	
Develop key metrics for monitoring our staff and volunteer experience	

## Objective 3: Improving our sustainability

Improve our leadership and culture, and shift to a path of long-term financial sustainability, managing our costs and diversifying our income.

Activity	We will know if we have succeeded if
Implement a planned, selective effort to further diversify funding sources, prioritising unrestricted or lightly restricted funds, while avoiding inadvertently threatening existing funding sources	Target £75k/£100k (TBD) funds raised in 2025/26, most likely via smaller grants (£5-10k).
Get the foundations and enablers in place to execute our funding strategy	Foundational documents and ways of working agreed and in place
Develop key metrics for monitoring our finances and funding	Have a new suite of financial reporting
Identify and appoint a new Chair of Trustees	Have a new Chair inducted with a strong understanding of our service and direction

Improved the security of our technology	Have achieved cyber security accreditation
Be actively involved and aware of the impact of the planned Unitary Authority changes, and plan for sustainability post reorganisation.	Are seen as a key player with the new Unitary Authority in our area, with a clear plan for how we work with other LCA
Understand and prepare for the new Citizens Advice support and membership agreement	Have a plan for the changes to Citizens Advice membership

The specific activities to achieve these objectives have been described in detailed workplans that are updated regularly by the management team and reviewed by the Board at their quarterly meetings.

The annual report was approved by the trustees of the charity on 19/08/2025 and signed on its behalf by

*Paul Jarrett*

Paul Jarrett  
Chair of Trustees

## Statement of trustees' and directors' responsibilities

The trustees and directors are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company and charity law requires the trustees and directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Company law requires that the trustees and directors must not approve the financial statements unless they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards have been followed subject to any material departures disclosed and explored in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business;
- e) that the trustees and directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the charity and that enables them to ensure that the financial statements comply with the Companies Act;
- f) that the trustees and directors are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities; and that, where appropriate the trustees and directors are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website.

In preparing this report, the Trustees have taken advantage of the small company's exemptions provided by section 415A of the Companies Act 2006.

Approved by the trustees of the charity on <sup>19/08/2025</sup> .....and signed on its behalf by:

Paul Jarrett  
.....  
Paul Jarrett  
Chair of Trustees

# Auditor's Report

## INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CITIZENS ADVICE SOUTH WEST SURREY

### Opinion

We have audited the financial statements of Citizens Advice South West Surrey (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement 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, including Financial Reporting Standard 102 (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:

Discussions were held with, and enquiries made of, management and those charged with governance with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements. During the engagement team briefing, the outcomes of these discussions and enquiries were shared with the team, as well as consideration as to where and how fraud may occur in the entity.

Based on our discussions with the charity's management and the Trustees, we identified that the following laws and regulations are significant to the entity:

- Those laws and regulations considered to have a direct effect on the financial statements include UK financial reporting standards and Charity Law.
- Those laws and regulations for which non-compliance may be fundamental to the operating aspects of the charity and therefore may have a material effect on the financial statements include compliance with the charitable objectives, public benefit, safeguarding and health and safety legislation. These matters were discussed amongst the engagement team at the planning stage and the team remained alert to non-compliance throughout the audit.


Audit procedures undertaken in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) comprised of: inquires of management and the Trustees as to whether the entity complies with such laws and regulations; enquiries with the same concerning any actual or potential litigation or claims; inspection of relevant legal correspondence; testing the appropriateness of journal entries; and the performance of analytical review to identify unexpected movements in account balances which may be indicative of fraud.

No instances of material non-compliance were identified. However, the likelihood of detecting irregularities, including fraud, is limited by the inherent difficulty in detecting irregularities, the effectiveness of the entity's controls and the nature, timing and extent of the audit procedures performed. Irregularities that result from fraud might be inherently more difficult to detect than irregularities from error. As explained above there is an unavoidable risk that material misstatements may not be detected, even though the audit has been planned and performed in accordance with ISAs (UK).

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](http://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.



AM Skilton ACA  
Brewers, Chartered Accountants  
Unit 3, Birtley Courtyard, Bramley, Surrey, GU5 0LA  
Date: 26/08/2025

# Statement of Financial Activities

## Incorporating the income and expenditure account current year

No separate statement of Total Recognised Gains and Losses has been presented as all such gains and losses have been dealt with above. The results for the year derive from continuing activities.

		2025	2025	2025	2025	2024
	Notes	Restricted Funds	Designated Funds	Unrestricted Funds	Total	Total
		£	£	£	£	£
<b>INCOME FROM:</b>						
Donations and Legacies	3	-	-	9,665	9,665	334,309
Charitable activities	4	927,442	-	473,719	1,401,161	1,150,045
Investment gains	5	-	-	5,982	5,982	36,028
Other	5	2,055	-	29,901	31,956	25,484
<b>TOTAL INCOME</b>		929,497	-	519,266	1,448,763	1,545,866
<b>EXPENDITURE ON:</b>						
Charitable activities		915,368	45,384	503,233	1,463,985	1,034,467
<b>TOTAL EXPENDITURE</b>	6	915,368	45,384	503,233	1,463,985	1,034,467
<b>NET (EXPENDITURE)/INCOME</b>		14,129	(45,384)	16,033	(15,222)	511,399
Transfer Between Funds		31,380	-	(31,380)	-	-
<b>NET MOVEMENT IN FUNDS</b>		45,509	(45,384)	(15,347)	(15,222)	511,399
Total Funds Brought Forward		387,479	104,401	599,560	1,091,440	580,041
<b>TOTAL FUNDS CARRIED FORWARD</b>		432,989	59,017	584,213	1,076,218	1,091,440

No separate statement of Total Recognised Gains and Losses has been presented as all such gains and losses have been dealt with above. The results for the year derive from continuing activities.

## STATEMENT OF FINANCIAL ACTIVITIES INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT PRIOR YEAR

		2024	2024	2024	2024	2023
	Notes	Restricted Funds £	Designated Funds £	Unrestricted Funds £	Total £	Total £
<b>INCOME FROM:</b>						
Donations and Legacies	3	134,464	-	199,845	334,309	9,680
Charitable activities	4	698,393	-	451,652	1,150,045	707,669
Investment gains	5	-	-	36,028	36,028	-
Other	5	8,974		16,510	25,484	4,919
<b>TOTAL INCOME</b>		841,831	-	704,035	1,545,866	722,268
<b>EXPENDITURE ON:</b>						
Charitable activities		523,734	54,310	456,423	1,034,467	709,294
Other					-	-
<b>TOTAL EXPENDITURE</b>	6	523,734	54,310	456,423	1,034,467	709,294
<b>NET (EXPENDITURE)/INCOME</b>		318,097	(54,310)	247,613	511,399	12,974
Transfer Between Funds		15,479	-	(15,479)	-	-
<b>NET MOVEMENT IN FUNDS</b>		333,576	(54,310)	232,134	511,399	12,974
Total Funds Brought Forward		53,903	158,711	367,427	580,041	567,067
<b>TOTAL FUNDS CARRIED FORWARD</b>		387,479	104,401	599,560	1,091,440	580,041

## STATEMENT OF CASH FLOWS

	2025	2024
	£	£
<b>Net cash used in operating activities</b>		
Net movement in funds for the reporting period	(15,222)	511,399
Adjustments for:		
Depreciation Charges	662	600
Decrease/(increase) in debtors	(9,196)	(35,668)
(Decrease)/increase in creditors	105,012	(64,752)
	<u>81,256</u>	<u>411,579</u>
<b>Net cash (used by)/provided by operating activities</b>		
<b>Cash flows from investing activities</b>		
Acquisition of investments on merger	0	(225,857)
Transfer of fixed assets	0	(3,185)
Unrealised investment gain	(5,982)	0
	<u>(5,982)</u>	<u>(229,042)</u>
<b>Total net cash (used by)/provided by operating and investing activities</b>	75,274	182,537
Cash and cash equivalents at the beginning of the year	<u>853,846</u>	<u>671,309</u>
<b>Total cash and cash equivalents at the end of the year</b>	<u><u>929,120</u></u>	<u><u>853,846</u></u>

## BALANCE SHEET

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible fixed assets	7	2,731	3,393
CURRENT ASSETS			
Investments	8	231,839	225,857
Debtors		82,664	73,468
Cash at bank		929,120	853,846
		<u>1,243,623</u>	<u>1,153,171</u>
CREDITORS: amounts falling due within one year	9	<u>-170,136</u>	<u>-65,123</u>
NET CURRENT ASSETS		<u>1,073,487</u>	<u>1,088,047</u>
TOTAL NET ASSETS		<u>1,076,218</u>	<u>1,091,440</u>
FUNDS			
Unrestricted Income funds	11	584,213	599,560
Designated funds	11	59,017	104,401
Restricted Income funds	11	<u>432,989</u>	<u>387,479</u>
TOTAL CHARITY FUNDS	11	<u>1,076,218</u>	<u>1,091,440</u>

For the year ended 31 March 2025, the members have required the charitable company to obtain an audit of its accounts in accordance with section 475 of the Companies Act 2006. At the last Annual General Meeting on 3/11/2024 the members required the company to obtain an audit in accordance with section 144 of the Charities Act 2011. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

Approved by the board of trustees on 19/08/2025  
and signed on its behalf by:

Paul Jarrett  
P Jarrett – Chair

N Wren  
N Wren – Treasurer

## NOTES TO THE FINANCIAL STATEMENTS

### 1. LEGAL STATUS

Citizens Advice South West Surrey is a charitable company limited by guarantee and has no share capital. The registered address is 36 Bridge Street, Godalming, GU7 1HP. The company was incorporated in England and Wales and meets the definition of a public benefit entity under FRS 102.

### 2. ACCOUNTING POLICIES

#### Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Statement of Recommended Practice: Accounting and Reporting by Charities SORP (FRS102) and the Companies Act 2006. The financial Statements are prepared in sterling which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

#### Preparation of the Accounts on a Going Concern Basis

At the time of approving the financial statements, based on the projections for at least the next 12 months, the trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. Therefore, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### Income

All grants and donated income are accounted for where there is entitlement, probability of receipt and the amount can be measured with reliability. Such income is only deferred when (i) the donor has imposed conditions which must be met before the charity has unconditional entitlement, or (ii) when the donor specifies that the grant or donation must only be used in future accounting periods.

#### Investments and Income

Current asset investments are initially recognised at cost and subsequently measured at their fair value as at the Balance Sheet date. All gains and losses are taken to the SOFA as they arise. Interest has been accounted for on a receivable basis.

#### Expenditure

Direct charitable expenditure comprises all expenditure directly relating to the charity's objectives. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Support costs (including Governance costs) have been apportioned on the basis of direct staff and volunteer's time as shown in note 6a.

#### Financial Instruments

The charity only has financial assets and 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.

#### Fixed Assets

Fixed assets are included at cost and depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets by equal instalments over their estimated useful lives as follows:

Leasehold improvements	unexpired period of lease
Fixtures, fittings and furniture	5 years
Office equipment	4 years

Expenditure below £1,000 (2024: £1,000) on an individual asset is not capitalised and impairment reviews are considered annually.

### **Pension Costs**

The pension costs represent the contributions made to personal pension schemes for staff members. Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due. The pension cost for the year was £23,124.23 (2024: £20,060).

### **Fund Accounting**

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees. Designated funds are unrestricted funds which the trustees have decided to set aside to use for a specific purpose. Restricted funds comprise income received for a restricted project and against which appropriate expenditure is allocated.

### **Critical judgements**

In the application of the company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

It is considered that a critical judgement having the most significant effect on amounts recognised in the financial statements is in relation to the allocation of support costs across general advice services and projects. Support costs are allocated in proportion to the direct charitable activity costs.

### 3. DONATIONS AND LEGACIES

	<b>Restricted</b>	<b>Unrestricted</b>	<b>2025</b>	<b>2024</b>
<b>Donations and Legacies</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donations and gifts	-	9,665	9,665	334,309
	<u>-</u>	<u>9,665</u>	<u>9,665</u>	<u>334,309</u>

2024 donated goods and services included £319,339 of assets that were donated to the charity from Citizens Advice Waverley.

	<b>Restricted</b>	<b>Unrestricted</b>	<b>2025</b>	<b>2024</b>
<b>Donations and gifts</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Transfer of net assets from Citizens Advice Waverley	-	-	-	319,339
	<u>-</u>	<u>-</u>	<u>-</u>	<u>319,339</u>

### 4. INCOME FROM CHARITABLE ACTIVITIES

	<b>Restricted</b>	<b>Unrestricted</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Generalist Advice	260	473,309	473,569	452,652
Cancer Support	132,055	-	132,055	135,443
Mental Health Support	68,000	-	68,000	68,000
Money Advice	344,332	-	344,332	194,044
Homelessness Prevention	123,000	-	123,000	213,000
Waverley Cost of Living	16,000	-	16,000	17,000
Surrey Adviceline	19,969	-	19,969	59,906
Advice First Aid	150,000	-	150,000	-
Other	73,826	410	74,236	-
Total income from charitable activities	<u>927,442</u>	<u>473,719</u>	<u>1,401,161</u>	<u>1,140,045</u>

## 5. OTHER INCOME

	<b>Restricted</b>	<b>Unrestricted</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Other income</b>	2,055	15,563	17,618	15,628
<b>Investment income</b>				
Bank interest received		14,338	14,338	9,856
Investment gain		5,982	5,982	36,028
	<u>2,055</u>	<u>35,882</u>	<u>37,937</u>	<u>61,512</u>

## 6. ANALYSIS OF EXPENDITURE

<b>Charitable Activity</b>	<b>Restricted</b>	<b>Unrestricted</b>	<b>Total</b>		<b>Total</b>	
			<b>2025</b>	<b>2024</b>		
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	
General Advice	3,018	548,617	551,635	6,911	456,318	463,229
Cancer Support	135,444		135,444	129,596	-	129,596
Mental Health Support	68,167		68,167	66,846	-	66,846
Money Advice	414,959		414,959	156,810	-	156,810
Homelessness Prevention	74,896		74,896	67,072	-	67,072
Waverley Cost of Living	20,059		20,059	21,413		21,413
Surrey Adviceline	46,821		46,821	41,848		41,848
Godalming Project	19,701		19,701	-		-
Advice First Aid	93,409		93,409	-	-	-
Other	38,895	-	38,895	55,612	32,041	87,653
	<u>915,368</u>	<u>548,617</u>	<u>1,463,985</u>	<u>546,108</u>	<u>488,359</u>	<u>1,034,467</u>

## 6a ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES - CURRENT YEAR

	Allocation* / Apportionment** Basis	General Advice	Cancer Support	Mental Health Support	Money Advice	Homelessness Prevention	Waverley Cost of Living	Surrey Adviceline	Godalming Projects	Advice First Aid	Other	202/25
		£	£	£	£	£					£	£
<b>Direct costs</b>												
Salaries (including temp staff)	Direct*	121,906	85,291	36,782	86,985	45,775	12,055	29,007	-	15,778	13,219	446,798
Staff & volunteers	Direct*	17,845	1,876	2,435	2,635	583	-	269	-	66	24,579	50,287
Office costs	Direct*	184	104	203	106	65	17	-	19,701	-	43,845	64,225
Governance costs	Direct*	-	-	-	-	-	-	-	-	-	-	-
Other Costs	Direct*	10,600	-	-	171,951	-	-	-	-	65,200	-	247,751
		150,535	87,270	39,419	261,678	46,423	12,072	29,276	19,701	81,043	81,643	809,060
<b>Support costs</b>												
Salaries (including temp staff)	Staff & Vol**	206,597	23,741	13,248	82,605	13,469	4,613	8,305	-	5,893	2,562	361,033
Staff & volunteers	Staff & Vol**	8,228	1,005	572	3,248	607	192	402	-	226	105	14,585
Office costs	Staff & Vol**	46,266	5,662	3,472	19,804	3,102	1,205	2,446	-	1,243	669	83,869
Governance costs	Staff & Vol**	4,584	786	376	5,028	475	134	308	-	232	69	11,993
Other Costs	Staff & Vol**	87,100	16,797	11,081	42,596	10,820	1,844	6,083	-	4,771	2,172	183,445
		352,774	48,174	28,748	153,281	28,473	7,987	17,545	-	12,365	5,577	654,925
<b>Total expenditure on charitable activities</b>												
		503,310	135,444	68,167	414,959	74,896	20,059	46,821	19,701	93,409	87,220	1,463,985

	Direct Charitable Activities	Support Activities	2025 Total	2024 Total
	£	£	£	£
<u>Expenditure on Charitable Activities</u>				
General Advice	150,535	348,190	498,725	455,924
Cancer Support	87,270	47,387	134,658	128,953
Mental Health Support	39,419	28,372	67,791	66,501
Money Advice	261,678	148,253	409,931	155,814
Homelessness Prevention	46,423	27,998	74,421	66,755
Waverley Cost of Living	12,072	7,854	19,925	21,216
Surrey Adviceline	29,276	17,237	46,513	41,611
Godalming Projects	19,701	-	19,701	-

Advice First Aid	81,043	12,133	93,176	-
Other	81,643	5,508	87,151	87,241
Total Expenditure on Charitable Activities	809,060	642,932	1,451,992	1,024,016

Other

Governance Costs			11,993	10,451
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TOTAL			1,463,985	1,034,467
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**NATURAL CLASSIFICATION OF RESOURCES EXPENDED**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Staff	807,831	757,507
Premises	193,006	128,715
Telephone	6,026	6,791
Travel	6,961	9,157
Training	6,395	15,799
Other	133,571	70,288
Depreciation	662	600
IT	72,382	45,610
Partner Payments	237,151	-
TOTAL	1,463,985	1,034,467

**GOVERNANCE COSTS**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Strategic Management	69	2,943
Auditor's remuneration	11,200	6,990
AGM and Other Expenses	724	519
TOTAL	11,993	10,451

## 7. TANGIBLE FIXED ASSETS

	<b>Unrestricted Funds Office Equipment £</b>	<b>Unrestricted Funds Fixtures &amp; Fittings £</b>	<b>Total £</b>
Cost 1 April 2024	86,152	54,993	141,145
Additions	-	-	-
Disposals	-	-	-
	<hr/>	<hr/>	<hr/>
Cost 31 March 2025	86,152	54,993	141,145
	<hr/>	<hr/>	<hr/>
Depreciation 1 April 2024	85,330	52,422	137,752
Charge for the year	447	214	662
Disposals	-	-	-
	<hr/>	<hr/>	<hr/>
Depreciation 31 March 2025	85,778	52,636	138,414
	<hr/>	<hr/>	<hr/>
NBV as at 31 March 2025	374	2,357	2,731
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
NBV as at 31 March 2024	822	2,571	3,393
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

## 8. DEBTORS

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Debtors	68,402	54,867
Prepayments	7,193	5,786
Other Debtors including accrued income	7,070	12,815
	<u>82,664</u>	<u>73,468</u>

## 9. CREDITORS

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Accruals	155,979	42,805
Other	2,070	9,389
Taxes and Social Security Costs	12,086	12,929
	<u>170,136</u>	<u>65,123</u>

## 10. INFORMATION REGARDING TRUSTEES, DIRECTORS AND EMPLOYEES

No employee (2024:0) received remuneration in excess of £60,000. The average weekly number of employees paid by the organisation during the year was 34 (2024: 37), calculated on the basis of full-time equivalents this is 29 (2024:28). The total number of employees paid by the organisation was 41 (2024:53).

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Wages and Salaries	734,874	690,853
Social security costs	49,832	46,593
Pension costs	23,124	20,060
	<u>807,831</u>	<u>757,507</u>

Pension costs are allocated between restricted and unrestricted funds according to the employee's role within the organisation.

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Pension Costs Allocation to Funds:		
Unrestricted	9,728	9,368
Restricted	13,396	10,692
	<u>23,124</u>	<u>20,060</u>

### SMT only £

The key management personnel comprise the trustees, Chief Officer, Head of Service Delivery and Head of Support Services. The total employee benefits of the key management personnel were £144,460 (2024: £246,454).

144,460

### Trustee Expenses £

None of the trustees/directors received any remuneration during the period for their services to the Charity. However, trustees claimed a total of £0 (2024: £201) for reimbursement of expenses incurred while performing services for the Charity.

0

## 11. MOVEMENT IN FUNDS

	Balance at 3/31/2024	Income	Expenditure	Transfer	Balance at 3/31/2025
	£	£	£	£	£
Restricted funds:					
General Advice	8,303	2,315	3,018	(260)	7,340
Cancer Support	41,465	132,055	135,444	9,731	47,808
Mental Health Support	3,991	68,000	68,167		3,824
Money Advice: MaPS	-	56,332	61,169	4,837	-
Money Advice: HSF	-	288,000	290,665	2,665	-
Money Advice: Other	65,453	-	63,125		2,328
Homelessness Prevention	147,484	123,000	74,896	11,896	207,484
Waverley Cost of Living	2,725	16,000	20,059	1,333	-
Surrey Adviceline	18,058	19,969	46,821	8,794	-
Godalming Project	100,000	-	19,701		80,299
Advice First Aid	-	150,000	93,409		56,591
Other	-	73,826	38,895	7,616	27,314
<b>Restricted Funds</b>	<b>387,479</b>	<b>929,497</b>	<b>915,368</b>	<b>31,380</b>	<b>432,989</b>
<b>Designated Funds</b>	<b>104,401</b>	<b>-</b>	<b>45,384</b>	<b>-</b>	<b>59,017</b>
<b>Unrestricted Funds</b>	<b>599,560</b>	<b>519,266</b>	<b>503,233</b>	<b>-31,380</b>	<b>584,213</b>
<b>TOTAL FUNDS</b>	<b>1,091,440</b>	<b>1,448,763</b>	<b>1,463,985</b>	<b>-</b>	<b>1,076,218</b>

### Restricted Funds: grants and donations given for specific purposes.

Cancer Support: advice to cancer patients and their families funded by Macmillan Cancer Support and The Fountain Centre.

Mental Health Project: provision of advice to people with mental health problems funded by Surrey Heartlands CCG, Guildford and Waverley Integrated Care Partnership and the Community Foundation for Surrey.

Money Advice: increased capacity funding to train a specialist debt adviser funded by MaPS and funding through the Household Support Fund.

Homelessness Prevention: support to people at risk of homelessness with debt, benefits and housing issues, funded by Guildford Borough Council.

Waverley Cost of Living: providing residents with the highest level of deprivation in Waverley the opportunity to improve they own life chances by bringing together partners to develop tools, community action and advice, funded by Waverley Borough Council.

Advice First Aid: providing training to key community partners to give support to residents through information and signposting, funded by Surrey County Council.

### **Designated Funds**

The trustees reviewed the requirements for development of the organisation and identified the development and implementation of our new Service Model as critical work, including securing more suitable accommodation. The estimated cost of this work totalled £104,401. In the year to 31 March 2025 there was a total of £45,384 of expenditure on this project. It is expected that expenditure on the premises element of this work will continue in the following year.

### **Unrestricted Funds**

The core service income includes funding from Guildford and Waverley Borough Councils, Godalming Town Council, Farnham Town Council, Haslemere Town Council and Cranleigh Parish Council for the provision of a general advice service in Guildford and Waverley boroughs.

## 12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	<b>Unrestricted Funds</b>	<b>Designated Funds</b>	<b>Restricted Funds</b>	<b>2025 Total</b>	<b>2024 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Funds are represented by:					
Tangible fixed assets	2,731			2,731	3,393
Current assets	751,617	59,017	432,989	1,243,623	1,153,171
Current liabilities	(170,136)			(170,136)	(65,123)
	<u>584,212</u>	<u>59,017</u>	<u>432,989</u>	<u>1,076,218</u>	<u>1,091,440</u>

## 13. RELATED PARTY TRANSACTIONS

There have been no related party transactions identified in accordance with FRS102.

## 14. OPERATING LEASE COMMITMENTS

At the reporting date, the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Within one year	<u>46,547</u>	<u>46,600</u>

## 15. FINANCIAL INSTRUMENTS

At the balance sheet date, the Charity held the following financial instruments:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Financial assets measured at amortised cost</b>		
Investments	231,839	225,857
Net Trade Debtors	68,402	54,867
Other Debtors	14,262	18,600
Cash at bank and in hand	929,120	853,846

### Financial liabilities at amortised cost

Trade creditors	-	-
Accruals	155,979	42,805
Other creditors	-	4,288

**Financial liabilities at fair value through income or expenditure**

Provisions	-	-
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Income, expense, gains and losses in respect of these financial instruments were:

	2025			2024		
	Income	Expense	£	Income	Expense	£
			Gains/ (losses)			Gains/ (losses)
Financial assets at amortised cost						
Interest on cash balances	14,338			9,856		
Investment gains	5,982			36,028		
Financial liabilities at fair value						
through Income or expenditure						

**Citizens Advice South West Surrey**

England & Wales - Charity number 1061067

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# Accounts

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# Citizens Advice South West Surrey

## Annual Report and Accounts 2023-24



South West  
Surrey

For the Year Ended 31 March 2024  
A Company Limited by Guarantee  
Charity no: 1061067  
Company no: 03258272

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## Legal and Administrative Information

**Charity Name:** Citizens Advice South West Surrey (CASWS)  
**Charity number:** 1061067  
**Company number:** 03258272

**Authorised & regulated by the Financial Conduct Authority FRN:** 617618

**Registered office:** 15-21 Haydon Place  
Guildford  
GU1 4LL

### Trustee Directors:

The following people are or have been directors for the purposes of the Companies Act 2006. Unless otherwise stated, they have served as directors throughout the year, and up to the date of the signing of these accounts.

Paul Jarrett (Chair)  
Clare Johns (Treasurer) (Resigned as Trustee Director 09.11.23)  
Norman Wren (Appointed as Treasurer 10.11.23)  
George Rushton  
John Tonks  
Richard Smith (Appointed as Trustee Director 01.06.23)  
Alex Kundert (Appointed as Trustee Director 15.04.24)  
Robert Lanyon (Appointed as Trustee Director 15.04.24)  
Nigel Jewkes (Resigned as Trustee Director 06.11.23)  
Janet Edwards (Resigned as Trustee Director 29.01.24)  
Jocelyn Prudence (Resigned as Trustee Director 01.06.23)  
Alexandra Bliss (Resigned as Trustee Director 01.06.23)  
Graham Eyre (Resigned as Trustee Director 01.06.23)  
Richard Tolley (Resigned as Trustee Director 01.06.23)

None of the directors who held office during the year had a disclosable interest in the company.

### Senior management team: (2023/24)

Rebecca Jeffrey	Chief Officer
Rachel Saffrett	Business Support Manager
Anna Rogerson	Advice Services Manager
Emma Scanlon	Macmillan Project Manager
Catherine Rogan	Service Manager
Lou Danaher	People and Culture Manager
Lucy Harris	Surrey Adviceline Co-ordinator
Lewis Green	Casework Services Manager (Resigned on 11.12.23)

**Auditor:** Brewers Chartered Accountants  
Bourne House, Queen Street  
Gomshall  
GU5 9LY

**Bankers:** Bank of Scotland plc  
The Mound  
Edinburgh  
EH1 1YZ

CAF Bank Ltd  
25 Kings Hill Avenue, Kings Hill  
West Malling  
ME79 4JQ

# Report of the trustees

The trustees (who are also directors of the charity for the purposes of the Companies Act) present their report and audited consolidated financial statements for the year ended 31 March 2024.

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

## 1. Structure, Governance and Management

### Governing document

Citizens Advice South West Surrey (CASWS) is a charitable company limited by guarantee incorporated on 2 October 1996 and registered as a charity on 5 March 1997 (Company no: 03258272; Charity no: 1061067). The company was established under a Memorandum of Association, which sets out the objects of the company, and is regulated by the provisions of its Articles of Association.

Under the Articles, the trustees are elected at the annual general meeting, nominated by member organisations or co-opted by the trustee board.

### Recruitment and appointment of trustees

The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 2. The Articles of Association provide for a minimum of 4 and a maximum of 15 trustees. The trustees meet at least 4 times per year with additional quarterly meetings for the sub-committees listed below.

Trustees are recruited from the local community; two trustees, one of whom will normally be the Chair or Vice Chair, meet potential trustees and recommend suitable candidates to the board for election. Trustees are elected to the Board for a three-year period and are appointed by a resolution of its members at an Annual General Meeting (AGM). The Board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

The trustees are also the directors of the company. The Board is supported by a network of sub-committees, covering Finance, Governance and Compliance, HR and Remuneration. None of the Trustees has any beneficial interest in the company. All trustees are members of the company and guarantee to contribute £1 in the event of the winding up.

Following the resignation of 3 Trustees from the Board in November 2023 a Trustee recruitment process was initiated. In April 2024 2 new Trustees were appointed. Further appointments are planned.

In June 2023 Citizens Advice Guildford and Ash (CAGA) incorporated the assets and liabilities of Citizens Advice Waverley (CAW), the details of which are covered in more detail later in this report, and the company was renamed as Citizens Advice South West Surrey.

The organisation is co-ordinated from its office in Haydon Place, Guildford.

### **Trustee induction and training**

Newly appointed trustees were provided with an induction to CASWS by the Chair of Trustees and are briefed on their legal obligations under charity and company law, the content of the Articles of Association, the committee and decision-making processes, the business plan and the recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

A skills audit with the updated Board will be undertaken in the summer of 2024. This will include the completion of a governance questionnaire that will allow us to assess the effectiveness of the Board, to identify areas of weakness and associated actions and training to address those weaknesses.

### **Organisation Structure**

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

CASWS is governed by the Trustee Board which is responsible for:

- setting the key strategic objectives of the organisation;
- determining the policy of the charity;
- making the major decisions about the organisation's finances; and
- setting a framework for human resources policy.

The trustees carry the ultimate responsibility for the conduct of the organisation and for ensuring that the charity satisfies its legal and contractual obligations. The trustees also operate a number of sub-committees and working groups. These may vary depending on the current needs of the charity but normally include a Finance Committee, Governance and Compliance Committee, an HR Committee and a Remuneration Committee.

The Working Party established to manage the merger with Citizens Advice Waverley continued to meet until the merger was formally approved by both Boards. A shadow board with membership from Boards was established to develop the Business Plan for CASWS.

The Premises and Delivery Model working party was suspended as the premises requirements for CASWS are a key output of the new Operational Model for CASWS that will be implemented following the Service Review, more details below.

The Chief Officer of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the Trustee Board in line with the Business Development Plan and are reviewed at least annually. The Chief Officer continues to demonstrate sound leadership of the team, good communication channels both internally and externally

remain in place and strong ties with new and existing partners and funders continue to be developed. One of the key objectives of the Business Plan developed by the Shadow Board was to use the first year of the merger in getting to know each other and to undertake a service review of the new organisation. Fundamental to that objective was that nothing significant would change in terms of service delivery in the first year. Therefore, the Management Teams and staff for CAGA and CAW were combined with no fundamental changes to the organisation's roles and responsibilities.

The combined Senior Management Team meet to review progress against targets and the Charity's financial position and to discuss issues. Reports and recommendations are taken to the full board for approval, and their implementation is organised by the Chief Officer and the staff team. There are regular staff, volunteer meetings and Senior Management team meetings which ensure that progress is being made against targets. There is an AGM, which involves the staff team, Trustee Board, members, and other stakeholders.

As at 31/3/24, the Senior Management Team was 7 strong and reported to the Chief Officer. The specific roles and the number of direct reports was as follows.

- Advice Services Manager – 11 staff including Advice Session and Training Supervisors, as well as advisers and caseworkers
- Service Manager – 8 staff including Advice Session Supervisors
- Casework Services Team Leader (vacant) – 6 staff in our Mental Health, Homelessness Prevention and Money Advice services
- Macmillan Project Manager – 2 staff in our Cancer Services
- People and Culture Manager – 4 staff including Research and Campaigns Officer
- Business Support Manager – 2 staff including the Admin Officer and Service, Finance and People Manager
- Surrey Adviceline Coordinator

In addition, a Transition Manager was appointed for six months to support the Service Review and an Interim Business Support Manager was also in place to support the premises and IT activities as a result of the merger.

There was a total of 174 volunteers which included 133 Advisers, 18 Assessors, 17 Reception and Administrators, 3 outreach and community engagement workers, 2 research and campaigns volunteers and a Friends of CASWS coordinator.

### **Pay and Remuneration of Key Management Personnel**

The trustees consider that the Board of Trustees and the Senior Management Team (SMT) comprise the key management personnel of the charity. The charity's Senior Management Team are all paid in accordance with salary scales agreed by the trustee board. Any increases to these scales are approved by the trustee board. A pay review of remuneration for all non-transferring staff was completed and the adopted pay policy was implemented for the salary reviews in April 2023

### **Related parties**

The charity co-operates and liaises with a number of other advisory services, local charities and statutory service departments on behalf of clients. Where one of the trustees holds the position of trustee/director

of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

### Key Risks and uncertainties

A review of corporate risks is carried out on a regular basis and a risk register has been established by the board. The major risks to which the charity is exposed are assessed and systems put in place to mitigate those risks. The Citizens Advice Performance Quality Framework and the Quality of Advice (QAA) system also assist in identifying and assessing risks.

The key risks to the organisation are reviewed by the Governance and Compliance sub-committee every 6 weeks and are presented to the Board at the quarterly Board meetings. As at 9/4/24, the following risks have a net risk score of 15 or more. Many of these risks have been impacted by the merger and in addition to the mitigation in place, the implementation of the new Operating Model as a result of the Service Review should have a positive impact on the risk register.

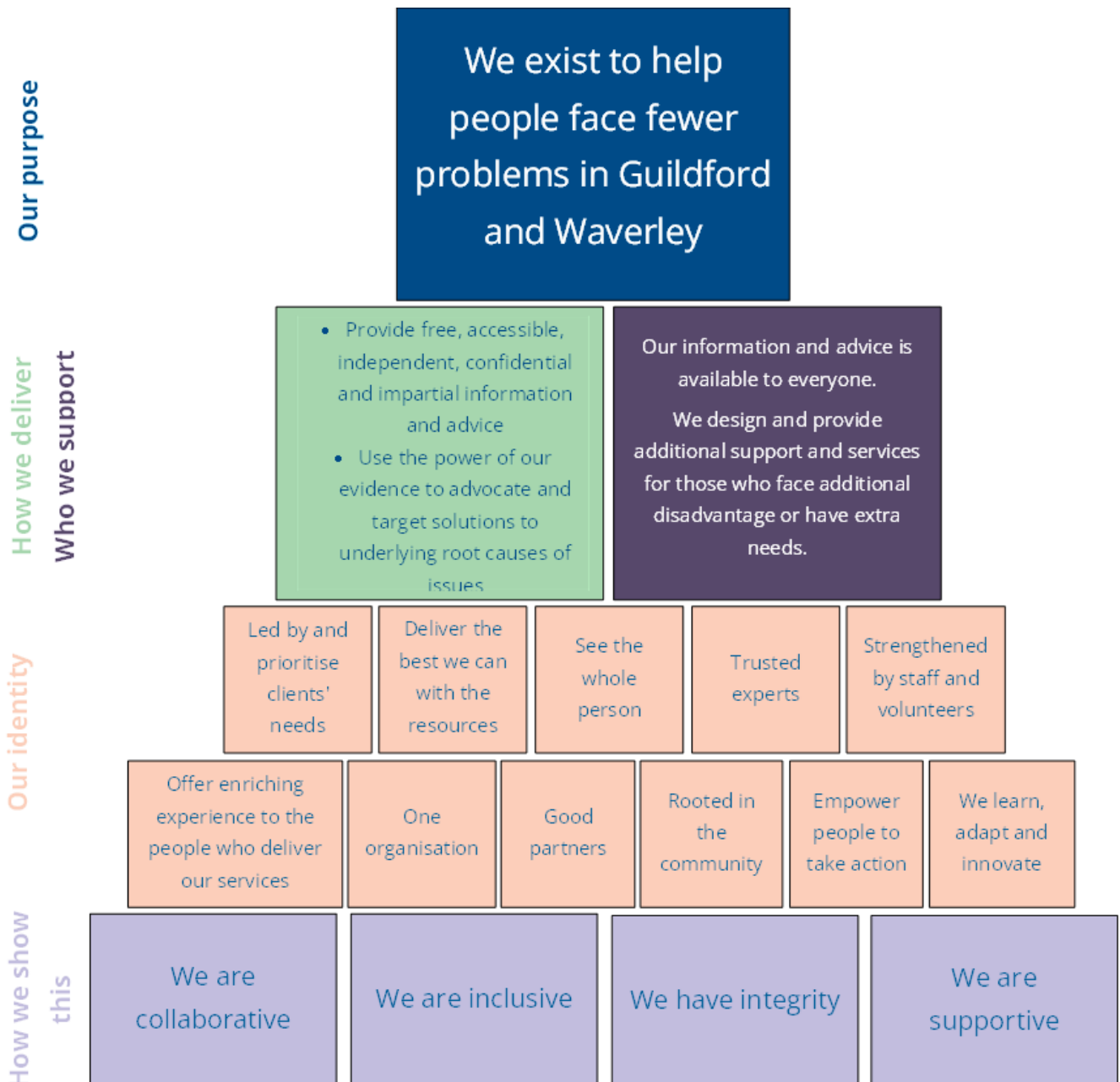
Risk	Impact	Mitigation
Unable to recruit and keep quality staff, volunteers and Trustees	Unable to meet requirements for the advice function due to lack of numbers and skills	Defined role specifications and organisation chart, regular appraisals, training plans, succession planning
Compromised performance due to workplace tensions	Additional management time, lost adviser time resulting in reduced service to clients	a) define acceptable behaviour through HR policies and values and behaviour framework b) improved communication through Volunteer Forum and regular team meetings c) staff and volunteer reps in place
Loss of IT systems or loss of data	Unable to provide advice as data is either unavailable or corrupt due to an IT failure	a) implement an agreed IT recovery plan b) develop and implement a backup and recovery policy c) implement security measures d) create a disaster recovery plan e) discuss additional support available for IT helpdesk support
HR issues	Management time and resource diverted from elsewhere impacting ability to deliver priorities, additional spend	a) legal expenses cover b) employment helpline c) XpertHR and HR department d) additional management training e) review of performance, appraisal and behaviour policies f) review of recruitment and probation process

## 2. Objectives and 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 relief of poverty, sickness and distress in particular, without limitation, for the benefit of the community in Guildford and surrounding areas.

Following our merger earlier in the year, we will be updating our objectives and area of benefits to better reflect our new service area of Guildford, Waverley and surrounding areas. This year, we also reviewed our fundamentals as an organisation, working with staff, volunteers and trustees to do this. These refreshed fundamentals are set out below.



### Ensuring our work delivers our aims

We review our aims, objectives, and activities each year. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review, we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

As part of the merger process, the Merger Working Party reviewed the strategic objectives for both CAW and CAGA to ensure that they were aligned and set out new objectives for our merged organisation. These are set out in the table below.

CAW's Business Development Plan	CAGA's Strategic Business Plan
Accessibility Advice Sustainability Management Governance Communications Research and Campaigns	<ol style="list-style-type: none"> <li>1. Advice - We will radically improve the experience people have when they come to us for help, so everyone leaves with the knowledge and confidence they need to find a way forward.</li> <li>2. Research and Campaigns - We will be a stronger voice on the issues that matter most to the people who come to us for help.</li> <li>3. Sustainability - We will be a sustainable, efficient, collaborative, and effective organisation.</li> <li>4. People and culture - We will foster a culture that is collaborative, generous, &amp; empowering. Through this we will promote well-being, champion equality, diversity and inclusion, and challenge discrimination.</li> </ol>

Whilst there are understandably some minor differences in the terminology and emphasis between the previous business plans of CAGA and CAW, they were broadly similar and remained in place ahead of the wider work planned as part of the Service Review in the second part of the year.

Whilst these goals underpin everything that CASWS does, the Shadow Board recognised that in addition to these goals there were a number of merger objectives that needed to be met if the merger was to be a success. These four merger objectives were identified as follows.

1. Coming together so it feels like one organisation (People and Culture, Management, Communications, Governance)
2. Continue to improve services – learning from each other and developing a shared delivery model for local communities (Advice, Accessibility)
3. Build our community profile and relationships as CASWS (Research and Campaigns)
4. Improve our financial security through securing funding and bringing together a seamless back office (Sustainability)

As in previous years, detailed work plans were developed to support the objectives. Every activity within the work plans is referenced back to at least one of the merger objectives. Progress against the work plans is updated regularly by the Senior Management Team and reviewed quarterly by the Board.

### **Completion of the merger**

As reported in last year's report, the original target date for the merger of 31/3/23 slipped to 1/6/23 as we were unable to secure the leases on the four Waverley offices until that date. In addition to securing the premises, there were three other criteria which had to be resolved before the merger could take place. These were:

- the TUPE process completed in full with staff;
- the separation of the Domestic Abuse service from CAW to its own standalone charity; and
- securing the provision of additional resources to support the transition period.

These criteria were all completed to the original timetable.

We committed not to make significant changes to service delivery in the first year post merge. However, there were some functions which needed to be brought together from Day 1, including financial management, governance and communications. All these tasks were completed without any delays. See 'Progress against objectives' below for more detail.

### **How our activities deliver public benefit**

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

## **3. Achievements and Performance**

### **Advice and Information Services**

The main areas of charitable activity are:

- the provision of general advice and information services; and
- the provision of specialist advice and casework services in the debt, employment, and welfare benefits categories of social welfare law.

Throughout the year we have continued to offer Advice and Information in the following ways:

- **By phone** –The phone line is available between the hours of 10am and 4pm from Monday to Friday and is provided as part of the Surrey Adviceline service. Outside of these times or if an adviser is not available, clients can call the national Adviceline number.
- **In person** – clients are offered a face-to-face appointment where we are providing full advice and this can be at any of our six offices. We also operate a drop-in service for advice and information across the offices in Waverley and for emergencies or those who can't access phone/email at the offices in Guildford and Ash

- **Online** – clients can complete a webform on our website. We will then either respond to them through email or, where we have permission, call them back to do a more detailed assessment ahead of giving advice.
- **Information and full advice from partner referrals** - general and specialist advice through our team of trained advisers and paid staff.

Delivering a balanced means of access for all CASWS clients across our 6 locations, on the phone and online, has been a key element of the Service Review (see below).

As well as general advice, we also provide the following specialist and targeted services.

- **Cancer Welfare Benefits** (Macmillan Welfare Rights Service and Fountain Centre) – gives welfare benefits advice and casework to people affected by cancer.
- **Mental Health** – gives advice and casework to people under or recently discharged from secondary mental health services.
- **Homelessness Prevention** – provides advice and casework to people at risk of homelessness in Guildford.
- **Money Advice** – provide advice and casework support in communities to relieve poverty and provides specialist debt support to help clients manage money and debts.
- **Community Engagement** - provide services out in the community so that those people, who would otherwise not be able to access our services, are able to get the help they need.

## Progress against Objectives

Progress against the four key merger objectives is set out below.

### 1. Coming together so it feels like one organisation

This work focused largely on the implementation of the technical merge. This included branding roll out, developing an interim business plan and communications plan and bringing together the financial management and governance (including regulatory and legal compliance). We completed a merge of the IT systems on 1 July 2023 which brought all of our data into one CASWS platform and updated all emails and sites to the new @casws.org.uk domain. This IT work also included bringing together Waverley and Guildford and Ash on the national systems (Casebook and Skillbook) to enable us to work as one organisation

We had an away day to bring the organisation together to get to know each other, build a better understanding of what the different parts of the organisation do and to focus on the objectives for the first year post merge. This has been supported by a number of organisation -wide meetings which have developed into a communication plan implemented in the latter part of the year.

### 2. Continuing to improve services

The majority of this work started in Q3 with the Service Review which was facilitated by the Transition Manager and included consultation with staff and volunteers, research into local client and community need, research into best practice across other LCAs and extensive discussion with the Chief Officer and the Board (see below).

Whilst the day-to-day service delivery continued as it was prior to the merge, there were some small-scale improvement including streamlining of the task lists facilitated by the IT merge and better provision for clients with casework staff able to meet clients locally across our 6 offices.

There were other improvements which were achieved including agreeing a referral process, agreeing an SLA with GBC for their core funding, and working on recommissioning the Mental Health Service for the next five years.

### **3. Build our community profile and relationships as CASWS**

We brought together our research and campaigns work under one part of the organisation which involved joining up the active team of volunteers from Waverley with the paid resource and volunteer coordinator from Guildford and Ash, as well as other volunteers. There was a focus on community engagement through the Waverley Levelling Up project which enabled us to conduct research into our most deprived communities to better understand their needs and how we might be best placed to help them solve their problems through outreach information, signposting and advice. This also involved developing partnerships which facilitate internal referrals such as NHS social prescribers and Barnado's family support workers.

We implemented a communications plan post merge to inform our key stakeholders about the new organisation and have engaged our key stakeholders further in our service review. Throughout the year we have also been actively engaged with our borough, county, health and VCSE partners through the Guildford and Waverley Alliance, including sitting on the board, taking part in partnership meetings, and operational work such as looking at gaps in mental health provision.

### **4. Improve our financial security through securing funding and bringing together a seamless back office**

We completed a review of the back office and management duties to reallocate responsibilities and avoid duplication in roles and achieve greater efficiency. As part of bringing the financial management together, we were about to review our contract arrangements for services to our premises and we were able to combine and streamline these to reduce our costs.

There were a few items that were not completed but sufficient progress has been made that they will be managed under BAU activity for next year.

### **Service Review and Operational Model**

Although all the tasks completed above were important, the most significant was the completion of the Service Review and the development of a future operating model.

Unfortunately, the resource identified to lead this was unable to continue due to ill health but we were very fortunate to secure the services of a retired CO from another LCA who had successfully completed a similar process previously.

The process started with the agreement of our vision and fundamentals. This involved all the staff and volunteers and provided the base that underpins everything that we do. At the top it defined our purpose as existing to help people face fewer problems in Guildford and Waverley. Supporting this we defined:

- who we support;
- how we deliver;
- our identity; and
- how we show this.

The review then mapped out the Client Journey, what initial and subsequent access channels our clients need and candidly assessed where services can be provided better by others and how we can build two-way referral relationships. By defining our service delivery vision and what locations were needed to deliver that vision, we were able to define how our operating model should look. Understandably, our current model would need to change to support the new vision.

A business case for change was prepared. It recommended changes to the service and operating model to prioritise the client service and address the operational and financial challenges that we are facing in the next year and beyond.

The main drivers for change were summarised as follows.

- **Client demand** - Increasing demand driven by the cost-of-living crisis, coupled with inability to meet that demand based on current resource levels.
- **People** - There is strong evidence of unacceptable workload and pressures on staff, with insufficient capacity to undertake necessary work on quality and supervision. This has a related impact on sickness levels.
- **Phone demand is not being met** - Dissatisfaction expressed by clients on not being having calls answered. This indicates the need to review allocation of resources by channel, and find new ways of reaching marginalised or minoritised people.
- **Funding** - Reductions and/or flat levels (i.e. with no inflation increases) of ongoing funding from core funders, the ending of some key projects and the increasing costs driven by energy and salaries, are all leading to significant budget deficit forecasts for 2023-24, and 2024-25.
- **Quality** - Maintaining quality to the agreed levels and standards to meet both internal and external requirements (including in relation to funding and service sustainability).
- **Volunteers** - Recruiting, training and retaining sufficient volunteers to provide the desired level and quality of service.

The business case proposed a new staff structure and a change to our premises strategy with the introduction of new Community Information Points (CIP) with the replacement of some of our existing core offices to CIPs.

The new staff and premises proposals are expected to deliver some savings this year though some reserves have been set aside to fund the transformation costs.

The business case was presented to the Board on 15/04/24 and was unanimously approved. The implementation of the new model, its impact on staff, volunteers and premises will be the critical objective for 2024/25.

### **Contribution of Volunteers and Paid Staff**

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate.

Throughout 2023/24 the service employed 41 paid workers (27 FTEs) (2022/23: 24 paid workers, 17.9 FTE), and had 175 volunteers (2022/23: 45 volunteers).

Our volunteers give their valuable time to help people through life's problems and challenges –and our services would not be the same without them. The volunteers contribute, on average, just over 1,000 hours per week (2022/23: 270) This may be expressed as an annualised value of £596,376 (2022/23: £160,540). However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

CASWS are working hard to review our approach to attracting and keeping volunteers, including through our partnership with the University of Surrey, University of Reading and University of Law. It is our intention to consistently monitor our approach to training, to provide an accessible and welcoming place to volunteer. We have agreed a student volunteer agreement with all the universities to improve welfare and accountability and have had our first student placement with the University of Surrey who volunteered for over 1000 hours and now have 3 further placements lined up for September onwards.

### **Who used and benefited from our services?**

During the reporting year 7,900 clients (2022/23: 4,343) benefited from the services of CASWS generating 42,934 contacts (2022/23: 26,197). We supported people with 31,256 (2022/23: 14,923) and advise on any issue that they may face. Through our partnerships with other Citizens Advice (like Surrey Adviceline), this meant 5,609 Guildford and Waverley residents received support from Citizens Advice in 2023/24. The most common issue CASWS support clients with is benefits (making up 41% of all enquiries), which mirrors the key issues faced by Guildford and Waverley residents.

The service helps clients to secure successful outcomes to their problems. During 2023/24, Citizens Advice South West Surrey achieved annualised income gains totaling more than £7 million (2022/23: £9.1 million). For every £1 invested this represented £2.41 in fiscal benefits, £15.90 in public value and £9.03 in value to the people we help.

Clients continue to present with multiple problems and on average clients are presenting with 4 issues each. On average clients have 5.4 contacts each before their issues are resolved.

### **Factors Affecting the Achievement of Objectives**

Clearly the effort required to deliver not one but two mergers, and to then undertake a major service review is enormous. Given the confidentiality that surrounds these activities the workload has fallen to a handful of staff and trustees, primarily to the Chief Officer. Maintaining a service under these circumstances, completing so many of the workplan tasks and delivering the outcomes above has required a huge commitment. This has been a challenging period for all of us but we are now well placed to look forward positively.

## 4. Financial Review

The availability of funding in the charity sector remains difficult in a period of austerity. The charity is focussed on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholder at local and national level. CASWS is working hard to deliver a cost-effective service that genuinely meets the needs of our clients.

The financial results of the company for the year are set out in detail on pages 23 to 39. Total income in the year was £1,545,866 (2022/23 £722,268) and expenditure was £1,034,467 (2022/23: £709,294). A surplus of £511,399 was made in the year (2022/23: surplus £12,974). At 31 March 2024 total reserves were £1,091,440 (2022/23: £580,041) of which £599,560 represented unrestricted funds (2022/3: £367,427). The surplus is made up of £319,339 of assets transferred from CA Waverley and £225,354 funds received in advance for project spend in future years. This means that CASWS made a small operating loss of £33,294.

### Principal funding sources

The total income for the year of £1,545,866 represents an increase of £823,598 compared to 2022/23. Income of £841,831(2022/23 £420,246) related to restricted project and donated funds and £319,339 relates to the transfer of assets from Citizens Advice Waverley as a result of the merger. The trustees extend their gratitude to Guildford Borough Council, Waverley Borough Councils, Farnham, Godalming and Haslemere Town Councils, and Cranleigh Parish Council who continue to support the core operating capacity of the organisation, but which unfortunately do not meet the entire operating costs of the charity.

To meet these costs in full, CASWS is dependent upon the receipt of additional project-specific funding from other sources or donations in order to supplement local authority funding. The trustees also extend their gratitude to: Surrey County Council, Surrey Heartlands Health and Care Partnership, Guildford and Waverley Healthcare Alliance, The Money and Pensions Service, Macmillan Cancer Support, the Fountain Centre, The Brain Tumour Charity, Guildford Number Five Project and Citizens Advice. The trustees believe that at present the charity has sufficient resources to fulfil its charitable obligations. However, they appreciate there remains an unfulfilled need for the charity's services.

### Designated funds

The trustees regularly review the requirements for the development of the organisation. The designated funds are used to where specific key areas of development expenditure have been identified. The current areas for investment are investment in the development and implementation of our revised Service Model, including upgrading our information technology infrastructure and finding more suitable accommodation. Information on the movement in the designated funds is included in note 11 to the accounts. It is expected that these funds will be spent over the coming year.

### **Reserves policy**

CASWS is required to ensure that free monies are available each financial year to meet any reasonable, foreseeable contingency. The trustees have established a policy which is reviewed annually, whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity should represent the equivalent of 5-6 months of annual expenditure. This equates to approximately £517k to £621k (2023: £304k to £365k) based on 2024/25 budgeted expenses. In these circumstances it would obviously be necessary to consider how additional funding could be secured or alternatively the organisation's activities restricted in order to reduce expenditure.

Total funds held at year end are £1,091,440 (2023: £580,041), comprising unrestricted reserves £599,560 (2023: £367,427), restricted reserves £387,479 (2023: £53,903) and designated reserves £104,401 (2023: £158,711). Unrestricted funds at the year end, as described above, are £599,560 (2023: £367,427). Free reserves at the year end, as described above, are £596,167 (2022/23 £366,619). This is slightly below the upper end of the Reserves Policy but remains within the current reserve policy range. Restricted reserves held at the year-end represent funding for on-going projects in accordance with agreements with funders. The use of any unspent funds at the end of a project has to be agreed with funders and may have to be repaid.

### **Investments**

As required in its Articles of Association, paragraph 5.11, in furtherance of its objects, and for no other purposes, the company has the power to invest or deposit funds.

### **Proposed dividends**

The Memorandum of Association does not permit the payment of a dividend.

### **Taxation status**

The company is a registered charity and, as such, is entitled to exemption from United Kingdom taxation under the Income and Corporation Taxes Act 1988.

### **Going Concern**

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

## **5. Future Plans**

The completion of the Service Review and the agreement of the new operating Model demonstrates CASWS's commitment to continually improve access to its services and meet the needs of its clients whilst maintaining a high-quality service. Developing a sustainable service that meets the needs of our clients remains the priority of the trustee board for 2024/25.

To achieve this, the charity has developed a clear plan and business strategy, including setting the following two key objectives for the coming year.

## Objective 1: Deliver a better service for clients with the resources we have

**Develop and implement our new CASWS service delivery model, putting this into practice improve our services for clients, volunteers, staff, and partners.**

### We'll have succeeded if we have:

- made significant progress towards our new service delivery model
- understood the levels of service delivery we can achieve for the resources we have
- a greater range of volunteer roles and understanding of gaps
- developed partnerships and relationships with other organisations
- more than 1 type of presence in communities
- Improved and standardised our technology infrastructure

## Objective 2: Improving our sustainability

**Improve our leadership and culture and shift to a path of long-term financial sustainability, managing our costs and diversifying our income.**

### We'll have succeeded if we:

- have built and freed up capacity and skills for securing further funding and ability to manage subcontracting
- secure new funding, including sub granting/contracting to other organisations
- increase the number and range of skills of our trustee board
- have a greater number of people involved in our funding and fundraising work
- resecured our core service funding across both local authorities, and other key funding partnerships
- reduced our costs and be on track for a balanced (or small deficit) for 2026/27

The specific activities to achieve these objectives have been described in detailed workplans that are updated regularly by the management team and reviewed by the Board at their quarterly meetings.

The annual report was approved by the trustees of the charity on 13 August 2024 and signed on its behalf by

*Paul Jarrett*

Paul Jarrett (Aug 20, 2024 15:46 GMT+1)

Paul Jarrett

Chair of Trustees

## Statement of trustees' and directors' responsibilities

The trustees and directors are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company and charity law requires the trustees and directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Company law requires that the trustees and directors must not approve the financial statements unless they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards have been followed subject to any material departures disclosed and explored in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business;
- e) that the trustees and directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the charity and that enables them to ensure that the financial statements comply with the Companies Act;
- f) that the trustees and directors are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities; and that, where appropriate the trustees and directors are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website.

In preparing this report, the Trustees have taken advantage of the small company's exemptions provided by section 415A of the Companies Act 2006.

Approved by the trustees of the charity on 13 August 2024 and signed on its behalf by:

*Paul Jarrett*

Paul Jarrett (Aug 20, 2024 15:46 GMT+1)

Paul Jarrett  
Chair of Trustees

# Auditor's Report

## INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CITIZENS ADVICE SOUTH WEST SURREY

### Opinion

We have audited the financial statements of Citizens Advice South West Surrey (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement 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, including Financial Reporting Standard 102 (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 matter**

The company was eligible for audit exemption for the comparative period ended 31 March 2023. Accordingly, the financial statements for that year, which are the corresponding figures for the period to 31 March 2024, were not subject to audit.

## **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:

Discussions were held with, and enquiries made of, management and those charged with governance with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements. During the engagement team briefing, the outcomes of these discussions and enquiries were shared with the team, as well as consideration as to where and how fraud may occur in the entity.

Based on our discussions with the charity's management and the Trustees, we identified that the following laws and regulations are significant to the entity:

- Those laws and regulations considered to have a direct effect on the financial statements include UK financial reporting standards and Charity Law.
- Those laws and regulations for which non-compliance may be fundamental to the operating aspects of the charity and therefore may have a material effect on the financial statements include compliance with the charitable objectives, public benefit, safeguarding and health and safety legislation. These matters were discussed amongst the engagement team at the planning stage and the team remained alert to non-compliance throughout the audit.

Audit procedures undertaken in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) comprised of: inquires of management and the Trustees as to whether the entity complies with such laws and regulations; enquiries with the same concerning any actual or potential litigation or claims; inspection of relevant legal correspondence; testing the appropriateness of journal entries; and the performance of analytical review to identify unexpected movements in account balances which may be indicative of fraud.

No instances of material non-compliance were identified. However, the likelihood of detecting irregularities, including fraud, is limited by the inherent difficulty in detecting irregularities, the effectiveness of the entity's controls and the nature, timing and extent of the audit procedures performed. Irregularities that result from fraud might be inherently more difficult to detect than irregularities from error. As explained above there is an unavoidable risk that material misstatements may not be detected, even though the audit has been planned and performed in accordance with ISAs (UK).

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](http://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.



AM Skilton ACA  
Brewers, Chartered Accountants  
Bourne House, Queen Street, Gomshall, Surrey GU5 9LY  
Date: 13 August 2024

# Statement of Financial Activities

## Incorporating the income and expenditure account current year

No separate statement of Total Recognised Gains and Losses has been presented as all such gains and losses have been dealt with above. The results for the year derive from continuing activities.

		2024	2024	2024	2024	2023
	Notes	Restricted Funds £	Designated Funds £	Unrestricted Funds £	Total £	Total £
<b>INCOME FROM:</b>						
Donations and Legacies	3	134,464	-	199,845	334,309	9,680
Charitable activities	4	698,393	-	451,652	1,150,045	707,669
Unrealised gains	5	-	-	36,028	36,028	-
Other	5	8,974	-	16,510	25,484	4,919
<b>TOTAL INCOME</b>		<b>841,831</b>	<b>-</b>	<b>704,035</b>	<b>1,545,866</b>	<b>722,268</b>
<b>EXPENDITURE ON:</b>						
Charitable activities		523,734	54,310	456,423	1,034,467	709,294
<b>TOTAL EXPENDITURE</b>	6	<b>523,734</b>	<b>54,310</b>	<b>456,423</b>	<b>1,034,467</b>	<b>709,294</b>
<b>NET (EXPENDITURE)/INCOME</b>		<b>318,097</b>	<b>(54,310)</b>	<b>247,613</b>	<b>511,399</b>	<b>12,974</b>
Transfer Between Funds		15,479	-	(15,479)	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>333,576</b>	<b>(54,310)</b>	<b>232,134</b>	<b>511,399</b>	<b>12,974</b>
Total Funds Brought Forward		53,903	158,711	367,427	580,041	567,067
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>387,479</b>	<b>104,401</b>	<b>599,560</b>	<b>1,091,440</b>	<b>580,041</b>

## Statement of financial activities

### Incorporating the income and expenditure account prior year

		2023	2023	2023	2023	2022
	Notes	Restricted Funds £	Designated Funds £	Unrestricted Funds £	Total £	Total £
<b>INCOME FROM:</b>						
Donations and Legacies	3	-	-	9,680	9,680	128,716
Charitable activities	4	420,074	-	287,595	707,669	547,732
Other	5	172	-	4,747	4,919	17,144
<b>TOTAL INCOME</b>		420,246	-	302,022	722,268	693,592
<b>EXPENDITURE ON:</b>						
Charitable activities		399,544	34,562	275,188	709,294	507,579
Other		-	-	-	-	-
<b>TOTAL EXPENDITURE</b>	6	399,544	34,562	275,188	709,294	507,579
<b>NET (EXPENDITURE)/INCOME</b>		20,701	(34,562)	26,834	12,974	186,013
Transfer Between Funds		(26)	46,651	(46,625)	-	-
<b>NET MOVEMENT IN FUNDS</b>		20,675	12,089	(19,791)	12,974	186,013
Total Funds Brought Forward		33,228	146,621	387,218	567,067	381,054
<b>TOTAL FUNDS CARRIED FORWARD</b>		53,903	158,710	367,427	580,041	567,067

## Statement of cash flows

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Net cash used in operating activities</b>		
Net movement in funds for the reporting period	511,399	12,974
Adjustments for:		
Depreciation Charges	600	677
Decrease/(increase) in debtors	(35,668)	8,978
(Decrease)/increase in creditors	(64,752)	(50,007)
	<u>411,579</u>	<u>(27,379)</u>
<b>Net cash (used by)/provided by operating activities</b>		
<b>Cash flows from investing activities</b>		
Acquisition of investments on merger	(225,857)	-
Transfer of fixed assets	(3,185)	-
Proceeds of fixed asset disposals	-	-
	<u>(3,185)</u>	<u>-</u>
<b>Total net cash (used by)/provided by operating and investing activities</b>	182,537	(27,379)
Cash and cash equivalents at the beginning of the year	<u>671,309</u>	<u>698,687</u>
<b>Total cash and cash equivalents at the end of the year</b>	<u><u>853,846</u></u>	<u><u>671,309</u></u>

## Balance sheet current year

	Notes	2024 £	2023 £
FIXED ASSETS			
Tangible fixed assets	7	3,393	808
CURRENT ASSETS			
Investments		225,857	
Debtors	8	73,468	37,800
Cash at bank		853,846	671,309
		<u>1,153,171</u>	<u>709,109</u>
CREDITORS: amounts falling due within one year	9	<u>(65,123)</u>	<u>(129,876)</u>
NET CURRENT ASSETS		<u>1,088,047</u>	<u>579,233</u>
TOTAL NET ASSETS		<u><u>1,091,440</u></u>	<u><u>580,041</u></u>
FUNDS			
Unrestricted Income funds	11	599,560	367,427
Designated funds	11	104,401	158,711
Restricted Income funds	11	<u>387,479</u>	<u>53,903</u>
TOTAL CHARITY FUNDS	11	<u><u>1,091,440</u></u>	<u><u>580,041</u></u>

For the year ended 31 March 2024, the members have required the charitable company to obtain an audit of its accounts in accordance with section 475 of the Companies Act 2006. At the last Annual General Meeting on 06/11/2023 the members required the company to obtain an audit in accordance with section 144 of the Charities Act 2011. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

Approved by the board of trustees on  
and signed on its behalf by:

*Paul Jarrett*

Paul Jarrett (Aug 20, 2024 15:46 GMT+1)

P Jarrett – Chair

Company Registration No. 03258272

Charity Registration No. 1061067

*NWren*

Norman Wren (Aug 27, 2024 18:03 GMT+1)

N Wren – Treasurer

## NOTES TO THE FINANCIAL STATEMENTS

### 1. LEGAL STATUS

Citizens Advice South West Surrey is a charitable company limited by guarantee and has no share capital. The registered address is 15-21 Haydon Place, Guildford, GU1 4LL. The company was incorporated in England and Wales and meets the definition of a public benefit entity under FRS 102.

### 2. ACCOUNTING POLICIES

#### Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Statement of Recommended Practice: Accounting and Reporting by Charities SORP (FRS102) and the Companies Act 2006. The financial Statements are prepared in sterling which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

#### Preparation of the Accounts on a Going Concern Basis

At the time of approving the financial statements, based on the projections for at least the next 12 months, the trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. Therefore, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### Income

All grants and donated income are accounted for where there is entitlement, probability of receipt and the amount can be measured with reliability. Such income is only deferred when (i) the donor has imposed conditions which must be met before the charity has unconditional entitlement, or (ii) when the donor specifies that the grant or donation must only be used in future accounting periods.

#### Investments and Income

Current asset investments are initially recognised at cost and subsequently measured at their fair value as at the Balance Sheet date. All gains and losses are taken to the SOFA as they arise. Interest has been accounted for on a receivable basis.

#### Expenditure

Direct charitable expenditure comprises all expenditure directly relating to the charity's objectives. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Support costs (including Governance costs) have been apportioned on the basis of direct staff and volunteer's time as shown in note 6a.

#### Financial Instruments

The charity only has financial assets and 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.

#### Fixed Assets

Fixed assets are included at cost and depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets by equal instalments over their estimated useful lives as follows:

Leasehold improvements	unexpired period of lease
Fixtures, fittings and furniture	5 years
Office equipment	4 years

Expenditure below £1,000 (2023: £1,000) on an individual asset is not capitalised and impairment reviews are considered annually.

### **Pension Costs**

The pension costs represent the contributions made to personal pension schemes for staff members. Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due. The pension cost for the year was £20,060 (2023: £11,091).

### **Fund Accounting**

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees. Designated funds are unrestricted funds which the trustees have decided to set aside to use for a specific purpose. Restricted funds comprise income received for a restricted project and against which appropriate expenditure is allocated.

### **Critical judgements**

In the application of the company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

It is considered that a critical judgement having the most significant effect on amounts recognised in the financial statements is in relation to the allocation of support costs across general advice services and projects. Support costs are allocated in proportion to the direct charitable activity costs.

### 3. DONATIONS AND LEGACIES

	<b>Restricted</b>	<b>Unrestricted</b>	<b>2024</b>	<b>2023</b>
<b>Donations and Legacies</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donations and gifts	134,464	199,845	334,309	9,860
	<u>134,464</u>	<u>199,845</u>	<u>334,309</u>	<u>9,860</u>

2024 donated goods and services included £319,339 of assets that were donated to the charity from Citizens Advice Waverley.

	<b>Restricted</b>	<b>Unrestricted</b>	<b>2024</b>	<b>2023</b>
<b>Donations and gifts</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Transfer of net assets from Citizens Advice Waverley	134,033	185,306	319,339	-
	<u>134,033</u>	<u>185,306</u>	<u>319,339</u>	<u>-</u>

On 1 June 2023, the assets and liabilities of Citizens Advice Waverley were transferred over to Citizens Advice Guildford and Ash. The assets transferred were as follows:

Tangible Fixed Assets	3,185
Current Assets	439,672
Current Liabilities	(123,518)
Provisions	-
Total Assets Transferred	<u>319,339</u>

The breakdown of funds transferred were as follows:

Unrestricted Funds (including Designated)	185,306
Training	10,000
Client Funds	9,368
No One Left Behind	7,527
Waverley Cost of Living	7,138
Godalming Office Projects	100,000
	<u>319,339</u>

#### 4. INCOME FROM CHARITABLE ACTIVITIES

	<b>Restricted</b>	<b>Unrestricted</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Generalist Advice	1,000	451,652	452,652	297,595
Cancer Support	135,443	-	135,443	135,621
Mental Health Support	68,000	-	68,000	68,000
Money Advice	194,044	-	194,044	95,767
Homelessness Prevention	213,000	-	213,000	109,861
Help to Claim - From National Citizens Advice	-	-	-	825
Waverley Cost of Living	17,000	-	17,000	-
Surrey Adviceline	59,906	-	59,906	-
Other	10,000	-	10,000	-
<b>Total income from charitable activities</b>	<b>698,393</b>	<b>451,652</b>	<b>1,150,045</b>	<b>707,669</b>

Local authority grants totalling £275k were received from Guildford Borough Council who continue to support the core operating capacity of the charity.

#### 5. OTHER INCOME

	<b>Restricted</b>	<b>Unrestricted</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Other unrestricted income</b>	8,974	6,654	15,628	2,927
<b>Investment income</b>				
Bank interest received	-	9,856	9,856	1,992
Unrealised gain	-	36,028	36,028	-
	<b>8,974</b>	<b>52,538</b>	<b>61,512</b>	<b>4,919</b>

Other income includes income from fundraising activities such as the Legal Walk and quiz night.

## 6. ANALYSIS OF EXPENDITURE

Charitable Activity			Total			Total
	Restricted	Unrestricted	2024	Restricted	Unrestricted	2023
	£	£	£	£	£	£
General Advice	6,911	456,318	463,229	4,829	309,750	314,578
Cancer Support	129,596	-	129,596	125,592	-	125,592
Mental Health Support	66,846	-	66,846	67,227	-	67,227
Money Advice	156,810	-	156,810	93,592	-	93,592
Homelessness Prevention	67,072	-	67,072	108,305	-	108,305
Waverley Cost of Living	21,413	-	21,413	-	-	-
Surrey Adviceline	41,848	-	41,848	-	-	-
Other	55,612	32,041	87,653	-	-	-
	546,108	488,359	1,034,467	399,544	309,750	709,294

Expenditure above includes the following from designated funds:

Reserves investment (Unrestricted)	£31,936
Merger costs (Restricted)	£22,374
Total	£54,310

### 6a ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES - CURRENT YEAR

	Allocation* /Apportionment** Basis	General Advice	Cancer Support	Mental Health Support	Money Advice	Homelessness Prevention	Waverley Cost of Living	Surrey Adviceline	Godalming Projects	Other	2024
		£	£	£	£	£				£	£
<b>Direct costs</b>											
Salaries (including temp staff)	Direct*	155,552	82,425	40,696	74,688	42,195	11,461	24,028	-	55,008	486,051
Staff & volunteers	Direct*	25,022	2,133	1,391	1,095	608	-	1,065	-	6,636	37,952
Office costs	Direct*	(19,985)	98	293	8,353	-	-	-	-	19,758	8,517
Governance costs	Direct*	-	-	-	-	-	-	-	-	375	375
Other Costs	Direct*	(44,550)	-	3	-	-	55	-	-	2,036	(42,455)
		116,039	84,655	42,383	84,136	42,803	11,517	25,093	-	83,814	490,440

Citizens Advice South West Surrey  
Annual Report and Accounts  
For the Year Ended 31 March 2024

**Support Costs**

Salaries (including temp staff)	Staff & volunteer hours**	171,421	23,403	12,646	33,854	12,706	5,790	5,964	-	3,147	268,931
Staff & volunteers	Staff & volunteer hours**	11,061	1,804	986	2,992	978	490	834	-	146	19,293
Office costs	Staff & volunteer hours**	51,849	5,255	2,827	7,446	2,946	1,224	1,428	-	498	73,472
Governance costs	Staff & volunteer hours**	7,305	643	346	997	317	196	236	-	37	10,076
Other Costs	Staff & volunteer hours**	105,554	13,837	7,658	27,386	7,322	2,196	8,293	-	10	172,256
		<b>347,190</b>	<b>44,941</b>	<b>24,463</b>	<b>72,675</b>	<b>24,269</b>	<b>9,896</b>	<b>16,755</b>	<b>-</b>	<b>3,839</b>	<b>544,027</b>

**Total Expenditure on charitable activities**

	<b>463,229</b>	<b>129,596</b>	<b>66,846</b>	<b>156,810</b>	<b>67,072</b>	<b>21,413</b>	<b>41,848</b>	<b>-</b>	<b>87,653</b>	<b>1,034,467</b>
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	<b>Direct Charitable Activities</b>	<b>Support Activities</b>	<b>2024 Total</b>	<b>2023 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<u>Expenditure on Charitable Activities</u>				
General Advice	116,039	339,885	455,924	304,699
Cancer Support	84,655	44,298	128,953	124,719
Mental Health Support	42,383	24,117	66,501	66,725
Money Advice	84,136	71,678	155,814	92,679
Homelessness Prevention	42,803	23,952	66,755	107,449
Waverley Cost of Living	11,517	9,700	21,216	-
Surrey Adviceline	25,093	16,519	41,611	-
Other	83,439	3,802	87,241	-
Total Expenditure on Charitable Activities	<b>490,065</b>	<b>533,951</b>	<b>1,024,016</b>	<b>696,270</b>

**ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITES - CURRENT YEAR continued**

Other

Governance Costs			<b>10,451</b>	<b>13,024</b>
TOTAL			<b>1,034,467</b>	<b>709,294</b>

## NATURAL CLASSIFICATION OF RESOURCES EXPENDED

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Staff	757,507	532,040
Premises	128,715	80,834
Telephone	6,791	6,922
Travel	9,157	1,350
Training	15,799	5,541
Other	70,288	47,078
Depreciation	600	677
IT	45,610	34,852
	<hr/>	<hr/>
TOTAL	<u>1,034,467</u>	<u>709,294</u>

## GOVERNANCE COSTS

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Strategic Management	2,943	7,580
Auditor's remuneration	6,990	4,840
AGM and Other Expenses	518	604
	<hr/>	<hr/>
TOTAL	<u>10,451</u>	<u>13,024</u>

## 7. TANGIBLE FIXED ASSETS

	<b>Unrestricted Funds</b>	<b>Unrestricted Funds</b>	
	<b>Office Equipment</b>	<b>Fixtures &amp; Fittings</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Cost 1 April 2023	7,823	-	7,823
Additions	-	-	-
Transfer of Fixed Assets at 1 June 2023	78,329	54,993	133,322
Disposals	-	-	-
	<u>86,152</u>	<u>54,993</u>	<u>141,145</u>
Cost 31 March 2024			
Depreciation 1 April 2023	7,015	-	7,015
Charge for the year	422	179	600
Transfer of Depreciation at 1 June 2023	77,893	52,243	130,137
Disposals	-	-	-
	<u>85,330</u>	<u>52,422</u>	<u>137,752</u>
Depreciation 31 March 2024			
NBV as at 31 March 2024	<u>822</u>	<u>2,571</u>	<u>3,393</u>
NBV as at 31 March 2023	<u>808</u>	<u>-</u>	<u>808</u>

## 8. DEBTORS

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Debtors	54,867	29,116
Prepayments	5,786	2,340
Other Debtors including accrued income	12,815	6,343
	<u>73,468</u>	<u>37,800</u>

## 9. CREDITORS

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Accruals	42,805	48,025
Other	9,389	80,140
Taxes and Social Security Costs	12,929	1,710
	<u>65,123</u>	<u>129,876</u>

## 10. INFORMATION REGARDING TRUSTEES, DIRECTORS AND EMPLOYEES

No employees (2023: 0) received remuneration in excess of £60,000. The average weekly number of employees paid by the organisation during the year was 37 (2023: 24), calculated on the basis of full-time equivalents this is 28 (2023:19). The total weekly number of employees paid by the organisation was 53 (2023:31).

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Wages and Salaries	690,853	486,711
Social security costs	46,593	34,237
Pension costs	20,060	11,091
	<u>757,507</u>	<u>532,040</u>

Pension costs are allocated between restricted and unrestricted funds according to the employee's role within the organisation.

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Pension Costs Allocation to Funds:		
Unrestricted	9,368	3,963
Restricted	10,692	7,128
	<u>20,060</u>	<u>11,091</u>

The key management personnel comprise the trustees, Chief Officer, Business Support Manager, Advice Services Manager, Services Manager, People and Culture Manager, Casework Services Manager, Macmillan Project Manager and Surrey Adviceline Co-ordinator. The total employee benefits of the key management personnel were £246,454 (2022: £167,211).

None of the trustees/directors received any remuneration during the period for their services to the Charity. However, trustees claimed a total of £201 (2023: £32) for reimbursement of expenses incurred while performing services for the Charity.

## 11. MOVEMENT IN FUNDS

	Balance at 31/03/2023 £	Income £	Expenditure £	Transfer £	Balance at 31/03/2024 £
Restricted funds:					
General Advice	5,240	9,974	6,911	-	8,303
Cancer Support	35,618	135,443	129,596	-	41,465
Mental Health Support	2,837	68,000	66,846	-	3,991
Mental Health Project: CFS	-	-	-	-	-
Money Advice: MaPS	1,704	52,638	66,383	12,041	-
Money Advice: Other	6,948	148,933	90,427	-	65,453
Homelessness Prevention	1,556	213,000	67,072	-	147,484
Waverley Cost of Living	-	24,138	21,413	-	2,725
Surrey Adviceline	-	59,906	41,848	-	18,058
Godalming Project	-	100,000	-	-	100,000
Other	-	29,800	33,238	3,438	-
	<u>53,903</u>	<u>841,831</u>	<u>523,734</u>	<u>15,479</u>	<u>387,479</u>
<b>Restricted Funds</b>	<b>53,903</b>	<b>841,831</b>	<b>523,734</b>	<b>15,479</b>	<b>387,479</b>
<b>Designated Funds</b>	<b>158,711</b>	<b>-</b>	<b>54,310</b>	<b>-</b>	<b>104,401</b>
<b>Unrestricted Funds</b>	<b>367,427</b>	<b>704,035</b>	<b>456,423</b>	<b>(15,479)</b>	<b>599,560</b>
<b>TOTAL FUNDS</b>	<b>580,041</b>	<b>1,545,866</b>	<b>1,034,467</b>	<b>-</b>	<b>1,091,440</b>

### Restricted Funds: grants and donations given for specific purposes.

Cancer Support: advice to cancer patients and their families funded by Macmillan Cancer Support and The Fountain Centre.

Mental Health Project: provision of advice to people with mental health problems funded by Surrey Heartlands CCG, Guildford and Waverley Integrated Care Partnership and the Community Foundation for Surrey.

Money Advice: increased capacity funding to train a specialist debt adviser funded by MaPS and support to people at risk of homelessness funded by Guildford Borough Council.

### **Designated Funds**

In previous years the trustees reviewed the requirements for development of the organisation and identified three key areas, investment in developing our research and campaigning activity, succession planning for advice resources and a move from the office at Haydon Place to more suitable accommodation. The estimated cost of these three projects totalled £146,621.

In the year to 31 March 2024 there was a total of £54,310 of expenditure on these projects. It is expected that expenditure on these projects will continue in the following year.

### **Unrestricted Funds**

The core service income includes funding from Guildford Borough Council for the provision of a general advice service in the Guildford area.

## 12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestrict ed Funds £	Designated Funds £	Restrict ed Funds £	2024 Total £	2023 Total £
Funds are represented by:					
Tangible fixed assets	3,393			3,393	808
Current assets	657,003	104,401	391,768	1,153,171	709,109
Current liabilities	(60,835)		(4,288)	(65,123)	(129,876)
	<u>599,560</u>	<u>104,401</u>	<u>387,479</u>	<u>1,091,440</u>	<u>580,041</u>

## 13. TAXATION

The company is a registered charity and, as such, for taxation purposes, is entitled to exemption from United Kingdom taxation under the Income and Corporation Taxes Act 1988 and may recover income tax deducted from its investment income.

## 14. RELATED PARTY TRANSACTIONS

There have been related party transactions during the year between Citizens Advice South West Surrey and Citizens Advice in relation to information services. None of the trustees received any remuneration during the year and any expenses incurred while performing services for the Charity are outlined in note 10.

## 15. MEMBERS' LIABILITY

The company is limited by guarantee – all members having a liability not exceeding £1 per member.

## 16. OPERATING LEASE COMMITMENTS

At the reporting date, the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024 £	2023 £
Within one year	<u>46,600</u>	<u>53,400</u>

A total of £94,922 (2023: £43,400) was expensed in the year relating to the leases of Haydon Place, Guildford, the Ash Centre, Ash, Bridge Street, Godalming, South Street, Farnham and Well House, Haslemere. Village Way is leased at peppercorn rent.

The lease at Haydon Place is occupied under a tenancy at will following the end of the lease on 1 January 2024. The lease at the Ash Centre was renewed on 1 January 2022 for a five-year term with a break clause allowing us to serve six months' notice after 18 months. The office in Village Way is leased from Cranleigh Parish Council on a one-year lease from 1 June 2024. The office in Bridge Street is leased from Waverley Borough Council on a

three-year lease from 1 June 2023 with a break clause allowing us to serve six months' notice. The office in South Street is leased from Waverley Borough Council on a five-year lease from 1 June 2023 with a break clause allowing us to serve six months' notice. The office in Well House is out of lease with a temporary relocation due to building works and a new lease is currently being negotiated.

## 17. CONTINGENT LIABILITIES

There were no contingent liabilities on 31 March 2024 or 31 March 2023.

## 18. FINANCIAL INSTRUMENTS

At the balance sheet date the Charity held the following financial instruments:

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Financial assets measured at amortised cost</b>		
Investments	225,857	-
Net Trade Debtors	54,867	29,116
Other Debtors	18,600	6,343
Cash at bank and in hand	853,846	671,309
<b>Financial liabilities at amortised cost</b>		
Trade creditors	-	-
Accruals	42,805	48,025
Other creditors	4,288	80,140

Income, expense, gains and losses in respect of these financial instruments were:

	<b>2024</b>			<b>2023</b>		
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Income	Expense	Gains/ (losses)	Income	Expense	Gains/ (losses)
<b>Financial assets at amortised cost</b>						
Interest on cash balances	9,856	-	-	1,992	-	-
Unrealised gains/(losses)	36,028					












# CASWS final audited accounts

Final Audit Report

2024-08-27

Created:	2024-08-20
By:	Jonathan Skilton (jskilton@bg-brewers.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAJgDeZM5uz2NTsDiXffuomeHqaind4Bpm

## "CASWS final audited accounts" History

-  Document created by Jonathan Skilton (jskilton@bg-brewers.com)  
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-  Document e-signed by Andy Skilton (askilton@bg-brewers.com)  
Signature Date: 2024-08-27 - 6:22:23 PM GMT - Time Source: server
-  Agreement completed.  
2024-08-27 - 6:22:23 PM GMT

**Citizens Advice South West Surrey**

England & Wales - Charity number 1061067

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# Accounts

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# Citizens Advice South West Surrey

## Annual Report and Accounts 2022-23



South West  
Surrey

**For the Year Ended 31 March 2023**

**A Company Limited by Guarantee**

**Charity no: 1061067**

**Company no: 03258272**

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## Legal and Administrative Information

**Charity number:** 1061067  
**Company number:** 03258272

**Authorised & regulated by the Financial Conduct Authority FRN:** 617618

**Registered office:** 15-21 Haydon Place  
Guildford  
GU1 4LL

### Trustee Directors:

The following people are or have been directors for the purposes of the Companies Act 2006. Unless otherwise stated, they have served as directors throughout the year, and up to the date of the signing of these accounts.

Paul Jarrett (Chair)  
Norman Wren  
Clare Johns (Treasurer)  
George Rushton  
John Tonks  
Nigel Jewkes (Appointed as Trustee Director 01.06.23)  
Richard Smith (Appointed as Trustee Director 01.06.23)  
Janet Edwards (Appointed as Trustee Director 01.06.23)  
Jocelyn Prudence (Resigned as Trustee Director 01.06.23)  
Alexandra Bliss (Resigned as Trustee Director 01.06.23)  
Graham Eyre (Resigned as Trustee Director 01.06.23)  
Richard Tolley (Resigned as Trustee Director 01.06.23)

None of the directors who held office during the year had a disclosable interest in the company.

<b>Senior management team: (2022/23)</b>	Rebecca Jeffrey	Chief Officer
	Rachel Saffrett	Business Support Manager
	Anna Rogerson	Advice Services Manager
	Emma Scanlon	Macmillan Project Manager
	Lewis Green	Casework Services Manager

**Independent examiner:** Brewers Chartered Accountants  
Bourne House, Queen Street  
Gomshall  
GU5 9LY

<b>Bankers:</b>	Bank of Scotland plc The Mound Edinburgh EH1 1YZ	CAF Bank Ltd 25 Kings Hill Avenue, Kings Hill West Malling ME79 4JQ
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# Report of the trustees

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

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

## 1. Structure, Governance and Management

### Governing document

Citizens Advice South West Surrey (CASWS) is a charitable company limited by guarantee incorporated on 2 October 1996 and registered as a charity on 5 March 1997 (Company no: 03258272; Charity no: 1061067). The company was established under a Memorandum of Association, which sets out the objects of the company, and is regulated by the provisions of its Articles of Association.

At the Annual General meeting held on 31 October 2022 a special resolution was approved to adopt updated Articles of Association.

Prior to 1 June 2023, the charity was legally Citizens Advice Guildford, with an operating name of Citizens Advice Guildford and Ash (CAGA) and CAGA is referenced throughout this report as the operating name in place during the reporting period.

### Recruitment and appointment of trustees

The charity is governed through the Trustee Board. Trustees who have held office during the year are listed on page 2. The Articles of Association provide for a minimum of 4 and a maximum of 15 trustees. The trustees meet at least 4 times per year with additional quarterly meetings for the sub-committees listed below.

Trustees are recruited from the local community; two trustees, one of whom will normally be the Chair or Vice Chair, meet potential trustees and recommend suitable candidates to the board for election.

Trustees are elected to the Board for a three-year period and are appointed by a resolution of its members at an AGM. The Board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

The trustees are also the directors of the company. The Board is supported by a network of sub-committees, covering Finance, Governance and Compliance HR and Remuneration.

None of the Trustees has any beneficial interest in the company. All trustees are members of the company and guarantee to contribute £1 in the event of its winding up.

As mentioned in the report from last year, it was planned that in March 2023 to incorporate the assets and liabilities of Citizens Advice Waverley into Citizens Advice Guildford and Ash. The merger was delayed for 2 months and took effect from 1 June 2023. Following this merger, a number of trustees from Waverley joined the board. The background and activity to date regarding the merger is detailed later in this report.

### **Trustee induction and training**

Newly appointed trustees are provided with an induction to CAGA by the Chair of Trustees and are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Following the merger with Waverley a skills audit will be completed for all the Trustees. This will include the completion of a Governance questionnaire that will allow us to assess the effectiveness of the Board, to identify areas of weakness and associated actions and training to address those weaknesses.

### **Organisation structure**

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

CAGA is governed by its Trustee Board which is responsible for:

- setting the key strategic objectives of the organisation;
- determining the policy of the charity;
- making the major decisions about the organisation's finances; and
- setting a framework for human resources policy.

The trustees carry the ultimate responsibility for the conduct of the organisation and for ensuring that the charity satisfies its legal and contractual obligations. The trustees also operate a number of sub-committees and working groups. These may vary depending on the current needs of the charity but normally include a Finance Committee, Governance and Compliance Committee, and an HR Committee.

A working party to manage the merger with Citizens Advice Waverley was established and this will be covered in more detail later.

The Premises and Delivery Model Working Party continued to meet to identify, plan and implement a move from the current premises at Haydon Place. The Working Party also identified some short-term improvements to Haydon Place and the majority of these were completed. However, once the merger working party was established the work on premises and the delivery model was suspended.

A Remuneration sub-committee was established in October 2022, whose primary role is to advise and support the Board in decisions related to the remuneration of staff. This will include pay levels, pay policies and any other non-financial benefits. The sub-committee drafted a new Expenses Policy that was approved by the Board in February 2023 and a new Pay Policy was approved by the Board in May 2023. The Chief Officer of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the Trustee Board in line with the Business Development Plan and are reviewed at least annually. The Chief Officer continues to demonstrate sound leadership of the team, good communication channels both internally and externally remain in place, and strong ties with new and existing partners and funders continue to be developed.

The Senior Management Team meet to review progress against targets and the Charity's financial position and to discuss issues. Reports and recommendations are taken to the full Board for approval, and their implementation is organised by the Chief Officer and the staff team. There are regular staff, volunteer meetings and Senior Management Team meetings which ensure that progress is being made against targets. There is an Annual General Meeting, which involves the staff team, Trustee Board, members, and other stakeholders. In response to the increasing size of the organisation the management team was increased in June 2022 with the appointment of a Casework Services Manager. As part of this appointment the management team reviewed roles and responsibilities, with updated job descriptions and the Deputy Chief Officer role was updated to Business Support Manager.

At March 2023, CAGA was staffed by a Chief Officer, a Business Support Manager, Advice Services Manager, Project Manager, Casework Services Manager, 11 advice staff, 4 advice and training supervisors, 3 administrators and 1 research and campaigns officer (total 17.9 FTE). The office has 45 volunteers overall including:

- 10 trained advisers;
- 1 employment specialist;
- 1 trainee benefits adviser;
- 3 trained assessors;
- 2 trainee advisers;
- 12 trainee assessors;
- 4 receptionists and admin volunteers;
- 1 research and campaigns volunteer; and
- 11 people doing their initial training as of 31 March 2023.

### **Pay and remuneration of key management personnel**

The trustees consider that the Board of Trustees and the Senior Management Team (SMT) comprise the key management personnel of the charity. The charity's Senior Management Team are all paid in accordance with the new Pay Policy. Any increases to these scales are approved by the Board on recommendation from the Remuneration sub-committee. The Chief Officers salary is reviewed and approved by the Board separately but in line with the policy set out above.

### **Related parties**

A register of members' interests is maintained at the registered office and is available for public inspection. The charity co-operates and liaises with a number of other advisory services, local charities and organisations on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity, or similar position in another organisation, they may be involved in discussions regarding that other organisation but not in the ultimate decision-making process.

### Key Risks and uncertainties

A review of corporate risks is carried out on a regular basis and a risk register has been established by the Board. The major risks to which the charity is exposed are assessed and systems put in place to mitigate those risks. The Citizens Advice Performance Quality Framework and the Quality of Advice (QAA) system also assist in identifying and assessing risks.

Currently the key risks to the organisation have been identified as:

Risk	Impact	Mitigation and Progress
Unable to recruit and keep quality staff, volunteers and Trustees	Unable to meet requirements for the advice function due to lack of numbers and skills.	Defined role specifications and organisation chart, regular appraisals, training plans, succession plans are in place. It is recognised that the merger may cause people to be unsettled and staff stretched due to covering additional offices. The new Pay Policy should help support recruitment and retention.
Loss of funding	The withdrawal of funding means that the provision of core services or a specific project would cease.	Regular reporting to and dialogue with funders and fundraising strategy and reserves policy are in place to ensure orderly shutdown if necessary. Although the grants from the key funders at the Borough councils have been reduced a more resilient funding portfolio has been developed to mitigate the risk.

Factors that are likely to affect the financial performance or position in 2023/24 and further years are as follows.

- As the service is reliant on core funding from Local authorities it is subject to volatile and uncertain economic conditions.
- The political environment remains uncertain, the impact of key national developments is still very much an 'unknown quantity' but has the potential to impact on our position.
- A possible increased competition in an ever-changing voluntary sector marketplace - we know that the voluntary sector is becoming a much more competitive sector, particularly as funding becomes ever harder to access, as a result we are seeing organisations diversifying their service offer and moving further towards our 'core market'.

## 2. Objectives and Activities

### Objects

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Guildford and surrounding areas.

The charity's objects are defined as above. Our aims are focused on the following.

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

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

### Ensuring our work delivers our goals

Our Strategic Business Plan set out the direction of CAGA for the three-year period from 1/4/22–31/3/25. It provided key information that detailed the strategy itself and how it will be delivered. The plan is a rolling three-year plan moving forward with a detailed plan for the current year (1/4/22–31/3/23) but in outline for years two and three.

The four strategic goals are our vision of what we want to achieve over the next three years. Objectives have been identified to support these goals and the use of key measures against activities enable us to monitor progress against the objectives.

We review our goals, objectives, and activities each year and review progress at the quarterly Board meetings. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that that our goals, objectives and activities are in line with our stated purpose.

Our four strategic goals and the specific objectives for 2022/23 were as follows.

#### 1. Advice

We will radically improve the experience people have when they come to us for help, so everyone leaves with the knowledge and confidence they need to find a way forward.

*2022/23 Objective – Continue to meet more demand.*

#### 2. Research and Campaigns

We will be a stronger voice on the issues that matter most to the people who come to us for help.

*2022/23 Objective – Establish and develop a research and campaigns team.*

#### 3. Sustainability

We will be a sustainable, efficient, collaborative and effective organisation.

*2022/23 Objectives – Move premises and implement our delivery model for the future.*

*Explore options for working with our neighbouring local Citizens Advice.*

*Embed and improve the efficiency of our business support functions including contracts and technology.*

#### **4. People and Culture**

We will foster a culture that is collaborative, generous and empowering. Through this, we will promote well-being, champion equality, diversity and inclusion and challenge discrimination.

*2022/23 Objectives - none*

#### **Guildford, Ash and Waverley**

A paper was prepared by the Chair and Chief Officer of CAGA to support a decision of whether to proceed with the business case to merge with Citizens Advice Waverley. This paper was presented to the Board at their meeting on 8 August 2022. The paper outlined the main considerations for the merger as follows.

- Strategic drivers from the changing health and local government landscape.
- Operational drivers such as a strengthened board and the opportunity for specialisation.
- Ability to progress our strategic goals.

The paper was approved, and a working party was then established and consisted of the Chair, Chief Officer and an additional Trustee from both Guildford and Ash and Waverley plus a Strategic Change Consultant from national Citizens Advice. A period of due diligence was then undertaken as well as consideration of the structure of the merge, which recommended that due to existing liabilities Waverley transferred their asset and liabilities to CAGA. It was decided to appoint a third-party consultant to prepare the Business Case. The Business Case was completed by the end of 2022 and the CAGA Board met on 10 January 2023 to discuss the business case. Some of the key benefits were felt to be as follows.

- Citizens Advice all over the UK is facing huge and increasing demand and this is likely to continue far into the future. Our clients need us now more than ever, while at the same time the funding environment we are facing is, to say the least, challenging. A larger, stronger organisation would enable us to secure funding from additional sources as well as strengthen existing partnerships to secure the service for our clients.
- A merger would be a logical step mirroring the increasing collaboration of the main funders for our respective services – Guildford Borough Council and Waverley Borough Council, as well as Guildford and Waverley Health Care Alliance. This is already starting to be reflected in our funding with many of our casework services already covering Waverley.
- Together, we would also have a stronger voice to influence decision makers to improve support for our clients. As a single organisation, we'd be able to have stronger relationships with key officials for individual clients, as well as a single voice on Research and Campaigns local influencing.

At the meeting the Board unanimously approved to proceed with the merger, with the caveat that the following four criteria needed to be resolved before the merger could be completed.

1. The leases for the four Waverley offices to be agreed.
2. The TUPE processes to be followed and completed in full with staff.
3. The separation of the Domestic Abuse service from Citizens Advice Waverley to its own standalone charity
4. Securing the provision of additional resources to support the transition period.

It had been originally expected that the existing leases on the four premises occupied by Citizens Advice Waverley would be assigned over to CASWS. However, this was not the case, and new leases were required for three of the four properties. This extended the timescale and, despite best endeavors from all sides, the initial target date of 31 March 2023 could not be met. A new target date of 31 May was agreed and the merger took effect from 1 June 2023. The new organisation remains legally Citizens Advice Guildford but has adopted the trading name of Citizens Advice South West Surrey (CASWS). The name will be legally changed in due course.

### **How our activities deliver public benefit**

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

## **3. Achievements and Performance**

### **Advice and Information Services**

The main areas of charitable activity are:

- the provision of general advice and information services; and
- the provision of specialist advice and casework services in the debt, housing, and welfare benefits categories of social welfare law.

Throughout the year we have continued to offer Advice and Information in the following ways.

- Adviceline –The line is between the hours of 10am and 4pm from Monday to Friday. Outside of these times or if an adviser is not available, clients can be supported by another local Citizens Advice.
- Email and webform advice and information – clients can email or complete a webform on our website. We will then either respond to them through email or, where we have permission, call them back to do a more detailed assessment ahead of giving advice.
- Information and full advice from partner referrals - general and specialist advice through our team of trained advisers and paid staff.
- Face-to-face drop in and appointments – following the COVID-19 pandemic we restricted our face-to-face service in line with government guidelines. Following the end of the restrictions, our face-to-face appointments are provided where the client chooses and/or the nature of the issue requires face-to-face support. We also offer a drop-in service on three days each week in each of our offices for those with an emergency, where help is needed accessing the service, or someone cannot phone/email.

As well as general advice, the organisation also provides the following specialist and targeted services.

- Cancer Welfare Benefits (Macmillan and Fountain Centre) - gives welfare benefits advice and casework to people affected by cancer.
- Mental Health - gives advice and casework to people under or recently discharged from secondary mental health services.

- Homelessness Prevention Money Advice - provides advice and casework to people at risk of homelessness in Guildford. We also offer a dedicated service for those who are homeless.
- No-one Left Behind - advice and casework support in communities to help relieve poverty.
- Debt Advice - specialist debt support to help manage money and debts

## **Progress against Objectives**

There were five key objectives set for the year and the progress against each was as follows.

### **1. Advice - Continue to meet more demand**

We continued to progress our work on meeting more demand this year, including training groups to increase volunteer numbers, as well as diversifying our roles. This included developing new Advice Assistant roles and clear learning pathways and sign off processes for receptionists, caseworkers, and progress from assessor to adviser. We also invested in 2 (1.6 FTE) paid trainee assessor/adviser to help increase capacity and support succession planning for future roles in the organisation. These roles are ongoing, but we've already seen an impact from the staff supporting clients.

Whilst we had aimed to increase our volunteer numbers and have had a significant number of new starters trained this year, we continue to struggle with increasing our overall numbers due to higher turnover than pre-pandemic with many volunteers working with us for shorter periods than previously. The impact of increasing demand for our services and the Cost-of-Living crisis has also impacted our ability to increase the overall percentage of client calls we can answer despite the absolute number answered locally increasing by 24% in 2022/23 (21/22 2,262 vs 22/23 2,805). We have also increased the overall number of clients supported across the service this year by 8%.

### **2. Research and Campaigns - Establish and develop a research and campaigns team**

After a long period of not finding the right candidate, we were finally successful in recruiting a Research, Development and Campaigns Officer. This had a positive impact on raising awareness of issues, both internally and externally. Evidence forms have continued to be completed and advice issue codes are captured to enable meaningful analysis. We achieved a rating of '4' = good, in the R&C area of the Leadership Self Assessment.

### **3. Sustainability - Move premises and implement our deliver model for the future**

As described above, the merger and the transfer of additional premises impacted on the work already completed on the Service Delivery Model. As a result, the search for new premises was put on hold whilst the merger completed. Prior to this, a number of premises were inspected with one in particular appearing to be ideal. However, a covenant on the lease meant that we were unable to progress this, and no other premises were as suitable. This work is one of the projects which has been assigned to the additional transition resource.

### **4. Sustainability – Explore options for working with our neighbouring local offices**

As described above, the merger with Citizens Advice Waverley took effect from 1 June 2023. Greater ties have been formed with the Chief Officers and Chairs from the other Surrey Local Citizens Advice as evidenced by the Chief Officer being appointed as Chair of the Surrey LCA CO forum at the beginning of 2023.

## **5. Sustainability – Embed and improve the efficiency of our business support functions including contracts and technology**

Following the merger with Citizens Advice Ash, a number of improvements were made to the efficiency of our business support functions including:

- consolidating our IT support to a single provider after a tendering exercise between CAGA and Citizens Advice Ash's providers; and
- implementing PeopleHR as an HR database to enable self-service for staff to their information, streamlining the booking and recording of leave and enabling the sharing of information more efficiently; and standardising processes for facilities management, including health and safety.

### **Contribution of volunteers and paid staff**

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and Senior Management Team recognise the tremendous contribution made by the charity's volunteers in advising our clients and administering the service, without which the organisation could not operate.

Throughout 2022/23 the service employed 24 paid workers (17.9FTE) (2021/22: 22 paid workers, 15FTE), and had 45 volunteers (2021/22: 54 volunteers).

Volunteers represent the indispensable core of the service for without them there would not be a Citizens Advice service. The volunteers contribute, on average, 270 hours per week. This may be expressed as an annualised value of £160,540. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

CAGA continue to work hard to review our approach to attracting and keeping volunteers, including through our partnership with University of Surrey and University of Law, as well as diversifying where we have advertised and recruited volunteers from. It is our intention to consistently monitor our approach to training, to provide an accessible and welcoming place to volunteer.

### **Who used and benefited from our services?**

During the reporting year 4,343 clients (2021/22: 4,232) benefited from the services of CAGA generating 26,197 activities (2021/22: 20,683). We supported people with 14,923 issues (2021/22: 13,209) and advised on any issue that they may face, however, our most common enquiry area was welfare benefits and tax credits which makes up a total of 45% of the issues we have supported on.

The service helps clients to secure successful outcomes to their problems. 73% of clients told us that the support we provided helped them find a way forward, and two thirds said this wouldn't have been possible without the support we gave. Client outcomes were up from £2.6 million in 2021/22 to £9.1 million in 2022/23. This includes £4.9million written off for a single client through bankruptcy. Even when excluding this outcome, this represents a 40% increase in outcomes this year across the service.

For every £1 invested this represented £2.50 in fiscal benefits, £17.50 in public value and £8.98 in value to the people we help. The service helps clients to secure successful outcomes to their problems.

Clients continue to present with multiple problems and on average clients are presenting with 3.4 issues each. On average, we undertake 6 activities for every client, this includes all contacts with the client as well as action with any third parties.

Alongside the financial benefits to clients, information and advice has a significant impact on improving people's health. In 2021/22, 72% of clients told us as a result of our help they felt less stressed, depressed or anxious, and 46% said the help we gave improved their physical health.

### **Factors affecting the achievement of objectives**

Maintaining sufficient funding to continue delivering the service remains a continual challenge. We are making sure that we invest in fundraising through the development of our friends of group and continue to diversify our approach to ensure we are delivering the most cost-effective service we possibly can. This is not about simply cutting costs, it is about delivering a service that genuinely meets clients' needs to make us as cost effective as possible.

The complexity of the issues that clients are facing, and the additional challenges that clients are experiencing, places additional demands on the service. This has been a particular challenge this year with increases in people needing support due to the cost of living, as well as challenge where often our support cannot solve negative budgets beyond solving debts and crisis support. Where people are vulnerable, it is essential that we offer support in a person-centred way and whilst necessary this can be resource intensive.

We also continue to be impacted by recruitment challenges both for staff and volunteers. This is particularly acute for recruiting staff who are already trained and as a result we have been training more people in-house.

## **4. Financial Review**

The financial results of the company for the year are set out in detail on pages 17 to 31. Total income in the year was £722,268 (2021/22 £693,592). Of this £420,246 (2021/22 £289,164) related to project restricted activities.

A surplus of £12,974 was made in the year (2021/22: surplus £186,013). At 31 March 2023, total reserves were £580,041 (2021/22: £567,067) of which £367,427 represented unrestricted funds (2022: £387,218).

### **Principal funding sources**

The trustees extend their gratitude to Guildford Borough Council who continue to support the core operating capacity of the organisation, but which unfortunately do not meet the entire operating costs of the charity.

To meet these costs in full, CAGA is dependent upon the receipt of additional project-specific funding from other sources, or donations, in order to supplement local authority funding. The trustees also extend their gratitude to Macmillan Cancer Support, Surrey Heartlands Health and Care Partnership,

Guildford and Waverley Healthcare Alliance, The Money and Pensions Service, the Fountain Centre, Surrey County Council and The Brain Tumour Charity. The trustees believe that at present the charity has sufficient resources to fulfil its charitable obligations. However, they appreciate there is an unfulfilled need for the charity's services.

### **Designated funds**

The trustees regularly review the requirements for the development of the organisation. The designated funds are used to where specific key areas of development expenditure have been identified. The current areas for investment are: investment in developing our research and campaigning activity, succession planning for advice resources, a move from the office at Haydon Place to more suitable accommodation and additional development expenditure anticipated as a result of the merger with Citizens Advice Waverley which took place after the balance sheet date. Information on the movement in the designated funds is included in note 11 to the accounts. It is expected that these funds will be spent over the next one-two years.

### **Reserves policy**

The trustees have established a policy which is reviewed annually, whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity should represent the equivalent of 5-6 months of annual expenditure, equates to approximately £304k to £365k (2022: £314k to £377k). At this level, the Trustee Board feel that they would be able to continue, at least temporarily, the current activities of the charity in the event of a significant drop in funding. In these circumstances it would obviously be necessary to consider how additional funding could be secured or alternatively the organisation's activities restricted in order to reduce expenditure. Total funds held at year end are £580,041 (2022: £567,067) comprising unrestricted reserves £367,427 (2022: £387,218), restricted reserves £53,903 (2022: £33,228) and designated reserves £158,710 (2022: £146,621). Free reserves at the year end, as described above, are £366,619 (2022: £385,733). Although this is slightly higher than the target it is anticipated that the surplus will be utilised in the next year. Restricted reserves held at the year-end represent funding for on-going projects in accordance with agreements with funders. The use of any unspent funds at the end of a project has to be agreed with funders and may have to be repaid.

### **Proposed dividends**

The Memorandum of Association does not permit the payment of a dividend.

### **Taxation status**

The company is a registered charity and, as such, is entitled to exemption from United Kingdom taxation under the Income and Corporation Taxes Act 1988.

### **Going Concern**

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

## 5. Future Plans

CAGA aims to continually improve access to its services and meet the needs of its clients whilst maintaining a high-quality service. Developing a sustainable service that meets the needs of our clients remains the priority of the Trustee Board for 2023/24.

The focus on the coming year will be the transition from two organisation to one, post-merger. It has been recognised, from our experience with the Ash merger, that there needs to be a period of familiarisation and learning before any significant changes should be made. Therefore, in their first strategy meeting as a new organisation, the new Board agreed that whilst maintaining the current service levels, the objectives for 23/24 should focus on bringing the two organisations together. To achieve this, the following four objectives were identified for 2023/24.

1. Coming together so it feels like one organisation.
2. Continuing to improve services by learning from each other and developing a shared delivery model for local communities.
3. Building our relationships and community profiles as CASWS.
4. Improving our financial stability through securing funding and bringing together seamless support services.

The specific activities to achieve these objectives have been described in detailed workplans that are updated regularly by the Senior Management Team and reviewed by the Board at their quarterly meetings. Most of the activities have defined outputs.

In addition, 21 performance indicators have been defined to monitor progress of service delivery (ten indicators), organisational performance (eight) and research and Campaigns (three).

The annual report was approved by the trustees of the charity on 3/10/23 and signed on its behalf by

  
PlJarrett (Oct 3, 2023 14:49 GMT+1)  
.....  
Paul Jarrett  
Chair of Trustees

## Statement of trustees' and directors' responsibilities

The trustees and directors are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company and charity law requires the trustees and directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Company law requires that the trustees and directors must not approve the financial statements unless they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards have been followed subject to any material departures disclosed and explored in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business;
- e) that the trustees and directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the charity and that enables them to ensure that the financial statements comply with the Companies Act;
- f) that the trustees and directors are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities; and that, where appropriate the trustees and directors are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website.

In preparing this report, the Trustees have taken advantage of the small company's exemptions provided by section 415A of the Companies Act 2006.

Approved by the trustees of the charity on .....<sup>3/10/2023</sup>and signed on its behalf by:

  
PlJarrett (Oct 5, 2023 14:49 GMT+1)

Paul Jarrett  
Chair of Trustees

## Independent Examiners Report

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

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

### Responsibilities and basis of report

As the trustees of charitable company you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act. An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

### Independent examiner's statement

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

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

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

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

A handwritten signature in black ink, appearing to be 'AM Skilton', written over a horizontal line.

AM Skilton ACA  
Brewers, Chartered Accountants  
Bourne House, Queen Street, Gomshall, Surrey GU5 9LY  
Date: 16th October 2023

# Statement of Financial Activities

## Incorporating the income and expenditure account current year

No separate statement of Total Recognised Gains and Losses has been presented as all such gains and losses have been dealt with above. The results for the year derive from continuing activities.

	Notes	2023 Restrict ed Funds £	2023 Designat ed Funds £	2023 Unrestric ted Funds £	2023 Total £	2022 Total £
<b>INCOME FROM:</b>						
Donations and Legacies	3	-	-	9,680	9,680	128,716
Charitable activities	4	420,074	-	287,595	707,669	547,732
Other	5	172		4,747	4,919	17,144
<b>TOTAL INCOME</b>		420,246	-	302,022	722,268	693,592
<b>EXPENDITURE ON:</b>						
Charitable activities		399,544	34,562	275,188	709,294	507,579
Other		-	-	-	-	-
<b>TOTAL EXPENDITURE</b>	6	399,544	34,562	275,188	709,294	507,579
<b>NET (EXPENDITURE)/INCOME</b>		20,701	(34,562)	26,834	12,974	186,013
Transfer Between Funds		(26)	46,651	(46,625)	-	-
<b>NET MOVEMENT IN FUNDS</b>		20,675	12,089	(19,791)	12,974	186,013
Total Funds Brought Forward		33,228	146,621	387,218	567,067	381,054
<b>TOTAL FUNDS CARRIED FORWARD</b>		53,903	158,710	367,427	580,041	567,067

**Statement of financial activities**  
**Incorporating the income and expenditure account prior year**

	Notes	2022 Restrict ed Funds £	2022 Designat ed Funds £	2022 Unrestricted Funds £	2022 Total £	2021 Total £
<b>INCOME FROM:</b>						
Donations and Legacies	3	5,678	-	123,038	128,716	34,769
Charitable activities	4	283,486	-	264,246	547,732	401,077
Other	5	-	-	17,144	17,144	2,329
<b>TOTAL INCOME</b>		289,164	-	404,428	693,592	438,175
<b>EXPENDITURE ON:</b>						
Charitable activities		266,769		240,810	507,579	364,522
Other		-	-	-	-	-
<b>TOTAL EXPENDITURE</b>	6	266,769	-	240,810	507,579	364,522
<b>NET (EXPENDITURE)/INCOME</b>		22,395	-	163,618	186,013	73,653
Transfer Between Funds		9,516	59,621	(69,137)	-	-
<b>NET MOVEMENT IN FUNDS</b>		31,912	59,621	94,480	186,013	73,653
Total Funds Brought Forward		1,316	87,000	292,738	381,054	307,401
<b>TOTAL FUNDS CARRIED FORWARD</b>		33,228	146,621	387,218	567,067	381,054

## Statement of cash flows

	2023	2022
	£	£
<b>Net cash used in operating activities</b>		
Net movement in funds for the reporting period	12,974	186,013
Adjustments for:		
Depreciation Charges	677	1,702
Decrease/(increase) in debtors	8,978	(23,429)
(Decrease)/increase in creditors	<u>(50,007)</u>	<u>4,412</u>
<b>Net cash (used by)/provided by operating activities</b>	(27,379)	168,698
<b>Cash flows from investing activities</b>		
Purchase of office equipment	-	(1,175)
Proceeds of fixed asset disposals	<u>-</u>	<u>(1,175)</u>
<b>Total net cash (used by)/provided by operating and investing activities</b>	(27,379)	167,523
Cash and cash equivalents at the beginning of the year	<u>698,687</u>	<u>531,164</u>
<b>Total cash and cash equivalents at the end of the year</b>	<u><u>671,309</u></u>	<u><u>698,687</u></u>

## Balance sheet current year

	Notes	2023 £	2022 £
<b>FIXED ASSETS</b>			
Tangible fixed assets	7	808	1,485
<b>CURRENT ASSETS</b>			
Debtors	8	37,800	46,778
Cash at bank		671,309	698,687
		709,109	745,465
CREDITORS: amounts falling due within one year	9	(129,876)	(179,883)
<b>NET CURRENT ASSETS</b>			
		579,233	565,582
<b>TOTAL NET ASSETS</b>			
		580,041	567,067
<b>FUNDS</b>			
Unrestricted Income funds	11	367,427	387,218
Designated funds	11	158,711	146,621
Restricted Income funds	11	53,903	33,228
<b>TOTAL CHARITY FUNDS</b>			
		580,041	567,067

For the year ended 31 March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with s476 of the Act. At the last Annual General Meeting on 31 October 2022 the members required the company to obtain an independent examination in accordance with section 145 of the Charities Act 2011. The Trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company. These financial statements have been prepared in accordance with the provisions applicable to companies subject to the Small Companies regime.

Approved by the board of trustees on  
and signed on its behalf by:

*P Jarrett*

P Jarrett (Oct 3, 2023 14:49 GMT+1)

P Jarrett – Chair

Company Registration No. 03258272

Charity Registration No. 1061067

*Clare Johns*

Clare Johns (Oct 3, 2023 20:33 GMT+1)

C Johns – Treasurer

## NOTES TO THE FINANCIAL STATEMENTS

### 1. LEGAL STATUS

Citizens Advice Guildford and Ash (the operating name of Citizens Advice Guildford) is a charitable company limited by guarantee and has no share capital. The registered address is 15-21 Haydon Place, Guildford, GU1 4LL. The company was incorporated in England and Wales and meets the definition of a public benefit entity under FRS 102.

### 2. ACCOUNTING POLICIES

#### Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Statement of Recommended Practice: Accounting and Reporting by Charities SORP (FRS102) and the Companies Act 2006. The financial Statements are prepared in sterling which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

#### Preparation of the Accounts on a Going Concern Basis

At the time of approving the financial statements, based on the projections for at least the next 12 months, the trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. Therefore, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### Income

All grants and donated income are accounted for where there is entitlement, probability of receipt and the amount can be measured with reliability. Such income is only deferred when (i) the donor has imposed conditions which must be met before the charity has unconditional entitlement, or (ii) when the donor specifies that the grant or donation must only be used in future accounting periods.

#### Investment Income

Interest has been accounted for on a receivable basis.

#### Expenditure

Direct charitable expenditure comprises all expenditure directly relating to the charity's objectives. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Support costs (including Governance costs) have been apportioned on the basis of direct staff and volunteer's time as shown in note 6a.

#### Financial Instruments

The charity only has financial assets and 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.

#### Fixed Assets

Fixed assets are included at cost and depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets by equal instalments over their estimated useful lives as follows:

Leasehold improvements	unexpired period of lease
Fixtures, fittings and furniture	5 years
Office equipment	4 years

Expenditure below £1,000 (2022: £1,000) on an individual asset is not capitalised and impairment reviews are

considered annually.

### **Pension Costs**

The pension costs represent the contributions made to personal pension schemes for staff members. Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due. The pension cost for the year was £11,091 (2022: £7,797).

### **Fund Accounting**

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees. Designated funds are unrestricted funds which the trustees have decided to set aside to use for a specific purpose. Restricted funds comprise income received for a restricted project and against which appropriate expenditure is allocated.

### **Critical judgements**

In the application of the company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

It is considered that a critical judgement having the most significant effect on amounts recognised in the financial statements is in relation to the allocation of support costs across general advice services and projects. Support costs are allocated in proportion to the direct charitable activity costs.

### 3. DONATIONS AND LEGACIES

	<b>Restricted</b>	<b>Unrestricted</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Donations and Legacies</b>				
Donations and gifts	-	9,680	9,680	128,716
	<u>-</u>	<u>9,680</u>	<u>9,680</u>	<u>128,716</u>

2022 donated goods and services included £123,808 of assets that were donated to the charity from Ash Citizens Advice Bureau. On 1st January 2022, the assets and liabilities of Ash Citizens Advice Bureau were transferred over to Citizens Advice Guildford.

### 4. INCOME FROM CHARITABLE ACTIVITIES

	<b>Restricted</b>	<b>Unrestricted</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Generalist Advice	10,000	287,595	297,595	289,246
Cancer Support	135,621	-	135,621	128,152
Mental Health Support	68,000	-	68,000	48,000
Homelessness Prevention	109,861	-	109,861	-
Help to Claim - From National Citizens Advice	825	-	825	27,788
Money Advice	95,767	-	95,767	54,546
Total income from charitable activities	<u>420,074</u>	<u>287,595</u>	<u>707,669</u>	<u>547,732</u>

Local authority grants totalling £275,000 were received from Guildford Borough Council who continue to support the core operating capacity of the charity.

### 5. OTHER INCOME

	<b>Restricted</b>	<b>Unrestricted</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Other unrestricted income</b>	172	2,755	2,927	15,563
<b>Investment income</b>				
Bank interest received	-	1,992	1,992	331
Rent	-	-	-	1,250
	<u>172</u>	<u>4,747</u>	<u>4,919</u>	<u>17,144</u>

Other income includes income from fundraising activities such as the Legal Walk and quiz night.

## 6. ANALYSIS OF EXPENDITURE

Charitable Activity	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
	£	£	2023 £	£	£	2022 £
General Advice	4,829	309,750	314,578	24,931	240,810	265,741
Cancer Support	125,592	-	125,592	102,564	-	102,564
Mental Health Support	67,227	-	67,227	50,196	-	50,196
Homelessness Prevention	108,305	-	108,305	-	-	-
Help to Claim	-	-	-	28,811	-	28,811
Money Advice	93,592	-	93,592	60,267	-	60,267
	<b>399,544</b>	<b>309,750</b>	<b>709,294</b>	<b>266,769</b>	<b>240,810</b>	<b>507,579</b>

### 6a ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES - CURRENT YEAR

	Allocation* /Apportionment** Basis	General	Cancer	Mental	Homeless	Money	2023
		Advice	Support	Health	ness	Advice	
		£	£	Support	Preventio	£	£
<b>Direct costs</b>							
Salaries (including temp staff)	Direct*	113,690	86,487	45,671	73,555	55,801	375,204
Staff & volunteers	Direct*	6,753	1,318	894	104	1,035	10,103
Office costs	Direct*	4,977	573	401	1,031	1,696	8,677
Governance costs	Direct*	5,464	-	-	-	-	5,464
Other Costs	Direct*	2,178	-	-	-	9	2,187
		<b>133,062</b>	<b>88,378</b>	<b>46,965</b>	<b>74,690</b>	<b>58,540</b>	<b>401,635</b>
<b>Support Costs</b>							
Salaries (including temp staff)	Staff & volunteer hours**	92,354	18,949	10,235	17,285	18,012	156,836
Staff & volunteers	Staff & volunteer hours**	3,576	706	415	587	616	5,900
Office costs	Staff & volunteer hours**	34,431	7,049	3,857	6,405	6,718	58,460
Governance costs	Staff & volunteer hours**	4,416	873	502	856	913	7,561
Other Costs	Staff & volunteer hours**	46,739	9,637	5,254	8,481	8,793	78,903
		<b>181,517</b>	<b>37,214</b>	<b>20,262</b>	<b>33,615</b>	<b>35,052</b>	<b>307,659</b>
<b>Total Expenditure on charitable activities</b>		<b>314,579</b>	<b>125,592</b>	<b>67,227</b>	<b>108,305</b>	<b>93,592</b>	<b>709,294</b>

## ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES - CURRENT YEAR continued

	Direct Charitable Activities	Support Activities	2023 Total	2022 Total
	£	£	£	£
<u>Expenditure on Charitable Activities</u>				
General Advice	127,598	177,101	304,699	257,885
Cancer Support	88,378	36,341	124,719	101,817
Mental Health Support	46,965	19,760	66,725	49,753
Homelessness Prevention	74,690	32,759	107,449	-
Help to claim	-	-	-	28,443
Money Advice	58,540	34,139	92,679	59,707
Total Expenditure on Charitable Activities	396,171	300,099	696,270	497,606
<u>Other</u>				
Governance Costs			13,024	9,973
TOTAL			709,294	507,579

## NATURAL CLASSIFICATION OF RESOURCES EXPENDED

	2023 £	2022 £
Staff	532,040	354,792
Premises	80,834	70,679
Telephone	6,922	1,367
Travel	1,350	293
Training	5,541	8,436
Other	47,078	43,249
Depreciation	677	1,702
IT	34,852	27,061
TOTAL	709,294	507,579

## GOVERNANCE COSTS

	2023 £	2022 £
Strategic Management	7,580	5,374

Citizens Advice South West Surrey  
Annual Report and Accounts  
For the Year Ended 31 March 2023

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Independent Examiner's Fee	4,840	4,120
AGM and Other Expenses	<u>604</u>	<u>478</u>
TOTAL	<u>13,024</u>	<u>9,973</u>

## 7. TANGIBLE FIXED ASSETS

	Unrestricted Funds Office Equipment £	Unrestricted Funds Fixtures & Fittings £	Total £
Cost 1 April 2022	7,823		7,823
Addition	-	-	-
Disposals	-	-	-
Cost 31 March 2023	<u>7,823</u>	<u>-</u>	<u>7,823</u>
Depreciation 1 April 2022	6,338	-	6,338
Charge for the year	677	-	677
Disposals	-	-	-
Depreciation 31 March 2023	<u>7,015</u>	<u>-</u>	<u>7,015</u>
NBV as at 31 March 2023	<u>808</u>	<u>-</u>	<u>808</u>
NBV as at 31 March 2022	<u>1,485</u>	<u>-</u>	<u>1,485</u>

## 8. DEBTORS

	2023 £	2022 £
Debtors	29,116	37,453
Prepayments	2,340	9,325
Other Debtors	6,343	-
	<u>37,800</u>	<u>46,778</u>

## 9. CREDITORS

	2023 £	2021 £
Accruals	48,025	31,460
Other	80,140	141,180
Taxes and Social Security Costs	1,710	7,243
	<u>129,876</u>	<u>179,883</u>

## 10. INFORMATION REGARDING TRUSTEES, DIRECTORS AND EMPLOYEES

No employees (2022: 0) received remuneration in excess of £60,000. The average weekly number of employees paid by the organisation during the year was 24 (2022: 17), calculated on the basis of full-time equivalents this is 19 (2022:12). The total weekly number of employees paid by the organisation was 31 (2022: 27).

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Wages and Salaries	486,711	326,243
Social security costs	34,237	20,751
Pension costs	11,091	7,797
	<u>532,040</u>	<u>354,792</u>

Pension costs are allocated between restricted and unrestricted funds according to the employee's role within the organisation.

	<b>2023</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Pension Costs Allocation to Funds:		
Unrestricted	3,963	3,086
Restricted	7,128	4,711
	<u>11,091</u>	<u>7,797</u>

The key management personnel comprise the trustees, Chief Officer, deputy managers, office administrator and supervisors. The total employee benefits of the key management personnel were £167,211 (2022: £138,619).

None of the trustees/directors received any remuneration during the period for their services to the Charity. However, one trustee has claimed a total of £32 (2022: £0) for reimbursement of expenses incurred while performing services for the Charity.

## 11. MOVEMENT IN FUNDS

	Balance at 31/03/2022	Income	Expenditure	Transfer	Balance at 31/03/2023
	£	£	£	£	£
Restricted funds:					
General Advice	69	10,000	4,829	-	5,240
Cancer Support	25,589	135,621	125,592	-	35,618
Mental Health Support	-	68,090	65,253	-	2,837
Mental Health Project: CFS	1,175	-	1,974	799	-
Homelessness Prevention	-	109,861	108,305	-	1,556
Help to Claim	-	825	-	(825)	-
Money Advice: MaPS	-	45,767	44,063	-	1,704
Money Advice: Other	6,396	50,082	49,529	-	6,948
<b>Restricted Funds</b>	<b>33,228</b>	<b>420,246</b>	<b>399,544</b>	<b>(26)</b>	<b>53,903</b>
<b>Designated Funds</b>	<b>146,621</b>	<b>-</b>	<b>34,562</b>	<b>46,651</b>	<b>158,711</b>
<b>Unrestricted Funds</b>	<b>387,218</b>	<b>302,022</b>	<b>275,188</b>	<b>(46,625)</b>	<b>367,427</b>
<b>TOTAL FUNDS</b>	<b>567,067</b>	<b>722,268</b>	<b>709,294</b>	<b>-</b>	<b>580,041</b>

### Restricted Funds: grants and donations given for specific purposes.

Cancer Support: advice to cancer patients and their families funded by Macmillan Cancer Support and The Fountain Centre.

Mental Health Project: provision of advice to people with mental health problems funded by Surrey Heartlands CCG, Guildford and Waverley Integrated Care Partnership and the Community Foundation for Surrey.

Money Advice: increased capacity funding to train a specialist debt adviser funded by MaPS and support to people at risk of homelessness funded by Guildford Borough Council.

### Designated Funds

In previous years the trustees reviewed the requirements for development of the organisation and identified three key areas, investment in developing our research and campaigning activity, succession planning for advice resources and a move from the office at Haydon Place to more suitable accommodation. The estimated cost of these three projects totalled £146,621.

In the year to 31 March 2023 there was a total of £34,562 of expenditure on these projects. It is expected that expenditure on these projects will continue in the following 1 to 2 years.

An additional amount of £46,651 has been allocated to designated funds as at 31 March 2023. This is intended to cover costs associated with the merger with Citizens Advice Waverley which is not considered to be part of the normal operational expenditure of the organisation. Information about the merger, which took place after the balance sheet date, is included in the Trustees' report.

### Unrestricted Funds

The core service income includes funding from Guildford Borough Council for the provision of a general advice service in the Guildford area.

## 12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestrict ed Funds £	Designated Funds £	Restrict ed Funds £	2023 Total £	2022 Total £
Funds are represented by:					
Tangible fixed assets	808			808	1,485
Current assets	355,314	158,711	195,083	709,109	745,466
Current liabilities	(64,736)		(65,140)	(129,876)	(179,883)
	<u>291,386</u>	<u>158,711</u>	<u>129,943</u>	<u>580,041</u>	<u>567,067</u>

## 13. TAXATION

The company is a registered charity and, as such, for taxation purposes, is entitled to exemption from United Kingdom taxation under the Income and Corporation Taxes Act 1988 and may recover income tax deducted from its investment income.

## 14. RELATED PARTY TRANSACTIONS

There have been related party transactions during the year between Guildford Citizens Advice Bureau and Citizens Advice in relation to information services. None of the trustees received any remuneration during the year and none claimed reimbursement of travel expenses (see note 11).

## 15. MEMBERS' LIABILITY

The company is limited by guarantee – all members having a liability not exceeding £1 per member.

## 16. OPERATING LEASE COMMITMENTS

At the reporting date, the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023 £	2022 £
Within one year	<u>53,400</u>	<u>53,400</u>

A total of £53,400 (2022: £44,265) was expensed in the year relating to the lease of Haydon Place, Guildford at £41,400, and payment to Ash Parish Council at £12,000.

The lease at Haydon Place was renewed on 1 January 2021 for a three-year term with a break clause allowing us to serve three months' notice after 12 months. The lease at the Ash Centre was renewed on 1 January 2022 for a five-year term with a break clause allowing us to serve six months' notice after 18 months.

## 17. CONTINGENT LIABILITIES

There were no contingent liabilities on 31 March 2023 or 31 March 2022.

## 18. FINANCIAL INSTRUMENTS

At the balance sheet date the Charity held the following financial instruments:

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>Financial assets measured at amortised cost</b>		
Net Trade Debtors	29,116	37,454
Other Debtors	6,343	-
Cash at bank and in hand	671,309	698,687
<b>Financial liabilities at amortised cost</b>		
Trade creditors	-	-
Accruals	48,025	31,460
Other creditors	80,140	141,180

Income, expense, gains and losses in respect of these financial instruments were:

	<b>2023</b>			<b>2022</b>		
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Income	Expense	Gains/ (losses)	Income	Expense	Gains/ (losses)
<b>Financial assets at amortised cost</b>						
Interest on cash balances	1992	-	-	331	-	-





# Year End Statutory Accounts to 31 March 2023

Final Audit Report

2023-10-03

Created:	2023-10-03
By:	Rachel Saffrett (rachel.saffrett@guildfordcab.org.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAAIYLBhMKsQJo3xUo-3P9yMpmbAt93DtW6

## "Year End Statutory Accounts to 31 March 2023" History

-  Document created by Rachel Saffrett (rachel.saffrett@guildfordcab.org.uk)  
2023-10-03 - 12:15:12 PM GMT- IP address: 86.143.149.254
-  Document emailed to paul.jarrett@casws.org.uk for signature  
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-  Signer paul.jarrett@casws.org.uk entered name at signing as PIJarrett  
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Signature Date: 2023-10-03 - 1:49:04 PM GMT - Time Source: server- IP address: 86.165.26.170
-  Document emailed to clare.johns@casws.org.uk for signature  
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-  Email viewed by clare.johns@casws.org.uk  
2023-10-03 - 5:24:19 PM GMT- IP address: 31.94.73.118
-  Signer clare.johns@casws.org.uk entered name at signing as Clare Johns  
2023-10-03 - 7:33:52 PM GMT- IP address: 81.108.41.234
-  Document e-signed by Clare Johns (clare.johns@casws.org.uk)  
Signature Date: 2023-10-03 - 7:33:54 PM GMT - Time Source: server- IP address: 81.108.41.234
-  Agreement completed.  
2023-10-03 - 7:33:54 PM GMT

**Citizens Advice South West Surrey**

England & Wales - Charity number 1061067

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# Accounts

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# Citizens Advice Guildford Annual Report and Accounts 2021-22



**For the Year Ended 31 March 2022**  
A Company Limited by Guarantee  
Charity no: 1061067  
Company no: 03258272

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## Legal and Administrative Information

**Charity number:** 1061067  
**Company number:** 03258272

**Authorised & regulated by the Financial Conduct Authority FRN:** 617618

**Registered office:** 15-21 Haydon Place  
Guildford  
GU1 4LL

### Trustee Directors:

The following people are or have been directors for the purposes of the Companies Act 2006. Unless otherwise stated, they have served as directors throughout the year, and up to the date of the signing of these accounts.

Paul Jarrett (Chair)	
Norman Wren	
Clare Johns (Treasurer)	
Dorothy Chalklin	Resigned as Trustee Director 21.02.22
Jocelyn Prudence	
Fiona White	Resigned as Trustee Director 23.06.21
George Rushton	
Alexandra Bliss	Appointed as Trustee Director 07.02.22
Councillor Graham Eyre	Appointed as Trustee Director 07.02.22
Councillor John Tonks	Appointed as Trustee Director 07.02.22
Richard Tolley	Appointed as Trustee Director 07.02.22

None of the directors who held office during the year had a disclosable interest in the company.

**Senior management team:**

Rebecca Jeffrey	Chief Officer
Rachel Saffrett	Deputy Chief Officer
Anna Rogerson	Advice Services Manager
Emma Scanlon	Macmillan Project Manager

**Independent examiner:** Alliotts LLP  
Friary Court, 13-21 High Street  
Guildford  
GU1 3DL

**Bankers:**

Bank of Scotland plc	CAF Bank Ltd
The Mound	25 Kings Hill Avenue, Kings Hill
Edinburgh	West Malling
EH1 1YZ	ME79 4JQ

# Report of the trustees

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

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

## 1. Structure, Governance and Management

### Governing document

Citizens Advice Guildford and Ash (an operating name of Citizens Advice Guildford) is a charitable company limited by guarantee incorporated on 2 October 1996 and registered as a charity on 5 March 1997 (Company no: 03258272; Charity no: 1061067). The company was established under a Memorandum of Association, which sets out the objects of the company, and is regulated by the provisions of its Articles of Association. Under the Articles, the trustees are elected at the annual general meeting, nominated by member organisations or co-opted by the trustee board.

### Recruitment and appointment of trustees

The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 2. The trustees meet at least 4 times per year with additional quarterly meetings for the sub-committees listed below.

Trustees are recruited from the local community; two trustees, one of whom will normally be the Chair or Vice Chair, meet potential trustees and recommend suitable candidates to the board for election.

Trustees are elected for a period of three years following which they may stand for re-election; nominated or co-opted trustees must retire from office at the third annual general meeting following the ordinary meeting of the trustee board at which they were appointed but may then be elected or re-appointed.

The Chair is elected annually at the first board meeting following each annual general meeting. The trustees are also the directors of the company.

The board is supported by a number of sub-committees, covering Finance, Governance and Compliance and HR.

None of the trustees has any beneficial interest in the company. All trustees are members of the company and guarantee to contribute £1 in the event of the winding up.

In January 2022 Citizens Advice Guildford incorporated the assets and liabilities of Citizens Advice Ash and adopted the operating name of Citizens Advice Guildford and Ash (CAGA). Following this expansion 4 trustees from Ash joined the Guildford board on 7 February 2022. They are listed above. The

background and execution of the incorporation of Ash into Guildford is detailed later in this report.

### **Trustee induction and training**

The newly appointed trustees were provided with an induction to CAGA by the Chair. A skills audit was completed for all the trustees which identified a number of initiatives to develop trustee knowledge and skills. In addition, all the trustees completed a governance questionnaire that allowed us to assess the effectiveness of the board, to identify areas of weakness and associated actions and training to address those weaknesses. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

### **Organisation Structure**

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

CAGA is governed by its trustee board which is responsible for:

- Setting the key strategic objectives of the organisation;
- Determining the policy of the charity
- Making the major decisions about the organisation's finances; and
- Setting a framework for human resources policy

The trustees carry the ultimate responsibility for the conduct of the organisation and for ensuring that the charity satisfies its legal and contractual obligations. The trustees also operate a number of sub-committees and working groups. These may vary depending on the current needs of the charity but normally include a Finance Committee, Governance and Compliance Committee, and a HR Committee.

The COVID-19 working group that was established in May 2020 met regularly until August 2021 when it was decided to stand the group down.

The Premises and Delivery Model working party that was re-established in February 2021 with representation from the board, staff and volunteers has met regularly to identify, plan and implement a move from the current premises at Haydon Place.

The Chief Officer of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the trustee board in line with the Strategic Business Plan. Since her appointment in August 2020 the Chief Officer has demonstrated sound leadership of the team, established good communication channels both internally and externally and developed strong ties with new and existing partners and funders.

The Senior Management Team meet to review progress against targets and the Charity's financial position and to discuss issues. In response to the increasing size of the organisation the management team as detailed above will be increased by one with the appointment of a Caseworker Services Manager. Reports and recommendations are taken to the full board for approval, and their implementation is

organised by the Chief Officer and the staff team. There are regular staff, volunteer meetings and senior management team meetings which ensure that progress is being made against targets. There is an Annual General Meeting, which involves the staff team, trustee board, members, and other stakeholders.

A register of members' interests is maintained at the registered office and is available for public inspection.

CAGA is staffed by a Chief Officer, a Deputy Chief Officer, Advice Services Manager, Project Manager, 7 advice staff, 5 advice and training supervisors, 3 administrators and trainee advisers and project workers (total 15 FTE). The office has 58 volunteers overall including:

- 23 trained advisers,
- 1 employment specialist
- 24 assessors
- 3 Universal Credit specialists
- 6 receptionists and admin volunteers
- 1 research and campaigns volunteer.

### **Pay and Remuneration of Key Management Personnel**

The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. The charity's senior management team are all paid in accordance with salary scales agreed by the trustee board. Any increases to these scales are approved by the trustee board. A review of remuneration for all staff has been initiated by the HR sub-committee.

### **Related parties**

The charity co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

### **Key Risks and uncertainties**

A review of corporate risks is carried out on a regular basis and a risk management strategy and risk register have been established by the board. The major risks to which the charity is exposed are assessed and systems put in place to mitigate those risks. The Citizens Advice Performance Quality Framework and the Quality of Advice (QAA) system also assist in identifying and assessing risks.

Currently the key risks to the organisation have been identified as:

Risk	Impact	Mitigation
Unable to recruit and keep quality staff, volunteers and Trustees	Unable to meet requirements for the advice function due to lack of numbers and skills	Defined role specifications and organisation chart, regular appraisals, training plans, succession planning
Loss of funding	The withdrawal of funding means that the provision of core services or a specific project would cease.	Regular reporting to and dialogue with funders, fundraising strategy, reserves policy in place to ensure orderly shutdown if necessary

As part of business planning, the trustees also identified factors that are likely to affect the financial performance or position in 2021/22 and further years including:

- An increase in potential demand and challenging circumstances for our clients which may make advice more complex.
- Lack of resource for our Research and Campaigns
- The need for new premises to support ways of working and increase accessibility.
- The impact and opportunities from new ways of working and technology which may support a renewed service delivery model.
- An increased focus on collaboration and working together to support the community.
- Some of our operational and risk management could be formalised.

## 2. Objectives and Activities

### Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Guildford and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

As a member of Citizens Advice, the aims of Citizens Advice Guildford and Ash are to

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

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

### Ensuring our work delivers our aims

We review our aims, objectives, and activities each year. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

Our main objectives for the year have been developing our service so that it really meets the needs of the clients we are trying to support. Key activities have included:

- Adapting our service to continue to deliver support during the COVID-19 pandemic
- Continually reviewing, and improving where necessary, the quality of the advice we deliver to all our clients.
- Supporting volunteers to answer live advice line calls
- Actively participating in local networking meetings

### Guildford and Ash

One of our Future plans from last year was to explore options for working with our neighboring Citizens

Advice. At the start of 2021 we entered into discussions with Citizens Advice Ash and Citizens Advice Waverley to consider a 3-way merger. A business plan was prepared but before it could be formally presented to the 3 boards Ash experienced a critical resource issue. In response to this it was decided to concentrate of a merger of Guildford and Ash and to defer any merger with Waverley until a later date. Following a period of due diligence during which Guildford's Chief Officer and Advice Services Manager supported the Ash office, an agreement was reached for Citizens Advice Guildford to take over the assets and liabilities of Citizens Advice Ash. This proposal was approved by both Boards and became effective from 01.01.22. The trading name for Citizens Advice Guildford was changed to Citizens Advice Guildford and Ash. 4 staff from Ash were transferred through TUPE arrangements to Citizens Advice Guildford and 13 volunteers transferred over. A new lease on the Ash Centre was signed between Citizens Advice Guildford and Ash Parish Council.

### **How our activities deliver public benefit**

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

## **3. Achievements and Performance**

### **Advice and Information Services**

The main areas of charitable activity are:

- the provision of general advice and information services
- the provision of specialist advice and casework services in the debt, employment, and welfare benefits categories of social welfare law

Throughout the year we have continued to offer Advice and Information in the following ways:

- Adviceline –The line is between the hours of 10am and 4pm from Monday to Friday. Outside of these times or if an adviser is not available, clients can be supported by another local Citizens Advice.
- Email and webform advice and information – clients can email or complete a webform on our website. We will then either respond to them through email or where we have permission call them back to do a more detailed assessment ahead of giving advice.
- Information and full advice from partner referrals - general and specialist advice through our team of trained advisers and paid staff.
- Limited face-to-face appointment – the COVID-19 pandemic means we have restricted our face-to-face service in line with government guidelines. However, limited face-to-face support has been provided where clients otherwise could not access support in line with government guidance.

As well as general advice, the office also provides specialist advisory and casework services:

- Our Cancer service is funded by Macmillan Support and provides welfare benefit advice and casework to people in Guildford, Waverley and Surrey Heath. We also have an outreach service operating from and funded by the Fountain Centre.

- The Mental Health service provides support including casework (predominantly welfare benefits and debt) to people in Guildford and Waverley with mental health issues who are being supported by Secondary Mental health services. This includes an outreach service operated from Farnham Road Hospital and Berkley House in Godalming. The service is commissioned and funded by the Surrey Heartlands Clinical Commissioning Group and Guildford and Waverley Integrated Care Partnership. During 2021-22, we were also able to provide additional support to people not being supported by secondary mental health services with funding from the Community Foundation for Surrey.
- Debt Advice service is funded by the Money and Pensions Service (MaPS) and delivers debt advice to 300,000 people per year, including to some of the most financially excluded groups in society. Along with 119 other advice agencies, this service is delivered by Citizens Advice Guildford and Ash.
- Homelessness Prevention service is funded by Guildford Borough Council and is designed to support people who are at risk of homelessness by supporting them with debt, benefits and housing issues.

## **Progress against Objectives**

There were five key objectives set for the year and the progress against each was as follows.

### **a) Meet more demand**

A number of the activities and projects identified to support meeting more demand were to increase headcount for both staff, e.g. additional Advice Session Supervisor and Training and Development Supervisor, and volunteers, including students, and to expand our opening hours e.g. reopen on Fridays. These were successfully delivered however the volunteer numbers were impacted by a significant number of long term and experienced volunteers deciding not to return as the Covid rules relaxed. However, we did meet our target of increasing volunteer numbers by 1/3, 36 to 48 on rota. By the end of the year we successfully met our target of 50% of all Guildford and Ash calls being answered through a combination of calls answered locally (43% in Q4), and calls answered by other Citizens Advice (8% in Q4). This compares to only 28% of calls answered locally in the previous year.

### **b) Research and Campaigns**

Although we have been unable to recruit a Research, Development and Campaigns Officer we have continued to use our client's evidence to advocate for improvements in the policies and practices affecting their lives. Through evidence forms and advice issue codes we capture information and can quickly consolidate it into meaningful analysis as an early warning that there may be issues with local and national policies. The delay in recruiting the lead has had a knock-on effect in building the R&C team. This remains a priority for 2022/23.

### **c) Sustainability - securing new premises that support a delivery model fit for purpose**

Documents detailing the needs and preferences of our staff and volunteers and the needs of our clients were created and used to develop a future service delivery model that has been approved. The search for new premises is in progress including the appointment of an external agent to assist.

### **d) Sustainability – explore options for working with our neighbouring local offices**

As covered above the merger with Ash was delivered. A merger working party was established with representation from Guildford, Ash and Citizens Advice. A clear communications plan ensured that staff, volunteers and funders were fully aware of the project's status. Formal templates to support the service

delivery of the combined organisation and the financial review were completed and used to develop the business case. Once the business case was approved by both boards a period of due diligence took place. Nothing untoward was found. The only issue was a delay in the signing of the lease for the Ash Centre. This was due to resource issues over the Christmas holiday period with the legal team for Ash Parish Council. The legal transfer took place with effect from 1 January 2022. An implementation plan was developed and followed and there was a smooth transition.

It is the intention to resurrect the work previously undertaken to explore the feasibility of merging with Waverley. Initial indications are that a target date of 31 March 2023 would be realistic.

### **e) Sustainability – a successful Year 3 Leadership Self-Assessment**

Our Year 3 Leadership assessment took place in February 2022 and we achieved a green rating for both Leadership and Equality Leadership. Our assessor commented that this was especially significant in light of the recent 12 to 18 months dealing with the on-going impact of Covid-19 and the merger.

Not only did this mean that we achieved the objective to have a successful year 3 Leadership Self-Assessment, and therefore renewed our membership and advice accreditation, but the green rating means that we are not required to participate in a formal year 1 review next year.

### **Contribution of Volunteers and Paid Staff**

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate.

At the end of 2021/22 the service employed 22 paid workers (15FTE) (2020/21: 17 paid workers, 12FTE), and had 54 volunteers (2020/21: 64 volunteers).

Volunteers represent the indispensable core of the service for without them there would not be a Citizens Advice service. The volunteers contribute, on average, 373 hours per week. This may be expressed as an annualised value of £225,188. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

CAGA are working hard to review our approach to attracting and keeping volunteers, including through our partnership with University of Surrey and University of Law. It is our intention to consistently monitor our approach to training, to provide an accessible and welcoming place to volunteer.

### **Who used and benefited from our services?**

During the reporting year 4,232 clients (2020/21: 3,256) benefited from the services of Citizens Advice in Guildford and Ash<sup>1</sup> generating 20,683 activities (2020/21: 16,049). We supported people with 13,209 issues (2020/21: 12,671) and advise on any issue that they may face however our most common enquiry area is welfare benefits and tax credits (including Universal Credit) which makes up a total of 42% of the

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<sup>1</sup> This represents the clients supported by Citizens Advice Guildford, Citizens Advice Ash, and Citizens Advice Guildford and Ash. Where a client has been supported by all 3, they are only counted once.

issues we have supported on. This represents a significant increase in support to clients over the last year.

The service helps clients to secure successful outcomes to their problems. 78% of clients told us that the support we provided helped them find a way forward, and two thirds said this wouldn't have been possible without the support we gave. During 2021/22, CAGA achieved annualised income gains totaling more than £2.58 million (2020/21: £1.68 million). For every £1 invested this represented £3.00 in fiscal benefits, £20.64 in public value and £10.91 in value to the people we help.

Clients continue to present with multiple problems and on average clients are presenting with 3.1 issues each. On average clients have 4.8 contacts each before their issues are resolved.

Alongside the financial benefits to clients, information and advice has a significant impact on improving people's health. In 2021/22, 71% of clients told us as a result of our help they felt less stressed, depressed or anxious, and 51% said the help we gave improved their physical health.

### **Factors Affecting the Achievement of Objectives**

As a result of the COVID-19 pandemic the office in Haydon Place was forced to close on 23 March 2020 and staff and volunteers switched to working from home where possible. Whilst in 2021/22, COVID restrictions were relaxed and eventually ended, the pandemic continues to have a significant impact on our service and the achievement of our objectives. During the year we had to adapt to different rules, make decisions to project our staff and volunteers, and adapt to a changing world around us with the growth of technology, changing priorities of individuals, and shifts in society. Alongside this the pandemic continued to have a profound impact on our clients, driving demand for our services and the need to share our evidence to help improve policy and practice.

The charity has been in the fortunate position that the majority of our income has been unaffected by the COVID crisis and therefore the Trustees are content that it remains a going concern.

Alongside the pandemic, maintaining sufficient funding to continue delivering and developing the service remains a continual challenge. It is expected that as we recover from the pandemic, funding may be tightened further and we are already starting to see a tightening of our core funding. As a result, over the coming year many of the areas of focus agreed by the trustee board are focused on us becoming more sustainable.

During the reporting year, there were also several resourcing challenges as a result of the merger which effected performance including gaps in senior management, as well as other staff vacancies. The challenge of recruiting trained staff is ongoing and therefore we are investing in trainee roles.

## **4. Financial Review**

The financial results of the company for the year are set out in detail on pages 15 to 28. Total income in the year was £693,592 (2020/21 £438,175). Of this £289,164 (2020/21 £167,933) related to project restricted activities.

A surplus of £186,013 was made in the year (2020/21: surplus £73,653). At 31 March 2022, total reserves were £567,067 (2020/21: £381,054) of which £387,218 represented unrestricted funds (2021: £292,738). The increase in surplus is a direct result of the merger. The impact was two-fold, firstly £123,808 was transferred from CA Ash reserves, and secondly, recruitment to previously agreed new posts was suspended to enable management time to complete the merger so staff costs were below budget to the end of Q4. The merger also allowed for a review of management resources resulting in the creation of a new Casework Services Manager role to support the casework team and increase capacity at management level.

### **Principal funding sources**

The trustees extend their gratitude to Guildford Borough Council who continue to support the core operating capacity of the organisation, but which unfortunately do not meet the entire operating costs of the charity.

To meet these costs in full Citizens Advice Guildford and Ash is dependent upon the receipt of additional project-specific funding from other sources, or donations, in order to supplement local authority funding. The trustees extend their gratitude to the organisation who support our cancer services (Macmillan Cancer Support, The Fountain Centre), mental health services (Surrey Heartlands Clinical Commissioning Group, Guildford and Waverley Integrated Care Partnership and Community Foundation for Surrey), our money advice service (Money and Pension Service and Guildford Borough Council) and our Help to Claim service (National Citizens Advice). The trustees believe that at present the charity has sufficient resources to fulfil its charitable obligations. However, they appreciate there is an unfulfilled need for the charity's services.

### **Designated funds**

The trustees had previously agreed to designate the funds relating to a legacy, which was received in 2016, for the long-term development of the organisation. At the start of 2021, the trustees reviewed the requirements for development of the organisation and identified three key areas: investment in developing our research and campaigning activity, succession planning for advice resource to ensure retention of committed and dedicated advice staff and a move from the office at Haydon Place to more suitable accommodation. The Trustees agreed that the designated fund balance should be increased to £146,621 to cover the anticipated cost of these projects. The impact of COVID and the merger meant that these funds were not spent in the reporting year so remain a priority for 2022/23.

### **Reserves policy**

The trustees have established a policy which is reviewed annually, whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity should represent the equivalent of 5-6 months of annual expenditure, which equates to approximately £314k to £377k (2021: £184k to £221k). At this level, the trustee board feel that they would be able to temporarily continue the current activities of the charity. In these circumstances it would obviously be necessary to consider how additional funding could be secured or alternatively the organisation's activities restricted in order to reduce expenditure.

Total funds held at year end are £567,067 (2021: £381,054) comprising unrestricted reserves £387,218 (2021: £292,738), restricted reserves £33,228 (2021: £1,316) and designated reserves £146,621 (2021: £87,000). Free reserves at the year end, as described above, are £385,733 (2021: £290,727). The trustees

expect this the excess reserves to reduce back to within the reserves policy over the next 2/3 years.

Restricted reserves held at the year-end represent funding for on-going projects in accordance with agreements with funders. The use of any unspent funds at the end of a project has to be agreed with funders and may have to be repaid.

### **Proposed dividends**

The Memorandum of Association does not permit the payment of a dividend.

### **Taxation status**

The company is a registered charity and, as such, is entitled to exemption from United Kingdom taxation under the Income and Corporation Taxes Act 1988.

### **Going Concern**

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

## **5. Future Plans**

Citizens Advice Guildford and Ash aims to continually improve access to its services and meet the needs of its clients whilst maintaining a high-quality service. Developing a sustainable service that meets the needs of our clients remains the priority of the trustee board for 2022/23.

To achieve this, the charity has developed a business strategy, including setting key objectives for the coming year:

1. Continue to meet more demand,
2. Establish and develop a Research and Campaigns team,
3. Move premises and implement our delivery model fit for the future,
4. Explore options for working with our neighbouring local Citizens Advice,
5. Embed and improve the efficiency of our business support functions including contracts and technology.

The specific activities to achieve these objectives have been described in detailed workplans that are updated regularly by the management team and reviewed by the Board at their quarterly meetings.

The annual report was approved by the trustees of the charity on \_16/09/2022\_ and signed on its behalf by



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Paul Jarrett  
Chair of Trustees

## Statement of trustees' and directors' responsibilities

The trustees and directors are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company and charity law requires the trustees and directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Company law requires that the trustees and directors must not approve the financial statements unless they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards have been followed subject to any material departures disclosed and explored in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business;
- e) that the trustees and directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the charity and that enables them to ensure that the financial statements comply with the Companies Act;
- f) that the trustees and directors are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities; and that, where appropriate the trustees and directors are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website.

In preparing this report, the Trustees have taken advantage of the small company's exemptions provided by section 415A of the Companies Act 2006.

Approved by the trustees of the charity on ...16/09/2022...and signed on its behalf by:



.....  
Paul Jarrett  
Chair of Trustees

# Independent Examiners Report

I report on the accounts of the company for the year ended 31 March 2022, which are set out on pages 15 to 28.

## Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ICAEW.

Having satisfied myself that the charity is not required to be audited under part 16 of the Companies Act 2006 and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

## Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below

## Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Richard Hopes*

Richard Hopes (Sep 16, 2022 12:29 GMT+1)

16/09/2022

.....signature .....date

Richard Hopes FCA

Alliotts LLP, Friary Court, 13-21 High Street, Guildford, Surrey

# Statement of Financial Activities

## Incorporating the income and expenditure account current year

No separate statement of Total Recognised Gains and Losses has been presented as all such gains and losses have been dealt with above. The results for the year derive from continuing activities.

	Notes	2022 Restricted Funds £	2022 Designated Funds £	2022 Unrestricted Funds £	2022 Total £	2021 Total £
<b>INCOME FROM:</b>						
Donations and Legacies	3	5,678	-	123,038	128,716	34,769
Charitable activities	4	283,486	-	264,246	547,732	401,077
Other	5		-	17,144	17,144	2,329
<b>TOTAL INCOME</b>		<b>289,164</b>	<b>-</b>	<b>404,428</b>	<b>693,592</b>	<b>438,175</b>
<b>EXPENDITURE ON:</b>						
Charitable activities	6	266,769	-	240,810	507,579	364,522
<b>TOTAL EXPENDITURE</b>		<b>266,769</b>	<b>-</b>	<b>240,810</b>	<b>507,579</b>	<b>364,522</b>
<b>NET (EXPENDITURE)/INCOME</b>		<b>22,395</b>	<b>-</b>	<b>163,618</b>	<b>186,013</b>	<b>73,653</b>
Transfer Between Funds	11	9,517	59,621	(69,138)	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>31,912</b>	<b>59,621</b>	<b>94,480</b>	<b>186,013</b>	<b>73,653</b>
Total Funds Brought Forward	11	1,316	87,000	292,738	381,054	307,401
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>11</b>	<b>33,228</b>	<b>146,621</b>	<b>387,218</b>	<b>567,067</b>	<b>381,054</b>

## Statement of financial activities

### Incorporating the income and expenditure account prior year

	Notes	2021 Restricted Funds £	2021 Designated Funds £	2021 Unrestricted Funds £	2021 Total £	2020 Total £
<b>INCOME FROM:</b>						
Donations and Legacies	3	-	-	34,769	34,769	7,901
Charitable activities	4	167,933	-	233,144	401,077	365,740
Other	5	-	-	2,329	2,329	2,509
<b>TOTAL INCOME</b>		167,933	-	270,242	438,175	376,150
<b>EXPENDITURE ON:</b>						
Charitable activities	6	173,130	-	191,392	364,522	353,091
<b>TOTAL EXPENDITURE</b>		173,130	-	191,392	364,522	353,091
<b>NET (EXPENDITURE)/INCOME</b>		(5,197)	-	78,850	73,653	23,059
Transfer Between Funds	11	5,035	-	(5,035)	-	-
<b>NET MOVEMENT IN FUNDS</b>		(162)	-	73,815	73,653	23,059
Total Funds Brought Forward	11	1,478	87,000	218,923	307,401	284,342
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>11</b>	1,316	87,000	292,738	381,054	307,401

## Statement of cash flows

	2022 £	2021 £
<b>Net cash used in operating activities</b>		
Net movement in funds for the reporting period	186,013	73,653
Adjustments for:		
Depreciation Charges	1,702	1,662
Decrease/(increase) in debtors	(23,429)	24,483
(Decrease)/increase in creditors	4,412	63,458
	<u>168,698</u>	<u>163,256</u>
<b>Net cash (used by)/provided by operating activities</b>		
	168,698	163,256
<b>Cash flows from investing activities</b>		
Purchase of office equipment	(1,175)	-
	<u>(1,175)</u>	<u>-</u>
<b>Total net cash (used by)/provided by operating and investing activities</b>	167,523	163,256
Cash and cash equivalents at the beginning of the year	<u>531,164</u>	<u>367,908</u>
<b>Total cash and cash equivalents at the end of the year</b>	<u><u>698,687</u></u>	<u><u>531,164</u></u>

## Balance sheet current year

	Notes	2022 £	2021 £
<b>FIXED ASSETS</b>			
Tangible fixed assets	7	1,485	2,012
<b>CURRENT ASSETS</b>			
Debtors	8	46,778	23,349
Cash at bank		698,687	531,164
		<u>745,465</u>	<u>554,513</u>
<b>CREDITORS:</b> amounts falling due within one year	9	<u>(179,883)</u>	<u>(175,471)</u>
		<u>565,582</u>	<u>379,042</u>
<b>NET CURRENT ASSETS</b>			
		<u>567,067</u>	<u>381,054</u>
<b>FUNDS</b>			
Unrestricted income funds	11	387,218	292,738
Designated funds	11	146,621	87,000
Restricted Income funds	11	33,228	1,316
		<u>567,067</u>	<u>381,054</u>
<b>TOTAL CHARITY FUNDS</b>	12	<u>567,067</u>	<u>381,054</u>

For the year ended 31 March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with s476 of the Act. At the last Annual General Meeting on 1 November 2021 the members required the company to obtain an independent examination in accordance with section 145 of the Charities Act 2011. The Trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company. These financial statements have been prepared in accordance with the provisions applicable to companies subject to the Small Companies regime.

Approved by the board of trustees on 16 September 2022 and signed on its behalf by:



P Jarrett – Chair  
Company Registration No. 03258272  
Charity Registration No. 1061067



Clare Johns (Sep 16, 2022 21:19 GMT+1)

C Johns – Treasurer

## **NOTES TO THE FINANCIAL STATEMENTS**

### **1. LEGAL STATUS**

Citizens Advice Guildford and Ash (the operating name of Citizens Advice Guildford) is a charitable company limited by guarantee and has no share capital. The registered address is 15-21 Haydon Place, Guildford, GU1 4LL. The company was incorporated in England and Wales and meets the definition of a public benefit entity under FRS 102.

### **2. ACCOUNTING POLICIES**

#### **Basis of Accounting**

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Statement of Recommended Practice: Accounting and Reporting by Charities SORP (FRS102) and the Companies Act 2006. The financial Statements are prepared in sterling which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

#### **Preparation of the Accounts on a Going Concern Basis**

At the time of approving the financial statements, based on the projections for at least the next 12 months, the trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. Therefore, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### **Income**

All grants and donated income are accounted for where there is entitlement, probability of receipt and the amount can be measured with reliability. Such income is only deferred when (i) the donor has imposed conditions which must be met before the charity has unconditional entitlement, or (ii) when the donor specifies that the grant or donation must only be used in future accounting periods.

#### **Investment Income**

Interest has been accounted for on a receivable basis.

#### **Expenditure**

Direct charitable expenditure comprises all expenditure directly relating to the charity's objectives. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Support costs (including Governance costs) have been apportioned on the basis of direct staff and volunteer's time as shown in note 6a.

#### **Financial Instruments**

The charity only has financial assets and 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.

## Fixed Assets

Fixed assets are included at cost and depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets by equal instalments over their estimated useful lives as follows:

Leasehold improvements	unexpired period of lease
Fixtures, fittings and furniture	5 years
Office equipment	4 years

Expenditure below £1,000 (2021: £500) on an individual asset is not capitalised and impairment reviews are considered annually.

## Pension Costs

The pension costs represent the contributions made to personal pension schemes for staff members. Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due. The pension cost for the year was £7,797 (2021: £6,003).

## Fund Accounting

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees. Designated funds are unrestricted funds which the trustees have decided to set aside to use for a specific purpose. Restricted funds comprise income received for a restricted project and against which appropriate expenditure is allocated.

## Critical judgements

In the application of the company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

It is considered that a critical judgement having the most significant effect on amounts recognised in the financial statements is in relation to the allocation of support costs across general advice services and projects. Support costs are allocated in proportion to the direct charitable activity costs.

### 3. DONATIONS AND LEGACIES

	Restricted	Unrestricted	2022	2021
	£	£	£	£
<b>Donations and legacies</b>				
Donations and gifts	5,678	123,038	128,716	34,769
	<u>5,678</u>	<u>123,038</u>	<u>128,716</u>	<u>34,769</u>

	Restricted	Unrestricted	2022	2021
	£	£	£	£
<b>Donations and gifts</b>				
Transfer of net assets from Citizens Advice Ash	5,678	118,130	123,808	
Other Donations	-	4,908	4,908	34,769
	<u>5,678</u>	<u>123,038</u>	<u>128,716</u>	<u>34,769</u>

Included within donated goods and services is £123,808 of assets that were received from Citizens Advice Ash. On 1 January 2022, the assets and liabilities of Citizens Advice Ash were transferred over to Citizens Advice Guildford, operating as Citizens Advice Guildford and Ash.

The assets transferred were as follows;

Tangible Fixed Assets	-
Current Assets	158,308
Current Liabilities	(34,500)
Provisions	-
Total Assets Transferred	<u>123,808</u>

The breakdown of funds transferred were as follows:

Unrestricted Funds	118,130
Help to Claim – From National Citizens Advice	1,023
Money Advice	4,655
	<u>123,808</u>

### 4. INCOME FROM CHARITABLE ACTIVITIES

	Restricted	Unrestricted	2022	2021
	£	£	£	£
Generalist Advice	25,000	264,246	289,246	213,950
COVID Response Fund	-	-	-	3,735
Local Assistance Scheme	-	-	-	1,106
Cancer Support	128,152	-	128,152	84,671
Mental Health Support	48,000	-	48,000	38,000
Help to Claim – From National Citizens Advice	27,788	-	27,788	26,393
Citizens Advice BEIS Technology funding	-	-	-	14,353
Money Advice	54,546	-	54,546	18,869
Total income from charitable activities	<u>283,486</u>	<u>264,246</u>	<u>547,732</u>	<u>401,077</u>

Local authority grants totalling £243,750 were received from Guildford Borough Council who continue to support the core operating capacity of the charity.

## 5. OTHER INCOME

	Restricted	Unrestricted	2022	2021
	£	£	£	£
Other unrestricted income	-	15,563	15,563	407
Investment income				
Bank interest received	-	331	331	422
Rent	-	1,250	1,250	1500
	-	17,144	17,144	2,329

Other income includes income from fundraising activities such as the Legal Walk and quiz night and income from CA Ash to provide services pre-merger to cover management vacancies.

## 6. ANALYSIS OF EXPENDITURE

Charitable Activity	Restricted	Unrestricted	Total 2022	Restricted	Unrestricted	Total 2021
	£	£	£	£	£	£
General Advice	24,931	240,810	265,741	-	191,392	191,392
Cancer Support	102,564	-	102,564	86,791	-	86,791
Mental Health Support	50,196	-	50,196	38,162	-	38,162
Help to Claim	28,811	-	28,811	27,908	-	27,908
Money Advice	60,267	-	60,267	20,269	-	20,269
	<u>266,769</u>	<u>240,810</u>	<u>507,579</u>	<u>173,130</u>	<u>191,392</u>	<u>364,522</u>

### 6a ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES - CURRENT YEAR

	General Advice	Cancer Support	Mental Health Support	Help to claim	Money Advice	Total 2022
	£	£	£	£	£	£
<b>Direct costs</b>						
<b>Allocation – direct costs</b>						
Salaries (including temp staff)	98,031	71,207	33,107	11,347	40,662	254,354
Staff & volunteers	6,650	1,887	748	950	1,027	11,262
Office costs	11,060	2,078	1,618	-	975	15,730
Governance costs	3,883	-	-	-	-	3,883
Other costs	111	-	-	-	-	111
	<u>119,735</u>	<u>75,172</u>	<u>35,473</u>	<u>12,297</u>	<u>42,664</u>	<u>285,341</u>
<b>Support Costs</b>						
<b>Allocation – staff and volunteer hours</b>						
Salaries (including temp staff)	65,848	12,499	6,688	7,295	8,107	100,438
Staff & volunteers	2,469	508	294	238	249	3,757
Office costs	27,105	4,951	2,791	3,269	3,124	41,240
Governance costs	3,973	747	444	367	560	6,089
Other costs	46,611	8,687	4,507	5,345	5,563	70,713
	<u>146,006</u>	<u>27,392</u>	<u>14,724</u>	<u>16,513</u>	<u>17,603</u>	<u>222,238</u>
<b>Total Expenditure on charitable activities</b>	<u>265,741</u>	<u>102,564</u>	<u>50,197</u>	<u>28,810</u>	<u>60,267</u>	<u>507,579</u>

## ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES - CURRENT YEAR continued

	Direct Charitable Activities	Support Activities	2022 Total	2021 Total
	£	£	£	£
<b>Expenditure on Charitable Activities</b>				
General Advice	115,852	142,033	257,885	188,814
Cancer Support	75,172	26,645	101,817	86,219
Mental Health Support	35,473	14,280	49,753	37,901
Help to Claim	12,297	16,146	28,443	27,693
Money Advice	42,664	17,043	59,707	19,967
Total Expenditure on Charitable Activities	<u>281,458</u>	<u>216,149</u>	<u>497,606</u>	<u>360,594</u>
Governance Costs			9,973	3,928
TOTAL			<u>507,579</u>	<u>364,522</u>

## NATURAL CLASSIFICATION OF RESOURCES EXPENDED

	2022	2021
	£	£
Staff	354,792	226,127
Premises	70,679	64,246
Telephone	1,367	5,045
Travel	293	248
Training	8,436	2,662
Other	43,249	37,101
Depreciation	1,702	1,662
IT	27,061	27,431
TOTAL	<u>507,579</u>	<u>364,522</u>

## GOVERNANCE COSTS

	2022	2021
	£	£
Strategic Management	5,374	-
Independent Examiner's Fee	4,120	3,880
AGM and Other Expenses	478	48
Total Governance	<u>9,973</u>	<u>3,928</u>

## 7. TANGIBLE FIXED ASSETS

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	Total
	Office Equipment	Office Equipment	
	£	£	£
Cost 1 April 2021	6,648	-	6,648
Additions	1,175	-	1,175
Transfer of Fixed Assets 1 January 2022	18,027	815	18,842
Disposals	-	-	-
	<u>25,850</u>	<u>815</u>	<u>26,665</u>
Cost 31 March 2022			
Depreciation 1 April 2021	4,636	-	4,636
Charge for the year	1,702	-	1,702
Transfer of Depreciation 1 January 2022	18,027	815	18,842
Disposals	-	-	-
	<u>24,365</u>	<u>815</u>	<u>25,180</u>
Depreciation 31 March 2022			
NBV as at 31 March 2022	<u>1,485</u>	<u>-</u>	<u>1,485</u>
NBV as at 31 March 2021	<u>2,012</u>	<u>-</u>	<u>2,012</u>

Tangible fixed assets included fully depreciated Office Equipment and Fixtures & Fittings transferred from Ash Citizens Advice Bureau on 1 January 2022.

## 8. DEBTORS

	2022	2021
	£	£
Debtors	37,453	22,394
Prepayments	9,325	955
Other Debtors	-	-
	<u>46,778</u>	<u>23,349</u>

## 9. CREDITORS

	2022	2021
	£	£
Accruals	31,460	146,695
Grant income received in advance	141,180	25,000
Taxes and Social Security Costs	7,243	3776
	<u>179,883</u>	<u>175,471</u>

## 10. INFORMATION REGARDING TRUSTEES, DIRECTORS AND EMPLOYEES

No employee (2021: 0) received remuneration in excess of £60,000. The average weekly number of employees paid by the organisation during the year was 17 (2021:10), calculated on the basis of full-time equivalents this is 12 (2021: 7). The total weekly number of employees paid by the organisation was 27 (2021: 10).

	2022	2021
	£	£
Wages and Salaries	326,243	207,665
Social security costs	20,751	12,458
Pension costs	7,797	6,003
	<u>354,792</u>	<u>226,127</u>

Pension costs are allocated between restricted and unrestricted funds according to the employee's role within the organisation.

	2022	2021
	£	£
Pension Costs Allocation to Funds:		
Unrestricted	3,086	2,336
Restricted	4,711	3,667
	<u>7,797</u>	<u>6,003</u>

The key management personnel comprise the trustees, Chief Officer, Deputy Chief Officer, Advice Service Manager and Macmillan Project Manager. The total employee benefits of the key management personnel were £138,619 (2021: £118,516).

None of the trustees/directors received any remuneration during the period for their services to the Charity.

## 11. MOVEMENT IN FUNDS

	Balance at 31/03/2021	Income	Expenditure	Transfer	Balance at 31/03/2022
	£	£	£	£	£
<b>Restricted funds:</b>					
General Advice	-	25,000	24,931	-	69
Cancer Support	-	128,152	102,564	-	25,588
Mental Health Support: CCG	1,316	28,000	31,371	2,055	-
Mental Health Support: CFS	-	20,000	18,826	-	1,175
Help to Claim (National Citizens Advice)	-	28,811	28,811	-	-
Money Advice: MaPS	-	38,796	46,258	7,462	-
Money Advice: Other	-	20,405	14,009	-	6,396
	<u>1,316</u>	<u>289,164</u>	<u>266,768</u>	<u>9,517</u>	<u>33,228</u>
<b>Total Restricted Funds</b>	1,316	289,164	266,768	9,517	33,228
<b>Designated Funds</b>	87,000	-	-	59,621	146,621
<b>Unrestricted Funds</b>	<u>292,738</u>	<u>404,428</u>	<u>240,810</u>	<u>(69,138)</u>	<u>387,218</u>
<b>TOTAL FUNDS</b>	<u>381,054</u>	<u>693,592</u>	<u>507,578</u>	<u>-</u>	<u>567,067</u>

### Restricted Funds: grants and donations given for specific purposes.

Cancer Support: advice to cancer patients and their families funded by Macmillan Cancer Support and The Fountain Centre.

Mental Health Project: provision of advice to people with mental health problems funded by Surrey Heartlands CCG, Guildford and Waverley Integrated Care Partnership and the Community Foundation for Surrey.

Money Advice: increased capacity funding to train a specialist debt adviser funded by MaPS and support to people at risk of homelessness funded by Guildford Borough Council.

### Designated Funds

In the previous year the trustees reviewed the requirements for development of the organisation and identified three key areas, investment in developing our research and campaigning activity, succession planning for advice resources and a move from the office at Haydon Place to more suitable accommodation. The estimated cost of these three projects totals £146,621. Due to the impact of COVID-19 and the merger these projects were deferred.

### Unrestricted Funds

The core service income includes funding from Guildford Borough Council for the provision of a general advice service in the Guildford area.

## 12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2022 Total £	2021 Total £
Funds are represented by:					
Tangible fixed assets	1,485			1,485	2,012
Current assets	424,436	146,621	174,408	745,466	554,513
Current liabilities	(38,703)		(141,180)	(179,883)	(175,471)
	<u>387,218</u>	<u>146,621</u>	<u>33,228</u>	<u>567,067</u>	<u>381,054</u>

## 13. TAXATION

The company is a registered charity and, as such, for taxation purposes, is entitled to exemption from United Kingdom taxation under the Income and Corporation Taxes Act 1988 and may recover income tax deducted from its investment income.

## 14. RELATED PARTY TRANSACTIONS

There have been related party transactions during the year between Guildford Citizens Advice Bureau and Citizens Advice in relation to information services. None of the trustees received any remuneration during the year and none claimed reimbursement of travel expenses (see note 11).

## 15. MEMBERS' LIABILITY

The company is limited by guarantee – all members having a liability not exceeding £1 per member.

## 16. OPERATING LEASE COMMITMENTS

At the reporting date, the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022	2021
	£	£
Within one year	<u>53,400</u>	<u>41,400</u>

A total of £44,265 (2021: £41,400) was expensed in the year relating to the lease of Haydon Place, Guildford at £42,194 including a £794 adjustment relating to previous years, and a payment for the Ash Centre of £2,071.

The lease at Haydon Place was renewed on 1 January 2021 for a three-year term with a break clause allowing us to serve three months' notice after 12 months. The lease at the Ash Centre was renewed on 1 January 2022 for a five-year term with a break clause allowing us to serve six months' notice after 18 months.

## 17. CONTINGENT LIABILITIES

There were no contingent liabilities on 31 March 2022 or 31 March 2021.

## 18. FINANCIAL INSTRUMENTS

At the balance sheet date the Charity held the following financial instruments:

	2022	2021
	£	£
<b>Financial assets measured at amortised cost</b>		
Net Trade Debtors	37,454	23,592
Other Debtors	-	-
Cash at bank and in hand	698,687	531,164
<b>Financial liabilities at amortised cost</b>		
Trade creditors	-	-
Accruals	31,460	146,695
Other creditors	141,180	25,000
<b>Financial liabilities at fair value through income or expenditure</b>		
Provisions	-	-

Income, expense, gains and losses in respect of these financial instruments were:

	£	£	2022	£	£	2021
	Income	Expense	£	Income	Expense	£
			Gains/ (losses)			Gains/ (losses)
<b>Financial assets at amortised cost</b>						
Interest on cash balances	331	-	-	422	-	-

**Citizens Advice South West Surrey**

England & Wales - Charity number 1061067

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# Accounts

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# Citizens Advice Guildford Annual Report and Accounts 2020-21



**For the Year Ended 31 March 2021**

**A Company Limited by Guarantee**

**Charity no: 1061067**

**Company no: 03258272**

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## Legal and Administrative Information

**Charity number:** 1061067  
**Company numbers:** 03258272

**Authorised & regulated by the Financial Conduct Authority FRN:** 617618

**Registered office:** 15-21 Haydon Place  
Guildford  
GU1 4LL

### Trustee directors:

The following people are or have been directors for the purposes of the Companies Act 2006. Unless otherwise stated, they have served as directors throughout the year, and up to the date of the signing of these accounts.

Paul Jarrett (Chair)	Re-appointed for 3-year term 16.11.20
Norman Wren	Acting Chair until 16.11.20
Clare Johns (Treasurer)	
Dorothy Chalklin	
Jocelyn Prudence	Re-appointed for 3-year term 16.11.20
Fiona White*	Resigned as a Trustee Director 23.6.21
George Rushton	Appointed as Trustee Director 12.05.20
Andrea Ellison	Resigned as Trustee Director 10.08.20

None of the directors who held office during the year had a disclosable interest in the company.

\* Nominated by Guildford Borough Council

<b>Senior management team:</b>	Rebecca Jeffrey	Chief Officer (from 17.08.20)
	Rachel Saffrett	Deputy Chief Officer
	Anna Rogerson	Advice Services Manager (from 30.11.20)
	Emma Scanlon	Macmillan Project Manager

**Patrons:** Barrie Hill

*It is with great sadness that we note the death of one of our patrons, Tom Sharp CBE, who passed away on 20 August 2021. Tom was a great supporter and advocate for Citizens Advice Guildford over many years as a dedicated trustee and generous donor. He cared passionately about Guildford and those living within the local community and his service enabled us to continue supporting those in need. We are extremely grateful for his support and commitment.*

**Independent examiner:** Alliot's LLP  
Friary Court, 13-21 High Street  
Guildford

GU1 3DL

**Bankers:**

Bank of Scotland plc  
The Mound  
Edinburgh  
EH1 1Y

CAF Bank Ltd  
25 Kings Hill Avenue, Kings Hill  
West Malling  
ME79 4JQ

# Report of the trustees

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

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

## 1. Structure, Governance and Management

### Governing document

Citizens Advice Guildford is a charitable company limited by guarantee incorporated on 2 October 1996 and registered as a charity on 5 March 1997 (Company no: 03258272; Charity no: 1061067). The company was established under a Memorandum of Association, which sets out the objects of the company, and is regulated by the provisions of its Articles of Association. Under the Articles, the trustees are elected at the annual general meeting, nominated by member organisations or co-opted by the trustee board.

### Recruitment and appointment of trustees

The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 2. The trustees meet at least 4 times per year with additional quarterly meetings for the sub-committees listed below.

Trustees are recruited from the local community; two trustees, one of whom will normally be the Chair or Vice Chair, meet potential trustees and recommend suitable candidates to the board for election.

Trustees are elected for a period of three years following which they may stand for re-election; nominated or co-opted trustees must retire from office at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may then be elected or re-appointed.

The Chair is elected annually at the first board meeting following each annual general meeting. The Reference and Administrative details above identify the trustees who were nominated by our major funder Guildford Borough Council. The trustees are also the directors of the company.

The board is supported by a network of sub-committees, covering Finance, Governance and Compliance and HR.

None of the Trustees has any beneficial interest in the company. All trustees are members of the company and guarantee to contribute £1 in the event of the winding up.

## **Trustee induction and training**

Newly appointed trustees are provided with an induction to Citizens Advice Guildford by the Chair of Trustees and through the provision of training courses and mentoring by established trustees. This includes

briefing on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

## **Organisation structure**

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

Citizens Advice Guildford is governed by its Trustee board which is responsible for:

- setting the key strategic objectives of the organisation;
- determining the policy of the charity;
- making the major decisions about the organisation's finances; and
- setting a framework for human resources policy.

The trustees carry the ultimate responsibility for the conduct of the organisation and for ensuring that the charity satisfies its legal and contractual obligations. The trustees also operate a number of sub-committees and working groups. These may vary depending on the current needs of the charity but normally include a Finance Committee, Governance and Compliance Committee, and a HR Committee. In May 2020, a COVID-19 working group was created, and in Feb 2021, a premises and delivery model working group was re-established.

The Chief Officer of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the trustee board in line with the Business Development Plan and are reviewed at least annually.

The Senior Management Team meet to review progress against targets and the Charity's financial position and to discuss issues. Reports and recommendations are taken to the full board for approval, and their implementation is organised by the Chief Officer and the staff team. There are regular staff, volunteer meetings and senior management team meetings which ensure that progress is being made against targets. There is an Annual General Meeting, which involves the staff team, trustee board, members, and other stakeholders.

A register of members' interests is maintained at the registered office and is available for public inspection.

Citizens Advice Guildford is staffed by a Chief Officer, a Deputy Chief Officer, Advice Services Manager, Project Manager, 8 advice staff, 3 advice and training supervisors and 2 administrators (total 12 FTE). The office has 64 volunteers overall carrying out a range of roles providing advice, reception and admin support, specialist advice on employment and Universal Credit and research and campaigns work.

### Pay and remuneration of key management personnel

The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. The charity's senior management team are all paid in accordance with salary scales agreed by the trustee board. Any increases to these scales are approved by the trustee board.

### Related parties

The charity co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

### Key risks and uncertainties

A review of corporate risks is carried out on a regular basis and a risk management strategy and risk register have been established by the board. The major risks to which the charity is exposed are assessed and systems put in place to mitigate those risks. The Citizens Advice Performance Quality Framework and the Quality of Advice (QAA) system also assist in identifying and assessing risks.

Currently the key risks to the organisation have been identified as:

Risk	Impact	Mitigation
Loss of resources due to the COVID-19 pandemic	Unable to deliver full service	Business continuity plan in place, homeworking arrangements, regular communications with staff, volunteers and funders Working party established
Unable to recruit and keep quality staff, volunteers and Trustees	Unable to meet requirements for the advice function due to lack of numbers and skills	Defined role specifications and organisation chart, regular appraisals, training plans, succession planning
Loss of funding	The withdrawal of funding means that the provision of core services or a specific project would cease	Regular reporting to and dialogue with funders, fundraising strategy, reserves policy in place to ensure orderly shutdown if necessary

As part of business planning, the trustees also identified factors that are likely to affect the financial performance or position in 2021/22 and further years including the following.

- An increase in potential demand and challenging circumstances for our clients which may make advice more complex.
- A lack of resource for our Research and Campaigns work.
- The need for new premises to support ways of working and increase accessibility.
- The impact and opportunities from new ways of working and technology which may support a renewed service delivery model.
- An increased focus on collaboration and working together to support the community.

### **Statement of internal control**

The trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The trustee board hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. The Governance and Compliance committee oversee the information asset owners to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

## **2. Objectives and Activities**

### **Objects**

The charity's objects are to promote any charitable purpose for the benefit of the community in Guildford and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

As a member of Citizens Advice, the aims of Citizens Advice Guildford are to:

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

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

### **Ensuring our work delivers our aims**

We review our aims, objectives, and activities each year. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

Our main objectives for the year have been developing our service so that it meets the changing needs of the clients we are trying to support. Key activities have included:

- adapting our service to continue to deliver support during the COVID-19 pandemic;
- continually reviewing, and improving where necessary, the quality of the advice we deliver to all our clients;

- supporting volunteers to answer live advice line calls; and
- actively participating in local networking meetings.

### **How our activities deliver public benefit**

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

## **3. Achievements and Performance**

### **Advice and information services**

The main areas of charitable activity are:

- the provision of general advice and information services; and
- the provision of specialist advice and casework services in the debt, employment, and welfare benefits categories of social welfare law.

Throughout the year we have continued to offer Advice and Information in the following ways:

- Advice line – The line is between the hours of 10am and 5pm from Monday to Thursday. Outside of these times or if an adviser is not available, clients can leave a voicemail or be supported by another local Citizens Advice.
- Email and webform advice and information – clients can email or complete a webform on our website. We will then either respond to them through email or where we have permission call them back to do a more detailed assessment ahead of giving advice.
- Information and full advice from partner referrals - general and specialist advice through our team of trained advisers and paid staff.
- Limited face-to-face appointment – the COVID-19 pandemic means we have restricted our face-to-face service in line with government guidelines. However, limited face-to-face support has been provided where clients otherwise could not access support in line with government guidance.

As well as general advice, the office also provides specialist advisory services:

- Macmillan Welfare Rights Service to people affected by cancer and end of life issues,
- Specialist case work funded through Guildford and Waverley CCG to support people with acute mental health problems,
- Specialist support funded from the Department for Work and Pensions to support people who need help making a Universal Credit claim,
- Specialist debt advice funded by the Money Advice & Pensions Service.

### **Research and campaigns**

Alongside information and advice, we use our client's evidence to advocate for improvements in the policies and practices affecting their lives. Through Evidence Forms and Advice Issue Codes we capture information and can quickly consolidating it into meaningful analysis as an early warning that there

may be issues with local and national policies. A dedicated volunteer is responsible for gathering the data and escalating the findings to the appropriate authority.

In 2020/21, this included looking at the issues effecting clients most during the pandemic and sharing this with key stakeholders such as the Local Authority and Clinical Commissioning Group, as well as investigating the impact of bus pass rules for those with mental health issues.

### **Contribution of volunteers and paid staff**

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate.

Throughout 2020/21 the service employed 12 paid workers (8.7FTE) (2019/20: 8 paid workers, 7.8FTE), and had 58 volunteers (2019/20: 47 volunteers). We were able to recruit to the vacancies carried over from 2019/20 and were successful in several funding opportunities to be able to extend our support to clients with additional staffing for debt advice and to our mental health project.

Volunteers represent the indispensable core of the service for without them there would not be a Citizens Advice service. The volunteers contribute, on average, 324 hours per week This may be expressed as an annualised value of £192,648. However, their value is inadequately expressed in monetary terms. Indeed,

volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

Citizens Advice Guildford are working hard to review our approach to attracting and keeping volunteers, including through our partnership with University of Surrey and University of Law. It is our intention to consistently monitor our approach to training, to provide an accessible and welcoming place to volunteer.

### **Who used and benefited from our services?**

During the reporting year 2,413 clients (2019/20: 3,608) benefited from the services of Citizens Advice Guildford generating 11,207 contacts (2019/20: 11,035). We supported people with 8,136 issues (2019/20: 9,799) and advise on any issue that they may face however our most common enquiry area is welfare benefits and tax credits which makes up a total of 38% of the issues we have supported on. Whilst client numbers fell in the year, the number of client contacts remained at similar levels to previous year, indicating some of the additional challenges faced giving advice during the pandemic.

The service helps clients to secure successful outcomes to their problems. During 2020/21, Citizens Advice Guildford achieved annualised income gains totaling more than £1.68 million (2019/20: £1.8 million). For every £1 invested this represented £2.37 in fiscal benefits, £16.36 in public value and £8.69 in value to the people we help.

Clients continue to present with multiple problems and on average clients are presenting with 3.4 issues each. On average clients have 4.6 contacts each before their issues are resolved.

### **Factors affecting the achievement of objectives**

As a result of the COVID-19 pandemic the office in Haydon Place was forced to close on 23 March 2020 and staff and volunteers switched to working from home where possible. Whilst initially no longer able to hold face to face meetings with clients the paid team, together with 26 of our volunteers continued to support clients from home over the phone and by email.

Throughout the year volunteers, staff and trustees have worked hard to refocus efforts to adapt and keep our vital service going – from redesigning the office to become COVID secure, adapting our technology for remote working, to delivering advice from bedrooms, kitchens, and sofas! Throughout the year we saw many volunteers join our homeworking team, including several new trainees.

The charity has been in the fortunate position that the majority of our income has been unaffected by the COVID crisis and therefore the Trustees are content that it remains a going concern.

Alongside the pandemic, maintaining sufficient funding to continue delivering and developing the service remains a continual challenge. It is expected that as we come out of the pandemic, funding may be tightened further. As a result, over the coming year many of the areas of focus agreed by the trustee board are focused on us becoming more sustainable, including a temporary role to help with funding bids.

During the reporting year, there were also several resourcing challenges effecting performance including the absence of a Chief Officer for the first 5 months, a gap in Advice Services Manager for 3 months, as well as other staff vacancies. The challenge of recruiting trained staff is ongoing and therefore we are investing in a training supervisor and several trainee roles – including the use of the government Kickstart program.

## **4. Financial Review**

The financial results of the company for the year are set out in detail on pages 14 to 26. Total income in the year was £438,175 (2019/20 £376,150). Of this £167,933 (2019/20 £147,057) related to project restricted activities.

A surplus of £73,653 was made in the year (2019/20: surplus £23,059). At 31 March 2021, total reserves were £381,054 (2019/20: £307,401) of which £292,738 represented unrestricted funds (2020: £218,923).

### **Principal funding sources**

The trustees extend their gratitude to Guildford Borough Council who continue to support the core operating capacity of the organisation, but which unfortunately do not meet the entire operating costs of the charity.

To meet these costs in full Citizens Advice Guildford is dependent upon the receipt of additional project-specific funding from other sources, or donations, in order to supplement local authority funding. The trustees believe that at present the charity has sufficient resources to fulfil its charitable obligations. However, they appreciate there is an unfulfilled need for the charity's services. The increase in income compared with the previous year was principally due to a large donation (£25k) and grants from Citizens Advice BEIS Technology funding (£14k) and MaPs (£19k).

### **Designated funds**

The trustees had previously agreed to designate the funds relating to a legacy, which was received in 2016, for the long-term development of the organisation. At the start of 2020, the trustees reviewed the requirements for development of the organisation and identified three key areas: renewal of staff computer equipment, updating of the website and moving the office from Haydon Place to more suitable accommodation. The Trustees agreed that the designated fund balance should be increased to £87,000 to cover the anticipated cost of these projects. The impact of COVID meant that these funds were not spent in the reporting year. Whilst some of technology has been updated during the year, the priorities of moving office and wider technology upgrades remain a priority and therefore we have continued to designate these funds and expect they will be spent over the next 2-3 years.

### **Reserves policy**

The trustees have established a policy which is reviewed annually, whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity should represent the equivalent of 5-6 months of annual expenditure, equates to approximately £184 to £221k (2020: £172k to £206k). At this level, the trustee board feel that they would be able to continue, at least temporarily, the current activities of the charity in the event of a significant drop in funding. In these circumstances it would obviously be necessary to consider how additional funding could be secured or alternatively the organisation's activities restricted in order to reduce expenditure.

Total funds held at year end are £381,054 (2020: £307,401) comprising unrestricted reserves £292,738 (2020: £218,923), restricted reserves £1,316 (2020: £1,478) and designated reserves £87,000 (2020: £87,000). Free reserves at the year end, as described above, are £290,727 (2020: £215,249). The Trustees acknowledge that this is higher than the target and at their strategy day in 2021 agreed to run a deficit budget in 2022 in order to fund two additional part time posts for a period of 12 months. Restricted reserves held at the year-end represent funding for on-going projects in accordance with agreements with funders. The use of any unspent funds at the end of a project has to be agreed with funders and may have to be repaid.

### **Proposed dividends**

The Memorandum of Association does not permit the payment of a dividend.

### **Taxation status**

The company is a registered charity and, as such, is entitled to exemption from United Kingdom taxation under the Income and Corporation Taxes Act 1988.

## Going concern

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

## 5. Future Plans

Citizens Advice Guildford aims to continually improve access to its services and meet the needs of its clients whilst maintaining a high-quality service. Developing a sustainable service that meets the needs of our clients remains the priority of the trustee board for 2021/22.

To achieve this, the charity has developed a clear plans and business strategy, including setting key objectives for the coming year:

1. Meet more demand,
2. Establish and develop a Research and Campaigns team,
3. Secure premises which supports a delivery model fit for the future,
4. Explore options for working with our neighbouring local Citizens Advice,
5. Have a successful year 3 Leadership Self-Assessment and renew our membership and advice accreditation.

This will include projects such as increasing our volunteer number including a partnership with local universities, developing refreshed clear training pathways, investing in a paid research, campaigns and development officer to kickstart our Research and Campaigns and support bid writing, developing our supervisor team, and re-deigning our advice delivery model for a post-pandemic future.

The annual report was approved by the trustees of the charity on 20/09/2021 and signed on its behalf by



Paul Jarrett (Sep 20, 2021 09:49 GMT+1)

.....  
Paul Jarrett  
Chair of Trustees

## Statement of trustees' and directors' responsibilities

The trustees and directors are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company and charity law requires the trustees and directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Company law requires that the trustees and directors must not approve the financial statements unless they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards have been followed subject to any material departures disclosed and explored in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business;
- e) that the trustees and directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the charity and that enables them to ensure that the financial statements comply with the Companies Act; and
- f) that the trustees and directors are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities; and that, where appropriate the trustees and directors are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website.

In preparing this report, the Trustees have taken advantage of the small company's exemptions provided by section 415A of the Companies Act 2006.

20/09/2021

Approved by the trustees of the charity on .....and signed on its behalf by:



Paul Jarrett (Sep 20, 2021 09:49 GMT+1)

.....  
Paul Jarrett  
Chair of Trustees

# Independent Examiners Report

I report on the accounts of the company for the year ended 31 March 2021, which are set out on pages 14 to 26.

## Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ICAEW.

Having satisfied myself that the charity is not required to be audited under part 16 of the Companies Act 2006 and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

## Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below

## Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Richard Hopes*

Richard Hopes (Sep 20, 2021 09:54 GMT+1)

.....signature 20/09/2021.....date

Richard Hopes FCA

Alliotts LLP, Friary Court, 13-21 High Street, Guildford, Surrey

# Statement of Financial Activities

## Incorporating the income and expenditure account current year

	Notes	2021 Restricted Funds £	2021 Designated Funds £	2021 Unrestricted Funds £	2021 Total £	2020 Total £
<b>INCOME FROM:</b>						
Donations and Legacies	3	-	-	34,769	34,769	7,901
Charitable activities	4	167,933	-	233,144	401,077	365,740
Other	5	-	-	2,329	2,329	2,509
<b>TOTAL INCOME</b>		167,933	-	270,242	438,175	376,150
<b>EXPENDITURE ON:</b>						
Charitable activities	6	173,130	-	191,392	364,522	353,091
<b>TOTAL EXPENDITURE</b>		173,130	-	191,392	364,522	353,091
<b>NET (EXPENDITURE)/INCOME</b>		(5,197)	-	78,850	73,653	23,059
Transfer Between Funds	11	5,035	-	(5,035)	-	-
<b>NET MOVEMENT IN FUNDS</b>		(162)	-	73,815	73,653	23,059
Total Funds Brought Forward	11	1,478	87,000	218,923	307,401	284,342
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>11</b>	1,316	87,000	292,738	381,054	307,401

No separate statement of Total Recognised Gains and Losses has been presented as all such gains and losses have been dealt with above. The results for the year derive from continuing activities.

## Statement of financial activities

### Incorporating the income and expenditure account prior year

	2020 Restricted Funds £	2020 Designated Funds £	2020 Unrestricted Funds £	2020 Total £	2019 Total £
<b>INCOME FROM:</b>					
Donations and Legacies	-	-	7,901	7,901	6,634
Charitable activities	147,057	-	218,683	365,740	353,223
Other	-	-	2,509	2,509	12,103
<b>TOTAL INCOME</b>	147,057	-	229,093	376,150	371,960
<b>EXPENDITURE ON:</b>					
Charitable activities	154,724	-	198,367	353,091	370,818
<b>TOTAL EXPENDITURE</b>	154,724	-	198,367	353,091	370,818
<b>NET (EXPENDITURE)/INCOME</b>	(7,667)	-	30,726	23,059	1,142
Transfer Between Funds	2,460	51,905	(54,365)	-	-
<b>NET MOVEMENT IN FUNDS</b>	(5,207)	51,905	(23,639)	23,059	1,142
Total Funds Brought Forward	6,685	35,095	242,562	284,342	283,200
<b>TOTAL FUNDS CARRIED FORWARD</b>	1,478	87,000	218,923	307,401	284,342

## Balance sheet current year

	Notes	2021 £	2020 £
<b>FIXED ASSETS</b>			
Tangible fixed assets	7	2,012	3,674
<b>CURRENT ASSETS</b>			
Debtors	8	23,349	47,832
Cash at bank		531,164	367,908
		<u>554,513</u>	<u>415,740</u>
<b>CREDITORS:</b> amounts falling due within one year	9	<u>(175,471)</u>	<u>(112,013)</u>
<b>NET CURRENT ASSETS</b>		<u>379,042</u>	<u>303,727</u>
<b>TOTAL NET ASSETS</b>		<u><u>381,054</u></u>	<u><u>307,401</u></u>
<b>FUNDS</b>			
Unrestricted income funds	11	292,738	218,923
Designated funds	11	87,000	87,000
Restricted Income funds	11	<u>1,316</u>	<u>1,478</u>
<b>TOTAL CHARITY FUNDS</b>	12	<u><u>381,054</u></u>	<u><u>307,401</u></u>

For the year ended 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with s476 of the Act. At the last Annual General Meeting on 16 November 2020 the members required the company to obtain an independent examination in accordance with section 145 of the Charities Act 2011. The Trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company. These financial statements have been prepared in accordance with the provisions applicable to companies subject to the Small Companies regime.

Approved by the board of trustees on  
and signed on its behalf by:

  
Paul Jarrett (Sep 20, 2021 09:49 GMT+1)  
P Jarrett – Chair

  
Clare Johns (Sep 19, 2021 12:18 GMT+1)  
C Johns – Treasurer

Company Registration No. 03258272  
Charity Registration No. 1061067

## Statement of cash flows

	2021 £	2020 £
<b>Net cash used in operating activities</b>		
Net movement in funds for the reporting period	73,653	23,059
Adjustments for:		
Depreciation Charges	1,662	1,686
Decrease/(increase) in debtors	24,483	8,298
(Decrease)/increase in creditors	<u>63,458</u>	<u>18,122</u>
<b>Net cash (used by)/provided by operating activities</b>	163,256	51,165
<b>Cash flows from investing activities</b>		
Purchase of office equipment	-	(1,628)
	<u>-</u>	<u>(1,628)</u>
<b>Total net cash (used by)/provided by operating and investing activities</b>	163,256	49,537
Cash and cash equivalents at the beginning of the year	<u>367,908</u>	<u>318,371</u>
<b>Total cash and cash equivalents at the end of the year</b>	<u>531,164</u>	<u>367,908</u>

## **NOTES TO THE FINANCIAL STATEMENTS**

### **1. LEGAL STATUS**

Guildford Citizens Advice Bureau is a charitable company limited by guarantee and has no share capital. The registered address is 15-21 Haydon Place, Guildford, GU1 4LL. The company was incorporated in England and Wales and meets the definition of a public benefit entity under FRS 102.

### **2. ACCOUNTING POLICIES**

#### **Basis of Accounting**

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Statement of Recommended Practice: Accounting and Reporting by Charities SORP (FRS102) and the Companies Act 2006. The financial Statements are prepared in sterling which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

#### **Preparation of the Accounts on a Going Concern Basis**

At the time of approving the financial statements, based on the projections for at least the next 12 months, the trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. Therefore, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### **Income**

All grants and donated income are accounted for where there is entitlement, probability of receipt and the amount can be measured with reliability. Such income is only deferred when (i) the donor has imposed conditions which must be met before the charity has unconditional entitlement, or (ii) when the donor specifies that the grant or donation must only be used in future accounting periods.

#### **Investment Income**

Interest has been accounted for on a receivable basis.

#### **Expenditure**

Direct charitable expenditure comprises all expenditure directly relating to the charity's objectives. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Support costs (including Governance costs) have been apportioned on the basis of direct staff and volunteer's time as shown in note 6a.

#### **Financial Instruments**

The charity only has financial assets and 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.

#### **Fixed Assets**

Fixed assets are included at cost and depreciation is provided to write off the cost less the estimated residual value

of tangible fixed assets by equal instalments over their estimated useful lives as follows:

Leasehold improvements	unexpired period of lease
Fixtures, fittings and furniture	5 years
Office equipment	4 years

Expenditure below £1,000 (2020: £500) on an individual asset is not capitalised and impairment reviews are considered annually.

### Pension Costs

The pension costs represent the contributions made to personal pension schemes for staff members. Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due. The pension cost for the year was £6,003 (2020: £6,718).

### Fund Accounting

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees. Designated funds are unrestricted funds which the trustees have decided to set aside to use for a specific purpose. Restricted funds comprise income received for a restricted project and against which appropriate expenditure is allocated.

### Critical judgements

In the application of the company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

It is considered that a critical judgement having the most significant effect on amounts recognised in the financial statements is in relation to the allocation of support costs across general advice services and projects. Support costs are allocated in proportion to the direct charitable activity costs.

## 3. DONATIONS AND LEGACIES

	Restricted	Unrestricted	2021	2020
	£	£	£	£
Donations	-	34,769	34,769	7,901
Total donation	-	34,769	34,769	7,901

#### 4. INCOME FROM CHARITABLE ACTIVITIES

	Restricted	Unrestricted	2021	2020
	£	£	£	£
Guildford Borough Council – General Advice	-	213,950	213,950	213,910
COVID Response Fund	-	3,735	3,735	-
Local Assistance Scheme	-	1,106	1,106	4,573
Macmillan Welfare Rights Service	84,671	-	84,671	84,292
Mental Health Project	38,000	-	38,000	38,000
Help to Claim - From National Citizens Advice	26,393	-	26,393	24,765
Citizens Advice BEIS Technology funding	-	14,353	14,353	-
MaPS	18,869	-	18,869	-
Other	-	-	-	200
<b>Total income from charitable activities</b>	<b>167,933</b>	<b>233,144</b>	<b>401,077</b>	<b>365,740</b>

Local authority grants were received from Guildford Borough Council who continue to support the core operating capacity of the charity.

#### 5. OTHER INCOME

	Restricted	Unrestricted	2021	2020
	£	£	£	£
<b>Other unrestricted income</b>	-	407	407	118
<b>Investment income</b>				
Bank interest received	-	422	422	618
Rent	-	1,500	1,500	1,773
	-	2,329	2,329	2,509

#### 6. ANALYSIS OF EXPENDITURE

Charitable Activity	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
	£	£	2021 £	£	£	2020 £
General Advice (Core)	-	191,392	191,392	-	198,367	198,367
Mental Health	38,162	-	38,162	42,359	-	42,358
MacMillan	86,791	-	86,791	87,099	-	87,099
Help to claim	27,908	-	27,908	25,266	-	25,266
MaPS	20,269	-	20,269	-	-	-
	173,130	191,392	364,522	154,724	198,367	353,091

#### 6a ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES - CURRENT YEAR

	General Advice (Core)	Mental Health	MacMillan	Help to claim	MaPS	Total 2021
	£	£	£	£	£	£
<b>Direct costs</b>						
<b>Allocation – direct costs</b>						
Salaries (including temp staff)	46,613	24,322	58,674	18,070	12,544	160,223
Staff & volunteers	9,866	1,464	944	15	350	12,639

Office costs	15,140	236	772	5	1,523	17,676
Governance costs	-	-	-	-	-	-
Other costs	450	-	-	-	-	450
	<u>72,069</u>	<u>26,022</u>	<u>60,390</u>	<u>18,090</u>	<u>14,417</u>	<u>190,988</u>

### Support Costs

#### Allocation – staff and volunteer hours

Salaries (including temp staff)	45,426	4,976	9,662	3,683	2,157	65,904
Staff & volunteers	1,733	114	399	139	39	2,424
Office costs	26,068	2,472	5,703	2,043	677	36,963
Governance costs	2,578	261	572	215	302	3,928
Other costs	43,518	4,317	10,065	3,738	2,677	64,315
	<u>119,323</u>	<u>12,140</u>	<u>26,401</u>	<u>9,818</u>	<u>5,852</u>	<u>173,534</u>

#### Total Expenditure on charitable activities

	<u>191,392</u>	<u>38,162</u>	<u>86,791</u>	<u>27,908</u>	<u>20,269</u>	<u>364,522</u>
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### ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES - CURRENT YEAR continued

	Direct Charitable Activities	Support Activities	2021 Total	2020 Total
	£	£	£	£
<b>Expenditure on Charitable Activities</b>				
General Advisory Services and Debt	72,069	116,745	188,814	194,058
Macmillan Welfare Rights Service	60,390	25,829	86,219	86,391
Mental Health Project	26,022	11,879	37,901	41,785
Help to claim	18,090	9,603	27,693	24,957
MaPS	14,417	5,550	19,967	
Total Expenditure on Charitable Activities	<u>190,988</u>	<u>169,606</u>	<u>360,594</u>	<u>347,191</u>
Governance Costs			3,928	5,900
TOTAL			<u>364,522</u>	<u>353,091</u>

## NATURAL CLASSIFICATION OF RESOURCES EXPENDED

	2021	2020
	£	£
Staff	226,127	220,383
Premises	64,246	59,610
Telephone	5,045	4,337
Travel	248	459
Training	2,662	3,871
Other	37,101	51,210
Depreciation	1,662	1,686
IT	27,431	11,535
<b>TOTAL</b>	<b>364,522</b>	<b>353,091</b>

## GOVERNANCE COSTS

	2021	2020
	£	£
Independent Examiner's Fee	3,880	3,920
AGM and Other Expenses	48	1,980
<b>Total Governance</b>	<b>3,928</b>	<b>5,900</b>

## 7. TANGIBLE FIXED ASSETS

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total</b>
	Office Equipment	Office Equipment	
	£	£	£
Cost 1 April 2020	6,648	-	6,648
Additions	-	-	-
Disposals	-	-	-
<b>Cost 31 March 2021</b>	<b>6,648</b>	<b>-</b>	<b>6,648</b>
Depreciation 1 April 2020	2,974	-	2,974
Charge for the year	1,662	-	1,662
Disposals	-	-	-
<b>Depreciation 31 March 2021</b>	<b>4,636</b>	<b>-</b>	<b>4,636</b>
<b>NBV as at 31 March 2021</b>	<b>2,012</b>	<b>-</b>	<b>2,012</b>
<b>NBV as at 31 March 2020</b>	<b>3,674</b>	<b>-</b>	<b>3,674</b>

## 8. DEBTORS

	2021	2020
	£	£
Debtors	22,394	46,112
Prepayments	955	1,220
Other Debtors	-	500

23,349      47,832

## 9. CREDITORS

	2021	2020
	£	£
Accruals	146,695	109,114
Grant income received in advance	25,000	-
Taxes and Social Security Costs	<u>3,776</u>	<u>2,899</u>
	<u>175,471</u>	<u>112,013</u>

## 10. INFORMATION REGARDING TRUSTEES, DIRECTORS AND EMPLOYEES

No employee (2020: 0) received remuneration in excess of £60,000. The average weekly number of employees paid by the organisation during the year was 7 (2020: 6), calculated on the basis of full-time equivalents. The total weekly number of employees paid by the organisation was 10 (2020: 8).

	2021	2020
	£	£
Wages and Salaries	207,665	201,323
Social security costs	12,458	12,343
Pension costs	<u>6,003</u>	<u>6,718</u>
	<u>226,127</u>	<u>220,384</u>

Pension costs are allocated between restricted and unrestricted funds according to the employee's role within the organisation.

	2021	2020
	£	£
Pension Costs Allocation to Funds:		
Unrestricted	2,336	3,436
Restricted	<u>3,667</u>	<u>3,282</u>
	<u>6,003</u>	<u>6,718</u>

The key management personnel comprise the trustee, Chief Officer, Deputy Chief Officer, Advice Services Manager and Macmillan Project Manager. The total employee benefits of the key management personnel were £118,516 (2020: £132,438)

None of the trustees/directors received any remuneration during the period for their services to the Charity. No reimbursement for trustees of travel costs incurred when performing services for the Charity (2020: £175).

## 11. MOVEMENT IN FUNDS

	Balance at 31/03/2020	Income	Expenditure	Transfer	Balance at 31/03/2021
	£	£	£	£	£
<b>Restricted funds:</b>					
Macmillan Welfare Rights Service	-	84,671	86,791	2,120	-
Mental Health Project	1,478	38,000	38,162	-	1,316
Help to Claim (National Citizens Advice)	-	26,393	27,908	1,515	-
MaPS	-	18,869	20,269	1,400	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>Total Restricted Funds</b>	1,478	167,933	173,130	5,035	1,316
<b>Designated Funds</b>	87,000	-	-	-	87,000
<b>Unrestricted Funds</b>	<hr/> 218,923	<hr/> 270,242	<hr/> 191,392	<hr/> (5,035)	<hr/> 292,738
<b>TOTAL FUNDS</b>	<hr/> <hr/> 307,401	<hr/> <hr/> 438,175	<hr/> <hr/> 364,522	<hr/> <hr/> -	<hr/> <hr/> 381,054

Restricted funds in deficit received a transfer from unrestricted funds:

Macmillan Welfare Rights Service	£2,120
Help to Claim (National Citizens Advice)	£1,515
MaPS	£1,400

### Restricted Funds: grants and donations given for specific purposes.

Macmillan Welfare Rights Service: advice to cancer patients and their families.

Mental Health Project: provision of advice to people with mental health problems.

Local Assistance Scheme: administration of the scheme for clients managed through core services

MaPS: increased capacity funding to train a specialist debt adviser

### Designated Funds

In the previous year the Trustees reviewed the requirements for development of the organisation and identified three key areas, renewal of staff computer equipment, updating of the website and moving the office from Haydon Place to more suitable accommodation. The estimated cost of these three projects totals £87,000. Due to the impact of COVID-19 these projects were deferred.

### Unrestricted Funds

The core service income includes funding from Guildford Borough Council for the provision of a general advice service in the Guildford area.

## 12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2021 Total £	2020 Total £
Funds are represented by:					
Tangible fixed assets	2,012	-	-	2,012	3,674
Current assets	441,197	87,000	26,316	554,513	415,740
Current liabilities	<u>(150,471)</u>	<u>-</u>	<u>(25,000)</u>	<u>(175,471)</u>	<u>(112,013)</u>
	<u>292,738</u>	<u>87,000</u>	<u>1,316</u>	<u>381,054</u>	<u>307,401</u>

## 13. TAXATION

The company is a registered charity and, as such, for taxation purposes, is entitled to exemption from United Kingdom taxation under the Income and Corporation Taxes Act 1988 and may recover income tax deducted from its investment income.

## 14. RELATED PARTY TRANSACTIONS

There have been related party transactions during the year between Guildford Citizens Advice Bureau and Citizens Advice in relation to information services. None of the trustees received any remuneration during the year and none claimed reimbursement of travel expenses (see note 11).

## 15. MEMBERS' LIABILITY

The company is limited by guarantee – all members having a liability not exceeding £1 per member.

## 16. OPERATING LEASE COMMITMENTS

At the reporting date, the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021 £	2020 £
Within one year	<u>41,400</u>	<u>-</u>

A total of £41,400 (2020: £41,400) was expensed in the year relating to the lease of Haydon Place, Guildford.

At 31<sup>st</sup> March 2018 the lease of the Charity's premises at Haydon Place, Guildford expired. The Charity continued to remain in occupation of Haydon Place, Guildford while the trustees and representatives of Guildford Borough Council discussed the renewal of the lease. The lease was renewed on 1 January 2021 with a minimum 15-month term.

## 17. CONTINGENT LIABILITIES

There were no contingent liabilities on 31 March 2021 or 31 March 2020.

## 18. FINANCIAL INSTRUMENTS

At the balance sheet date the Charity held the following financial instruments:

	2021	2020
<b>Financial assets measured at amortised cost</b>	£	£
Net Trade Debtors	23,592	46,112
Other Debtors	-	500
Cash at bank and in hand	531,164	367,908
<b>Financial liabilities at amortised cost</b>		
Trade creditors	-	-
Accruals	146,695	109,114
Other creditors	25,000	-
<b>Financial liabilities at fair value through income or expenditure</b>		
Provisions	-	-

Income, expense, gains and losses in respect of these financial instruments were:

	£	£	2021 £	£	£	2020 £
	Income	Expense	Gains/ (losses)	Income	Expense	Gains/ (losses)
<b>Financial assets at amortised cost</b>						
Interest on cash balances	422	-	-	618	-	-