

Epsom & Ewell Citizens Advice Bureau
Financial Accounts for the year ended 31 March 2023

Contents

	Page
Financial Statements	
Financial Review	3-5
Independent Examiner’s Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9-19
Charity Information: Legal & Administrative Details	20

Financial Review

Financial Performance and Position

The Financial Statements set out later in this report show the financial results for the year.

Overall the charity's funds decreased during the year by £7,861, the combined result of deficits across unrestricted and restricted funds.

The result for the general fund this year was a deficit of £7,564 (surplus of £4,097 in 2021/22). Income in 2021/22 included a number of grants awarded to support us through the COVID-19 pandemic. These were one-off grants which ended in 2022/23, however we were fortunate to receive new funding this year from Surrey County Council for a two year project 'Nobody Left Behind'. This funding assists vulnerable people in the community to access benefits they are entitled to and mitigate the impact of poverty, to enhance wellbeing for these individuals. With regard to restricted funds the result for the year was a deficit of £297 (2021/22: deficit of £3,328). The charity seeks to recover its costs fully and is striving to attract funding that ensures full cost recovery of project costs.

Increasing costs and flat funding for a number of years has meant that full cost recovery has not been possible for all of our projects. We are in discussions with our existing funders and have so far agreed an uplift for the 2023/24 year with two of our key funding partners.

The increasing costs of living, in particular rising energy costs, affected many of our clients this year. Chris Grayling MP established a new fund, Epsom & Ewell Energy Support Scheme to assist those struggling. We received 50% of the funds raised and distributed 100% of funds directly to local clients who needed help to pay their energy bills or to purchase energy efficient appliances. The funds are not recognised as income and expenditure in our accounts and the balance of this fund is recognised on the balance sheet as restricted creditors and cash balances.

Principal Risks

In 2021/22 we implemented a hybrid operating model with limited face to face appointments for our most vulnerable clients and a gradual reintroduction of drop in appointments. In 2022/23 we opened up more fully, keeping some of the benefits of hybrid working, but welcoming our volunteers back to the office. We now run drop in sessions on two days per week as well as face to face and telephone appointments.

We are fortunate in that we have confirmed funding from all of our partners for the 2023/24 financial year, including a second year of the Nobody Left Behind project. However many of our new grants continue to be one-off funds, not long term income streams. The impact of the cost of living crisis will be felt both by our clients and our funders & donors. It is unclear in the longer term what this will mean for us, both in terms of the demand for our services and the scope for attracting volunteers and additional funding. We continue to monitor the situation closely, working with our partners, and we are implementing a fundraising strategy to widen our income sources and a recruitment drive to attract new volunteers.

We recognise there is continuous pressure on our existing funding partners, primarily Epsom and Ewell Borough Council, Rosebery Housing Association and the NHS, to make savings and maximise the return on their spending. Our reliance on these key partners for the bulk of our funding clearly remains a key risk.

To minimise these risks to its long-term sustainability the bureau has a fundraising strategy that focuses on:

- bringing in additional income and on diversifying its income streams through fundraising;
- building a service delivery model that is agile and resilient and utilises our resources as efficiently and effectively as possible;

- achieving full cost recovery from all future projects so that direct costs are fully covered, together with a proportionate share of our overheads; and
- working smarter with local partners to maximise the impact of our limited resources across the community.

We have exit strategies in place for all ongoing funded projects.

Our other key risk is the risk of non-compliance with data protection regulations. We hold sensitive client data and its security is extremely important to us. We follow National Citizens Advice guidelines and procedures to ensure data is kept safe and any risks of breach are mitigated. In particular we:

- ensure all staff undertake annual information assurance training;
- utilise security access passes;
- implement data encryption and pseudonymisation techniques;
- work in line with our data retention policy; and
- use confidential disposal methods.

The bureau's financial position at the end of the year was sound. Its financial health monitoring assessment indicate that risk of defaulting on its financial commitments is low and that its reserves were well managed during the year.

Reserves Policy

The Trustees review the reserves and the reserve policy on a regular basis. At the end of 2022/23 the charity's reserves consist of Unrestricted funds and Restricted funds. The definitions of these funds are set out on page 17. Details of the reserves are shown in the balance sheet on page 8. Following the review of the reserves policy during the year, the Trustees decided to set an unrestricted reserves level of £81,645 to £136,075; the equivalent of 3-5 months' budgeted operating expenditure, in line with National Citizens Advice policy and requirements.

In arriving at this reserve level, Trustees considered the financial risks facing the charity and the cost of running the organisation to ensure that enough reserves would be available to:

- manage the timing of cash inflows and outflows and have the ability to pay bills as they fall due;
- ensure continuity of its charitable activities in the occurrence of an unforeseen event (including a down turn in income); until alternative arrangements are put in place; and
- fulfil specific commitments, and to invest in the future by supporting business development and growth opportunities that will provide an increased return to the charity.

At the end of the financial year, the balance of unrestricted reserves was £107,893 (2022: £112,542).

Investment Policy and Objectives

During the year, there was no change to the Board policy that a minimum of two months' cash operating costs should be held at instant access and the remainder of the funds which are not immediately required for operational purposes should be held on deposit in UK based accounts.

The Finance Committee periodically reviews the deposit account arrangements having regard to the best available market rates of interest, flexibility, accessibility and risk. The latest periodic review has reaffirmed that our existing banking providers are offering very competitive rates.

Funding Sources

The charity's sources of funding during the year included the following.

- Epsom & Ewell Borough Council (EEBC) and the Community Foundation for Surrey - funding for our core advice service
- Surrey County Council – funding for 'Nobody Left Behind' generalist advice project and Councillors grants.

- NHS (Surrey Heartlands ICB), The Henry Smith Charity and the Community Foundation for Surrey – funding for Mental Health Projects
- Rosebery Housing Association, EEBC, and Money & Pensions Service in partnership with CitA – funding for Money Advice Services
- Additionally, we received funds from: Epsom Parochial Charities, Aviva Community Fund and the Leeds Building Society.

We also raised funds through donations and various fundraising activities.

We are very grateful to all funders and donors, without whom we would not be able to deliver our service.

Statement of Directors' responsibilities

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

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

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiners

Longmeade Consult Ltd were appointed as our independent examiners on 17 May 2022, and were reappointed for this financial year at the Annual General Meeting on 20 September 2022.

Approved by the Board of Trustees on 19th September 2023 and signed on behalf of the Board:



Yvette Ball
Chair

**EPSOM AND EWELL CITIZENS ADVICE BUREAU
INDEPENDENT EXAMINERS' REPORT TO THE MEMBERS OF EPSOM AND EWELL CITIZENS
ADVICE BUREAU**

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 March 2023

Responsibilities and basis of report

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

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

Independent examiner's statement

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 the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [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 accounts to be reached.



Olayinka Tomori ACA DChA

**Longmeade Consult Ltd
Regus House
Victory Way,
Admiral's Park
Kent, DA2 6QD**

19th September 2023

Epsom & Ewell Citizens Advice Bureau
Statement of Financial Activities for the year ended 31 March 2023

INCOME & EXPENDITURE ACCOUNT

	Note	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Total funds 2022 £
Income from:					
Donations	2	2,524	250	2,774	2,677
Charitable activities	3	195,605	145,824	341,429	331,366
Other (<i>including fundraising</i>)	4	8,278	-	8,278	4,959
Total Income		206,407	146,074	352,481	339,002
Expenditure on:					
Raising funds	5	11,656	-	11,656	8,150
Charitable activities	5	190,494	158,192	348,686	330,083
Total Expenditure		202,150	158,192	360,342	338,233
Net income/(expenditure) for the year		4,257	(12,118)	(7,861)	769
Transfer between funds	13	(11,821)	11,821	-	-
Net movement in funds		(7,564)	(297)	(7,861)	769
Reconciliation of funds:					
Balances brought forward 2022	13	115,457	5,188	120,645	119,876
Balances carried forward 2023	13	107,893	4,891	112,784	120,645

There are no recognised gains or losses in the above two financial years other than those included in the Statement of Financial Activities. All activities derive from continuing operations.

The notes on pages 9 to 19 form part of these financial statements.

Full comparative figures for the year ended 31 March 2022 are shown in note 14.

Epsom & Ewell Citizens Advice Bureau
Balance Sheet as at 31 March 2023

	Note	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Total funds 2022 £
Tangible Fixed Assets					
Computer Equipment	8	-	-	-	-
Current Assets					
Debtors	9	3,602	-	3,602	6,562
Cash at bank and in hand		183,639	38,017	221,656	207,523
		187,241	38,017	225,258	214,085
Creditors – amounts falling due within one year	10	(79,348)	(33,126)	(112,474)	(93,440)
Net Current Assets		107,893	4,891	112,784	120,645
Net Assets		107,893	4,891	112,784	120,645

Represented by:

Funds of the Charity

General Funds	13	107,893	-	107,893	112,542
Designated Funds	13	-	-	-	2,915
Restricted Funds	13	-	4,891	4,891	5,188
		107,893	4,891	112,784	120,645

For the year ended 31st March 2023 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 company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for

- complying with the requirements of Sections 386 & 387 of the Companies Act 2006 with respect to accounting records and
- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 & 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with FRS102 SORP

The financial statements on pages 7 to 19 were approved by the Board of trustees and authorised for issue on 19th September 2023 and are signed on its behalf by:



.....
Yvette Ball, Chair



.....
Patrick O'Driscoll, Treasurer

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2023

Accounting policies

Basis of preparation

Epsom and Ewell Citizens Advice Bureau (also known as Citizens Advice Epsom & Ewell) is a charitable company limited by guarantee in the United Kingdom. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 20 of this Report and Accounts.

The nature of the charity's operations and principal activities are in providing advice and counselling to the general public. The charity constitutes a public benefit entity as defined by FRS 102.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition issued in January 2019), (the Charities SORP (FRS102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice.

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

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

Income

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

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

Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable and when the amounts are known with certainty and are measurable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charitable company, are recognised when it becomes unconditionally entitled to the grant.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

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

Expenditure

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

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

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include independent examiner fees and costs linked to the strategic management of the charitable company.

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

Fund accounting

Restricted funds

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

Unrestricted funds

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

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

Tangible fixed assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. Fixed assets are capitalised if their value is over £2,000.

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

Debtors and creditors receivable / payable within one year

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

Recognition of liabilities

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

Employee benefits

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

A pension scheme for employees is operated on a defined contributions basis. Contributions are expensed as they become payable.

VAT

Expenditure included in the accounts includes VAT as the bureau does not recover VAT. Irrecoverable VAT is included within the relevant costs in the Statement of Financial Activities.

Tax

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

Leases

Rentals payable and receivable under operating leases are charged to the SOFA on a straight line basis over the period of the lease. However, there have been no such costs in 2022/23.

Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have thoroughly reviewed our financial position, considered the level of unrestricted funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2 Donations

	Unrestricted	Restricted	Total 2023	Total 2022
	£	£	£	£
Voluntary income				
Citizens Advice Surrey	-	-	-	1,158
Other donations (including gift aid)	2,524	250	2,774	1,519
	2,524	250	2,774	2,677
2022	2,677	-	2,677	

3 Charitable Activities

	Unrestricted	Restricted	Total 2023	Total 2022
	£	£	£	£
Epsom & Ewell Borough Council	129,059	13,650	142,709	142,696
Dept for Business, Energy & Industrial Strategy in partnership with Citizens Advice	-	-	-	5,937
Money & Pensions Service in partnership with Citizens Advice	-	15,524	15,524	33,587
Citizens Advice	15,727	-	15,727	26,367
The Henry Smith Charity	-	27,400	27,400	27,000
NHS Surrey Heartlands ICB	-	41,000	41,000	41,000
Community Foundation for Surrey	5,000	1,250	6,250	1,865
Big Lottery Fund	-	-	-	3,500
Leeds Building Society	700	-	700	-
Epsom and Ewell Parochial Trusts	452	-	452	634
Surrey County Council	44,667	-	44,667	1,780
Contracts & Fees				
Rosebery Housing Association	-	47,000	47,000	47,000
	195,605	145,824	341,429	331,366
2022	159,692	171,674	331,366	

Further information about these grants are provided in the Report of Directors and Trustees.

4 Other Income

	Unrestricted	Restricted	Total 2023	Total 2022
	£	£	£	£
Aviva Community Fund	6,021	--	6,021	-
Big Lottery Fund	-	-	-	200
Arnold Clark	-	-	-	1,000
Ruxley Foundation	-	-	-	500
Surrey County Council	-	-	-	1,572
Fundraising and other income	1,653	-	1,653	869
Investment income	604	-	604	818
Total Other Income	8,278	-	8,278	4,959
2022	4,959	-	4,959	

5 Analysis of expenditure

	Generalist Advisory Services (Unrestricted funds)	Specialist Advice and Information (Restricted funds)	2023	2022
	£	£	£	£
Raising funds				
Staff costs	10,769	-	10,769	7,749
Support costs	887	-	887	401
Activity total	11,656	-	11,656	8,150
2022	8,150	-	8,150	
Charitable Activities				
Staff costs	98,961	130,919	229,880	206,231
Support costs	91,533	27,273	118,806	123,852
Activity total	190,494	158,192	348,686	330,083
2022	146,596	183,487	330,083	

	Generalist Advisory Services	Specialist Advice and Information	2023	2022
	£	£	£	£
Support Costs				
Governance	860	239	1,099	1,260
Management	31,681	8,735	40,416	39,991
Office, IT & communications	13,305	4,976	18,281	23,632
Premises	45,441	13,027	58,468	58,468
Other	1,133	296	1,429	501
Activity Total	92,420	27,273	119,693	123,852
2022	83,457	40,395	123,852	

The basis of allocation of support costs is hours contributed by staff and volunteers.

6 Governance costs

These are costs associated with the governance of the charity and include an independent examination cost of £960 (2022: £960).

7 Information regarding Trustees, Directors and Employees

	2023	2022
	£	£
Wages and salaries	245,366	222,902
Social security costs	14,034	11,773
Pension costs	7,006	6,330
	<u>266,406</u>	<u>241,005</u>

The average number of employees, analysed by function was:

	2023	2022
Charitable purposes	10	10
Fundraising & publicity	1	1
Management and administration of charity	2	2
	<u>13</u>	<u>13</u>

Most staff are employed on a part time basis. The average number of full time equivalent staff employed is 8.4.

No employee received remuneration of more than £60,000 (2022: None).

No Trustee was remunerated for any services (2022: None).

No expenses were claimed by any members of the Trustee Board in the year ended 31 March 2023 (2022: £nil). No trustee indemnity insurance was purchased.

£2,362 was paid in the year ended 31 March 2023 (2022: £1,788) for various insurance services, including professional indemnity cover.

The Chief Executive Officer is the key management personnel who received total employment benefits of £39,629 (2022: £38,291)

8 Tangible Fixed Assets

	2023	2022
	£	£
Cost – Computer Equipment		
At 31 March 2022	4,812	4,812
Additions	-	-
At 31 March 2023	4,812	4,812
Depreciation – Computer Equipment		
At 31 March 2022	4,812	4,812
Charge for the year	-	-
At 31 March 2023	4,812	4,812
Net book value – Computer Equipment		
At 31 March 2023	-	-

In the year ended 31 March 2019 the office server was upgraded and resulted in capitalisation of £4,812. In the year ended 31 March 2021 this asset was fully depreciated with a final charge of £1,606.

9 Debtors

	Total	Total
	2023	2022
	£	£
Miscellaneous debtors	2,847	4,591
Prepayments	755	1,971
	3,602	6,562

10 Creditors - amounts falling due within one year

	Total	Total
	2023	2022
	£	£
Deferred income (grants received in advance)	77,333	79,505
Other creditors including tax and social security	26,873	7,066
Accruals	8,268	6,869
	<u>112,474</u>	<u>93,440</u>
 Movement in deferred income		
<i>Balance brought forward 1 April</i>	79,505	53,380
Citizens Advice partnership funds	2,195	(21,595)
Surrey County Council	9,333	51,220
Henry Smith Foundation	(13,700)	200
Big Lottery	-	(3,700)
<i>Balance carried forward 31 March</i>	<u>77,333</u>	<u>79,505</u>

11 Related party transactions

There were related party transactions Citizens Advice HQ in relation to insurance and information services. There have been no other related party transactions.

12 Pension Scheme

The charity implemented an auto-enrolment scheme with NEST (a defined contribution occupational pension scheme) with effect from 1 July 2017, in place of Scottish Widows. NEST is backed by the government. The company contributed 3% of pensionable earnings and the employees pay at least 5%.

The pension cost shown in the accounts for the year represents contributions payable by the company and amounted to £7,006 (2022 £6,330). There were no significant contributions payable or outstanding at the year end.

13 Movement in funds

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
Restricted Funds:					
Debt advice	-	59,550	(61,336)	1,786	-
Mental Health	-	43,350	(51,974)	8,624	-
Henry Smith MH Outreach	2,868	27,400	(26,570)	-	3,698
Money & Pensions Service	1,329	15,524	(18,264)	1,411	-
Emergency Fund	991	250	(48)	-	1,193
Total Restricted Funds	5,188	146,074	(158,192)	11,821	4,891
Unrestricted Funds:					
General fund	112,542	206,407	(202,150)	(8,906)	107,893
Designated funds	2,915	-	-	(2,915)	-
Total Unrestricted funds	115,457	206,407	(202,150)	(11,821)	107,893
Total funds	120,645	352,481	(360,342)	-	112,784

The £11,821 transfers from unrestricted funds into the restricted funds includes notional costs that are not recoverable from the funders or specific project reserves.

Restricted Funds

Debt Advice: A restricted fund financed by Epsom and Ewell Borough Council and Rosebery Housing Association to support our dedicated money and debt advice team for those in the most difficult of situations.

Mental Health: A restricted fund supported by the NHS and Community Foundation for Surrey to support our project for those with severe and enduring mental health issues.

Henry Smith MH Outreach: A restricted fund financed by The Henry Smith Charity to support our outreach work for those with severe and enduring mental health issues who are being discharged from psychiatric wards.

Money & Pensions Service: A restricted fund financed by the Money & Pensions Service in partnership with Citizens Advice to fund Trainee Debt Advisors to enable us to meet the higher demand for money advice services anticipated due to the COVID-19 pandemic.

Emergency Fund: A restricted fund paid for by an anonymous donor to allow the bureau manager to make small provision to people in the Epsom and Ewell area where such funding cannot be obtained by other means.

Designated Funds

Redundancy reserve

This reserve has been designated by the Trustees for the purpose of covering any redundancy and associated costs that may arise due to the end of existing funding streams.

Comparative Movement in Funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Restricted Funds:					
Debt advice	1,627	59,550	(64,330)	3,153	-
Mental Health	-	45,600	(51,096)	5,496	-
Henry Smith MH Outreach	1,942	27,000	(26,074)	-	2,868
Money & Pensions Service	3,831	33,587	(36,089)	-	1,329
BEIS IT Fund	-	5,937	(5,773)	(164)	-
Emergency Fund	1,116	-	(125)	-	991
Total Restricted Funds	<u>8,516</u>	<u>171,674</u>	<u>(183,487)</u>	<u>8,485</u>	<u>5,188</u>
Unrestricted Funds:					
General fund	111,360	167,328	(154,746)	(11,400)	112,542
Designated funds	-	-	-	2,915	2,915
Total Unrestricted funds	<u>111,360</u>	<u>167,328</u>	<u>(154,746)</u>	<u>(8,485)</u>	<u>115,457</u>
Total funds	<u>119,876</u>	<u>339,002</u>	<u>(338,233)</u>	<u>-</u>	<u>120,645</u>

The £8,649 transfer from unrestricted funds into the restricted funds includes notional costs that are not recoverable from the funders or specific project reserves. The £164 transfer related to the balance of spend allocated to this grant being made from unrestricted funds.

14 Comparative Statement of Financial Activities

	Unrestricted funds £	Restricted funds £	Total funds 2022 £
Income from:			
Donations and legacies	2,677	-	2,677
Charitable activities	159,692	171,674	331,366
Other (<i>including fundraising</i>)	4,959	-	4,959
Total Income	167,328	171,674	339,002
Expenditure on:			
Raising funds	8,150	-	8,150
Charitable activities	146,596	183,487	330,083
Total Expenditure	154,746	183,487	338,233
Net income/(expenditure) for the year	12,582	(11,813)	769
Transfer between funds	(8,485)	8,485	-
Net movement in funds	4,097	(3,328)	769
Reconciliation of funds:			
Balances brought forward 2021	111,360	8,516	119,876
Balances carried forward 2022	115,457	5,188	120,645

There were no recognised gains or losses in the above two financial years other than those included in the Statement of Financial Activities. All activities derived from continuing operations.

Charity Information: Legal & Administrative Details

Trustees:

Trustee	Role	Resigned	Appointed
Peter Edwards	Chair	6 December 2022	
Yvette Ball	Chair		8 August 2022
George Bell			
Simon Culhane	Vice-Chair		16 January 2023
Ian Davison		20 September 2022	
Andrew Heffernan			14 May 2022
Shaun Jones			
Patrick O'Driscoll	Treasurer		
Fiona Taylor			14 May 2022
James Thornton			16 January 2023
Hardik Trivedi			8 August 2022
Bernie Watson		20 September 2022	

Chief Executive Officer: Lisa Davis

Charity Registration Number: 1085779

Company Registration Number: 4079521

Financial Conduct Authority Reference Number: 617607

Company Secretary: Peter Edwards (to 6 December 2022)
Clare Boothroyd Brooks (from 16 January 2023)

Principal Office:

The Old Town Hall,
The Parade, Epsom, Surrey,
KT18 5AG

Main Bankers:

Charities Aid Foundation

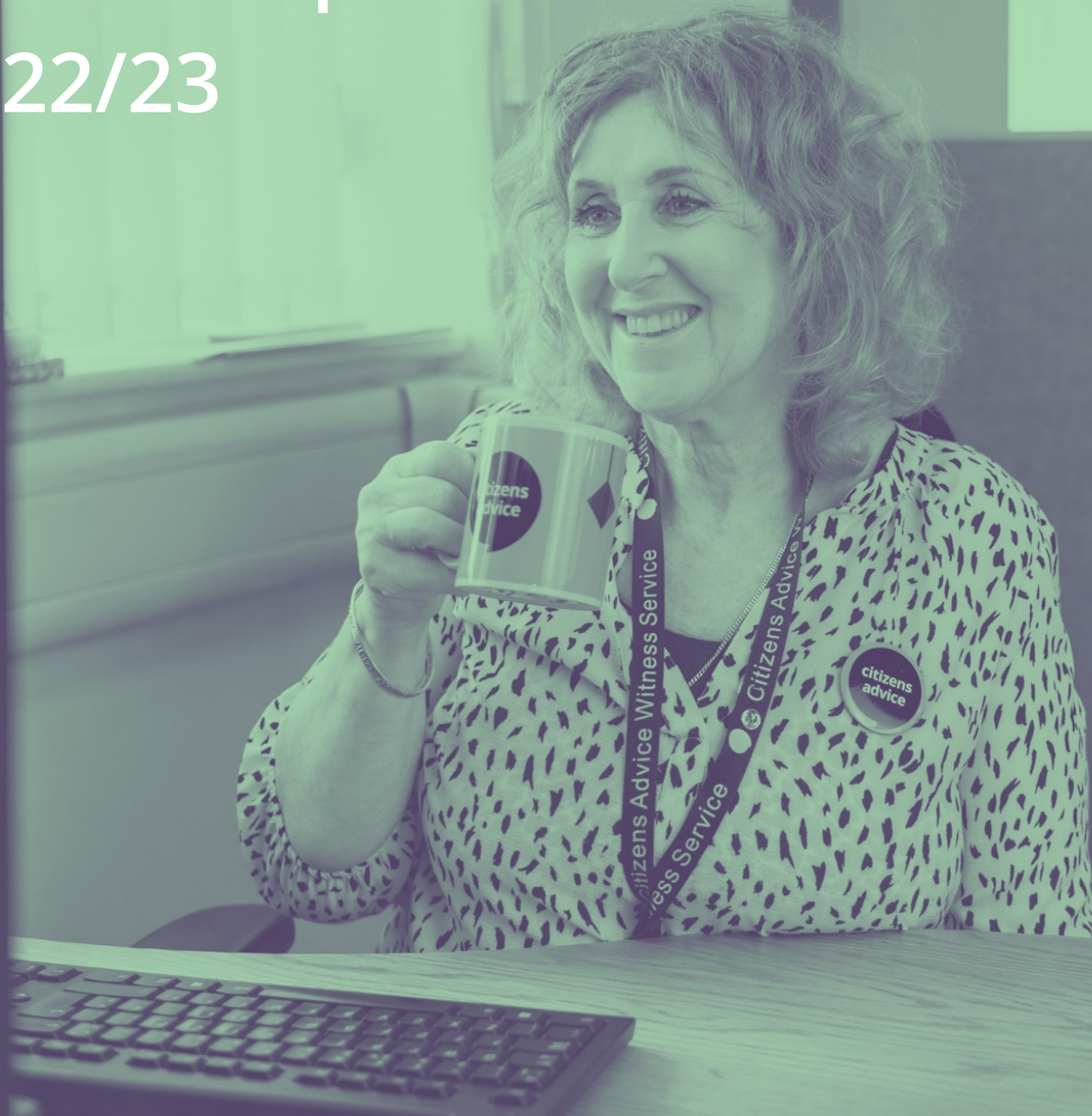
Independent Examiner:

Olayinka Tomori ACA DChA for
Longmeade Consult Ltd

Citizens Advice Epsom & Ewell

Annual Report

2022/23



**citizens
advice**

**Epsom
& Ewell**

Contents

1	Foreword from the Chair
2 - 3	Who we are
4	Case Study: digital exclusion
5	Chief Executive Report
6	Our People
7- 8	Our Activities: key statistics and issues
9	Case Study: energy advice
10-12	Our Activities: specialist projects
13	Case Study: money advice
14	Our Impact
15	Our Partners
16	Case Study: mental health
17	Our Finance
18 - 20	Our Governance

Foreword from the Chair

Citizens Advice Epsom & Ewell is a local charity which offers free, impartial advice to help people in our community with a range of issues, including benefits, housing, debt and many others.

This year the majority of issues related to the high and rising costs of living. We gave energy advice to people throughout the winter and, with the Good Company, ran the Epsom & Ewell Energy Support Scheme initiated by Chris Grayling, MP.

As a small charity, we are seeking grants and funds in a very competitive environment. Our team achieve excellent results but, if we are to expand to help more people, we need more income.

We are indebted to Epsom & Ewell Borough Council (EEBC) which generously provides our core grant and our office accommodation. I'd also like to acknowledge our key funders, Surrey Heartlands ICB, Henry Smith Charity, Rosebery Housing Association, the Money & Pensions Service and Surrey County Council, and all of the kind donors who support our charity.

Our highly skilled team does a brilliant job of advising those who contact us through a variety of different channels. But we do need more volunteers, and have been actively recruiting this year. We provide full training and plenty of support to build volunteers'

confidence and skill base.

This year saw Peter Edwards' resignation as Chair. He successfully led CAEE for five years and ensured a smooth transfer to me in December 2022. My thanks to him in particular and to Ian Davison and Bernie Watson who left the Board last year after stalwart service. I am pleased to say we recruited several new members, Fiona Taylor, Hardik Trivedi, James Thornton and Simon Culhane. We also welcomed Clare Brooks as Company Secretary. The experience of the existing trustees continues to give invaluable support with sound ideas on our future strategy and operations.

Our areas of focus for the coming year are: income generation; volunteer recruitment; and enhancing our brand, which will each mean we reach more people in need of the help we offer.

We can only do this thanks to the dedication and expertise of staff, volunteers and the Board who take on the challenges of the current operating environment with unfailing enthusiasm. I also want to thank our donors and supporters for their generous assistance, enabling us to serve the people of Epsom and Ewell as helpfully as we can.

Yvette Ball
Chair of Trustee Board

'Our areas of focus for the coming year are: income generation; volunteer recruitment; and enhancing our brand, which will each mean we reach more people in need of the help we offer.'



Who we are

We are Citizens Advice Epsom & Ewell

We are an independent local charity that has been providing advice and information to people living in the borough of Epsom & Ewell since 1939. As part of the national Citizens Advice network across England & Wales, we are run by an incredible team of dedicated volunteers, supported by a small team of paid staff.

We value diversity, promote equality and challenge discrimination wherever we see it.

Our Mission:

To help people overcome their problems and find a way forward by providing free, confidential, high quality and impartial information and advice; and

To collect evidence to campaign for changes to central and local government social policy to materially improve the lives of our clients.

Our Vision:

To create an environment in which everyone living, working or studying in the borough is easily able to get the advice they need, whoever they are and whatever the problem.

How our activities deliver public benefit:

The Trustees have had regard to the Charity Commission's public benefit guidance where relevant, our main activities and who we try to help are explained throughout this report.

**When we say we're for
here for everyone, we
mean it.**

**People rely on us because
we're independent and
totally impartial.**



Who we are

Our Strategic Objectives:



Access to services - we will make it easier for people to get advice across all channels. Working in partnership with other local agencies we will help as many clients as possible and respond to changing patterns of demand.



Improve policies and practices affecting peoples day to day lives - we will develop and contribute to research and campaign activities with the aim of achieving significant improvements to public and private sector policies and practices.



Sustainability - we will ensure the long term sustainability and effectiveness of our services by securing funding, focusing on good governance and management and developing skilled and motivated staff.

Our Quality Frameworks

We work to nationally recognised quality frameworks. Our advice giving skills meet the Advice Quality Standard. Organisations that hold this standard have demonstrated that they are easily accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of their clients. Our debt work is regulated by the Financial Conduct Authority.



Case Study: digital exclusion

How we helped John*

John was a gardener but due to a health condition had to stop work. He applied for Universal Credit, and as he could no longer afford to rent privately needed to leave his home and apply to go on the housing register.

All forms are now online and many of our clients struggle with online processes. Some have not learnt to use computers at school or had office jobs, others do not have access to the internet or the necessary devices, and do not have the confidence to complete what can be a life changing form online.

John had a mobile phone but no computer or printer, so worked with our digital exclusion adviser to understand the online systems. Our adviser helped John complete the housing register application which could only be successfully accessed via a full size screen. She also helped John access his online bank and Universal Credit accounts to download information and provide the necessary supporting documents.

In another appointment following the theft of John's mobile, she helped with the set up of the new phone, and re-establishing access to online accounts and emails.

Without a full understanding of IT, a computer, a good internet connection and the ability to pay for more than a basic 'pay as you go' phone contract, some people struggle with seemingly simple online tasks and find themselves digitally excluded from many areas of every day life.

Our digital exclusion adviser helps ease the significant stress on these clients providing support through the online processes.



* Names and certain details have been changed or omitted to preserve client anonymity

Chief Executive Report

Key Achievements

This year saw so many of our clients affected by increased energy prices and the rising costs of living. We established and ran the Epsom & Ewell Energy Support Scheme with the Good Company. This raised £48,000 to help local people pay their energy bills, buy energy efficient appliances and obtain money saving advice. Following the success of the scheme, we aim to roll it out again next year.

We're here for everyone, whatever the problem. But our preventative workstreams are equally important. One example is our Financial Literacy Project for young people aged 16-18, providing training on financial capability prior to leaving education. This enables them to feel more confident about money management. Due to funding from Surrey County Councilors' Members Allocations, we ran a pilot at Epsom & Ewell High School training over 100 students and have confirmed we will run it again next year.

One of our key unique selling points is our face to face service. The ability to provide in person advice is vital for so many people, particularly where there has been a move away from this in recent years. To be able to extend our drop in service to two days and provide local outreach services has enabled so many vulnerable and excluded individuals to have access to much needed advice.

Looking to the future

Our strategy for next year focusses on our people, our finances and our brand.

Volunteers are our backbone and we need more to ensure we can meet demand and extend our in person and outreach services. We will focus on recruitment and retention of a diverse group of volunteers to increase our capacity going forward.

As a local charity, we know that the funding landscape is extremely competitive. We need to raise awareness of who we are and what we do (our brand) to provide better opportunities for income generation and to build potential funding partnerships.

And Finally

I want to personally thank Peter Edwards, our former Chair, who recruited me almost five years ago and was a constant support to CAEE and me personally. Peter, Ian Davison and Bernie Watson all stepped down from trustee roles having provided the management team with their time and expertise, for which we are so appreciative.

It has been wonderful working with our new Chair, Yvette Ball, who brings a wealth of experience to the role. Similarly, the new trustees this year have ensured CAEE continues to grow and diversify to better meet staff and client needs.

To our staff and volunteers, thank you doesn't seem quite enough, but you do great work every day and you make a difference.

Lisa Davis
Chief Executive

'One of our key unique selling points is our face to face service.'

To be able to extend our drop in service and provide local outreach services has enabled so many vulnerable and excluded individuals to have access to much needed advice.'



Our People

Our inspirational volunteers continue to be the backbone of our organisation and we are forever grateful for their time and commitment.

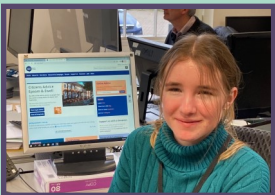
55+
volunteers

Longest serving
32 years

10
joined us in 2022/23

Supported by
13 paid staff (7.7 FTE)

and 9
trustees



Over the last year we have seen major change to our ways of working with many of our volunteers returning to the office, others working from home and others a mix of the two! It is great to be able to offer this flexibility for our volunteers without whom we could not provide the level and quality of service that we do.

We are always looking at ways of enhancing our service to meet the needs of the local community and have developed a number of new roles:

- Recognising that everything is now online, from booking a GP appointment to completing a benefits form, **the role of digital support adviser** was created to support those without easy access to the internet or to navigate often daunting and complex online forms
- With the hardship caused by rising energy costs and the cost of living crisis we introduced **the role of energy adviser**, who specialises in Energy Advice from Money Saving Tips to finding potential grants.

As well as offering face to face and telephone services, we have been able to **reintroduce our drop in sessions** on a Tuesday and Thursday and are hoping to extend this further next year as our volunteer numbers grow.

To this aim we have been **actively recruiting volunteers** throughout the year, including attending charity volunteer fairs. We plan to attend more community events to raise awareness of the opportunities we offer, and to show what a friendly and supportive place it is to volunteer at.

'I've found Citizens Advice a supportive environment to work in and a great learning opportunity. I love the satisfaction of finishing the day knowing I have made a difference to someone who really needed help.'

2022-23 Key Statistics



We helped
2,660 people



We addressed
8,256 issues

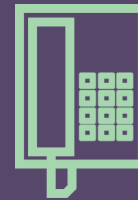


We contacted
12,959 clients and
third parties



£1,008,032
income gained for
our clients

How clients contacted us:



39% by phone



35% via email



26% in person or in
other ways



8,217 people visited
our website

Our Activities

The top five issues we helped people with in 2022/23 were:

**Benefits
& tax credits**

2,655 issues (32%)

Debt

1,308 issues (16%)

Housing

1,119 issues (14%)
















**Relationships
& family**

488 issues (6%)

**Charitable
support &
food banks**

439 issues (5%)

However, our free high quality advice service covers a huge range of areas, such as:

-  Consumer goods & services
-  Legal
-  Relationships & family
-  Debt & money
-  Housing & the homeless
-  Neighbour disputes
-  Education
-  Employment
-  Energy
-  Health services & community care
-  Discrimination
-  Welfare benefits & tax credits
-  Immigration & asylum
-  Tribunal support
-  Support for the digitally excluded

**We are here to help. Whoever you are.
Whatever the problem.**

Case Study: energy advice



How we helped Emily*

Emily initially attended one of our drop in sessions unable to afford her heating costs due to increasing prices. She was struggling to stay warm, which was essential due to her medical conditions.

We helped Emily with an emergency grant to top up her prepayment meters, allowing her to put the heating on for the first time in a while. We also booked Emily in for an energy appointment to understand her situation in more detail and see how else we could help.

Emily was on a low income, living in a Housing Association property with her adult child who had disabilities. As part of the energy appointment a benefits check was carried out. The Adviser also checked to see if she was on the best energy tariff, and as Emily was vulnerable that she was on the Priority Services Register. As a result she received the Warm Home Discount of £150.

Emily was given energy saving tips and the Adviser looked at ways to reduce her gas and electricity usage through energy saving appliances. Using funds from our Epsom & Ewell Energy Support Scheme we purchased an air fryer and thermal curtains which she had been unable to afford. Emily was extremely grateful and told us that the appliances had helped lower her bills.

Without the generous donations made by the local community to our Winter Poverty funds we would not have the ability to help clients like Emily to allow them to heat their homes and feel more in control of their energy costs.

*Names and certain details have been changed or omitted to preserve client anonymity

Our Activities

'No One Left Behind' Project

This year saw the start of this exciting new project, thanks to funding from Surrey County Council.

This funding allowed us to employ two part-time advisers working with the local community providing support in all advice areas, but mainly Benefits, Debt and Housing.

As well as face to face and telephone appointments, the advisers undertake outreach sessions: at the Epsom Refugee Hub, set up by the Epsom Refugee Network in partnership with We Stand for Ukraine and the Warm Hub run by the Methodist Church.

We have been fortunate to secure funding for a second year, which will allow us to continue the current outreach and expand to other locations across Epsom and Ewell.

The team has changed peoples lives by:

- getting debts written off;
- helping with applications for benefits;
- applying for grants so clients can get back on their feet;
- dealing with utility companies who do not reply; and
- organising repairs with landlords.



A grateful client said:

Fantastic, thank you so much, this will make such a difference to me!

Cost of Living Support



We saw increasing numbers of clients dealing with issues due to the cost of living crisis. As well as the advice we give, we work with local partners to provide extra support and financial help:



We ran two Winter Fuel support schemes:

The long running Wenceslas Fund with funds raised by the **Rotary Clubs of Epsom and Ewell**; and

The Epsom & Ewell Energy Support Fund in partnership with the **Good Company**.

In total £7,200 grants were paid to **58** clients in fuel poverty, helping them to pay their bills as well as allowing them to buy energy efficient goods and appliances.



Epsom Parochial Charities and Ewell Parochial Trust support our clients who have specific financial issues to help them get their lives back on track.

£12,796 hardship grants were paid to **17** clients so that they could move forward with their lives.



We also work closely with the **Epsom & Ewell Foodbank**. This year we issued **271** foodbank vouchers this year enabling **208** clients and their families to be fed.

Our Activities

Our long running specialist projects

Money Advice:

Our specialist Money Advice team provides holistic support to clients, helping them deal with financial emergencies, manage their debts and make the most of their household income.

Rosebery Housing Association, Epsom & Ewell Borough Council and the Money and Pensions Service provide the funds for this much needed service at a time of ever increasing demand.

Mental Health Outreach service:

Our specialist outreach team provides an accessible advice service for clients who suffer from severe and enduring mental illness. The Henry Smith Charity and the NHS Surrey Heartlands ICB fund this essential service which extends beyond Epsom & Ewell to cover Mole Valley, Reigate & Banstead and Tandridge.

A massive thank you to our project funders - without you we just could not afford to run these services.



Our Money Advice specialist team helped:



235 people



with
1,320 issues



gain
£264,521 income

Our Mental Health Outreach team helped:



177 people



with
851 issues



gain
£460,676 income

Our Activities

Without the support of Epsom & Ewell Borough Council none of our activities would be possible.

They provide our office space in the Old Town Hall in Epsom as well as the grants which allow us to run our core advice service.



Research & Campaigns

Equally as important as the advice we give is our research and campaigns work where we identify unfair practices and procedures. We work both locally and nationally to campaign where we feel change is needed. Our advice staff are the first point of contact in identifying both current and emerging issues and highlighting these for both the local and national research & campaigns teams.

Least year our campaigns included Scam Awareness week, Digital Exclusion, and on a national level Cost of Living.

Looking forward to 2023/24 our work on digital exclusion and cost of living will continue. In addition we will focus on local housing allowances and the availability of properties in our area within that range, along with living with disability.

We hope to run focus groups on each of these areas, so if you are interested keep an eye on our website.

Tribunals

Another area where our volunteers go 'above and beyond' is when they assist and support with benefits appeals and tribunals, when clients have been informed they are no longer eligible for benefits they appear to be genuinely entitled to and very much need.

Case Study: money advice

How we helped Carol*



Some of our cases are more complex and require specialist advice. Our specialist money advice caseworker worked with Carol throughout the year, meeting her face to face every month at our Epsom office.

Carol is a widow with twin daughters due to start Secondary School. As a victim of child abduction, slavery and trafficking, and a domestically abusive marriage to her children's father before he died of the effects of Covid, she has multiple, complex vulnerabilities. She is both illiterate and innumerate.

Our caseworker helped Carol with numerous issues including housing, benefits claims, Council Tax, repayments plans, obtaining write offs of debts (taken out in her name by her late husband), budgeting, charity applications, complaints to the Financial Ombudsman Service, and assisting with an immigration application to regularise her immigration status.

We worked with Rosebery Housing Association, the Epsom & Ewell Borough Council Ethos Project and her Job Centre work coach to provide her much needed holistic support.

Carol is now living in permanent accommodation with a clear path to Indefinite Leave to Remain and her daughters are both performing well at school. Her language skills are improving and she is volunteering both to help others and to improve her confidence. She has recently returned to practising her faith, a sign of her returning independence. Carol now feels able to manage her monthly finances, with the help of her daughters.

As a result of our collaboration with all of the agencies, in particular with Rosebery Housing Association who referred her to us as a vulnerable client, Carol's circumstances have improved immeasurably.

*Names and certain details have been changed or omitted to preserve client anonymity

Our Impact

Our value to society:

We help thousands of people year on year, which gives us an insight into the challenges that people in our community face every day.

For every **£1**
invested in us,
our clients
benefit by
£3.51



This year we saved
the government
and public services
£1.2m



Our wider public value to society was
£8.4m in total.

Put another way that is **£23.81** for
every **£1** invested in us.

* Figures calculated using a Treasury approved Citizens Advice financial model

What our clients say about us:

'You were of invaluable help to me. I knew nothing about what I could claim and you made my life a lot better.'

'There is so much blame and shame when caught up in the vicious cycle of poor mental health. CAEE is the only service that doesn't close its door if you have found it difficult to engage.'

'Thank you very much, I'd be completely lost without your help.'

'Extremely efficient, reliable and reassuring. They took a lot of stress out of my life. Exceptional service!'

'Being able to have face to face appointments is very useful!'

'Thank you, that really helps. I feel much better knowing why, instead of just being told no.'

Our Partners

Ewell Parochial Trusts & Epsom Parochial Charities

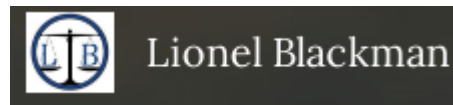
The
Henry Smith
Charity
founded in 1628

ROSEBERY
HOUSING ASSOCIATION




PEACOCK & CO
Solicitors

rhw
solicitors




We work closely with a large array of local partners to provide a holistic and streamlined advice service for the benefit of the whole community:

 **5** local solicitors firms, **Jacky Lewis Family Law**, **TWM Solicitors**, **Peacock & Co Solicitors**, **Lionel Blackman Solicitors**, and **RHW Solicitors** offer our clients pro-bono family law appointments.

 **2** **Surrey County Councillors** awarded us grants to run a financial literacy course for local students.

We worked with **Epsom & Ewell High School** preparing a course for their sixth form students, to set them up with the vital financial skills needed after leaving school. We also aimed to start conversations within family groups and the wider community about money management and where they can seek help in future.

 We **increased awareness of our services** by having a stall at the many community events held in the area, such as the Epsom Mental Health Festival, Volunteer and Jobs Fairs, and the Epsom Jubilee Family Festival.

Case Study: mental health



How we helped Anya*

Anya was referred to us following a rapid deterioration in her mental health. She was suffering with acute anxiety, depression and post traumatic stress disorder. She was a single parent and reliant on state benefits, having to leave her employment due to her poor health. As a result, Anya was suffering severe hardship which was exacerbating her mental health condition. The impact was so great she required intervention from the Crisis Team.

Our specialist mental health caseworker worked with Anya for over a year, during which we helped her secure funds to cover her rent shortfall through two discretionary housing applications. These funds prevented Anya from getting into rent arrears and potential action from her landlord.

We also supported Anya with a successful Council Tax discretionary relief application, which resulted in the write off of her arrears. We assisted with her PIP application, from the very beginning when completing the form through to representing her at a successful appeal against the initial decision. This resulted her being awarded a year's backdated payment as well as a further award for four years.

Overall we helped Anya gain over £17k income meaning that her quality of life improved greatly and her mental health stabilised. Anya wrote to us to thank us for all our help saying she could not have got through the difficult time in her life without the support from our mental health project.

*Names and certain details have been changed or omitted to preserve client anonymity

Our Finances

Summary Financial Review

Like most charities, 2022/23 was a challenging year in terms of funding and volunteer recruitment and retention. Governance requirements are increasing while inflationary and cost pressures continue to dominate the market and our funders.

Our Trustee board continues to seek alternative income streams to supplement our loyal funding partners, to whom we are very grateful for their continued support.

A huge thank you to all our staff and volunteers, without whom we would not be able to offer our services to those who need them.

Patrick O'Driscoll
Treasurer

Summary Statement of Financial Activities*

Income	2022/23 £	2021/22 £
Donations & Legacies	2,774	2,677
Charitable Activities	341,429	331,366
Other income (including fundraising)	8,278	4,959
Total Income	352,481	339,002
Expenditure		
Charitable activities	348,686	330,083
Raising funds	11,656	8,150
Total Expenditure	360,342	338,233
Operating (Deficit)/ Surplus	(7,861)	769
Funds as at 1st April 2022	120,645	119,876
Funds as at 31st March 2023	112,784	120,645

* Detailed Accounts are available on request or via the Charity Commission website.

Summary Balance Sheet as at 31st March 2023*

Current Assets	2022/23 £	2021/22 £
Debtors	3,602	6,562
Cash at bank	221,656	207,523
Total current assets	225,258	214,085
Current Liabilities		
Creditors, amounts falling due within 1 year	(112,474)	(93,440)
Net current assets	112,784	120,645
Total assets less current liabilities	112,784	120,645
Funds		
Unrestricted funds	107,893	112,542
Designated funds	-	2,915
Restricted funds	4,891	5,188
Total assets	112,784	120,645

Our Governance

Our Trustees in 2022/23

Our Trustees are all volunteers from the local community, who have gained considerable skills, knowledge and experience in their working lives.

The Board works with the Chief Executive and her team to guide, govern, shape strategy and give direction. Several trustees have responsibilities for specific areas of the Board's work, such as Finance, Human Resources, Research & Campaigns and Mental Health.

The Board reviews its performance annually in order to identify any development needs and set itself objectives, and also to look at how effective trustees are in working together and with staff in areas such as leadership and strategic planning, income generation, financial management, risk management, service delivery, and employment matters. To assist with this we use the performance appraisal template drawn up by the national charity and invite staff feedback.



Yvette Ball (Chair) spent her professional career with the Probation Service culminating as Chief Officer of Gloucestershire and then of Surrey. With retirement her volunteer career has included Chair of Faith in Action Merton Homelessness Project and then of Refugees at Home. She is the lead Trustee for service delivery.



Simon Culhane's (Vice-Chair) previous roles include Chief Executive of the Chartered Institute for Securities & Investment and working with blue-chip financial companies including Lloyds Bank and Deutsche Bank. He also worked in the NHS and in central Government where he was Deputy Director of the Prime Ministers' Efficiency Unit. Simon is lead Trustee for performance and fundraising.



Shaun Jones is a retired oil industry international tax director, and a former Inspector of Taxes. He is also a trustee of Carers of Epsom and vice chair of Epsom Parochial Charities. Shaun joined the Board in 2006 and was Chair from 2007 to 2013. He is lead Trustee for Mental Health and IT.

We are governed by a Board of Trustees, who are all volunteers for the charity.

The Trustees have ultimate responsibility for the charity's vision, values, ethos and strategy as well as for overall performance. They ensure we comply with all legal requirements and have the highest possible standard of governance.

There are four formal Board meetings each year, with sub-committees responsible for Finance and Human Resources.

The Chief Executive is responsible for delivering the strategic objectives and managing the organisation, its paid staff and volunteers.

Our Governance



George Bell has over 20 years' experience as a consultant, advising on all aspects of strategy and change management. He has held board roles and founded a number of companies specialising in organisational transformation. George is lead Trustee for business development.



Patrick Driscoll (Treasurer) is an accountant with over 25 years' experience. He was the Chief Financial Officer for an ultra high net worth family office. Currently he has his own financial consultancy business and is a trustee for a number of charities. Patrick chairs the Finance Committee and is lead Trustee for risk management.



Fiona Taylor has 35 years' experience in the transport industry, holding a number of director and senior leadership roles, she also spent several years as a self-employed consultant. She has previous experience as both a non-executive director and a trustee. Fiona chairs the HR Committee and is lead Trustee for equality, diversity and inclusion.



Andrew Heffernan initially worked in brand marketing roles, following which he qualified as a teacher. He then worked for an educational charity before taking on the role of Membership and Marketing Director for a leading social care membership body. Andrew is lead Trustee for research & campaigns.



Hardik Trivedi is an experienced consultant having delivered transformation projects across government and commercial organisations. Prior to consulting he was a systems engineer within the UK Ministry of Defence. Hardik is our lead Trustee for money and debt advice.

Legal & Administrative Details

Charity Registration: 1085779

Company Registration: 4079521

Financial Conduct Authority:
FRN:617607

Company Secretary:
Clare Brooks

Principal Office:
The Old Town Hall,
The Parade, Epsom, Surrey,
KT18 5AG

Main Bankers:
Charities Aid Foundation

Independent Examiner:
Olayinka Tomori ACA, DCLA for
Longmeade Consult Ltd

Our Governance



James Thornton has over 20 years' experience in communications, media & marketing, specialising in healthcare. He is Assistant Director of Communications for Epsom & St Helier University hospitals and has also worked for Healthy London partnership in areas such as Violence Reduction and the NHS on the 'Everyone in' homeless health programme. James is lead Trustee for marketing and communications.



Company Secretary

Clare Boothroyd Brooks is a qualified chartered secretary and has worked in governance roles in a variety of organisations including a large pension scheme, city fund manager and most recently at St George's, University of London.


By invitation Epsom & Ewell Borough Council appoints two councillors as its representatives who attend meetings as non-voting observers.

The Council's representatives for this year were Councillors Liz Frost and Barry Nash. We record here our grateful thanks to both for their support and advice, in particular to Councillor Frost who has been a representative at our meetings for 12 years.

We extend a warm welcome to Councillors Robert Leach and Steve McCormick, their successors for the coming year.

This year saw the departure of Peter Edwards, our Board Chair since 2017, as well as Ian Davison and Bernie Watson who sat on our Human Resources and Finance Committees respectively.

We thank them all for their commitment, and the knowledge and experience they have contributed over the years, they will be missed.



**'Thank you so much for
your tireless work on
my behalf, and the kind
consideration you show me.
I really appreciate all you do
for me.'**

A thank you from one of our clients.