

Citizens Advice Epsom & Ewell

Annual Report

2024/25



Epsom
& Ewell

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Foreword from the Chair

We had a great 2024-25 year celebrating 85 years of Citizens Advice in the borough. Our AGM with staff, volunteers, trustees, partners and friends was a highlight – and a chance to thank everyone for their generous support.

We continue to assist and champion the people of Epsom and Ewell. We saw an average of 905 clients per quarter this year advising on problems and helping sort out benefits and debts. We were delighted to meet our new MP, Helen Maguire, and brief her on the key issues.

We contribute to local and national campaigns to challenge unfair practices and procedures. This year we've focused on housing improvements, reform of the rental sector and cost of living issues. Our ongoing Digital Exclusion service brings inclusivity to people who need help with online services. We offer a face to face service as well as support via email and telephone, all professionally delivered by our skilled staff and volunteers. To ensure they give the right information and access the most appropriate help everyone completes extensive training, a measure of their much appreciated commitment.

Whilst the funding environment remains challenging, we have had some major successes. Epsom and Ewell Borough Council, Surrey County Council and the NHS have continued to support us and we are enormously grateful. I also want to thank the Henry Smith Charity, National Lottery, Town and Country Housing, Community Foundation for Surrey and Family Building Society for their fantastic support this year, along with many

local partners who help deliver our much needed service.

We've been able to launch the Energy Outreach Service in new locations and started the Advice First Aid service with two other Surrey Citizens Advice offices. However, we are concerned about the future of our specialist mental health and money advice projects with the shortage of funds in the NHS and because this is the last year of funding from Town and Country Housing.

To give money advice we work to the Financial Conduct Authority's standards and achieved a clean bill of health from their recent scrutiny. The national Citizens Advice conducts a full inspection on a three-yearly basis. We achieved the top green rating for all operations and governance. My thanks to all the team for this achievement especially CEO, Lisa Davis, senior managers and trustees.

It's a good place to be as we face the future. There is much change ahead as Surrey moves into a unitary authority structure and local Citizens Advice offices consider how to develop new partnerships and ways of working together in the new environment. Collaboration is key and we're already in talks with neighbouring Boards and CEOs.

So, an exciting year ahead, it'll be a roller coaster at times, I'm sure! But with everyone's wonderful support and help we look forward to continuing to serve the people of Epsom and Ewell in the best way we can.

Yvette Ball
Chair of Trustee Board

'So we're in a strong position to face the future, but there is much change ahead and collaboration is key.'

We look forward to continuing to serve the people of Epsom & Ewell in the best way we can.'



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.



MP Helen Maguire's first meeting with the CEOs and Trustees from Epsom & Ewell and Mole Valley Citizens Advice.



Pippa, one of the new volunteers who joined us this year.



A fantastic sunny day for CAEE's summer party.



The CAEE stand at Epsom's Mental Health Awareness Day



Friends and Supporters celebrate our 85th Birthday at the 2024 AGM



How we helped Nick*

Nick was referred to our Financial and Wellbeing Support Caseworker by his Housing Association as he had fallen into arrears with his rent.

Nick has ADHD, dyslexia and dyspraxia and is a recovering alcoholic. He finds dealing with paperwork extremely difficult and came to us with piles of post that had not been dealt with. This included bailiff letters, ULEZ fines and notices from his Housing Association about action to repossess his home due to non payment of rent.

Following review of the paperwork, our caseworker discovered that Nick was in debt by nearly £24,000 with £8,820 of these being priority debts. She worked with Nick and PayPlan to consolidate all the information and agree a plan of action.

Nick was self employed which complicated the process as he had not completed his tax return for three years. PayPlan are now helping him to complete these. Our caseworker worked out the rent arrears and liaised with the Housing Association to stop repossession and ensure the rent was paid.

As part of this service Nick also received wellbeing support from the Mary Frances Trust to ensure a holistic service of support.

This case was particularly difficult as Nick did not open post and was very disorganised. He now writes in a diary and has learned tools to help him think and plan the work that he takes on, to avoid these issues arising again in future.

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

Chief Executive Report

This year marked a significant milestone for Citizens Advice Epsom & Ewell as we proudly celebrated our 85th anniversary. For over eight decades, our service has stood at the heart of the local community, providing vital, free, and impartial advice to those who need it most. This legacy of service continues to guide us as we adapt to meet the evolving challenges faced by people in Epsom and Ewell.

Among our achievements this year, we were delighted to launch our new **Energy Outreach Project**, providing much-needed support to local residents navigating the growing complexity and cost of energy usage. We also expanded our **Financial Literacy Programme**, reaching a third secondary school in the borough, empowering more young people with essential life skills.

We were honoured to be reaccredited for the **Advice Quality Standard** in both benefits and debt advice - clear recognition of the professionalism and dedication of our team. In addition, we achieved a **double green rating in our Leadership and Equality Audit**, reflecting our commitment to strong governance, inclusivity, and continuous improvement.

We are also proud to have been named the **Family Building Society's Charity of the Year** for a second consecutive year. This partnership has been instrumental in helping us extend our reach and deepen our impact.

I would like to offer sincere thanks to our funders, supporters, and trustees, your belief in our mission enables us to keep delivering high-quality, accessible advice. Special thanks go to our dedicated **staff and volunteers**, whose energy, expertise, and compassion form the foundation of everything we do. Without you, none of this would be possible.

Looking forward, we recognise the complex challenges that lie ahead, particularly in the context of **local government reform across Surrey**. We are committed to working collaboratively with our partners and colleagues across the county to ensure that the people of Epsom and Ewell continue to receive the advice and support they need to navigate uncertain times.

Lisa Davis
Chief Executive

'For over eight decades, our service has stood at the heart of the local community, providing vital, free and impartial advice to those who need it most.'



Our People

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

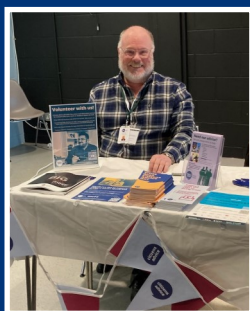
50+
volunteers

Longest serving
34 years

12
joined us in 2024/25

Supported by
14 paid staff (9.2 FTE)

and 11
trustees



We marked our 85th birthday

Celebrating
85
YEARS
Of Free Advice
1939 - 2024

citizens advice Epsom & Ewell

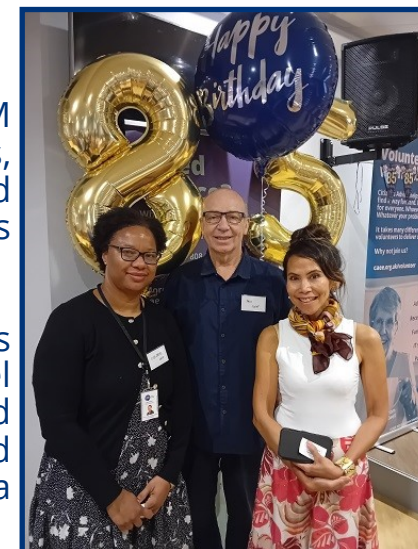
As one of the original 200 Citizens Advice branches established on 4 September 1939, CAEE helped many local people to trace family in the Forces, understand their entitlement to allowances and pensions and answered enquiries about lodgings after bomb damage.



Over the years, CAEE's remit has increased to cover an array of issues: welfare benefits, housing, debt, employment, family matters, immigration, general consumer problems and cost of living support for those in need.

We marked our birthday at the AGM in September with stakeholders, current and former staff and volunteers, supporters and friends joining in the celebrations.

A special moment at the event was when clients Paul and Isobel described how CAEE advisers helped them turn their lives around (pictured left with our CEO, Lisa Davis).



2024-25 Key Statistics



We helped
3,619 people



We addressed
10,625 issues



We contacted
12,692 clients and
third parties



£1.2m
income gained for
our clients

How we work with people:



38% by phone



31% via email



31% in person or in
other ways



15,871 people
visited our website

Our Activities

The top five issues we helped people with in 2024/25 were:

**Benefits
& tax credits**

3,768 issues (35%)

Housing

1,354 issues (13%)

Debt

1,032 issues (10%)

**Relationships
& family**

579 issues (5%)

**Charitable
support &
food banks**

561 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: household support fund

How we helped Fiona*

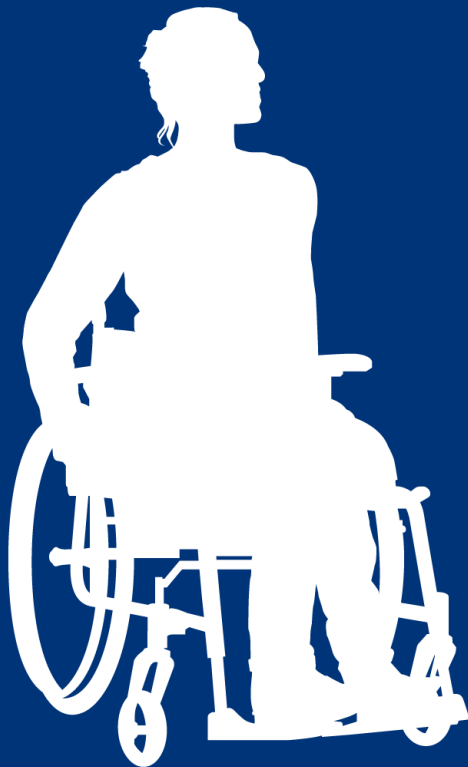
Fiona lived alone, and was struggling to meet the ever rising costs of household essentials and cover her bills, especially energy. She heard about the Household support fund and made an online application requesting help. As well as needing financial help she was in desperate need of a new bed and had been without adequate carpeting for many years as she was unable to afford it.

She had been struggling over the winter months with a chronic health condition which affected her both mentally and physically. She spent most of her time at home as a result of her health, and having inadequate flooring was having a significant impact on her mental health and wellbeing.

As we explored the issues with the client, CAEE was able to establish that the main items we could help her with were a supermarket voucher and to help with paying for floor coverings.

The Household support fund provided Fiona with a supermarket voucher and she was referred to: one of our specialist Energy Advisers who gave advice regarding switching Energy Tariffs, and to a Generalist Adviser who made an application to Epsom Parochial Charities who awarded a grant of £1,000 to cover the cost of the carpets. The client feeling empowered by the support given managed to source her own bed.

The client said 'Thank you so much this will really help me, although I get PIP I need this for the things to make my health better. When it's a big purchase it leaves me so short for the month. All the support I received was a real help in keeping on top of my condition. Getting better is one thing but staying better is what can be the difficult part so thanks so much it means a lot.'



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

Our Activities

'No One Left Behind' Project

2024/25 was the final year of this Surrey County Council funded project.

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

As well as face to face and telephone appointments, the advisers undertook outreach sessions at the Epsom Refugee Hub, set up by the Epsom Refugee Network, the Warm Hub run by the Methodist Church, and at The Pantry in Epsom, part of the Good Company.

Over the two and a half years that the project ran, the team 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:



'I feel very lucky to have been helped by an outstanding member of staff, so professional and patient. She was taught by the best!'

Household Support Fund


In line with national trends we saw increasing numbers of clients struggling with issues due to the rising costs of living.




This year Surrey County Council funded us to support Household Support fund recipients and we worked with Epsom & Ewell Borough Council to help distribute their allocation of funds directly to those clients most in need.

During the year we helped:

504 clients with **1,387** issues, and distributed **£45,000**:

 **£23,797** in supermarket vouchers to help households avoid the choice between 'heating or eating';

 **£10,180** In support for utilities either payment of debts or the repair or replacement of essential appliances; and

 **£11,023** in wider essentials, e.g. vital car repairs to ensure clients are still able to get to work.

The difference this support makes to clients and their families is crucial with one client telling us:



'I think it is wonderful that CAEE handles the fund now as its advisers have a world of knowledge and know of other ways to find help'

Our Activities

Our long running specialist projects

Money Advice:

Our FCA regulated 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. The team aims to empower clients to reach their financial goals and guide them towards a more secure financial future. The team continues to see a significant rise in the complexity of issues and its approach is individual to each client.

Town & Country Housing (Rosebery Region) and Epsom & Ewell Borough Council provided the funding 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. We provide the support information and advice needed to address their individual issues, meeting clients in hospital or within a community setting.

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 whom we could not afford to run these services.



ROSEBERY 



Our Money Advice specialist team helped:



125 people;



with
1,128 issues;



gain
£244,913 income.

Our Mental Health Outreach team helped:



193 people;



with
661 issues;



gain
£451,628 income.

Our Activities:

Surrey Adviceline

Last year we launched a Surrey-wide Adviceline phone service. A partnership project funded by national Citizens Advice and involving ten local Surrey Citizens Advice offices.

The funding enabled each local office to recruit a full time Adviceline Adviser. As the phonenumber was Surrey-wide, the ten advisers covered for each other and helped far more Surrey residents to access our services as a result.

If a client had complex queries, they were quickly and easily referred to their local office for more in-depth help and support.

During the year this service ran:

- an extra **10%** of Epsom & Ewell's client demand was met across Surrey; and
- nearly **700** extra clients received help in Epsom & Ewell.

We are hopeful that funding from Surrey County Council in 2025/26 will allow us to continue to provide this incredibly valuable service.



'My husband and I cannot thank you enough for your very empathetic and kind response to us today, your knowledge is invaluable.'

Financial Wellbeing Support Service

This was the second successful year of this valuable service.



The Financial & Wellbeing Support Service is funded by the National Lottery Community Fund, and helps people whose financial worries are affecting their mental health.

We work in partnership with the Mary Frances Trust, a local mental health charity, to take a holistic view of dealing with a clients' issues. MFT provide specialist wellbeing support and we provide expert benefits and money advice.

In 2024/25 we:



Helped **103** clients;



With **564** issues;



Gain **£190,907** income.



A client helped by the service told us:

'I feel so very lucky, CAEE has been wonderful in assessing my situation and helping me with a wide variety of things. Their knowledge of services and the help available is immense.'

Our Activities

2024/25 New Projects:

This year saw the start of two new projects, both in line with our strategy of seeking partnerships, widening our client offering and introducing new ways of accessing our services:

Advice First Aid

Advice First Aid is a proactive initiative training frontline workers and volunteers in local charities and organisations to become 'Advice First Aiders', which allows them to identify and support those most in need of advice services.

We have been working in partnership with other Surrey Citizens Advice offices and in total have trained **77** Advice First Aiders this year.

Energy Community Outreach

In January 2025 we were one of only **16** local Citizens Advice offices, awarded national SGN funding to provide energy advice in outreach settings.



We have already established three outreach locations and are actively seeking to expand further across the borough.

Anna and David (pictured left) are our trained energy advisers working on the project.

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 work with clients gives us a wealth of real time evidence about local problems, and our local data feeds into the national monthly Data Insights.

Areas of focus this year were:

Debt & Cost of Living. Pressures on many low income families mean much of our work is to explain the impossibility of living with a negative budget and helping people escape or avoid debt problems by showing the importance of good arrears management within public services.

Digital Exclusion. People who can't easily use, or gain access to, the internet for household tasks face a range of problems in accessing everyday services.

Housing. Many, perhaps most, of the biggest social problems in the borough are caused or made worse by barely affordable, insecure or poor quality housing.

Health and disability. Over half of our clients live with a long-term health condition or disability. Citizens Advice campaigns for fair treatment, notably in respect of Universal Credit and Personal Independence payment.

Without the support of **Epsom & Ewell Borough Council** none of our activities would be possible. It provides our office space in the Old Town Hall in Epsom as well as the grants which allow us to run our core advice service.



Case Study: money advice

How we helped Sophie*



Sophie, a single mother with three children was referred to us for help by Town & Country Housing (Rosebery Region). Sophie and her two youngest children were living in a two bed housing association rental property. Her former relationship was domestically abusive and she suffered from mental and physical ill health with short term memory loss. Her young children were also extremely vulnerable.

Sophie was prone to sporadic disengagement and the family's finances were chaotic with increasing rent arrears, which triggered the referral. However this debt was only one of many issues. She also had Council Tax, utilities and credit cards arrears and multiple benefit reviews were required due to changes in her circumstances. Applications were also made to child maintenance and charities which are able to provide hardship grants in circumstances such as these.

Our caseworker spent time building a professional relationship of trust with Sophie which allowed the scale of the issues to emerge and significant progress to be made.

After nearly two years of working with Sophie and all the relevant agencies, her rent account was in credit, her income had been maximised and her expenditure minimised. All liabilities have been resolved, the monthly household budget was now sustainable and she hoped to be able to start saving for the future.

Sophie's two young children also had better support in place and were able to return to full time education. The final financial connections to her former abusive partner had been removed and Sophie was considering when she would be able to return to work. She described the help as 'completely life changing'.

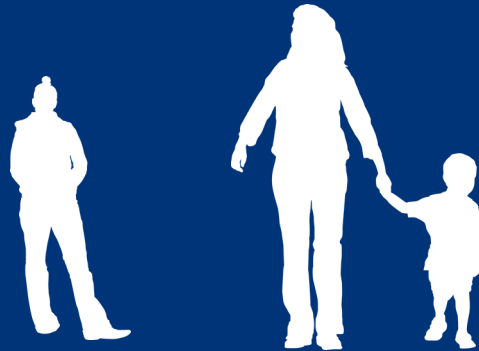
*Names and certain details have been changed or omitted to preserve client anonymity

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 **£3.18**



This year we saved the government and public services **£1.6m**



Our wider public value to society was **£11.4m** in total.

Put another way that is **£22.85** for every **£1** invested in us

* Figures calculated using a Treasury approved Citizens Advice financial model

What our clients say about us:

'The help you've given me is life changing. I simply cannot thank you enough.'

'Thank you for your time and patience. I am so grateful for people like you in the world. May you have a bundle of blessings.'

'The adviser is a (literal) lifesaver and deserves an award or a medal!'

'I was delighted with the support. Great job, really appreciate it!'

'My adviser listened and understood my situation and made me feel very hopeful. I have never felt judged.'

'The adviser was so caring and helpful. She helped me through my deepest, darkest hours.'

Spotlight on young citizens

This year we focused on engaging the young citizens of Epsom and Ewell in a variety of ways

Student volunteers

We actively recruit student volunteers to allow them to build new skills and a stronger CV in a competitive job market. The benefits are two way with students bringing a different perspective and a younger voice to our team.



Three of our amazing volunteers demonstrate the range of opportunities:

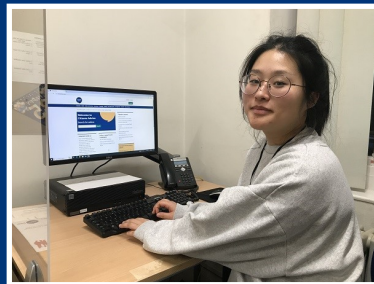
Yandi gained a year's work experience at CAEE as part of her university studies.

Anna initially a Research & Campaigns volunteer now working in a paid advice role.

Ollie worked with our publicity and communications team for four months during his university summer break.

Jane, pictured below, told us what she had learned from her time at CAEE:

'Every week is different and every conversation teaches me something new. The help, no matter how small, has a real impact on someone's life, whether helping access financial support, understand their rights or feel heard in a difficult moment.'



Young Citizens booklet

Young people face difficulties in everyday life, so we put together a booklet to explain how CAEE can help young people with the issues they have to deal with, for example money worries, family issues and housing.

Our advisers are trained to speak to people of all ages and we provide a safe supportive environment in which they can share their concerns.



Financial literacy programme

We created a free Financial literacy course for 16-18 year olds, aimed at developing financial confidence and competence amongst young people in Epsom & Ewell.

This was the third year of delivering the programme to local schools and the first year at Glyn School, with their students commenting:

- ***"helped build my confidence with money"***
- ***"shocking to learn how expensive life is..."***

We are extremely grateful for the grants from Surrey County Councillors and the Community Foundation for Surrey which allow us to continue delivering this programme.



Our Partners



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.

A massive thank you to all of our generous partners, sponsors and donors.



Case Study: mental health



How we helped Rina*

Rina was referred to us by the NHS discharge co-ordinator following a suicide attempt. They asked us to help Rina with understanding her eligibility for benefits and housing.

Previously Rina had been working as an au pair for a family in Epsom. She had no bank account, National Insurance number and wasn't registered with a GP. She had been receiving 'pocket money' from the family which was less than the minimum wage.

We reviewed the client's immigration status via a Subject Access Request to the Home Office and discovered that she had started the process but due to her autism spectrum disorder she found navigating the application process very difficult and had not been awarded Settled Status. As a result she was not eligible for benefits or housing in the UK.

Our caseworker secured the services of a pro-bono solicitor from Rights of Women to assist with the case. With the help of her social worker and psychiatrist we collected medical evidence, boarding passes, purchase history and a statement from her employer which proved that Rina had been a resident of the UK since 2016.

The solicitor liaised with the Home Office vulnerability team to submit a fast tracked application due to her vulnerability. This was successful and Rina was granted Settled Status. Her new status meaning she can now work and study in the UK as well as being eligible to access public funds and NHS services.

Rina was so grateful for the support she received and now hopes to secure employment as an au pair again.

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

Our Finances

Summary Financial Review

Our financial results are encouraging this year, with income just below £0.5m and a surplus of almost £59k carried forward to fund the hard work that will be needed in 2025/26. This income and expenditure enabled us to help 3,619 people and gain almost £1.2m for our clients. In many ways these are the key figures as our income is the enabler that allows these outcomes to be possible. Income is carefully allocated to fund the costs of staff, premises and of course the small costs associated with our volunteers who enable so much of this work to happen.

We face increasing uncertainty in the years ahead: the funding landscape is increasingly challenging; we await a decision over the move to Unitary Authorities in Surrey; and, we will need to move premises. Hence we have set aside some of our reserves this year into a designated fund with this change in mind. Our finances are sound as we look a year into the future, but the longer term remains uncertain and we will carefully continue to monitor and review our financial position over the coming months. We are incredibly grateful for the support of everyone who contributes in any way to helping us to help the people of Epsom & Ewell.

Sarah Noak
Treasurer

Summary Statement of Financial Activities*

Income	2024/25 £	2023/24 £
Donations & Legacies	1,367	33,189
Charitable Activities	489,423	406,593
Other income (including fundraising)	9,136	5,505
Total Income	499,926	445,287
Expenditure		
Charitable activities	438,762	380,321
Raising funds	2,184	15,506
Total Expenditure	440,946	395,827
Operating (Deficit)/ Surplus	58,980	49,460
Funds as at 1st April 2024	162,244	112,784
Funds as at 31st March 2025	221,224	162,244

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

Summary Balance Sheet as at 31st March 2025*

Current Assets	2024/25 £	2023/24 £
Debtors	17,368	2,297
Cash at bank	269,839	287,113
Total current assets	287,207	289,410
Current Liabilities		
Creditors, amounts falling due within 1 year	(65,983)	(127,166))
Net current assets	221,224	162,244
Total assets less current liabilities	221,224	162,244
Funds		
Unrestricted funds	154,629	122,451
Designated funds	38,322	20,000
Restricted funds	28,273	19,793
Total assets	221,224	162,244

Our Governance

Our Trustees in 2024/25

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 voluntary 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 Information Technology.

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



Barry Nash started his working life in the Royal Marines, He moved to Surrey in 1982 and has lived in Epsom & Ewell since 1994. Barry worked in mobile telecoms before moving into education and charity work, currently supporting disengaged teenagers. Barry served as a Borough Councillor from 2015 to 2023.



Sarah Noak (Treasurer) is a Chartered Accountant with over 20 years experience. Since 2019, she has been CFO for a global humanitarian charity which works to bring education to marginalised children. Sarah has also worked in finance at the Wellcome Trust charity. She joined our Board in 2023 and chairs our Finance committee.



Samantha Denning has a background in advertising and media, with significant experience in media planning. Her career roles include Commercial Director, Operations Director and Head of People. She integrates her interest in Behavioural Economics into her strategic approach. Samantha is lead trustee for marketing and communications.



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



Andrew Keith has over 25 years of management operations experience gained in the Royal Navy and then in the legal sector. He is Chief Operating Officer at Anthony Collins Solicitors, a role he previously held at DAC Beachcroft. In both these roles he sat on the Executive Board. Andrew is our lead Trustee for equality, diversity and inclusion.



Vanessa King's career includes 30 years experience of people related issues and projects. She worked for a local engineering consultant before setting up her own consultancy business providing support on large transformation projects. Since retiring she has volunteered with a number of local charities. Vanessa chairs our HR committee.



Barnaby Hopson has spent most of his career in the charity sector, specialising in grant making with organisations such as the National Lottery & Children in Need. He also worked as a consultant advising non profit organisations. He also volunteers with Leatherhead & Epsom Samaritans and the Epsom Food Bank and is a Surrey Magistrate. Barnaby is one of the lead trustees for fundraising.



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 Steve McCormick and John Beckett. We record here our grateful thanks to both for their support and advice over the year.

We extend a warm welcome to Councillors Christine Howells and Phil Neale who will be taking over in the coming year.

This financial year saw the departure of Fiona Taylor, chair of the HR Committee and James Thornton who sat on our Fundraising Strategic Group and the HR Committee.

We thank them both for their commitment, and the knowledge and experience they have contributed over the years and welcome our new Trustees Samantha Denning, Andrew Keith, Vanessa King & Barnaby Hopson.

Epsom & Ewell Citizens Advice Bureau
Financial Accounts for the year ended 31 March 2025

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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 increased during the year by £58,980, the combined result of surpluses across both unrestricted and restricted funds.

The result for the general fund this year was a surplus of £50,500 (surplus of £34,558 in 2023/24). During 2024/25 we were awarded a number of short term grant funds; these included grants from Surrey County Council to support Household Support Fund recipients (£63.3k) and to provide Advice First Aid training and support to other Surrey voluntary organisations (£18.6k), both projects have now been extended into 2025/26. We were also one of 16 local Citizens Advice offices awarded central funding to deliver SGN Energy Outreach advice services from January 2025 to March 2026 (£11.9k in 2024/25).

With regard to restricted funds the result for the year was a surplus of £8,480 (2023/24: surplus of £14,902). 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. Unfortunately we were notified this year that Town & Country Housing (previously Rosebery Housing Association) funding would end at the end of 2024/25, we are seeking alternative funding for our money advice service. The NHS confirmed a one year extension to the funding of our mental health outreach project.

Principal Risks

We are fortunate that the Surrey County Council income streams relating to Household Support Fund and Advice First Aid have been extended to 31st March 2026. However many of our new grants continue to be one-off funds, or short term extensions, not long term income streams. Currently most project funding streams are only confirmed to the end of 2025/26 (Surrey County Council, NHS, CitA SGN Energy Outreach) and the existing three year grants from The Henry Smith Charity and National Lottery Community Fund end in July 2026.

We recognise there is continuous pressure on our existing funding partners, primarily Epsom and Ewell Borough Council, Surrey County Council 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.

This is particularly pronounced this year as Surrey has been confirmed as one of the first areas for local government devolution and will be introducing unitary authorities from April 2027, with shadow authorities due to be in place in 2026. It is unclear in the longer term what this will mean for us. We continue to monitor the situation closely, working with the other local Citizens Advice offices in Surrey, and continue to implement our fundraising strategy aimed at widening our income sources. A review of the Surrey Citizens Advice structure will take place once the outcome of the local government organisation is known.

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 2024/25 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 £100,000 to £166,000; 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 £192,951 (2024: £142,451) with £38,322 of this balance designated for specific purposes (2024: £20,000).

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 identified that more competitive rates were available in the market and we have therefore moved funds into higher rate interest savings accounts.

Funding Sources

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

- Epsom & Ewell Borough Council (EEBC), National Citizens Advice and the Community Foundation for Surrey - funding for our core advice service
- Surrey County Council – funding for 'No-one Left Behind', Household Support Fund and Advice First Aid generalist advice projects and Councillors grants

- NHS (Surrey Heartlands ICB) and The Henry Smith Charity – funding for Mental Health Projects
 - Town & Country Housing, EEBC and the National Lottery Community Fund - funding for Money Advice Services
 - Additionally, we received funds from: Epsom Parochial Charities and Nationwide 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 4 September 2024.

Approved by the Board of Trustees on 16th September 2025 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 2025

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
The Old Rectory
Springhead Road,
Northfleet
Kent, DA11 8HN**

16th September 2025

Epsom & Ewell Citizens Advice Bureau
Statement of Financial Activities for the year ended 31 March 2025

INCOME & EXPENDITURE ACCOUNT

	Note	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	2	164	1,203	1,367	33,189
Charitable activities	3	296,109	193,314	489,423	406,593
Other (<i>including fundraising</i>)	4	9,136	-	9,136	5,505
Total Income		305,409	194,517	499,926	445,287
Expenditure on:					
Raising funds	5	2,184	-	2,184	15,506
Charitable activities	5	243,850	194,912	438,762	380,321
Total Expenditure		246,034	194,912	440,946	395,827
Net income/(expenditure) for the year		59,375	(395)	58,980	49,460
Transfer between funds	13	(8,875)	8,875	-	-
Net movement in funds		50,500	8,480	58,980	49,460
Reconciliation of funds:					
Balances brought forward 2024	13	142,451	19,793	162,244	112,784
Balances carried forward 2025	13	192,951	28,273	221,224	162,244

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 2024 are shown in note 14.

Epsom & Ewell Citizens Advice Bureau
Balance Sheet as at 31 March 2025

	Note	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
Tangible Fixed Assets					
Computer Equipment	8	-	-	-	-
Current Assets					
Debtors	9	3,618	13,750	17,368	2,297
Cash at bank and in hand		202,063	67,776	269,839	287,113
		205,681	81,526	287,207	289,410
Creditors – amounts falling due within one year	10	(12,730)	(53,253)	(65,983)	(127,166)
Net Current Assets		192,951	28,723	221,224	162,244
Net Assets		192,951	28,723	221,224	162,244

Represented by:

Funds of the Charity

General Funds	13	154,629	-	154,629	122,451
Designated Funds	13	38,322	-	38,322	20,000
Restricted Funds	13	-	28,273	28,273	19,793
		192,951	28,273	221,224	162,244

For the year ended 31st March 2025 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 16th September 2025 and are signed on its behalf by:

Yvette Ball

.....
Yvette Ball, Chair

S.E. Noak

.....
Sarah Noak, Treasurer

Epsom & Ewell Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2025

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. 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 income is 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.

Raising funds comprise staff and other support costs incurred to generate funds for the activities of the charitable company.

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.

Any losses arising from impairment are recognised in expenditure.

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.

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 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 2024/25.

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	Total
	£	£	2025	2024
			£	£
Voluntary income				
Legacy	-	-	-	10,000
Other donations (including gift aid)	164	1,203	1,367	23,189
	164	1,203	1,367	33,189
2024	33,189	-	33,189	

3 Charitable Activities

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Epsom & Ewell Borough Council	127,307	13,360	140,667	165,153
Surrey County Council	114,168	-	114,168	54,000
Citizens Advice	46,404	-	46,404	28,942
The Henry Smith Charity	-	44,400	44,400	28,666
NHS Surrey Heartlands ICB	-	41,000	41,000	41,000
Community Foundation for Surrey	4,250	-	4,250	4,000
National Lottery Community Fund	-	39,554	39,554	25,987
Nationwide Building Society	3,530	-	3,530	-
Epsom Parochial Charities	450	-	450	845
Contracts & Fees				
Rosebery Housing Association	-	55,000	55,000	58,000
	296,109	193,314	489,423	406,593
2024	242,660	163,933	406,593	

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

4 Other Income

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Fundraising and other income	7,203	-	7,203	4,130
Investment income	1,933	-	1,933	1,375
Total Other Income	9,136	-	9,136	5,505
2024	5,505	-	5,505	

5 Analysis of expenditure

	Generalist Advisory Services (Unrestricted funds)	Specialist Advice and Information (Restricted funds)	2025	2024
	£	£	£	£
Raising funds				
Staff costs	926	-	926	14,542
Support costs	1,258	-	1,258	964
Activity total	2,184	-	2,184	15,506
2024	15,506	-	15,506	

Charitable Activities

Staff costs	164,190	170,984	335,174	253,497
Support costs	79,660	23,928	103,588	126,824
Activity total	243,850	194,912	438,762	380,321
2024	213,458	166,863	380,321	

	Generalist Advisory Services	Specialist Advice and Information	2025	2024
	£	£	£	£
Support Costs				
Governance	1,309	278	1,587	1,886
Management	20,820	6,052	26,872	41,858
Office, IT & communications	16,668	5,247	21,915	23,317
Premises	41,455	12,285	53,740	59,380
Other	666	66	732	1,347
Activity Total	80,918	23,928	104,846	127,788
2024	99,795	27,993	127,788	

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 £1,200 (2024: £1,080).

7 Information regarding Trustees, Directors and Employees

	2025	2024
	£	£
Wages and salaries	309,798	270,635
Social security costs	20,061	14,701
Pension costs	13,614	7,373
	<u>343,473</u>	<u>292,709</u>

The average number of employees, analysed by function was:

	2025	2024
Charitable purposes	12	12
Fundraising & publicity	-	1
Management and administration of charity	2	2
	<u>14</u>	<u>15</u>

Most staff are employed on a part time basis. The average number of full time equivalent staff employed is 9.9 (2024: 8.9).

No employee received remuneration of more than £60,000 (2024: None).

No Trustee was remunerated for any services (2024: None).

£12 expenses were claimed by one member of the Trustee Board in the year ended 31 March 2025 (2024: £nil). No trustee indemnity insurance was purchased.

£2,055 was paid in the year ended 31 March 2025 (2024: £1,975) for various insurance services, including professional indemnity cover.

The Chief Executive Officer is the key management personnel who received total employment benefits of £44,540 (2024: £41,476)

8 Tangible Fixed Assets

	2025	2024
	£	£
Cost – Computer Equipment		
At 31 March 2024	4,812	4,812
Additions	-	-
At 31 March 2025	4,812	4,812
Depreciation – Computer Equipment		
At 31 March 2024	4,812	4,812
Charge for the year	-	-
At 31 March 2025	4,812	4,812
Net book value – Computer Equipment		
At 31 March 2025	-	-

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
	2025	2024
	£	£
Miscellaneous debtors	16,085	218
Prepayments	1,283	2,079
	17,368	2,297

10 Creditors - amounts falling due within one year

	Total 2025 £	Total 2024 £
Deferred income (grants received in advance)	37,565	97,660
Other creditors including tax and social security	24,178	19,860
Accruals	4,240	9,646
	<u>65,983</u>	<u>127,166</u>
 Movement in deferred income		
<i>Balance brought forward 1 April</i>	97,660	77,333
Citizens Advice partnership funds	(19,485)	4,485
Surrey County Council	(32,318)	(25,014)
Henry Smith Charity Foundation	701	14,333
National Lottery Community Fund	287	12,993
Community Foundation for Surrey	(5,750)	10,000
Nationwide Community Fund	(3,530)	3,530
<i>Balance carried forward 31 March</i>	<u>37,565</u>	<u>97,660</u>

11 Related party transactions

There were related party transactions with 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%. From 1st April 2024 the company increased the employer contribution from 3% to 5% of pensionable earnings with employees paying at least 5%.

The pension cost shown in the accounts for the year represents contributions payable by the company and amounted to £13,614 (2024: £7,373). There were no significant contributions payable or outstanding at the year end.

13 Movement in funds

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
Restricted Funds:					
Debt advice	12,339	67,000	(58,229)	-	21,110
Mental Health	-	41,000	(44,270)	3,270	-
Henry Smith MH Outreach	6,368	45,080	(46,548)	-	4,900
Financial & Wellbeing Support	-	40,234	(45,839)	5,605	-
Emergency Fund	1,086	1,203	(26)	-	2,263
Total Restricted Funds	19,793	194,517	(194,912)	8,875	28,273
Unrestricted Funds:					
General fund	122,451	305,409	(246,034)	(27,197)	154,629
<u>Designated funds:</u>					
Redundancy	20,000	-	-	3,322	23,322
Change management	-	-	-	15,000	15,000
Total Unrestricted funds	142,451	305,409	(246,034)	(8,875)	192,951
Total funds	162,244	499,926	(440,946)	-	221,224

The £8,875 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 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.

Financial & Wellbeing Support: A restricted fund financed by the National Lottery Community Fund in partnership with Mary Frances Trust to support those with mild to moderate mental health issues with both their financial and wellbeing issues.

Emergency Fund: A restricted fund paid for by anonymous donors 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.

Change management reserve

This reserve has been designated by the Trustees for the purpose of covering costs that may arise in the event of changes to the operating model due local government devolution and the office move.

Comparative Movement in Funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Restricted Funds:					
Debt advice	-	67,000	(54,661)	-	12,339
Mental Health	-	42,280	(57,839)	15,559	-
Henry Smith MH Outreach	3,698	28,666	(25,996)	-	6,368
Financial & Wellbeing Support	-	25,987	(28,260)	2,273	-
Emergency Fund	1,193	-	(107)	-	1,086
Total Restricted Funds	<u>4,891</u>	<u>163,933</u>	<u>(166,863)</u>	<u>17,832</u>	<u>19,793</u>
Unrestricted Funds:					
General fund	107,893	281,354	(228,964)	(37,832)	122,451
Designated funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>20,000</u>	<u>20,000</u>
Total Unrestricted funds	<u>107,893</u>	<u>281,354</u>	<u>(228,964)</u>	<u>(17,832)</u>	<u>142,451</u>
Total funds	<u>112,784</u>	<u>445,287</u>	<u>(395,827)</u>	<u>-</u>	<u>162,244</u>

The £17,832 transfer from unrestricted funds into the restricted funds includes notional costs that are not recoverable from the funders or specific project reserves.

14 Comparative Statement of Financial Activities

	Unrestricted funds £	Restricted funds £	Total funds 2024 £
Income from:			
Donations	33,189	-	33,189
Charitable activities	242,660	163,933	406,593
Other (<i>including fundraising</i>)	5,505	-	5,505
Total Income	281,354	163,933	445,287
Expenditure on:			
Raising funds	15,506	-	15,506
Charitable activities	213,458	166,863	380,321
Total Expenditure	228,964	166,863	395,827
Net income/(expenditure) for the year	52,390	(2,930)	49,460
Transfer between funds	(17,832)	17,832	-
Net movement in funds	34,558	14,902	49,460
Reconciliation of funds:			
Balances brought forward 2023	107,893	4,891	112,784
Balances carried forward 2024	142,451	19,793	162,244

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
Yvette Ball	Chair		
Simon Culhane	Vice-Chair		
Samantha Denning			11 th June 2024
Andrew Heffernan			
Barnaby Hopson			4 th September 2024
Shaun Jones			
Andrew Keith			4 th September 2024
Vanessa King			4 th September 2024
Barry Nash			
Sarah Noak	Treasurer		
Fiona Taylor		11 th June 2024	
James Thornton		4 th April 2024	
Hardik Trivedi			

Chief Executive Officer: Lisa Davis

Charity Registration Number: 1085779

Company Registration Number: 4079521

Financial Conduct Authority Reference Number: 617607

Company Secretary: Clare Boothroyd Brooks

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
The Old Rectory
Springhead Road, Northfleet
DA11 8HN