CITIZENS ADVICE ELMBRIDGE (WEST)

England & Wales · Charity number 1094025

Details

Other names	WALTON WEYBRIDGE & HERSHAM CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	04372959
Registered	2002-10-03
Register	View on the Charity Commission register

Contact

Address	Embridge Community Hub The Old School House 72 High Street Walton-On-Thames Surrey KT12 1BU
Phone	01932248660
Email	enquiries@caew.org.uk
Website	www.caew.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN ELMBRIDGE EPSOM, EWELL, SPELTHORNE AND SURROUNDING AREAS.

Activities: Walton Weybridge & Hersham Citizens Advice Bureaux promotes any charitable purpose for the benefit of the community of those areas and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The service is delivered witin the aims and principles of the National Association of Citizens Advice Bureau.

Downloaded from opencharities.uk/ew/1094025

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** ELMBRIDGE EPSOM, EWELL, SPELTHORNE AND SURROUNDING AREAS.
- Surrey

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£481,399	£528,614	-	-
2024-03-31	£1,180,260	£1,064,236	£457,915	28
2023-03-31	£919,136	£862,855	£341,891	27
2022-03-31	£874,230	£780,584	£285,610	27
2021-03-31	£620,001	£600,018	£191,964	20

Trustees

Name	Role	Appointed
Terence Gale	Chair	2021-10-27
Darrell Hulls		2019-09-20
Davina Henderson		2023-11-01
Fiona Caron Lucas		2023-12-01
Melanie Jane Pearson		2026-02-20
Richard James Williams		2023-12-01
Rosina Kostiani		2024-02-03
Thomas William Butler		2020-10-28

Downloaded from opencharities.uk/ew/1094025

CITIZENS ADVICE ELMBRIDGE (WEST)

England & Wales - Charity number 1094025

Accounts

REGISTERED COMPANY NUMBER: 4372959 (England and Wales)
REGISTERED CHARITY NUMBER: 1094025

Report of the Trustees and

Unaudited Financial Statements For The Year Ended 31 March 2025

for

Citizens Advice Elmbridge (West)

Fuller Spurling
Mill House
58 Guildford Street
Chertsey
Surrey
KT16 9BE

Contents of the Financial Statements
For The Year Ended 31 March 2025

	Page
Report of the Trustees	1 to 9
Independent Examiner's Report	10
Statement of Financial Activities	11
Balance Sheet	12 to 13
Notes to the Financial Statements	14 to 23
Detailed Statement of Financial Activities	24

Report of the Trustees
For The Year Ended 31 March 2025

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

OBJECTIVES AND ACTIVITIES

Objectives and activities

CAEW is a public benefit entity whose objective is to provide services to members of the public as set out below, and does not operate to provide a financial return to its members.

The objects of the charity are as set out in the Memorandum and Articles of Association. Its services are consistent with the twin aims of Citizens Advice namely: "to provide the advice people need for the problems they face" and "to improve the policies and practices that affect people's lives". Its services are also consistent with the four stated Principles of Citizens Advice namely: "Free, Independent, Impartial and Confidential". Its objectives are clearly laid out in its Memorandum and Articles of Association:

CAEW's objects are 'to promote any charitable purpose for the benefit, but not limited to, the community of Walton, Weybridge & Hersham and surrounding areas ('the area of benefit') by the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress'.

The key power it exercises in furtherance of the Objects is "to establish Citizens Advice Elmbridge (West) as a centre to provide a free, confidential and impartial service of advice, training and information for the public and for the implementation thereof."

Having been in operation since 1947 providing free, independent, impartial, and confidential advice to the citizens of West Elmbridge and surrounding areas, the directors are satisfied that CAEW fully complies with the guidance on public benefit supplied by the Charity Commission. This is amply demonstrated by the CAEW Grant Agreement which it produces every two years in conjunction with its principle funder Elmbridge Borough Council. A key requirement of the Grant Agreement is the production of an annual Business Plan.

Whilst its primary purpose is to create a process by which CAEW's Trustee Board can monitor progress towards achieving the Business Plan, the plan also serves as a set of internal targets and outputs for staff and volunteers. In this way inclusiveness and collective responsibility about CAEW's key priorities can be engendered leading to improvements in service delivery.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The Charity delivers its services from the Elmbridge Community Hub at 72 High Street, Walton on Thames and at outreach centres in the areas it serves. The main areas of charitable activity is the provision of advice and information services to the communities of Walton, Weybridge and Hersham and surrounding areas

The charitable activities are described in more detail below with their achievements and performance:

Advice and Information services

The Charity provides free, confidential and impartial advice and information services within the communities of Walton, Weybridge and Hersham and surrounding areas regardless of age, gender, sexuality, disability, race or religion. The services are delivered within the aims and principles of the National Association of Citizens Advice by both volunteers and paid staff to:

- Provide the advice people need for the problems they face and
- Improve the policies and practices that affect people's lives

These services cover a large range of subjects including: debt & money advice, employment, consumer matters and welfare benefits, housing and homelessness, legal system, immigration and nationality, relationship and separation matters and human rights. We offer specialist advice in welfare, money, housing and employment issues.

Services are delivered by drop-in, appointments, telephone, email, and by webform referrals. Both local and national websites provide information and advice and ways of accessing the services.

Core funding for the advice services are provided by Elmbridge Borough Council. The service is delivered by a team of trained volunteers and 3 specialist case workers. We have one member of staff who provides administrative support and an advice session supervisor, who are both managed and supported by Head of Advice Services. The overall operational service is the responsibility of the Chief Executive. In the year under review substantial volunteer hours were donated through our network of volunteers.

Outreach services: An outreach drop-in session is offered as part of the Charity's core service at various community locations in Elmbridge West. This service is delivered by volunteers and staff.

The Charity is most grateful to Elmbridge Borough Council for its continued support and grant aided funding, the continuance of which post 31 March 2026 is under discussion.

Welfare Reform - Debt and Money Advice

The Charity received funding from Elmbridge Borough Council, Surrey County Council and Walton Charity to provide specialist debt & benefit advice services to its clients affected by welfare reform. This has enabled us to provide more services across a greater reach of clients.

Specialist Older People's Welfare Advisory service to residents of Weybridge

We receive funding from Elmbridge Borough Council to deliver an Older People's Welfare Advisory service to older residents of Weybridge. This service is delivered by an employed member of staff from Weybridge Centre for the Community and by home visits for a total of 10 hours per week. We are grateful to Elmbridge Borough Council for funding this much needed service in an area with an increasing older population.

Research and Campaigns

The Charity has been active in developing its social policy work in line with Citizens Advice standards. The Head of Advice Services is responsible for this area of work which includes:-

i) Advisers discussing matters of social policy in interviews with clients, supplying Best Evidence forms to Citizens Advice. Changes have been made nationally to increase quality of best evidence forms that are far more comprehensive in quality and detail, therefore the requirements changed to a minimum of one per LCA per month.

ii) Supplying articles to local newspapers

iii) Liaising with local MPs

iv) Representation on local forums by various members of staff, including membership of North Surrey CA social policy cluster group, Elmbridge Older People's Advisory Body; Elmbridge Homelessness Forum; Gold Cost of Living Steering Group and the Elmbridge Partnership of support agencies.

Domestic Abuse Service
As noted in last year's accounts the domestic abuse activity was transferred to a totally separate charity North Surrey Domestic Abuse Service with effect from 1 April 2024. The transfer of this activity has had a material impact on the comparable level of activity as the accounts reveal together with a material impact on the balance sheet

The Trustee Board would like to take this opportunity to thank all our funders, our staff and all our volunteers for the service and commitment they give to the Charity and the community they serve, without whose support we would not be able to provide the beneficial services.

Training
All the volunteers and staff receive comprehensive training when joining the CA service and have regular on-going training and development opportunities to increase their knowledge and areas of expertise. Staff and volunteers also have personal development plans that are reviewed annually through the appraisal process. Each year we conduct a training needs analysis and from our findings create the yearly training plan. We use a workforce development plan to assess our service needs in the future and what training provision is required to ensure we have the adequate skills and expertise.

Values
The Charity endeavours to secure funding for both its core service and the development of specialist services as appropriate to meet the needs of the local community and upholds the principle of partnership working and development.

The Charity employs its staff and recruits volunteers to deliver its core and specialist services with full regard to equalities & diversity. It also has a Dignity at Work Policy. It endeavours to improve access to its services for all groups and to make its service appropriate to the individual.

FINANCIAL REVIEW
Financial position
Income and Net Surplus for the year
Following our charity demerger from NSDAS on 1 April, total income has reduced to £481,399 (£1,180,260 -2024). CAEW "only" income has remained at similar levels £481,769 for 2024 - £370 less. The loss of income £698,491 relates to NSDAS income for 2024. Shared costs recovered from NSDAS for 2025 totalled £48,990 and was offset against support costs.

The net deficit for the year was £47,215 (£116,024 surplus - 2024). The Trustees have committed a deficit budget for 2025 (£58,881) and upcoming 2026 (£37,847) to support the charity through transition of the demerger. This leaves £410,700 in total reserve carried forward at 31st March 2025, of which £1,635 (£182,852 - 2024) remains as restricted reserves.

Principal Funding Sources
Core service - the Citizens Advice and Information Service - Core funding of £111,210 (£111,210 - 2024) was by way of an annual grant under the terms of a two-year Service Level Agreement with Elmbridge Borough Council. Further funding was generated from various other local funders namely Elmbridge Borough Council, Surrey County Council, PA Housing, Walton Charity, National Citizens Advice, The Lottery, Postcode Society, Community Foundation for Surrey, The Masonic Foundation, Weybridge Lands Charity and the Trussell Trust to deliver additional related services.

North Surrey Domestic Abuse Service (NSDAS) - in the prior year 2024, NSDAS received £698,491 in grant and contract income during the year from a number of sources to deliver a domestic abuse outreach service across North Surrey. Further funding was received from Lloyds Bank Foundation, Henry Smith, Elmbridge Borough Council, Spelthorne Council, Epsom & Ewell Borough Council, Community Foundation for Surrey and the Walton Charity.

Other Income - We would like to thank our local community who continue to support us through donations and support for hardship funds. These include Groundworks, The Charities Trust, Walsingham Care Home, Weybridge Waitrose and CoOp Community Fund.

FINANCIAL REVIEW

Reserves policy

The reserves policy is reviewed and adjusted where necessary on an annual basis. Reserves are required to provide sufficient funds for cash flow purposes and future uncertainties. Our core funding is provided by public sector bodies and the long term future of these funding streams at existing levels is uncertain. Non public sector funding sources are short term (1-3 years), which also places pressure on funding continuity, and therefore potential pressure on reserves. There is also the need to make provision for statutory, contractual or other liabilities including any deficit in the pension fund. In addition, certain unrestricted designated reserves can be required for specific projects and activities that span two or more financial years. These funds are set aside at the discretion of the Board and may be returned to general reserves when a project is completed. There is also a need to hold in reserve funds for which the donor has specified a specific purpose, these are classified as restricted funds and may be repayable should the funds not be spent.

Restricted reserves - At the balance sheet date total restricted reserves are £1,635 (2024: £182,852). As a result of the transfer of the domestic abuse activity, together with the obligations under the respective contracts, the previous restricted reserve of £181,217 for this activity has been transferred to general reserves.

Unrestricted reserves general fund - This comprises a general reserve of £409,065 which provides a fund against unforeseen eventualities including the pension fund liability of £1,604. The Trustees consider that the reserves whilst adequate are not excessive for the charity in the light of the reorganisation of local authorities across Surrey and in the future need to be increased to allow for the expansion of activities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Citizens Advice Elmbridge (West) referred hereafter as 'CAEW' is a private company limited by guarantee. It was incorporated as a company limited by guarantee on 13th February 2002, company number 4372959, and registered as a charity with the Charity Commission on 3rd October 2002, number 1094025. The company was established under a Memorandum of Association which established the objects and powers of the charity and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Directors

The directors, who are also the trustees of the charity for the purposes of charity law, and who served during the year and up to the date of this report are set out on page 9.

Appointment of trustees, induction and training

The Articles of Association provide that the number of directors shall not be more than fifteen and not less than three. Trustees are elected for a three year term and retire in rotation.

The Trustee Board consists of:

a. elected trustees, normally resident in the area of CAEW's borough of Elmbridge, elected at an Annual General Meeting.

b. co-opted trustees appointed by the trustee board provided the total number of co-opted trustees does not exceed one third of the trustee board

We actively encourage attendance at the Trustee Board meetings by key funders, such as Elmbridge Borough Council, as well as key members of staff and volunteers.

The Trustee Board seeks to ensure that the community served by the charity is appropriately reflected through the diversity of the Trustee body. Trustees are recruited through advertising via its website, Reach, Voluntary Action Elmbridge and other recruitment organisations, as well as from members of the public who express an interest.

New trustees are provided with an Induction Pack containing the Memorandum and Articles of Association together with the most recent Accounts and Annual Report. This is followed up with an induction meeting with relevant members of the Management Team and the Chair of the Trustee Board. This provides an opportunity to learn more about the work of CAEW, focus on current Board priorities and to assess individual training needs.

Organisation

The charity operates from premises leased from Elmbridge Borough Council, and from various outreach centres in its area of operation.

A Trustee Board, comprising directors of the charity has been established to monitor financial policies, strategies and procedures and to take certain decisions in accordance with the delegated powers.

The Trustee Board meets, as a minimum, four times a year to determine overall policy and overview the furtherance of the charity's objects with additional meetings as required.

The Trustee Board works within the guidelines of the Code of Conduct published by Citizens Advice. It incorporates the Nolan principles of standards in public life which aims to ensure that all trustees observe the highest standards of propriety and acts in the best interests of the Citizens Advice service at all times.

A system of delegation is in place and day to day responsibility for the provision of services rests with the Chief Executive and in her absence with the Service Managers. The Chief Executive is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The Chief Executive is entitled to attend Trustee Board Meetings and is responsible for reporting to the Board on the performance of the charity and on strategic opportunities that may arise to develop the services of the charity. The Service Managers, who report to the Chief Executive, have responsibility for the day to day service delivery and individual supervision of their team of staff and volunteers.

The Chief Executive and Head of Advice Services attend Trustee Board Meetings along with 2 volunteer advisers; none of whom have voting rights.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Related parties

CAEW is a member of Citizens Advice, the national association for the Citizens Advice service throughout the United Kingdom.

Membership of the national association requires the charitable company to adhere to rigorous standards in respect of governance, organisational practices and quality of advice. The Citizens Advice Membership Scheme requires member organisations to maintain performance standards through a programme called the 'Performance Quality Framework' and 'Leadership Self-Assessment'. Members undergo an annual review of standards and an on-site inspection, conditions permitting, every three years by Citizens Advice.

At a local level the charity is guided by local policies and strategies and is an active member of many local forums, Elmbridge Older People's Advisory Board, DWP Liaison meetings, Elmbridge Equalities & Diversity Forum, Crown Prosecution Involvement Panel, Health Intervention Strategy Panel and Homelessness Forum. Representation on these groups has proved invaluable to the charity in establishing improved links within the community and identifying policy developments and funding opportunities. We meet with our partners within the local authority and other agencies to continue to develop good working practices and services.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

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

A risk assessment report is contained within the business plan and anticipates potential changes to the environment in which CAEW is working and highlights how these would impact on its services. In addition the Trustee Board reviews the current risk assessment at each board meeting.

CAEW faces a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then obviate their impact. The Risk Assessment is a formal statement of CAEW's risk management strategy and how the impact of potential risks can be minimised.

Identifying the risks is an important element of risk management and has been given detailed and careful consideration. Areas which have been covered in this process include:

- activities and services undertaken by the organisation
- our objectives
- targets and outputs required by funders and others
- the operating structure

- external factors (statutory obligations, relationships with funders)
- comparisons with other Local Citizens Advice and comparable organisations

- past performance and previous risks encountered.

In addition, CAEW face some uncertainty over continuing funding from Elmbridge Borough Council after 31 March 2026 due to Local Government Review (devolution) in Surrey as announced by The Government at the end of 2024.

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

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

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Procedures are in place to ensure compliance with Health and Safety legislation covering staff, volunteers, clients and other visitors. Compliance with Citizens Advice National Membership Scheme ensures a consistent quality of delivery for all operational aspects of the charity. The Charity has Safeguarding policies and procedures covering children and vulnerable adults. All policies are reviewed regularly.

The Trustee Board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. It holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Statement of directors' responsibilities

The Directors (who are also trustees of CAEW for the purposes of charity law) are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepting Accounting Practice).

Company law requires the directors 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 directors 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.

In so far as the directors are aware:
- there is no relevant information of which the charitable company's independent examiner is unaware; and
- the directors have taken all steps that they ought to have taken to make themselves aware of any relevant independent examination information and to establish that the independent examiner are aware of that information.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
4372959 (England and Wales)

Registered Charity number
1094025

Registered office
Elmbridge Community Hub
The Old School House
72 High Street
Walton on Thames
KT12 1BU

Trustees
T M Gale
T W Butler
D Hulls
D J Walker-Smith
N Pitchacaren
A Berriman (resigned 30.1.25)
D Henderson
R Kostiani
F Lucas
R Williams
T Styant (appointed 3.7.24)

Cllr K Hewens	Honorary member
Cllr N Dodds	Honorary member

In addition, some senior management and 2 volunteers attend Board Meetings as contributing observers.

Senior Management Team

Margaret Bourne	Chief Executive
Julia Gray	Head of Advice Services

Company Secretary
T M Gale

Independent Examiner
Susan Keane
Fuller Spurling
Mill House
58 Guildford Street
Chertsey
Surrey
KT16 9BE

Principal Bankers
CAF Bank
25 Kings Hill
West Malling
Kent
ME19 4TA

Financial Conduct Authority Number:
FRN617782

Approved by order of the board of trustees on 1 August 2025 and signed on its behalf by:

T M Gale

.....
T M Gale - Trustee

Independent Examiner's Report to the Trustees of Citizens Advice Elmbridge (West)

Independent examiner's report to the trustees of Citizens Advice Elmbridge (West) ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

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

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent 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 your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can 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.



Susan Keane

Fuller Spurling
Mill House
58 Guildford Street
Chertsey
Surrey
KT16 9BE

Date: 6th August 2025

Citizens Advice Elmbridge (West)

Statement of Financial Activities
For The Year Ended 31 March 2025

	Notes	Unrestricted fund £	Restricted fund £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	131,178	331,989	463,167	1,161,409
Bank interest	3	18,232	-	18,232	18,851
Total		149,410	331,989	481,399	1,180,260
EXPENDITURE ON					
Charitable activities	4				
Charitable activities		193,235	331,989	525,224	1,064,236
Support costs		3,390	-	3,390	-
Total		196,625	331,989	528,614	1,064,236
NET INCOME/(EXPENDITURE)		(47,215)	-	(47,215)	116,024
Transfers between funds	14	181,217	(181,217)	-	-
Net movement in funds		134,002	(181,217)	(47,215)	116,024
RECONCILIATION OF FUNDS					
Total funds brought forward		275,063	182,852	457,915	341,891
TOTAL FUNDS CARRIED FORWARD		409,065	1,635	410,700	457,915

The notes form part of these financial statements

Balance Sheet
31 March 2025

	Notes	Unrestricted fund £	Restricted fund £	31.3.25 Total funds £	31.3.24 Total funds £
FIXED ASSETS					
Tangible assets	10	-	552	552	1,689
CURRENT ASSETS					
Debtors	11	46,849	-	46,849	68,609
Cash at bank and in hand		537,548	5,628	543,176	984,569
		584,397	5,628	590,025	1,053,178
CREDITORS					
Amounts falling due within one year	12	(173,728)	(4,545)	(178,273)	(596,367)
NET CURRENT ASSETS		410,669	1,083	411,752	456,811
TOTAL ASSETS LESS CURRENT LIABILITIES		410,669	1,635	412,304	458,500
PROVISIONS FOR LIABILITIES	13	(1,604)	-	(1,604)	(585)
NET ASSETS		409,065	1,635	410,700	457,915
FUNDS	14				
Unrestricted funds				409,065	275,063
Restricted funds				1,635	182,852
TOTAL FUNDS				410,700	457,915

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

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable 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 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

Balance Sheet - continued
31 March 2025

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

The financial statements were approved by the Board of Trustees and authorised for issue on 1 August 2025 and were signed on its behalf by:

T M Gale.

T M Gale - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

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

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

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

- Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable and when the amounts are known with certainty and are measurable.

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

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

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

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include independent examiner's remuneration 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.

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

Unrestricted funds
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
Designated funds represent part of unrestricted funds that are set aside for a specific designated purpose as detailed in the notes to the financial statements.

continued...

1. ACCOUNTING POLICIES - continued

Income

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

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

Office equipment 25% straight line
Computer equipment 25% straight line

Assets purchased which are under £1,250 are expensed to the Statement of Financial Activities.

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

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

1.8 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 for that service.

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

1.9 VAT
VAT is not recoverable by the charitable company. Irrecoverable VAT is included within the relevant costs in the Statement of Financial Activities.

1.10 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.

1.11 Going concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 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.

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

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

continued...

1. ACCOUNTING POLICIES - continued

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

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

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

2. DONATIONS AND LEGACIES

	31.3.25	31.3.24
	£	£
Donations	1,268	6,155
Grants	461,899	1,155,254
	463,167	1,161,409

GRANTS:

Restricted	2025	2024
	£	£
Domestic Abuse Service	-	698,491
Youth Citizens Advice	83,200	81,944
Household Support Fund	43,432	-
Debt & Benefit Casework Service	35,494	63,500
The Lottery - COL Grant	-	66,735
Trainer Project	37,668	49,168
IT Comms Project	11,798	4,691
Advice Line	25,599	13,368
Sessions Supervisor	10,000	5,000
Health GP Outreach	49,921	6,461
Community Outreach	18,000	18,000
Old People Welfare Advisory Service	8,660	8,360
Core Strategic Grant	5,000	-
Delegated Fund from Walton Charity	2,327	2,507
Delegated Fund from Weybridge Charity	540	1,670
Walsingham Care Hardship	350	250
	331,989	1,020,144
Unrestricted		
Elmbrdge Borough Council Core Grant	111,210	111,210
Elmbridge Borough Council COL Grant	18,700	23,900
	461,899	1,155,254

continued...

3. BANK INTEREST

	31.3.25	31.3.24
	£	£
Bank interest	18,232	18,851

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 5)	Support costs	Totals
	£	£	£
Charitable activities	358,686	166,538	525,224
Support costs	-	3,390	3,390
	358,686	169,928	528,614

5. DIRECT COSTS OF CHARITABLE ACTIVITIES

Expenditure on charitable activities

	Direct Costs	Support Costs	2025 Total	2024 Total
	£	£	£	£
Advice work	358,686	163,717	522,403	1,058,066
Governance	-	6,211	6,211	6,170
	358,686	169,928	528,614	1,064,236

Analysis of expenditure on charitable activities

	Direct Costs	Support Costs	2025 Total	2024 Total
	£	£	£	£
Staff costs	337,981	126,111	464,092	821,142
Volunteer costs	1,109	-	1,109	3,383
IT costs	-	15,829	15,829	23,931
Service delivery costs	19,596	-	19,596	114,671
Shared delivery costs	-	30,822	30,822	32,658
Occupancy	-	35,254	35,254	37,509
Insurance	-	1,770	1,770	3,128
Depreciation	-	1,138	1,138	2,331
Auditor's Remuneration	-	-	-	6,170
Independent Examiner's fee	-	3,390	3,390	-
Other governance costs	-	3,001	3,001	20,028
Pension liability movement	-	1,604	1,604	(715)
Shared costs recovered	-	(48,990)	(48,990)	-
	358,686	169,929	528,615	1,064,236

continued...

6. NET INCOME/(EXPENDITURE)

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

	31.3.25	31.3.24
	£	£
Auditors' remuneration	-	6,170
Depreciation - owned assets	1,137	2,331

7. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

Expenses totalling nil (2024: £268) were reimbursed to trustees during the year (2024 - 4 trustees).

8. STAFF COSTS

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

	31.3.25	31.3.24
Staff - Advisory	9	22
Staff - Administration	3	6
	12	28

No employees received emoluments in excess of £60,000.

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	138,892	1,022,517	1,161,409
Bank interest	12,580	6,271	18,851
Total	151,472	1,028,788	1,180,260
EXPENDITURE ON			
Charitable activities			
Charitable activities	104,713	959,523	1,064,236
NET INCOME	46,759	69,265	116,024
RECONCILIATION OF FUNDS			
Total funds brought forward	228,304	113,587	341,891
TOTAL FUNDS CARRIED FORWARD	275,063	182,852	457,915

continued...

10. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 April 2024 and 31 March 2025	23,889
DEPRECIATION	
At 1 April 2024	22,200
Charge for year	1,137
At 31 March 2025	23,337
NET BOOK VALUE	
At 31 March 2025	552
At 31 March 2024	1,689

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25 £	31.3.24 £
Trade debtors	35,717	51,166
Other debtors	376	-
Prepayments and accrued income	10,756	17,443
	46,849	68,609

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25 £	31.3.24 £
Trade creditors	1,814	-
Social security and other taxes	11,394	18,219
Accruals and deferred income	165,065	578,148
	178,273	596,367

continued...

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR - continued

Deferred Income

	2025	2024
	£	£
Ministry of Justice	-	186,483
Surrey County Council	48,178	89,827
Walton Charity	34,493	27,404
The Lottery	46,984	29,845
Community Foundation for Surrey	-	13,690
The Henry Smith Charity	-	6,234
Weybridge Charity	1,353	1,893
OPCC and Surrey police	-	60,717
Elmbridge Borough Council	1,404	34,920
National Citizens Advice	-	25,858
Walsingham Care	1,700	,2,200
The Masonic Foundation	19,016	-
Spelthorne Council	-	27,417
Epsom & Ewell Council	-	27,417
	153,128	533,905

Of the deferred income of £533,905 carried forward at 1st April 2024, £366,569 was transferred to North Surrey Domestic Abuse Service Charity on the date when the split of the Charities took place.

13. PROVISIONS FOR LIABILITIES

PENSION LIABILITY

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

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

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

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

Deficit contributions
From 1 April 2025 to 31 March 2028: £2,100,000 per annum (payable monthly)
Unless a concession has been agreed with the Trustee the term to 31 March 2028 applies.
Note that the scheme's previous valuation was carried out with an effective date of 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

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

continued...

13. PROVISIONS FOR LIABILITIES - continued

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

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

	31 March 2025	31 March 2024	31 March 2023
Present value of provision	£1,604	£585	£1,251

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Period ending 31 March 2025	Period ending 31 March 2024
	£	£
Provision at the start of the period	585	1,251
Unwinding of the discount factor (interest expense)	15	49
Deficit contribution paid	(596)	(715)
Remeasurements - impact of any change in assumptions	10	-
Remeasurements - amendments to contribution schedule	1,590	-
Provision at the end of the period	1,604	585

Current Liability on Withdrawal for the Scheme

The Pensions Trust has confirmed the estimated liability for CAEW on withdrawal, or in the event this liability were to crystalise is estimated to be £9,490 at 30 September 2023 compared to £15,056 as at 30 September 2022.
As indicated above, the debt on withdrawal would only crystalise if CAEW were to withdraw from the Growth Plan or fail to have at least one active member in the pension scheme.
As at the balance sheet date there were 4 active members of the Plan who were employed by CAEW within Growth Plan (Series 4). It follows therefore that there is no immediate or forthcoming risk of a debt on withdrawal from the scheme arising. The scheme is closed to further members and existing staff are offered a defined contribution scheme.

14. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
Unrestricted funds				
General fund	275,063	(47,215)	181,217	409,065
Restricted funds				
Restricted Funds	182,852	-	(181,217)	1,635
TOTAL FUNDS	457,915	(47,215)	-	410,700

continued...

14. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	149,410	(196,625)	(47,215)
Restricted funds			
Restricted Funds	331,989	(331,989)	-
TOTAL FUNDS	481,399	(528,614)	(47,215)

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	228,304	46,759	275,063
Restricted funds			
Restricted Funds	113,587	69,265	182,852
TOTAL FUNDS	341,891	116,024	457,915

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	151,472	(104,713)	46,759
Restricted funds			
Restricted Funds	1,028,788	(959,523)	69,265
TOTAL FUNDS	1,180,260	(1,064,236)	116,024

continued...

14. MOVEMENT IN FUNDS - continued

Restricted Funds

	Balance 1 April 2024	Incoming Resources	Resources Expended/ transferred	Balance 31 March 2025
Domestic Abuse Service	181,217	-	181,217	-
Young Citizens Advice	-	83,200	83,200	-
Debt & Benefits Casework	-	78,925	78,925	-
Community Outreach	-	18,000	18,000	-
Trainer Project	-	37,669	37,669	-
Advice Line	-	25,599	25,599	-
Sessions Supervisor	-	10,000	10,000	-
Health GP Outreach	-	49,909	49,909	-
Older Peoples Welfare Advisory Service	-	8,660	8,660	-
IT Comms Project	-	11,810	11,810	-
Delegated Fund from Walton Charity	664	2,327	2,327	664
Strategic Fund - working together	-	5,000	5,000	-
Delegated Fund from Weybridge Charity	-	540	540	-
Walsingham Care	-	350	350	-
Client Bankruptcy Costs Fund	971	-	-	971
	182,852	331,989	513,206	1,635

15. RELATED PARTY DISCLOSURES

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

CITIZENS ADVICE ELMBRIDGE (WEST)

England & Wales - Charity number 1094025

Accounts

CITIZENS ADVICE ELMBRIDGE (WEST)

(A company limited by guarantee)

Report and Financial Statements
For the year ended 31st March 2024

Registered Charity No.1094025
Company No. 4372959
Authorised and Regulated by the Financial Conduct Authority
FRN617782

Report and Financial Statements
For the year ended 31 March 2024

Contents	**Page**
Legal and Administrative Information	1
Report of the Trustee Board	2 - 9
Independent Examiners' Report	10-12
Statement of Financial Activities	13
Balance Sheet	14 -15
Statement of Cash Flows	16
Notes forming part of the Financial Statements	17 - 27

Citizens Advice Elmbridge (West)
Report of the Trustee Board for the year ended 31st March 2024

The directors, who are also the trustees of the charity for the purposes of charity law, are pleased to present their annual report and the audited accounts for the year ended 31st March 2024.

LEGAL AND ADMINISTRATIVE INFORMATION

Charity Name:	Citizens Advice Elmbridge (West)
Charity Registration Number:	1094025
Company Registration Number:	4372959
Financial Conduct Authority Number:	FRN617782
Registered Office and Operational Office	Elmbridge Community Hub The Old School House 72 High Street Walton on Thames Surrey KT12 1BU

Trustee Board and Attendees (* trustees)

Sarah McLeod*	Resigned 01.03.24
Terence Gale*	Appointed Chair 01.03.24
Linda Bullen*	Resigned 18.03.24
Joanna Buttivant*	Resigned 12.06.23
Darrell Hulls*	
Kathryn Kernick*	Resigned 18.03.24
Thomas Butler*	
David Walker-Smith*	
Natasha Pitchacaren*	
Amelia Berriman *	
Benjamin Hyde-Wardle*	Appointed 03.05.2023, resigned 16.07.2023
Davina Henderson *	Appointed 01.11.23
Rosini Kostiani *	Appointed 01.12.23
Fiona Lucas *	Appointed 01.12.23
Richard Williams *	Appointed 01.12.23
Terry Styant *	Appointed 03.07.24
Cllr K. Hewens	Honorary member new
Cllr N Dodds	Honorary member new

In addition, some senior management and 2 volunteers attend Board Meetings as contributing observers.

Senior Management Team

Margaret Bourne	Chief Executive
Jean Simango	Head of Advice Services

Auditors

Fuller Spurling, 58 Guildford Street, Chertsey, KT16 9BE

Principal Bankers

CAF Bank, 25 Kings Hill, West Malling, Kent ME19 4TA

Citizens Advice Elmbridge (West)
Report of the Trustee Board for the year ended 31st March 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT CONSTITUTION

Citizens Advice Elmbridge (West) referred hereafter as 'CAEW' is a private company limited by guarantee. It was incorporated as a company limited by guarantee on 13th February 2002, company number 4372959, and registered as a charity with the Charity Commission on 3rd October 2002, number 1094025. The company was established under a Memorandum of Association which established the objects and powers of the charity and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

Directors
The directors, who are also the trustees of the charity for the purposes of charity law, and who served during the year and up to the date of this report are set out on page 1

Appointment of trustees, induction and training
The Articles of Association provide that the number of directors shall not be more than fifteen and not less than three. Trustees are elected for a three year term and retire in rotation.

The Trustee Board consists of:

a. elected trustees, normally resident in the area of CAEW's borough of Elmbridge, elected at an Annual General Meeting.

b. co-opted trustees appointed by the trustee board provided the total number of co-opted trustees does not exceed one third of the trustee board

We actively encourage attendance at the Trustee Board meetings by key funders, such as Elmbridge Borough Council, as well as key members of staff and volunteers.

The Trustee Board seeks to ensure that the community served by the charity is appropriately reflected through the diversity of the Trustee body. Trustees are recruited through advertising via its website, Reach, Voluntary Action Elmbridge and other recruitment organisations, as well as from members of the public who express an interest.

New trustees are provided with an Induction Pack containing the Memorandum and Articles of Association together with the most recent Accounts and Annual Report. This is followed up with an induction meeting with relevant members of the Management Team and the Chair of the Trustee Board. This provides an opportunity to learn more about the work of CAEW, focus on current Board priorities and to assess individual training needs.

Organisation
The charity operates from premises leased from Elmbridge Borough Council, and from various outreach centres in its area of operation.

A Trustee Board, comprising directors of the charity has been established to monitor financial policies, strategies and procedures and to take certain decisions in accordance with the delegated powers.

The Trustee Board meets, as a minimum, four times a year to determine overall policy and overview the furtherance of the charity's objects with additional meetings as required.

The Trustee Board works within the guidelines of the Code of Conduct published by Citizens Advice. It incorporates the Nolan principles of standards in public life which aims to ensure that all trustees observe the highest standards of propriety and acts in the best interests of the Citizens Advice service at all times.

A system of delegation is in place and day to day responsibility for the provision of services rests with the Chief Executive and in her absence with the Service Managers. The Chief Executive is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The Chief Executive is entitled to attend Trustee Board Meetings and is responsible for reporting to the Board on the performance of the charity and on strategic opportunities that may arise to develop the services of the charity. The Service Managers, who report to the Chief Executive, have responsibility for the day to day service delivery and individual supervision of their team of staff and volunteers.

The Chief Executive and Service Managers attend Trustee Board Meetings along with 2 volunteer advisers; none of whom have voting rights.

Related parties
CAEW is a member of Citizens Advice, the national association for the Citizens Advice service throughout the United Kingdom.

Membership of the national association requires the charitable company to adhere to rigorous standards in respect of governance, organisational practices and quality of advice. The Citizens Advice Membership Scheme requires member organisations to maintain performance standards through a programme called the 'Performance Quality Framework' and 'Leadership Self Assessment'. Members undergo an annual review of standards and an on-site inspection, conditions permitting, every three years by Citizens Advice.

At a local level the charity is guided by local policies and strategies and is an active member of many local forums, Elmbridge Older People's Advisory Board, DWP Liaison meetings, Elmbridge Equalities & Diversity Forum, Crown Prosecution Involvement Panel, Health Intervention Strategy Panel and Homelessness Forum. Representation on these groups has proved invaluable to the charity in establishing improved links within the community and identifying policy developments and funding opportunities. We meet with our partners within the local authority and other agencies to continue to develop good working practices and services.

As part of the involvement in the Domestic Abuse arena the charity is a founding member of the Surrey Domestic Abuse Partnership (SDAP) providing, with the other 3 partners, key support and assistance in the area of domestic abuse. That organisation has both trustee and chief executive structures of meetings to monitor and guide activities.

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

A risk assessment report is contained within the business plan and anticipates potential changes to the environment in which CAEW is working and highlights how these would impact on its services. In addition the Trustee Board reviews the current risk assessment at each board meeting.

CAEW faces a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then obviate their impact. The Risk Assessment is a formal statement of CAEW's risk management strategy and how the impact of potential risks can be minimised.

Identifying the risks is an important element of risk management and has been given detailed and careful consideration. Areas which have been covered in this process include:

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

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

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

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

Procedures are in place to ensure compliance with Health and Safety legislation covering staff, volunteers, clients and other visitors. Compliance with Citizens Advice National Membership Scheme ensures a consistent quality of delivery for all operational aspects of the charity. The Charity has Safeguarding policies and procedures covering children and vulnerable adults. All policies are reviewed regularly.

The Trustee Board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. It holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Objectives and activities

CAEW is a public benefit entity whose objective is to provide services to members of the public as set out below, and does not operate to provide a financial return to its members.

The objects of the charity are as set out in the Memorandum and Articles of Association. Its services are consistent with the twin aims of Citizens Advice namely: **"to provide the advice people need for the problems they face"** and **"to improve the policies and practices that affect people's lives"**. Its services are also consistent with the four stated Principles of Citizens Advice namely: **"Free, Independent, Impartial and Confidential"**. Its objectives are clearly laid out in its Memorandum and Articles of Association:

CAEW's objects are '**to promote any charitable purpose for the benefit, but not limited to, the community of Walton, Weybridge & Hersham and surrounding areas ('the area of benefit') by the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress'.**

The key power it exercises in furtherance of the Objects is **"to establish Citizens Advice Elmbridge (West) as a centre to provide a free, confidential and impartial service of advice, training, information and advice for the public and for the implementation thereof."**

Having been in operation since 1947 providing free, independent, impartial, and confidential advice to the citizens of West Elmbridge and surrounding areas, the directors are satisfied that CAEW fully complies with the guidance on public benefit supplied by the Charity Commission. This is amply demonstrated by the CAEW Grant Agreement which it produces every two years in conjunction with its principle funder Elmbridge Borough Council. A key requirement of the Service Level Agreement is the production of an annual Business Plan.

Whilst its primary purpose is to create a process by which CAEW's Trustee Board can monitor progress towards achieving the Business Plan, the plan also serves as a set of internal targets and outputs for staff and volunteers. In this way inclusiveness and collective responsibility about CAEW's key priorities can be engendered leading to improvements in service delivery.

As part of the involvement with SDAP the charity reports to the lead member who in turn reports to the commissioning parties as required under the contract awarded WEF 1 April 2020.

ACHIEVEMENTS AND PERFORMANCE IN 2023-24

The Charity delivers its services from the Elmbridge Community Hub at 72 High Street, Walton on Thames and at outreach centres in the areas it serves. The main areas of charitable activity are;

a) the provision of **advice and information services** to the communities of Walton, Weybridge and Hersham and surrounding areas

b) the provision of a specialist **domestic abuse service** and related children's services in North Surrey across the boroughs of Elmbridge, Spelthorne and Epsom and Ewell.

The charitable activities are described in more detail below with their achievements and performance:

Advice and Information services
The Charity provides free, confidential and impartial advice and information services within the communities of Walton, Weybridge and Hersham and surrounding areas regardless of age, gender, sexuality, disability, race or religion. The services are delivered within the aims and principles of the National Association of Citizens Advice by both volunteers and paid staff to:

- **Provide the advice people need for the problems they face and**
- **Improve the policies and practices that affect people's lives**

These services cover a large range of subjects including: debt & money advice, employment, consumer matters, Money Advice and welfare benefits, housing and homelessness, legal system, immigration and nationality, relationship and separation matters and human rights. We offer specialist advice in welfare, money, housing and employment issues.

Services are delivered by drop-in, appointments, telephone, email, and home visits where resources allow. Both local and national websites provide information and advice and ways of accessing the services.

Core funding for the advice services are provided by Elmbridge Borough Council. The service is delivered by a team of trained volunteers and 3 specialist case workers. We have one member of staff who provides administrative support and an advice session supervisor, who are both managed and supported by the Service Manager. The overall operational service is the responsibility of the Chief Executive. In the year under review substantial volunteer hours were donated through our network of volunteers.

Outreach services: An outreach drop-in session is offered as part of the Charity's core service at various community locations in Elmbridge West. This service is delivered by volunteers.

The Charity is most grateful to Elmbridge Borough Council for its continued support and grant aided funding.

Welfare Reform - Debt and Money Advice
The Charity received funding from Elmbridge Borough Council, Walton Charity, PA Housing to provide specialist debt & benefit advice services to its clients affected by welfare reform. This has enabled us to provide more services across a greater reach of clients.

Specialist Older People's Welfare Advisory service to residents of Weybridge
We receive funding from Elmbridge Borough Council to deliver an Older People's Welfare Advisory service to older residents of Weybridge. This service is delivered by an employed member of staff from Weybridge Community Centre and by home visits for a total of 10 hours per week. We are grateful to Elmbridge Borough Council for funding this much needed service in an area with an increasing older population.

Research and Campaigns
The Charity has been active in developing its social policy work in line with Citizens Advice standards. The Head of Advice Services is responsible for this area of work which includes:-

i) Advisers discussing matters of social policy in interviews with clients, supplying Bureau Evidence forms to Citizens Advice. Changes have been made nationally to increase quality of best evidence forms that are far more comprehensive in quality and detail, therefore the requirements changed to a minimum of one per bureau per month.
ii) Supplying articles to local newspapers
iii) Liaising with local MPs
iv) Representation on local forums by various members of staff, including membership of North Surrey CA social policy cluster group, Elmbridge Older People's Advisory Body; Elmbridge Homelessness Forum; Surrey DA Communications Group; Elmbridge Equalities & Diversity Forum; and the Elmbridge Partnership of support agencies.

North Surrey Domestic Abuse Service ('NSDAS')
The following two services were part of CAEW up to 31 March 2024. They continue to be available at Elmbridge Community Hub, delivered through the separate charity NSDAS following the charity split and business transfer on 1 April 2024.

Outreach Service
This specialist service is available across three boroughs in north Surrey – Elmbridge, Spelthorne, Epsom and Ewell. This service is part of the SDAP. The provision of services being contracted from ESDAS as the lead party with each member of SDAP.

Children and Young people Affected by Domestic Abuse
The service includes one to one work with children affected by domestic abuse; healthy relationship sessions in schools across North Surrey and close working with Surrey's Children's Services and Early Help. The service is delivered by two member of staff who is managed by the Youth Services Manager.

The Trustee Board would like to take this opportunity to thank all our funders, our staff and all our volunteers for the service and commitment they give to the Charity and the community they serve, without whose support we would not be able to provide the beneficial services.

Training
All the volunteers and staff receive comprehensive training when joining the CA service and have regular on-going training and development opportunities to increase their knowledge and areas of expertise. Staff and volunteers also have personal development plans that are reviewed annually through the appraisal process. Each year we conduct a training needs analysis and from our findings create the yearly training plan. We use a workforce development plan to assess our service needs in the future and what training provision is required to ensure we have the adequate skills and expertise.

Values
The Charity endeavours to secure funding for both its core service and the development of specialist services as appropriate to meet the needs of the local community and upholds the principle of partnership working and development.

The Charity employs its staff and recruits volunteers to deliver its core and specialist services with full regard to equalities & diversity. It also has a Dignity at Work Policy. It endeavours to improve access to its services for all groups and to make its service appropriate to the individual.

FINANCIAL REVIEW
Income and Net Surplus for the year
The Charity-continued to grow in 2024 and generated total income of £1,180,260 (£919,136 -2023), an increase of £261,124 (28%).

The net surplus for the year was £116,024 (£56,281 – 2023). This leaves £457,915 in total reserve carried forward, of which £182,852 (£113,587 – 2023) remains as restricted reserves.

Principal Funding Sources
Core service – the Citizens Advice and Information Service –Core funding of £111,210 (£111,210 – 2023) was by way of an annual grant under the terms of a two-year Service Level Agreement with Elmbridge Borough Council. Further funding was generated from various other local funders namely Elmbridge Borough Council, Surrey County Council, PA Housing, Walton Charity, National Citizens Advice, The Lottery, Postcode Society, Community Foundation for Surrey, Weybridge Lands Charity and the Trussell Trust to deliver additional related services.

North Surrey Domestic Abuse Service (NSDAS) – It received £698,481 (£558,035 - 2023) in grant and contract income during the year from a number of sources to deliver a domestic abuse outreach service across North Surrey. Further funding was received from Lloyds Bank Foundation, Henry Smith, Elmbridge Borough Council, Spelthorne Council, Epsom & Ewell Borough Council, Community Foundation for Surrey and the Walton Charity.

Other Income – We would like to thank our local community who continue to support us through donations and support for hardship funds. These include Groundworks, The Charities Trust, Walsingham Care Home, Weybridge Waitrose and CoOp Community Fund.

Charity restructure

We are delighted that the success of our domestic abuse (DA) team over recent years has meant that the DA effort is now ready to enter its next chapter as a separate charity while retaining its existing NSDAS brand. As well as giving our DA team the freedom to chart their own future, it also provides an opportunity for CAEW to continue to grow our services with new initiative that achieve increase accessibility for our community. From 1 April 2024, CAEW and NSDAS underwent a charity split, NSDAS business transferred to its own charity "NSDAS".

Reserves policy

The reserves policy is reviewed and adjusted where necessary on an annual basis. Reserves are required to provide sufficient funds for cash flow purposes and future uncertainties. Our core funding is provided by public sector bodies and the long term future of these funding streams at existing levels is uncertain. Non public sector funding sources are short term (1-3 years), which also places pressure on funding continuity, and therefore potential pressure on reserves. There is also the need to make provision for statutory, contractual or other liabilities including any deficit in the pension fund. In addition, certain unrestricted designated reserves can be required for specific projects and activities that span two or more financial years. These funds are set aside at the discretion of the Board and may be returned to general reserves when a project is completed. There is also a need to hold in reserve funds for which the donor has specified a specific purpose, these are classified as restricted funds and may be repayable should the funds not be spent.

Restricted reserves – At the balance sheet date total restricted reserves are £182,852.

Unrestricted reserves general fund – This comprises a general reserve of £275,063 which provides a fund against unforeseen eventualities including the pension fund liability of £585. The Trustees consider that the reserves whilst adequate are not excessive for the charity and in the future need to be increased to allow for the expansion of activities.

Statement of directors' responsibilities

The Directors (who are also trustees of CAEW for the purposes of charity law) are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepting Accounting Practice).

Company law requires the directors 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 directors 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.

In so far as the directors are aware:

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

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

Auditors

Fuller Spurling were appointed as the Charity's Independent Auditors, having been Independent Examiners for the previous year.

This report has been prepared in accordance with SORP (FRS 102) and the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Trustee Board on 6 November **2024 and signed on its behalf by:**

T M Gale

Terence Gale
Chair

Report of the Independent Auditors to the Members of Citizens Advice Elmbridge (West)

Opinion
We have audited the financial statements Citizens Advice Elmbridge (West) (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework applied in their preparation in applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirement that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 18 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

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

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

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

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

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

Report of the Independent Auditors to the Members of Citizens Advice Elmbridge (West)

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:

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

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

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

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

Other matters
In the previous accounting period the Trustees took advantage of the audit exemption under S.477 of the Companies Act 2006. Therefore the prior period financial statements were not subject to audit.

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

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

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

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:
We obtained an understanding of the legal and regulatory frameworks that are applicable to the Charitable Company and determined that the most significant are those that relate to the Charities Act 2011 and Charities SORP as they directly impact upon the way the entity conducts its affairs and presents information in its financial statements.

Report of the Independent Auditors to the Members of Citizens Advice Elmbridge (West)

We assessed the risks of material misstatement in respect of fraud by making enquiries of management and those charged with governance. The audit team discussed and identified particular areas that were susceptible to misstatement as part of their fraud discussion.

Based on the results of our risk assessment we designed our audit procedures to identify non-compliance with such laws and regulations identified above and made enquiries of management and those charged with governance. We corroborated our enquiries through the review of appropriate documentation. We did not find any contradictory evidence.

Based on the results of our risk assessment we designed our audit procedures to identify and address material misstatements in relation to fraud in relation to the possibility of fraudulent or corrupt payments given the size of the entity and the limitation on the segregation of certain duties.

We incorporated an element of unpredictability in the selection of the nature, timing and extent of our audit procedures.

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

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

Susan M Keane (Senior Statutory Auditor)
for and on behalf of Fuller Spurling
Statutory Auditors
Mill House
58 Guildford Street
Chertsey
Surrey
KT16 9BE

Date 21st November 2024

Citizens Advice Elmbridge (West)
STATEMENT OF FINANCIAL ACTIVITIES
(incorporating an Income and Expenditure Account)
For the year ended 31 March 2024

	Note	Restricted Funds	Unrestricted Funds	2024 Total	2023 Total
		£	£		
Income from:					
Charitable activities	2	1,020,144	135,110	1,155,254	899,886
Donations & other		2,373	3,782	6,155	12,610
Investments		6,271	12,580	18,851	6,640
Total income		1,028,788	151,472	1,180,260	919,136
Expenditure on:					
Charitable activities	3,11 & 12	959,523	104,713	1,064,236	862,855
Total expenditure		959,523	104,713	1,064,236	862,855
Net (expenditure) / income for the year		69,265	46,759	116,024	56,281
Transfers between funds		-	-	-	-
Net movement in funds		69,265	46,759	116,024	56,281
Reconciliation of funds					
Total funds brought forward at 1 April 2023	11 & 12	113,587	228,304	341,891	285,610
Total funds carried forward at 31 March 2024		182,852	275,063	457,915	341,891

Income of £474,125 and expenditure of £427,367 with profits of £46,758 derive from continuing activities. Income of £706,135 and expenditure of £636,869 with profits of £69,266 derive from discontinuing activities. This relates to CAEW undergoing a charity split on 1 April 2024 and NSDAS service being transferred into its own new charity NSDAS.

The statement of Financial Activities incorporates all the gains and losses recognised in the above two financial periods.

The notes on pages 17 to 27 form part of these financial statements.

Citizens Advice Elmbridge (West)

BALANCE SHEET
As at 31st March 2024

	Note	2024	2023
		£	£
Fixed assets			
Tangible assets	7	1,689	3,018
Current assets			
Debtors	8	68,609	48,558
Cash at bank and in hand		984,569	840,837
		1,053,178	889,395
Creditors: amounts falling due within one year	9	(596,367)	(549,271)
Net current assets		456,811	340,124
Total assets less current liabilities		458,500	343,142
Pension scheme liability	10	(585)	(1,251)
Net assets		457,915	341,891
Charity funds			
Restricted funds	11	182,852	113,587
Unrestricted funds – general	12	275,648	229,555
- designated	12	-	-
- pension liability	12	(585)	(1,251)
		457,915	341,891

Continued

Citizens Advice Elmbridge (West)
BALANCE SHEET - continued
As at 31st March 2024

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

The financial statements were approved by the Board of Trustees and authorised for issue on 6 November 2024 and were signed on its behalf by:

.....T.M.Gale.....

Terence Gale
Chair

Citizens Advice Elmbridge (West)

STATEMENT OF CASHFLOWS
As at 31st March 2024

	Note	2024 £	2023 £
Cash flow from operating activities	14	144,734	160,046
Cash flow from investing activities			
Purchase of Fixed Asset Additions		(1,002)	-
Net cash flow from investing activities		(1,002)	-
Net Increase / (decrease) in cash and cash equivalent		143,732	160,046
Cash and cash equivalents at start of period		840,837	680,791
Cash and cash equivalents at end of period		984,569	840,837
Cash and cash equivalents consists of:			
Cash at bank and in hand		984,569	840,837

1 Accounting policies

1.1 Basis of preparation

Citizens Advice Elmbridge (West), [also known as CAEW], is a charity limited by guarantee in the United Kingdom. In the event of the charity being wound up, members are required to contribute an amount not exceeding £1. The address of the registered office is given in the charity information on page 3 of these financial statements. The nature of the charity's operations and principal activities are in providing advice and counselling to the general public.

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

The financial statements are prepared on a going concern basis 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.

1.2 Incoming resources

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

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

- Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable and when the amounts are known with certainty and are measurable.
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charitable company earns the right to consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors.

1.3 Resources expended

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

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

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include auditor's remuneration 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.

1.4 Fund accounting

Restricted funds

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

Unrestricted funds

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

Designated funds represent part of unrestricted funds that are set aside for a specific designated purpose as detailed in the notes to the financial statements.

1.5 Tangible fixed assets

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

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

Office equipment	25% straight line
Computer equipment	25% straight line

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

1.6 Debtors and creditors receivable / payable within one year

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

1.7 Recognition of liabilities

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

1.8 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 for that service.

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

1.9 VAT

VAT is not recoverable by the charitable company. Irrecoverable VAT is included within the relevant costs in the Statement of Financial Activities.

1.10 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.

1.11 Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 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. Income from grants for charitable activities	2024 £	2023 £
Restricted		
Domestic Abuse Service	698,491	558,035
Youth Citizens Advice	81,944	85,000
Debt & Benefit Casework Service	63,500	65,000
The Lottery – COL Grant	66,735	-
Money & Pensions Advice Service	-	46
Trainer Project	49,168	30,154
IT Comms Project	4,691	2,130
Advice Line	13,368	-
Sessions Supervisor	5,000	-
Health GP Outreach	6,461	-
Community Outreach	18,000	30,405
Old People Welfare Advisory Service	8,360	8,360
Delegated Fund from Walton Charity	2,507	5,593
Surrey Hardship Crisis Fund	-	2,861
Language Line Fund	-	691
Delegated Fund from Weybridge Charity	1,670	352
Walsingham Care Hardship	250	50
	1,020,144	788,676
Unrestricted		
Elmbridge Borough Council Core Grant	111,210	111,210
Elmbridge Borough Council COL Grant	23,900	-
	1,155,254	899,886

3. Expenditure on charitable activities	Direct Costs £	Support Costs £	2024 Total £	2023 Total £
Advice work	820,312	237,624	1,057,936	858,155
Governance	-	6,300	6,300	4,700
	820,312	243,924	1,064,236	862,855

£959,523 (2023: £774,049) of the above costs were attributable to restricted funds.
£104,713 (2023: £88,806) of the above costs were attributable to unrestricted funds

4 Analysis of expenditure on charitable activities

	Direct Costs £	Support Costs £	2024 Total £	2023 Total £
Staff costs	689,668	130,758	820,426	727,232
Office costs	94,512	21,499	116,011	67,807
IT costs	20,159	23,931	44,090	15,145
Premises costs	-	37,509	37,509	28,328
Depreciation	-	2,331	2,331	2,130
Citizens Advice costs	11,159	-	11,159	7,724
Auditor's Remuneration	-	6,300	6,300	-
Independent examination fee	-	-	-	2,100
Management and administration	4,814	22,311	27,125	13,101
Pension liability movement	-	(715)	(715)	(712)
	820,312	243,924	1,064,236	862,855

5a Employee numbers and cost

	2024 No.	2023 No.
Average number of persons employed		
Staff – Advisory	22	21
Staff – Administration	6	6
Full time equivalent staff	23	22

No employee earned in excess of £60,000 per annum.

Employees' costs during the year amounted to:	2024 £	2023 £
Wages and salaries	720,178	641,901
Social security costs	60,281	52,701
Pension costs	39,967	32,630
	820,426	727,232

Note: Pension Costs include Pension Deficit Contributions of £715 (2023: £1,515) and Life Assurance Premiums of £1,798 (2023: £1,510).

5b Trustees and key management personnel remuneration and expenses

No trustee received any remuneration in respect of services as a trustee during the year (2023: £nil).Expenses totalling £268 (2023: £21) were reimbursed to 4 (2023: 1) trustees during the year.

The total amount of employee benefits received by key management personnel is £139,477 (2023: £124,165). The charitable company considers its key management personnel comprise the Chief Executive and Service Managers.

6 Net income / (expenditure) for the period

	2024 £	2023 £
Net incoming / (outgoing) resources are stated after charging:		
Depreciation	2,331	2,130
Auditor's remuneration	6,300	-
Independent examination fee	-	2,100

7 **Tangible fixed assets**

Office Equipment	
Cost	£
At 1 April 2023	22,887
Additions	1,002
Disposals	-
At 31 March 2024	23,889
Depreciation	
At 1 April 2023	19,869
Charge for period	2,331
Eliminated on disposal	-
At 31 March 2023	22,200
Net book value	
At 31 March 2023	3,018
At 31 March 2024	1,689

8 **Debtors**

	2024	**2023**
	£	**£**
Debtors	51,166	36,885
Prepayments and accrued income	17,443	11,673
	68,609	48,558

9. **Creditors: amounts falling due within one year**

	2024	**2023**
	£	**£**
Taxation and social security costs	18,219	20,699
Deferred income (see below)	533,905	487,439
Accruals and other creditors	44,243	41,133
	596,367	549,271
Deferred Income		
Ministry of Justice	186,483	153,614
Surrey County Council	89,827	77,571
Walton Charity	27,404	42,737
The Lottery	29,845	20,826
Community Foundation for Surrey	13,690	5,518
Lloyds Bank Foundation – Covid	-	2,135
The Henry Smith Charity	6,234	-
Weybridge Charity	1,893	9,158
OPCC and Surrey Police	60,717	39,226
Elmbridge Borough Council	34,920	44,838
National Citizens Advice	25,858	15,500
Walsingham Care	2,200	2,450
Postcode Society	-	25,000
Spelthorne Council	27,417	23,433
Epsom & Ewell Council	27,417	23,433
Charities Trust	-	1,000
Groundworks	-	1,000
	533,905	487,439

Of the deferred income of £533,905 at 31 March 2024, £366,569 has been transferred to North Surrey Domestic Abuse Service Charity at 1st April 2024.

10	Provisions for liabilities and charges	2024	2023
		£	£
	Pension fund liability		
	At 1 April 2023	1,251	1,963
	Movement through Statement of Financial Activities	(666)	(712)
	At 31 March 2024	585	1,251

In accordance with Financial Reporting Standard 102, the Company has recognised a provision for the future deficit contribution payments it is required to make under the terms of its membership of The Pensions Trust Growth Plan pension plan. Movements in the provision are recognised in the Statement of Financial Activities. (See note 16 for further detail of the Growth Plan).

11	Restricted Funds	Balance at 1 April 2023	Incoming Resources	Resources Expended	Balance at 31 March 2024
		£	£	£	£
	Domestic Abuse Service	111,952	706,135	(636,670)	181,217
	IT Comms Project	-	4,691	(4,691)	-
	The Lottery COL Project	-	66,735	(66,735)	-
	Walsingham Care	-	250	(250)	-
	Debt & Benefits Casework Services	-	64,500	(64,500)	-
	Advice Line	-	13,368	(13,368)	-
	Trainer Project	-	49,168	(49,168)	-
	Community Outreach	-	18,000	(18,000)	-
	Older People Welfare Advisory Service	-	8,360	(8,360)	-
	Young Citizens Advice	-	81,944	(81,944)	-
	Health GP Outreach	-	6,461	(6,461)	-
	Delegated Fund Walton Charity	664	2,507	(2,507)	664
	Sessions Supervisor	-	5,000	(5,000)	-
	Delegated Fund Weybridge Charity	-	1,671	(1,671)	-
	Client Bankruptcy Costs Fund	971	-	-	971
		113,587	1,028,788	(959,523)	182,852

The purpose of each restricted fund and the principal funders were as follows:

Domestic Abuse Service
Provision of support to clients with domestic abuse issues in 3 boroughs of North Surrey.
Principal Funding was provided by:
Surrey County Council
The Office of the Police and Crime Commissioner for Surrey (OPCC)
Surrey Police Ministry of Justice
Lloyds Bank Foundation
Henry Smith Foundation
Community Foundation for Surrey
The Lottery
Elmbridge Borough Council
Epsom & Ewell Borough Council
Spelthorne Borough Council

Debt and Benefits Casework Service
Provision of support to clients with benefit issues and in need of money advice. This also includes complex casework. Funding was provided by Walton Charity, PA Housing, Community Foundation for Surrey, Surrey CC Noone Left Behind and post year end Surrey CC Household Support Fund.

Trainer Project
Provision for a dedicated Trainer for training volunteers.
Funding was provided by Walton Charity, Postcode Society, Elmbridge CC partnership grant and CMS Fund Community foundation for Surrey.

Older Peoples Welfare Advisory Service (OPWAS)
Provision of advice to the older members of the Weybridge community.
Funding is provided by Elmbridge Borough Council.

Young Citizens Advice Project
Provision of development of youth service for 16-24 year olds.
Funding is provided by The Lottery and Walton Charity.

GP Health Outreach
Provision of Debt & Benefit Advisor in a local GP practice increasing accessibility to vulnerable clients. Project is funded by Surrey County Council Mental Health Investment Fund. It commenced it January 2024 and funded for 3 years.

Delegated Fund from Walton Charity
Assistance for clients in need with their day to day expenditure.

Language Line Service
Provision of translation services for our client.
Funding is provided by Elmbridge Borough Council and Delegated Funds as required.

Delegated Fund from Weybridge Land Charity
Assistance for clients living in the Weybridge area in need with their day to day expenditure.

Client Bankruptcy Costs Fund
Provision of support to clients with bankruptcy issues.

Advice Line
Project to provide a Surrey wide telephone channel all Surrey CA services who each have a paid Advice Line worker. This has been funded by National Citizens Advice for 1 year.

The Lottery – Community Organisations Cost of Living Grant
We were awarded £66,735 by The Lottery in November 2024. All costs in relation to the grant were expensed by end of March 2024. This funding has supported transition costs in relation to CAEW/ NSDAS charity split on 01/04/2024, office premises partition alterations, rising salary costs re inflation and upgrades to our IT System infrastructure and telephony system.

IT Project
We continue to upgrade our computer systems and telephone system "telephony" throughout the year. This was funded by The Lottery COL Grant and funding from Surrey County Council for 2024/25 post year end. We also utilised funding received from Elmbridge Borough Council COL Grant.

12 Unrestricted funds

	Balance 1 April 2023 £	Incoming Resources £	Resources Expended £	Transfers Between Funds £	Balance 31 March 2024 £
General Fund	229,555	151,472	(104,713)	(666)	275,648
Designated Fund	-	-	-	-	-
Pension liability fund	(1,251)	-	-	666	(585)
	228,304	151,472	(104,713)	-	275,063

General Fund

The General Fund of £275,648 (2023: £ 229,555) provides a fund against contingent eventualities as referenced in the Report of the Trustee Board on page 8.

13 Analysis of net assets between funds

	Restricted Funds £	General Fund £	Total £
Fixed assets	1,690	-	1,690
Net current assets	181,162	275,648	456,810
Pension liability	-	(585)	(585)
	182,852	275,063	457,915

14 Reconciliation of net income to net cash flow from operating activities

	2024 £	2023 £
Net income for the year	116,024	56,281
Depreciation of tangible fixed assets	2,331	2,130
Movement in multi-employer benefit liability	(666)	(712)
(Increase) / Decrease in debtors	(20,051)	(21,725)
Increase / (Decrease) in creditors	47,096	124,072
Net cash flow from operating activities	144,734	160,046

15 Pension costs

The charity operates a defined contribution Group Personal Pension Plan. The assets of the plan are held separately from those of the charitable company in an independently administered Group Personal Pension Plan. The pension cost charge represents contributions payable by the charitable company to the plan and amounted to £36,951 (2023: £30,320). At the year-end there were no unpaid contributions.

16 Pension Scheme

Current pension contributions are made to The Pensions Trust Growth Plan Series 4, a defined contribution pension scheme. Prior to 2012, contributions paid by the Charity to the multi-employer Plan were to a defined benefit plan.

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

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

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

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

Deficit contributions

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

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

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

From 1 April 2019 to 31 January 2025: £11,243,000 per annum - (payable monthly and increasing by 3% on 1st April each year)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities. Where the scheme is in deficit and where the Company has agreed to a deficit funding arrangement the Company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Present values of provision

Reconciliation of opening and closing provisions	**2024**	**2023**
	£	**£**
Provision at start of period	1,251	1,963
Unwinding of the discount factor (interest expense)	49	36
Deficit contributions	(715)	(715)
Remeasurements – impact of any change in assumptions	-	(33)
Remeasurements – amendments to the contribution schedule	-	-
Provision at end of period	585	1,251

Income and expenditure impact	**2024**	**2023**
	£	**£**
Interest expense	49	36
Remeasurements – impact of any change in assumptions	-	(33)
Remeasurements – amendments to the contribution schedule	-	-
Contributions paid in respect of future service	-	-
Costs recognised in income and expenditure account	-	-

Assumptions	**2024**	**2023**
Rate of discount	5.31%	5.52%

Current Liability on withdrawal for the Scheme

The Pensions Trust has confirmed the estimated liability for CAEW on withdrawal, or in the event this liability were to crystalise is estimated to be £15,056 (as at 30 September 2022) compared to £29,379(as at 30 September 2021).

As indicated above, the debt on withdrawal would only crystallise if CAEW were to withdraw from the Growth Plan or fail to have at least one active member in the pension scheme.

As at the balance sheet date there were 4 active members of the Plan employed by CAEW within Growth Plan (Series 4). It follows therefore that there is no immediate or forthcoming risk of a debt on withdrawal from the scheme arising.

17 Capital Commitments

There are £nil capital commitments at the year end. (2023: £nil).

18 Operating Lease Commitments

Total future minimum annual lease payment for our rental premise is £35,000. This is subject to an increase by CPI on an annual basis. Our new 5 year lease rental was entered into on 1st April 2023. The lease can be terminated in the event that funding by Elmbridge Borough Council under the two-year Service Level Agreement reduces.

19 Related Party Disclosures

There were no related party transactions in the year ended 31st March 2024 (2023: £nil).

20 Post Balance Sheet Event

Part of the operations of CAEW were transferred to a new Charity "North Surrey Domestic Abuse Service" on 1st April 2024. The balance sheet of the two charities going forward at 1st April 2024 is shown below.

	Total 2024	CAEW £	NSDAS £
Fixed assets			
Tangible assets	1,689	1,689	-
Current assets			
Debtors	68,609	68,609	-
Cash at bank and in hand	984,569	618,000	366,569
	1,053,178	686,609	366,569
Creditors: amounts falling due within one year	(596,367)	(229,798)	(366,569)
Net current assets	456,811	456,811	-
Total Assets less current liabilities	458,500	458,500	-
Pension scheme liability	(585)	(585)	-
Net Assets	457,915	457,915	

CITIZENS ADVICE ELMBRIDGE (WEST)

England & Wales - Charity number 1094025

Accounts

CITIZENS ADVICE ELMBRIDGE (WEST)

(A company limited by guarantee)

Report and Financial Statements
For the year ended 31st March 2023

Registered Charity No.1094025
Company No. 4372959
Authorised and Regulated by the Financial Conduct Authority
FRN617782

Report and Financial Statements
For the year ended 31 March 2023

Contents	**Page**
Legal and Administrative Information	1
Report of the Trustee Board	2 – 9
Independent Examiners' Report	10
Statement of Financial Activities	11
Balance Sheet	12 -13
Statement of Cash Flows	14
Notes forming part of the Financial Statements	15 - 24

Citizens Advice Elmbridge (West)
Report of the Trustee Board for the year ended 31st March 2023

The directors, who are also the trustees of the charity for the purposes of charity law, are pleased to present their annual report and the accounts for the year ended 31st March 2023.

LEGAL AND ADMINISTRATIVE INFORMATION

Charity Name:	Citizens Advice Elmbridge (West)
Charity Registration Number:	1094025
Company Registration Number:	4372959
Finance Conduct Authority Number:	FRN617782
Registered Office and Operational Office	Elmbridge Community Hub The Old School House 72 High Street Walton on Thames Surrey KT12 1BU

Trustee Board and Attendees (* trustees)

Sarah McLeod*	Chair
Terence Gale*	Company Secretary
Linda Bullen*	
Joanna Buttivant* resigned 12.6.23	
Darrell Hulls*	
Kathryn Kernick*	
Thomas Butler*	
David Walker-Smith*	
Natasha Pitchacaren*	
Amelia Berriman*	
Benjamin Hyde-Wardle*	Appointed 03.05.2023 resigned 16.7.23
Cllr M.C. Sheldon	Honorary member
Cllr V. Macleod	Honorary member exit 31.08.2022
Cllr L. Brown	Honorary member new 31.08.2022
Cllr. K. Hewans	Honorary member new 02.08.23

In addition, some senior management and 2 volunteers attend Board Meetings as contributing observers.

Senior Management Team

Margaret Bourne	Chief Executive
Jean Simango	Head of Advice Services
Sharain Henry-Wilson	Service Manager

Independent Examiners

Fuller Spurling, 58 Guildford Street, Guildford, KT16 9BE

Principal Bankers

CAF Bank, 25 Kings Hill, West Malling, Kent ME19 4TA

STRUCTURE, GOVERNANCE AND MANAGEMENT CONSTITUTION

Citizens Advice Elmbridge (West) referred hereafter as 'CAEW' is a private company limited by guarantee. It was incorporated as a company limited by guarantee on 13th February 2002, company number 4372959, and registered as a charity with the Charity Commission on 3rd October 2002, number 1094025. The company was established under a Memorandum of Association which established the objects and powers of the charity and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

Directors

The directors, who are also the trustees of the charity for the purposes of charity law, and who served during the year and up to the date of this report are set out on page 1

Appointment of trustees, induction and training

The Articles of Association provide that the number of directors shall not be more than fifteen and not less than three. Trustees are elected for a three year term and retire on rotation.

The Trustee Board consists of:

a. elected trustees, normally resident in the area of CAEW's borough of Elmbridge, elected at an Annual General Meeting.

b. co-opted trustees appointed by the trustee board provided the total number of co-opted trustees does not exceed one third of the trustee board

We actively encourage attendance at the Trustee Board meetings by key funders, such as Elmbridge Borough Council, as well as key members of staff and volunteers.

The Trustee Board seeks to ensure that the community served by the charity is appropriately reflected through the diversity of the Trustee body. Trustees are recruited through advertising via its website, Reach, Voluntary Action Elmbridge and other recruitment organisations, as well as from members of the public who express an interest.

New trustees are provided with an Induction Pack containing the Memorandum and Articles of Association together with the most recent Accounts and Annual Report. This is followed up with an induction meeting with relevant members of the Management Team and the Chair of the Trustee Board. This provides an opportunity to learn more about the work of CAEW, focus on current Board priorities and to assess individual training needs.

Organisation

The charity operates from premises licensed from Elmbridge Borough Council, and from various outreach centres in its area of operation.

A Trustee Board, comprising directors of the charity has been established to monitor financial policies, strategies and procedures and to take certain decisions in accordance with the delegated powers.

The Trustee Board meets, as a minimum, four times a year to determine overall policy and overview the furtherance of the charity's objects with additional meetings as required.

The Trustee Board works within the guidelines of the Code of Conduct published by Citizens Advice. It incorporates the Nolan principles of standards in public life which aims to ensure that all trustees observe the highest standards of propriety and acts in the best interests of the Citizens Advice service at all times.

A system of delegation is in place and day to day responsibility for the provision of services rests with the Chief Executive and in her absence with the Service Managers. The Chief Executive is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The Chief Executive is entitled to attend Trustee Board Meetings and is responsible for reporting to the Board on the performance of the charity and on strategic opportunities that may arise to develop the services of the charity. The Service Managers, who report to the Chief Executive, have responsibility for the day to day service delivery and individual supervision of their team of staff and volunteers.

The Chief Executive and Service Managers attend Trustee Board Meetings along with 2 volunteer advisers; none of whom have voting rights.

Related parties
CAEW is a member of Citizens Advice, the national association for the Citizens Advice service throughout the United Kingdom.

Membership of the national association requires the charitable company to adhere to rigorous standards in respect of governance, organisational practices and quality of advice. The Citizens Advice Membership Scheme requires member organisations to maintain performance standards through a programme called the 'Performance Quality Framework' and 'Leadership Self Assessment'. Members undergo an annual review of standards and an on-site inspection, conditions permitting, every three years by Citizens Advice.

At a local level the charity is guided by local policies and strategies and is an active member of many local forums, Elmbridge Older People's Advisory Board, DWP Liaison meetings, Elmbridge Equalities & Diversity Forum, Crown Prosecution Involvement Panel, Health Intervention Strategy Panel and Homelessness Forum. Representation on these groups has proved invaluable to the charity in establishing improved links within the community and identifying policy developments and funding opportunities. We meet with our partners within the local authority and other agencies to continue to develop good working practices and services.

As part of the involvement in the Domestic Abuse arena the charity is a founding member of the Surrey Domestic Abuse Partnership (SDAP) providing, with the other 3 partners, key support and assistance in the area of domestic abuse. That organisation has both trustee and chief executive structures of meetings to monitor and guide activities.

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

A risk assessment report is contained within the business plan and anticipates potential changes to the environment in which CAEW is working and highlights how these would impact on its services. In addition the Trustee Board reviews the current risk assessment at each board meeting.

CAEW faces a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then obviate their impact. The Risk Assessment is a formal statement of CAEW's risk management strategy and how the impact of potential risks can be minimised.

Identifying the risks is an important element of risk management and has been given detailed and careful consideration. Areas which have been covered in this process include:

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

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

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

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

Procedures are in place to ensure compliance with Health and Safety legislation covering staff, volunteers, clients and other visitors. Compliance with Citizens Advice National Membership Scheme ensures a consistent quality of delivery for all operational aspects of the charity. The Charity has Safeguarding policies and procedures covering children and vulnerable adults. All policies are reviewed regularly.

The Trustee Board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. It holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Objectives and activities

CAEW is a public benefit entity whose objective is to provide services to members of the public as set out below, and does not operate to provide a financial return to its members.

The objects of the charity are as set out in the Memorandum and Articles of Association. Its services are consistent with the twin aims of Citizens Advice namely: **"to provide the advice people need for the problems they face"** and **"to improve the policies and practices that affect people's lives".** Its services are also consistent with the four stated Principles of Citizens Advice namely: **"Free, Independent, Impartial and Confidential".** Its objectives are clearly laid out in its Memorandum and Articles of Association:

CAEW's objects are '**to promote any charitable purpose for the benefit, but not limited to, the community of Walton, Weybridge & Hersham and surrounding areas ('the area of benefit') by the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress'.**

The key power it exercises in furtherance of the Objects is **"to establish Citizens Advice Elmbridge (West) as a centre to provide a free, confidential and impartial service of advice, training, information and counsel for the public and for the implementation thereof."**

Having been in operation since 1947 providing free, independent, impartial, and confidential advice to the citizens of West Elmbridge and surrounding areas, the directors are satisfied that CAEW fully complies with the guidance on public benefit supplied by the Charity Commission. This is amply demonstrated by the CAEW Grant Agreement which it produces every two years in conjunction with its principle funder Elmbridge Borough Council. A key requirement of the Service Level Agreement is the production of an annual Business Plan.

Whilst its primary purpose is to create a process by which CAEW's Trustee Board can monitor progress towards achieving the Business Plan, the plan also serves as a set of internal targets and outputs for staff and volunteers. In this way inclusiveness and collective responsibility about CAEW's key priorities can be engendered leading to improvements in service delivery.

As part of the involvement with SDAP the charity reports to the lead member who in turn reports to the commissioning parties as required under the contract awarded WEF 1 April 2020.

ACHIEVEMENTS AND PERFORMANCE IN 2022-23

The Charity delivers its services from the Elmbridge Community Hub at 72 High Street, Walton on Thames and at outreach centres in the areas it serves. The main areas of charitable activity are;

a) the provision of **advice and information services** to the communities of Walton, Weybridge and Hersham and surrounding areas

b) the provision of a specialist **domestic abuse service** and related children's services in North Surrey across the boroughs of Elmbridge, Spelthorne and Epsom and Ewell.

The charitable activities are described in more detail below with their achievements and performance:

Advice and Information services
The Charity provides free, confidential and impartial advice and information services within the communities of Walton, Weybridge and Hersham and surrounding areas regardless of age, gender, sexuality, disability, race or religion. The services are delivered within the aims and principles of the National Association of Citizens Advice by both volunteers and paid staff to:

- **Provide the advice people need for the problems they face and**
- **Improve the policies and practices that affect people's lives**

These services cover a large range of subjects including: debt & money advice, employment, consumer matters, Social Security and welfare benefits, housing and homelessness, legal system, immigration and nationality, relationship and separation matters and human rights. We offer specialist advice in welfare, money, housing and employment issues.

Services are delivered by drop-in, appointments, telephone, email, and home visits where resources allow. Both local and national websites provide information and advice and ways of accessing the services.

Core funding for the advice services are provided by Elmbridge Borough Council. The service is delivered by a team of trained volunteers and 3 specialist case workers. We have one member of staff who provides administrative support and an advice session supervisor, who are both managed and supported by the Service Manager. The overall operational service is the responsibility of the Chief Executive. In the year under review substantial volunteer hours were donated through our network of volunteers.

Outreach services: An outreach drop-in session is offered as part of the Charity's core service at various community locations in Elmbridge West. This service is delivered by volunteers.

The Charity is most grateful to Elmbridge Borough Council for its continued support and grant aided funding.

Welfare Reform - Debt and Money Advice

The Charity received funding from Elmbridge Borough Council, Walton Charity, PA Housing to provide specialist debt & benefit advice services to its clients affected by welfare reform. This has enabled us to provide more services across a greater reach of clients.

Specialist Older People's Welfare Advisory service to residents of Weybridge

We receive funding from Elmbridge Borough Council to deliver an Older People's Welfare Advisory service to older residents of Weybridge. This service is delivered by an employed member of staff from Weybridge Community Centre and by home visits for a total of 10 hours per week. We are grateful to Elmbridge Borough Council for funding this much needed service in an area with an increasing older population.

Research and Campaigns

The Charity has been active in developing its social policy work in line with Citizens Advice standards. The Head of Advice Services is responsible for this area of work which includes:-

i) Advisers discussing matters of social policy in interviews with clients, supplying Bureau Evidence forms to Citizens Advice. Changes have been made nationally to increase quality of best evidence forms that are far more comprehensive in quality and detail, therefore the requirements changed to a minimum of one per bureau per month.
ii) Supplying articles to local newspapers
iii) Liaising with local MPs
iv) Representation on local forums by various members of staff, including membership of North Surrey CA social policy cluster group, Elmbridge Older People's Advisory Body; Elmbridge Homelessness Forum; Surrey DA Communications Group; Elmbridge Equalities & Diversity Forum; and the Elmbridge Partnership of support agencies.

North Surrey Domestic Abuse Service ('NSDAS')
Outreach Service

This specialist service is available across three boroughs in north Surrey – Elmbridge, Spelthorne, Epsom and Ewell. This service is part of the SDAP.

The provision of services being contracted from ESDAS as the lead party with each member of SDAP.

Children and Young people Affected by Domestic Abuse

The service includes one to one work with children affected by domestic abuse; healthy relationship sessions in schools across North Surrey and close working with Surrey's Children's Services and Early Help. The service is delivered by two member of staff who is managed by the Youth Services Manager.

The Trustee Board would like to take this opportunity to thank all our funders, our staff and all our volunteers for the service and commitment they give to the Charity and the community they serve, without whose support we would not be able to provide the beneficial services.

Training

All the volunteers and staff receive comprehensive training when joining the CA service and have regular on-going training and development opportunities to increase their knowledge and areas of expertise. Staff and volunteers also have personal development plans that are reviewed annually through the appraisal process. Each year we conduct a training needs analysis and from our findings create the yearly training plan. We use a workforce development plan to assess our service needs in the future and what training provision is required to ensure we have the adequate skills and expertise.

Values

The Charity endeavours to secure funding for both its core service and the development of specialist services as appropriate to meet the needs of the local community and upholds the principle of partnership working and development.

The Charity employs its staff and recruits volunteers to deliver its core and specialist services with full regard to equalities & diversity. It also has a Dignity at Work Policy. It endeavours to improve access to its services for all groups and to make its service appropriate to the individual.

FINANCIAL REVIEW

Income and Net Surplus for the year

Despite the challenges brought about by the coronavirus in previous years the Charity continues to grow in 2023 and generated total income of £919,136 (£874,230 -2022), an increase of £44,906 (5%).

The net surplus for the year was £56,281 (£93,646 – 2022). This leaves £341,891 in total reserve carried forward, of which £113,587 (£89,067 – 2022) remains as restricted reserves.

Principal Funding Sources

Core service – the Citizens Advice and Information Service –Core funding of £111,210 (£111,210 – 2022) was by way of an annual grant under the terms of a two-year Service Level Agreement with Elmbridge Borough Council. Further funding was generated from various other local funders namely Elmbridge Borough Council, Surrey County Council, PA Housing, Walton Charity, National Citizens Advice, Postcode Society, Community Foundation for Surrey, Weybridge Lands Charity and the Trussell Trust to deliver additional related services.

North Surrey Domestic Abuse Service (NSDAS) – It received £558,035 (£481,730 - 2022) in grant and contract income during the year from a number of sources to deliver a domestic abuse outreach service across North Surrey. Further funding was received from Lloyds Bank Foundation, Henry Smith, Elmbridge Borough Council, Spelthorne Council, Epsom & Ewell Borough Council, Community Foundation for Surrey and the Walton Charity.

Other Income – We would like to thank our local community who continue to support us through donations and support for hardship funds. These include Groundworks, the High Sheriff Of Surrey, Rochills Ltd, The Charities Trust, Walsingham Care Home, Weybridge Waitrose and the Women's Institute.

Plans for the Future – Charity restructure

In 2023, we are continuing to see an increase in demand for services as a result of the cost of living crisis. Our organisation remains financially robust and through our effective use of IT we have been able to change the way we work to accommodate both face to face and remote working.

We are delighted that the success of our domestic abuse (DA) team over recent years has meant that the DA effort is now ready to enter its next chapter as a separate charity while retaining its existing NSDAS brand. As well as giving our DA team the freedom to chart their own future, it also provides an opportunity for CAEW to continue to grow our services with new initiative that achieve increase accessibility for our community. We intend to separate into two charities by 31 March 2024.

Citizens Advice

The service has expanded to cater for younger age groups and recognises the need for the 16-24 age group to receive advice and assistance. The investment has more targeted marketing and the provision of those services through similar aged advisers and volunteers.

Additionally, the anticipated increase in the cost of living will require an expansion of resource in the debt and benefits advisory areas.

Reserves policy

The reserves policy is reviewed and adjusted where necessary on an annual basis. Reserves are required to provide sufficient funds for cash flow purposes and future uncertainties. Our core funding is provided by public sector bodies and the long term future of these funding streams at existing levels is uncertain. Non public sector funding sources are short term (1-3 years), which also places pressure on funding continuity, and therefore potential pressure on reserves. There is also the need to make provision for statutory, contractual or other liabilities including any deficit in the pension fund. In addition, certain unrestricted designated reserves can be required for specific projects and activities that span two or more financial years. These funds are set aside at the discretion of the Board and may be returned to general reserves when a project is completed. There is also a need to hold in reserve funds for which the donor has specified a specific purpose, these are classified as restricted funds and may be repayable should the funds not be spent.

Restricted reserves – At the balance sheet date total restricted reserves are £113,587 of which £111,952 relates to the provision of Domestic Abuse services.

Unrestricted reserves general fund – This comprises a general reserve of £229,555 which provides a fund against unforeseen eventualities including the pension fund liability of £1,251. The Trustees consider that the reserves whilst adequate are not excessive for the charity and in the future need to be increased to allow for the expansion of activities.

Statement of directors' responsibilities

The Directors (who are also trustees of CAEW for the purposes of charity law) are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepting Accounting Practice).

Company law requires the directors 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 directors 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.

In so far as the directors are aware:

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

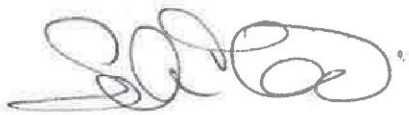
The directors are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

Independent Examiners

Fuller Spurling were appointed as the Charity's independent examiners during the year.

This report has been prepared in accordance with SORP (FRS 102) and the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Trustee Board on 1st November 2023 and signed on its behalf by:



Sarah McLeod
Chair

INDEPENDENT EXAMINERS` REPORT TO THE TRUSTEES OF CITIZENS ADVICE ELMBRIDGE (WEST)

We report to the charity trustees on our examination of the accounts of the Company for the year ended 31st March 2023 set out on pages 11 to 24.

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

Responsibilities and basis of report

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

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

Independent examiners` statement

The company's gross income exceeded £250,000 and our examiner is qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England & Wales.

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

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

S M Keane FCA
Fuller Spurling
Mill House
58 Guildford Street
Chertsey
Surrey KT16 9BE

Date 29th November 2023

Citizens Advice Elmbridge (West)
STATEMENT OF FINANCIAL ACTIVITIES
(incorporating an Income and Expenditure Account)
For the year ended 31 March 2023

	Note	Restricted Funds	Unrestricted Funds	2023 Total	2022 Total
		£	£		
Income from:					
Charitable activities	2	788,676	111,210	899,886	848,661
Donations & other		7,717	4,893	12,610	22,542
Investments		2,176	4,464	6,640	3.027
Total income		798,569	120,567	919,136	874,230
Expenditure on:					
Charitable activities	3, 11 & 12	774,049	88,806	862,855	780,584
Total expenditure		774,049	88,806	862,855	780,584
Net (expenditure) / income for the year		24,520	31,761	56,281	93,646
Transfers between funds		-	-	-	-
Net movement in funds		24,520	31,761	56,281	93,646
Reconciliation of funds					
Total funds brought forward at 1 April 2022	11 & 12	89,067	196,543	285,610	191,964
Total funds carried forward at 31 March 2023		113,587	228,304	341,891	285,610

All income and expenditure derive from continuing activities.

The statement of Financial Activities incorporates all the gains and losses recognised in the above two financial periods.

The notes on pages 15 to 24 form part of these financial statements.

Citizens Advice Elmbridge (West)

BALANCE SHEET
As at 31st March 2023

	Note	2023	2022
		£	£
Fixed assets			
Tangible assets	7	3,018	5,148
Current assets			
Debtors	8	48,557	26,832
Cash at bank and in hand		840,837	680,791
		889,395	707,623
Creditors: amounts falling due within one year	9	(549,271)	(425,198)
Net current assets		340,124	282,425
Total assets less current		343,142	287,573
liabilities Pension scheme liability	10	(1,251)	(1,963)
Net assets		341,891	285,610
Charity funds			
Restricted funds	11	113,587	89,067
Unrestricted funds – general	12	229,555	198,506
- designated	12	-	-
- pension liability	12	(1,251)	(1,963)
		341,891	285,610

Continued

BALANCE SHEET - Continued
as at 31 March 2023

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

The Members have not required the Company to obtain an audit of its financial statements for the year ended 31st March 2023 in accordance with Section 476 of the Companies Act 2006.

The Directors acknowledge their responsibilities for:

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

(b) preparing financial statements which give a true and fair view of the state of affairs of the Company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 & 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the Company.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with SORP (FRS 102).

The financial statements on pages 11 to 24 were approved by the Board of Trustees and authorised for issue On 1st November 2023 and are signed on its behalf by:



.....

Sarah McLeod
Chair

Citizens Advice Elmbridge (West)

STATEMENT OF CASHFLOWS
As at 31st March 2023

	Note	2023	2022
		£	£
Cash flow from operating activities	14	153,406	217,312
Cash flow from investing activities			
Purchase of Fixed Asset Additions		-	-
Interest received		6,640	3,027
Net cash flow from investing activities		6,640	3,027
Net Increase / (decrease) in cash and cash equivalent		160,046	220,339
Cash and cash equivalents at start of period		680,791	460,452
Cash and cash equivalents at end of period		840,837	680,791
Cash and cash equivalents consists of:			
Cash at bank and in hand		840,837	680,791

1 Accounting policies

1.1 Basis of preparation

Citizens Advice Elmbridge (West), [also known as CAEW], is a charity limited by guarantee in the United Kingdom. In the event of the charity being wound up, members are required to contribute an amount not exceeding £1. The address of the registered office is given in the charity information on page 3 of these financial statements. The nature of the charity's operations and principal activities are in providing advice and counselling to the general public.

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

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity.

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

1.2 Incoming resources

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

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

- Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable and when the amounts are known with certainty and are measurable.
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charitable company earns the right to consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors.

1.3 Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required, and the amount of the obligation can be measured reliably. Charitable expenditure comprises those costs incurred by the charitable company in the delivery of its activities and services for its beneficiaries.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include independent examiner's remuneration 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.

1.4 Fund accounting

Restricted funds

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

Unrestricted funds

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

Designated funds represent part of unrestricted funds that are set aside for a specific designated purpose as detailed in the notes to the financial statements.

1.5 Tangible fixed assets

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

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

Office equipment	25% straight line
Computer equipment	25% straight line

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

1.6 Debtors and creditors receivable / payable within one year

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

1.7 Recognition of liabilities

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

1.8 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 for that service.

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

1.9 VAT

VAT is not recoverable by the charitable company. Irrecoverable VAT is included within the relevant costs in the Statement of Financial Activities.

1.10 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.

1.11 Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 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. Income from charitable activities

	2023 £	2022 £
Restricted		
Domestic Abuse Service	558,035	481,730
Youth Citizen Advice	85,000	87,750
Debt & Benefit Casework Service	65,000	22,000
Money & Pensions Advice Service	46	40,054
Trainer Project	30,154	35,500
IT Comms Project	2,130	20,586
Universal Credit Help to Claim	-	19,406
Community Outreach	30,405	11,054
Older Peoples Welfare Advisory Service	8,360	8,240
Delegated Fund from Walton Charity	5,593	8,137
Surrey Hardship/Crisis fund	2,861	1,879
Language Line Fund	691	654
Delegated Fund from Weybridge Charity	352	460
Walsingham Care Hardship	50	-
	788,677	737,451
Unrestricted		
Elmbridge Borough Council: Core Grant	111,210	111,210
	899,886	848,661

3. Expenditure on charitable activities

	Direct Costs £	Support Costs £	2023 Total £	2022 Total £
Advice work	666,758	191,396	858,155	775,642
Governance	-	4,700	4,700	4,942
	666,758	196,096	862,855	780,584

£774,049 (2022: £701,175) of the above costs were attributable to restricted funds.
£88,806 (2022: £79,409) of the above costs were attributable to unrestricted funds.

4 Allocation of support costs

	2023 Total £	2022 Total £
Staff costs	112,028	102,617
Office costs	24,600	22,016
IT costs	15,145	15,822
Premises costs	28,328	1,100
Depreciation	2,130	2,130
Citizens Advice costs	7,724	6,476
Accounts examination	2100	3,250
Management and administration	4,753	3,826
Pension liability movement	(712)	(7,679)
	196,096	149,558

5a Employee numbers and cost

Average number of persons employed	2023 No.	2022 No.
Staff	27	27

No employee earned in excess of £60,000 per annum.

Employees' costs during the year amounted to:	2023 £	2022 £
Wages and salaries	641,901	595,881
Social security costs	52,701	44,792
Pension costs	32,630	29,150
	727,232	669,823

Note: Pension Costs include Pension Deficit Contributions of £1,515 (2022: £2,444) and Life Assurance Premiums of £1,510 (2022: £1,251)

5b Trustees and key management personnel remuneration and expenses

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

Expenses totalling £21 (2022: £440) were reimbursed to 1 (2022: 3) trustee during the year.

The total amount of employee benefits received by key management personnel is £124,165 (2022: £124,138). The charitable company considers its key management personnel comprise the Chief Executive and Service Managers.

6 Net income / (expenditure) for the period

	2023 £	2022 £
Net incoming / (outgoing) resources are stated after charging:		
Depreciation	2,130	2,130
Examiner's remuneration	2,500	3,250

7 **Tangible fixed assets**

Office Equipment

	£
Cost	
At 1 April 2022	22,886
Additions	-
Disposals	-
At 31 March 2023	22,886
Depreciation	
At 1 April 2022	17,738
Charge for period	2,130
Eliminated on disposal	-
At 31 March 2023	19,868
Net book value	
At 31 March 2022	5,148
At 31 March 2023	3,018

8 **Debtors**

	2023 £	2022 £
Debtors	36,884	13,398
Prepayments and accrued income	11,673	13,434
	48,557	26,832

9 **Creditors: amounts falling due within one year**

	2023 £	2022 £
Taxation and social security costs	20,699	13,609
Deferred income (see below)	487,439	379,295
Accruals and other creditors	41,133	32,294
	549,271	425,198
Deferred income		
Ministry of Justice	153,614	117,818
Surrey County Council	77,571	74,736
Walton Charity	42,737	39,956
National Lottery	20,826	39,854
Community Foundation for Surrey	5,518	32,147
Lloyds Bank Foundation	-	18,270
Lloyds Bank Foundation – Covid	2,135	2,154
The Henry Smith Charity	-	15,000
Weybridge Charity	9,158	14,015
OPCC and Surrey Police	39,226	10,500
PA Housing	-	10,000
Elmbridge Borough Council	44,838	2,095
Arnold Clark	-	2,000
Lund Charity	-	7.50
National Citizens Advice	15,500	-
Walsingham Care	2,450	-
Postcode Society	25,000	-
Spelthorne Council	23,433	-
Epsom & Ewell Council	23,433	-
Charities Trust	1,000	-
Groundworks	1,000	-
	487,439	379,295

10	**Provisions for liabilities and charges**	**2023**	**2022**
		£	**£**
	Pension fund liability		
	At 1 April 2022	1,963	9,642
	Movement through Statement of Financial Activities	(712)	(7,679)
	At 31 March 2023	1,251	1,963

In accordance with Financial Reporting Standard 102, the Company has recognised a provision for the future deficit contribution payments it is required to make under the terms of its membership of The Pensions Trust Growth Plan pension plan. Movements in the provision are recognised in the Statement of Financial Activities. (See note 16 for further detail of the Growth Plan).

11 Restricted Funds

	Balance at 1 April 2022	**Incoming Resources**	**Resources Expended**	**Balance at 31 March 2023**
	£	**£**	**£**	**£**
Domestic Abuse Service	83,535	567,426	(539,009)	111,952
IT Comms Project	-	2,130	(2,130)	-
Walsingham Care	-	50	(50)	-
Debt and Benefits Casework Services	-	65,000	(65,000)	-
Money & Pensions Advice Services	-	46	(46)	-
Trainer Project	2,510	30,154	(32,664)	-
Community Outreach	1,019	30,906	(31,925)	-
Older Peoples Welfare Advisory Service	-	8,360	(8,360)	-
Young Citizens Advice	368	85,000	(85,368)	-
Surrey Council Household Fund	-	2,861	(2,861)	-
Delegated Fund from Walton Charity	664	5,593	(5,593)	664
Language Line Fund	-	691	(691)	-
Delegated Fund from Weybridge Charity	-	352	(352)	-
Client Bankruptcy Costs Fund	971	-	-	971
	89,067	798,569	774,049	113,587

The purpose of each restricted fund and the principal funders were as follows:

Domestic Abuse Service
Provision of support to clients with domestic abuse issues in 3 boroughs of North Surrey.
Principal Funding was provided by:

Surrey County Council
The Office of the Police and Crime Commissioner for Surrey (OPCC) and Surrey Police Ministry of Justice
Lloyds Bank Foundation
Henry Smith Foundation
Community Foundation for Surrey
National Lottery
Barclay Grant
High Sheriff of Surrey

Universal Credit Help to Claim
Initial support for clients to apply for Universal Credit.
Funding was provided by National Citizens Advice.

Debt and Benefits Casework Service
Provision of support to clients with benefit issues and in need of money advice. This also includes complex casework. Funding was provided by Walton Charity, PA Housing, Community Foundation for Surrey and Weybridge Charity.

Money & Pensions Advice Service
Provision of support for clients with debt issues.
Funding was provided by National Citizens Advice.

Trainer Project
Provision for a dedicated Trainer for training volunteers.
Funding was provided by Walton Charity, National Lottery and Community Foundation for Surrey.

Older Peoples Welfare Advisory Service (OPWAS)
Provision of advice to the older members of the Weybridge community.
Funding is provided by Elmbridge Borough Council.

Young Citizens Advice Project
Provision of development of youth service for 16-24 year olds.
Funding is provided by Walton Charity, Community Foundation for Surrey, The National Lottery, Postcode Society and High Sheriff of Surrey.

Community Outreach
Provision of home visits to older residents of Hersham and Walton. This is also includes Complex Needs casework.
Funding support provided by the Partnership Fund, Walton Charity, Community Foundation for Surrey and Weybridge Charity.

Surrey Crisis Fund
Assisting clients making applications to the County Council for emergency financial assistance.
Funding support provided by Citizens Advice Surrey.

Delegated Fund from Walton Charity
Assistance for clients in need with their day to day expenditure.

Language Line Service
Provision of translation services for our client.
Funding is provided by Elmbridge Borough Council and Delegated Funds as required.

Delegated Fund from Weybridge Charity
Assistance for clients living in the Weybridge area in need with their day to day expenditure.

Client Bankruptcy Costs Fund
Provision of support to clients with bankruptcy issues.

12 Unrestricted funds

	Balance 1 April 2022 £	Incoming Resources £	Resources Expended £	Transfers Between Funds £	Balance 31 March 2023 £
General Fund	198,506	120,567	(88,806)	(712)	229,555
Designated Fund	-	-	-	-	-
Pension liability fund	(1,963)	-	-	712	(1,251)
	196,543	120,567	(88,806)	-	228,304

General Fund

The General Fund of £229,555 (2022: £ 198,506) provides a fund against contingent eventualities as referenced in the Report of the Trustee Board on page 8.

13 Analysis of net assets between funds

	Restricted Funds £	General Fund £	Total £
Net current assets	113,587	229,555	343,142
Pension liability	-	(1,251)	(1,251)
	113,587	228,304	341,891

14 Reconciliation of net income to net cash flow from operating activities

	2023 £	2022 £
Net income for the year	56,281	93,646
Interest receivable	(6,640)	(3,027)
Depreciation of tangible fixed assets	2,130	2,130
Movement in multi-employer benefit liability	-	-
(Increase) / Decrease in debtors	(21,725)	(8,774)
Increase / (Decrease) in creditors	123,360	133,337
Net cash flow from operating activities	153,406	217,312

15 Pension costs

The charity operates a defined contribution Group Personal Pension Plan. The assets of the plan are held separately from those of the charitable company in an independently administered Group Personal Pension Plan. The pension cost charge represents contributions payable by the charitable company to the plan and amounted to £30,320 (2022: £29,150). At the year-end there were no unpaid contributions.

16 Pension Scheme

Current pension contributions are made to The Pensions Trust Growth Plan Series 4, a defined contribution pension scheme. Prior to 2012, contributions paid by the Charity to the multi-employer Plan were to a defined benefit plan.

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

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

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

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

Deficit contributions

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

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

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

From 1 April 2019 to 31 January 2025: £11,243,000 per annum - (payable monthly and increasing by 3% on 1st April each year)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities. Where the scheme is in deficit and where the Company has agreed to a deficit funding arrangement the Company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Present values of provision

Reconciliation of opening and closing provisions	**2023**	**2022**
	£	**£**
Provision at start of period	1,963	9,642
Unwinding of the discount factor (interest expense)	36	56
Deficit contributions	(715)	(2,440)
Remeasurements – impact of any change in assumptions	(33)	(45)
Remeasurements – amendments to the contribution schedule	-	(5,250)
Provision at end of period	1,251	1,963

Income and expenditure impact	2023	2022
	£	£
Interest expense	36	56
Remeasurements – impact of any change in assumptions	(33)	(45)
Remeasurements – amendments to the contribution schedule	-	(5,250)
Contributions paid in respect of future service	-	-
Costs recognised in income and expenditure account	-	-

Assumptions	2023	2022
Rate of discount	5.52%	2.35%

Current Liability on withdrawal for the Scheme

The Pensions Trust has confirmed the estimated liability for CAEW on withdrawal, or in the event this liability were to crystalise is estimated to be £29,379 (as at 30 September 2021) compared to £46,051(as at 30 September 2019).

As indicated above, the debt on withdrawal would only crystallise if CAEW were to withdraw from the Growth Plan or fail to have at least one active member in the pension scheme.

As at the balance sheet date there were 16 active members of the Plan employed by CAEW within Growth Plan (Series 4). It follows therefore that there is no immediate or forthcoming risk of a debt on withdrawal from the scheme arising.

17 Capital Commitments

There are £nil capital commitments at the year end, (2022: £nil).

18 Related Party Disclosures

There were no related party transactions in the year ended 31st March 2023 (2022: £nil).

19 Post Balance Sheet Event

It is intended that CAEW will undergo a charity restructure by the end of 31/3/2024, whereby NSDAS will form its own separate charity.

CITIZENS ADVICE ELMBRIDGE (WEST)

England & Wales - Charity number 1094025

Accounts

CITIZENS ADVICE ELMBRIDGE (WEST)

(A company limited by guarantee)

Report and Financial Statements

For the year ended 31st March 2022

Registered Charity No.1094025
Company No. 4372959
Authorised and Regulated by the Financial Conduct Authority
FRN617782

Report and Financial Statements
For the year ended 31 March 2022

Contents	**Page**
Legal and Administrative Information	3
Report of the Trustee Board	4 - 11
Independent Examiners' Report	12
Statement of Financial Activities	13
Balance Sheet	14 -15
Statement of Cash Flows	16
Notes forming part of the Financial Statements	17 - 26

Citizens Advice Elmbridge (West)

Report of the Trustee Board for the year ended 31st March 2022

The directors, who are also the trustees of the charity for the purposes of charity law, are pleased to present their annual report and the accounts for the year ended 31st March 2022.

LEGAL AND ADMINISTRATIVE INFORMATION

Charity Name:	Citizens Advice Elmbridge (West)
Charity Registration Number:	1094025
Company Registration Number:	4372959
Finance Conduct Authority Number:	FRN617782
Registered Office and Operational Office	Elmbridge Community Hub The Old School House 72 High Street Walton on Thames Surrey KT12 1BU

Trustee Board and Attendees (* trustees)

Sarah McLeod*	Chair
Terence Gale*	Company Secretary
Richard Ferris	Resigned 27.10.2021
Linda Bullen*	
Joanna Buttivant*	
Chris Johnson*	Resigned 17.09.2021
Darrell Hulls*	
Melissa Day*	Resigned 13.10.2021
Kathryn Kernick*	
Thomas Butler*	
David Walker-Smith*	
Amelia Berriman	Appointed 26.01.2022
Natasha Pitchacaren	Appointed 26.01.2022
Cllr M.C. Sheldon	Honorary member
Cllr V. Macleod	Honorary member exit 31.08.2022
Cllr L. Brown	Honorary member new 31.08.2022

In addition, some senior management and 2 volunteers attend Board Meetings as contributing observers

Senior Management Team

Margaret Bourne	Chief Executive
Jean Simango	Head of Advice Services
Sharain Henry-Wilson	Service Manager

Independent Examiners

Fuller Spurling, 58 Guildford Street, Guildford, KT16 9BE

Principal Bankers

CAF Bank, 25 Kings Hill, West Malling, Kent ME19 4TA

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

Citizens Advice Elmbridge (West) referred hereafter as 'CAEW' is a private company limited by guarantee. It was incorporated as a company limited by guarantee on 13th February 2002, company number 4372959, and registered as a charity with the Charity Commission on 3rd October 2002, number 1094025. The company was established under a Memorandum of Association which established the objects and powers of the charity and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

Directors

The directors, who are also the trustees of the charity for the purposes of charity law, and who served during the year and up to the date of this report are set out on page 3.

Appointment of trustees, induction and training

The Articles of Association provide that the number of directors shall not be more than fifteen and not less than three. Trustees are elected for a three year term and retire on rotation.

The Trustee Board consists of:

a. elected trustees, normally resident in the area of CAEW's borough of Elmbridge, elected at an Annual General Meeting

b. co-opted trustees appointed by the trustee board provided the total number of co-opted trustees does not exceed one third of the trustee board

We actively encourage attendance at the Trustee Board meetings by key funders, such as Elmbridge Borough Council, as well as key members of staff and volunteers.

The Trustee Board seeks to ensure that the community served by the charity is appropriately reflected through the diversity of the Trustee body. Trustees are recruited through advertising via its website, Reach, Voluntary Action Elmbridge and other recruitment organisations, as well as from members of the public who express an interest.

New trustees are provided with an Induction Pack containing the Memorandum and Articles of Association together with the most recent Accounts and Annual Report. This is followed up with an induction meeting with relevant members of the Management Team and the Chair of the Trustee Board. This provides an opportunity to learn more about the work of CAEW, focus on current Board priorities and to assess individual training needs.

Organisation

The charity operates from premises licensed from Elmbridge Borough Council, and from various outreach centres in its area of operation.

A Trustee Board, comprising directors of the charity has been established to monitor financial policies, strategies and procedures and to take certain decisions in accordance with the delegated powers.

The Trustee Board meets, as a minimum, four times a year to determine overall policy and overview the furtherance of the charity's objects with additional meetings as required.

The Trustee Board works within the guidelines of the Code of Conduct published by Citizens Advice. It incorporates the Nolan principles of standards in public life which aims to ensure that all trustees observe the highest standards of propriety and acts in the best interests of the Citizens Advice service at all times.

The Trustee Board has a number of sub committees made up of members of the Trustee Board with senior management in attendance who review and report back to the Board on specialist areas, i.e.: Finance, Staffing, and Governance. Each of these committees has individual terms of reference which are reviewed annually by the Board.

A system of delegation is in place and day to day responsibility for the provision of services rests with the Chief Executive and in her absence with the Service Managers. The Chief Executive is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The Chief Executive is entitled to attend Trustee Board Meetings and is responsible for reporting to the Board on the performance of the charity and on strategic opportunities that may arise to develop the services of the charity. The Service Managers, who report to the Chief Executive, have responsibility for the day to day service delivery and individual supervision of their team of staff and volunteers.

The Chief Executive and Service Managers attend Trustee Board Meetings along with 2 volunteer advisers; none of whom have voting rights.

Related parties
CAEW is a member of Citizens Advice, the national association for the Citizens Advice service throughout the United Kingdom.

Membership of the national association requires the charitable company to adhere to rigorous standards in respect of governance, organisational practices and quality of advice. The Citizens Advice Membership Scheme requires member organisations to maintain performance standards through a programme called the 'Performance Quality Framework' and 'Leadership Self Assessment'. Members undergo an annual review of standards and an on-site inspection, conditions permitting, every three years by Citizens Advice. This year the annual audit took place on the 19th July 2022 scoring excellent in all areas.

At a local level the charity is guided by local policies and strategies and is an active member of many local forums, Elmbridge Older People's Advisory Board, DWP Liaison meetings, Elmbridge Equalities & Diversity Forum, Crown Prosecution Involvement Panel, Health Intervention Strategy Panel and Homelessness Forum. Representation on these groups has proved invaluable to the charity in establishing improved links within the community and identifying policy developments and funding opportunities. We meet with our partners within the local authority and other agencies to continue to develop good working practices and services. During the Covid 19 pandemic we met virtually with the key support agencies across Elmbridge to ensure that the needs of the Elmbridge community were met during the lockdown and restrictions affecting the most vulnerable residents.

As part of the involvement in the Domestic Abuse arena the charity is a founding member of the Surrey Domestic Abuse Partnership (SDAP) providing, with the other 3 partners key support and assistance in the area of domestic abuse. That organisation has both trustee and chief executive structures of meetings to monitor and guide activities.

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

In view of the impact of Covid 19 the charity had adapted the way in which it operated and largely provided services remotely during the year with minimal face to face meetings due to the tight health regulations in place, at the latter part of the financial year we were able to recommence face to face appointments. The charity also assessed the levels of funding provided and the risk to this funding which for the short term is believed to be secure but will need constant review as each contract or grant comes up for review.

A risk assessment report is contained within the business plan and anticipates potential changes to the environment in which CAEW is working and highlights how these would impact on its services. In addition the Trustee Board reviews the current risk assessment at each board meeting.

CAEW faces a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then obviate their impact. The Risk Assessment is a formal statement of CAEW's risk management strategy and how the impact of potential risks can be

minimised. Identifying the risks is an important element of risk management and has been given detailed and careful consideration. Areas which have been covered in this process include:

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

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

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

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

Procedures are in place to ensure compliance with Health and Safety legislation covering staff, volunteers, clients and other visitors. Compliance with Citizens Advice National Membership Scheme ensures a consistent quality of delivery for all operational aspects of the charity. The Charity has Safeguarding policies and procedures covering children and vulnerable adults. All policies are reviewed regularly.

The Trustee Board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. It holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Objectives and activities
CAEW is a public benefit entity whose objective is to provide services to members of the public as set out below, and does not operate to provide a financial return to its members.

The objects of the charity are as set out in the Memorandum and Articles of Association. Its services are consistent with the twin aims of Citizens Advice namely: **"to provide the advice people need for the problems they face"** and **"to improve the policies and practices that affect people's lives".** Its services are also consistent with the four stated Principles of Citizens Advice namely: **"Free, Independent, Impartial and Confidential".** Its objectives are clearly laid out in its Memorandum and Articles of Association:

CAEW's objects are **'to promote any charitable purpose for the benefit, but not limited to, the community of Walton, Weybridge & Hersham and surrounding areas ('the area of benefit') by the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress'.**

The key power it exercises in furtherance of the Objects is **"to establish Citizens Advice Elmbridge (West) as a centre to provide a free, confidential and impartial service of advice, training, information and counsel for the public and for the implementation thereof."**

Having been in operation since 1947 providing free, independent, impartial, and confidential advice to the citizens of West Elmbridge and surrounding areas, the directors are satisfied that CAEW fully complies with the guidance on public benefit supplied by the Charity Commission. This is amply demonstrated by the CAEW Grant Agreement which it produces every two years in conjunction with its principle funder Elmbridge Borough Council. A key requirement of the Service Level Agreement is the production of an annual Business Plan.

Whilst its primary purpose is to create a process by which CAEW's Trustee Board can monitor progress towards achieving the Business Plan, the plan also serves as a set of internal targets and outputs for staff and volunteers. In this way inclusiveness and collective responsibility about CAEW's key priorities can be engendered leading to improvements in service delivery.

As part of the involvement with SDAP the charity reports to the lead member who in turn reports to the commissioning parties as required under the contract awarded WEF 1 April 2020.

ACHIEVEMENTS AND PERFORMANCE IN 2021-22

The Charity delivers its services from the Elmbridge Community Hub at 72 High Street, Walton on Thames and at outreach centres in the areas it serves. The main areas of charitable activity are;

a) the provision of **advice and information services** to the communities of Walton, Weybridge and Hersham and surrounding areas

b) the provision of a specialist **domestic abuse service** and related children's services in North Surrey across the boroughs of Elmbridge, Spelthorne and Epsom and Ewell.

The charitable activities are described in more detail below with their achievements and performance:

a) Advice and Information services

The Charity provides free, confidential and impartial advice and information services within the communities of Walton, Weybridge and Hersham and surrounding areas regardless of age, gender, sexuality, disability, race or religion. The services are delivered within the aims and principles of the National Association of Citizens Advice by both volunteers and paid staff to:

- **Provide the advice people need for the problems they face and**
- **Improve the policies and practices that affect people's lives**

These services cover a large range of subjects including: debt & money advice, employment, consumer matters, Social Security and welfare benefits, housing and homelessness, legal system, immigration and nationality, relationship and separation matters and human rights. We offer specialist advice in welfare, money, housing and employment issues.

Services are delivered by drop-in, appointments, telephone, email, and home visits where resources allow. Both local and national websites provide information and advice and ways of accessing the services.

Core funding for the advice services are provided by Elmbridge Borough Council. The service is delivered by a team of trained volunteers and 3 specialist case workers. We have one member of staff who provides administrative support and an advice session supervisor, who are both managed and supported by the Service Manager. The overall operational service is the responsibility of the Chief Executive. In the year under review substantial volunteer hours were donated through our network of volunteers.

Outreach services: An outreach drop-in session is offered as part of the Charity's core service at Weybridge Community Centre on Thursday mornings and Hersham Community Centre on Wednesday mornings. A monthly drop-in service is provided at Walton Community Centre on the first Tuesday morning each month. This service is delivered by volunteers.

The Charity is most grateful to Elmbridge Borough Council for its continued support and grant aided funding.

Welfare Reform- Debt and Money Advice
The Charity received funding from Elmbridge Borough Council, Walton Charity, PA Housing to provide specialist debt & benefit advice services to its clients affected by welfare reform. This has enabled us to provide more services across a greater reach of clients.

Specialist Older People's Welfare Advisory service to residents of Weybridge
We receive funding from Elmbridge Borough Council to deliver an Older People's Welfare Advisory service to older residents of Weybridge. This service is delivered by an employed member of staff from Weybridge Community Centre and by home visits for a total of 10 hours per week. We are grateful to Elmbridge Borough Council for funding this much needed service in an area with an increasing older population.

Research and Campaigns - The Charity has been active in developing its social policy work in line with Citizens Advice standards. The Head of Advice Services is responsible for this area of work which includes:-

i) Advisers discussing matters of social policy in interviews with clients, supplying Bureau Evidence forms to Citizens Advice. Changes have been made nationally to increase quality of best evidence forms that are far more comprehensive in quality and detail, therefore the requirements changed to a minimum of one per bureau per month.
ii) Supplying articles to local newspapers
iii) Liaising with local MPs
iv) Representation on local forums by various members of staff, including membership of North Surrey CA social policy cluster group, Elmbridge Older People's Advisory Body; Elmbridge Homelessness Forum; Surrey DA Communications Group; Elmbridge Equalities & Diversity Forum; and the Elmbridge Partnership of support agencies.

North Surrey Domestic Abuse Service ('NSDAS')
Outreach Service
This specialist service is available across three boroughs in north Surrey – Elmbridge, Spelthorne, Epsom and Ewell. This service is part of the SDAP.

The service is based at the Elmbridge Community Hub in Walton on Thames. Clients are seen either on line or at our offices and at safe locations provided by many different organisations across the 3 boroughs.

The SDAP contract that funds our core DA services has been extended to March 2023

The provision of services being contracted from ESDAS as the lead party with each member of SDAP.

Children and Young people Affected by Domestic Abuse
The service includes one to one work with children affected by domestic abuse; healthy relationship sessions in schools across North Surrey and close working with Surrey's Children's Services and Early Help. The service is delivered by two member of staff who is managed by the Youth Services Manager.

The Trustee Board would like to take this opportunity to thank all our funders, our staff and all our volunteers for the service and commitment they give to the Charity and the community they serve, without whose support we would not be able to provide the beneficial services.

Training
All the volunteers and staff receive comprehensive training when joining the CA service and have regular on-going training and development opportunities to increase their knowledge and areas of expertise. Staff and volunteers also have personal development plans that are reviewed annually through the appraisal process. Each year we conduct a training needs analysis and from our findings create the yearly training plan. We use a workforce development plan to assess our service needs in the future and what training provision is required to ensure we have the adequate skills and expertise.

Values
The Charity endeavours to secure funding for both its core service and the development of specialist services as appropriate to meet the needs of the local community and upholds the principle of partnership working and development.

The Charity employs its staff and recruits volunteers to deliver its core and specialist services with full regard to equalities & diversity. It also has a Dignity at Work Policy. It endeavours to improve access to its services for all groups and to make its service appropriate to the individual.

FINANCIAL REVIEW
Income and Net Surplus for the year
Despite the challenges brought about by the coronavirus during the year it is pleasing that, through careful management and seeking of emergency support, the Charity was able to generate total income of £874,230 (£620,001 -2021), an increase of £254,229 (41.0%).

The net surplus for the year was £93,646 (£19,983 – 2021).

This leaves £285,610 in total reserve carried forward, of which £89,067 (£43,842 – 2021) remains as restricted reserves.

Principal Funding Sources
Core service – the Citizens Advice and Information Service –Core funding of £111,210 (£111,210 – 2021) was by way of an annual grant under the terms of a two-year Service Level Agreement with Elmbridge Borough Council. Further funding was generated from various other local funders namely Elmbridge Borough Council, Surrey County Council, Paragon, Walton Charity, and the Hastoe Housing Association, Citizens Advice, and the Churchill Foundation to deliver additional related services.

North Surrey Domestic Abuse Service (NSDAS) – It received £ 350,216 (£346,147 - 2021) in grant and contract income during the year from a number of sources to deliver a domestic abuse outreach service across North Surrey. Further funding was received from Lloyds Bank Foundation, Elmbridge Borough Council, Spelthorne Council, Walton Charity, RC Sheriff Trust and The High Sheriff of Surrey.

Plans for the Future

NSDAS – The Charity is one of the founder members of the Surrey Domestic Abuse Partnership (SDAP) that delivers a domestic abuse outreach service across the county of Surrey. It anticipates expanding the breadth of services to minority groups and specific sectors in conjunction with the award of funding to SDAP.

Citizens Advice – The service has expanded to cater for younger age groups and recognises the need for the 16-24 age group to receive advice and assistance. The investment has more targeted marketing and the provision of those services through similar aged advisers and volunteers.

Additionally, the anticipated increase in the cost of living will require an expansion of resource in the debt and benefits advisory areas.

Reserves policy
The reserves policy is reviewed and adjusted where necessary on an annual basis. Reserves are required to provide sufficient funds for cash flow purposes and future uncertainties. Our core funding is provided by public sector bodies and the long term future of these funding streams at existing levels is uncertain. Non public sector funding sources are short term (1-3 years), which also places pressure on funding continuity, and therefore potential pressure on reserves. There is also the need to make provision for statutory, contractual or other liabilities including any deficit in the pension fund. In addition certain unrestricted designated reserves can be required for specific projects and activities that span two or more financial years. These funds are set aside at the discretion of the Board and may be returned to general reserves when a project is completed. There is also a need to hold in reserve funds for which the donor has specified a specific purpose, these are classified as restricted funds and may be repayable should the funds not be spent.

Restricted reserves – At the balance sheet date total restricted reserves are £89,067 of which £89,067 relates to the provision of Domestic Abuse services. The trustees have agreed to use these funds to support NSDAS service delivery in 2022 -23 and beyond.

Unrestricted reserves general fund – This comprises a general reserve of £198,506 which provides a fund against unforeseen eventualities including the pension fund liability of £1,963. The Trustees consider that the reserves whilst adequate are not excessive for the charity and in the future need to be increased to allow for the expansion of activities.

Statement of directors' responsibilities

The Directors (who are also trustees of CAEW for the purposes of charity law) are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepting Accounting Practice).

Company law requires the directors 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 directors 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.

In so far as the directors are aware:

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

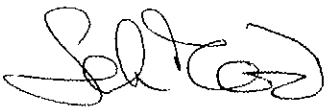
The directors are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

Independent Examiners

Fuller Spurling were appointed as the Charity's independent examiners during the year.

This report has been prepared in accordance with SORP (FRS 102) and the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Trustee Board on 3 NOV. **2022 and signed on its behalf by:**



Sarah McLeod
Chair

INDEPENDENT EXAMINERS` REPORT TO THE TRUSTEES OF CITIZENS ADVICE ELMBRIDGE (WEST)

We report to the charity trustees on our examination of the accounts of the Company for the year ended 31st March 2022 set out on pages 13 to 26.

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

Responsibilities and basis of report

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

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

Independent examiners` statement

The company's gross income exceeded £250,000 and our examiner is qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England & Wales.

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

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

S M Keane FCA
Fuller Spurling
Mill House
58 Guildford Street
Chertsey
Surrey KT16 9BE

Date 16th November 2022

STATEMENT OF FINANCIAL ACTIVITIES (incorporating an Income and Expenditure Account) for the year ended 31 March 2022

	Note	Restricted Funds £	Unrestricted Funds £	2022 Total	2021 Total
Income from:					
Charitable activities	2	737,451	111,210	848,661	612,311
Donations & other		8,907	13,635	22,542	5,032
Investments		42	2,985	3,027	2,658
Total income		746,400	127,830	874,230	620,001
Expenditure on:					
Charitable activities	3, 11 & 12	701,175	79,409	780,584	600,018
Total expenditure		701,175	79,409	780,584	600,018
Net (expenditure) / income for the year		45,225	48,421	93,646	19,983
Transfers between funds		-	-	-	-
Net movement in funds		45,225	48,421	93,646	19,983
Reconciliation of funds					
Total funds brought forward at 1 April 2021	11 & 12	43,842	148,122	191,964	171,981
Total funds carried forward at 31 March 2022		89,067	196,543	285,610	191,964

All income and expenditure derive from continuing activities.

The statement of Financial Activities incorporates all the gains and losses recognised in the above two financial periods.

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

BALANCE SHEET
Registered Number 4372959
as at 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	7	5,148	7,278
Current assets			
Debtors	8	26,831	18,057
Cash at bank and in hand		680,791	460,451
		707,623	478,508
Creditors: amounts falling due within one year	9	(425,198)	(284,180)
Net current assets		282,425	194,328
Total assets less current		287,573	201,606
liabilities Pension scheme liability	10	(1,963)	(9,642)
Net assets		285,610	191,964
Charity funds			
Restricted funds	11	89,067	43,842
Unrestricted funds - general	12	198,506	157,764
- designated	12	-	-
- pension liability	12	(1,963)	(9,642)
		285,610	191,964

Continued

BALANCE SHEET - Continued
Registered Number 4372959
as at 31 March 2022

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

The Members have not required the Company to obtain an audit of its financial statements for the year ended 31st March 2022 in accordance with Section 476 of the Companies Act 2006.

The Directors acknowledge their responsibilities for:

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

(b) preparing financial statements which give a true and fair view of the state of affairs of the Company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 & 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the Company.

These abbreviated accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with SORP (FRS 102).

The financial statements on pages 13 to 26 were approved by the Board of Trustees and authorised for issue on 3 NoV 2022 2022 and are signed on its behalf by:

.....

Sarah McLeod
Chair

STATEMENT OF CASHFLOWS
For the year ending 31 March 2022

	Note	2022 £	2021 £
Cash flow from operating activities	14	217,312	151,916
Cash flow from investing activities			
Purchase of Fixed Asset Additions		-	(8,250)
Interest received		3,027	2,658
Net cash flow from investing activities		3,027	(5,862)
Net Increase / (decrease) in cash and cash equivalent		220,339	146,054
Cash and cash equivalents at start of period		460,452	314,398
Cash and cash equivalents at end of period		680,791	460,452
Cash and cash equivalents consists of:			
Cash at bank and in hand		680,791	460,452

1 Accounting policies

1.1 Basis of preparation

Citizens Advice Elmbridge (West), [also known as CAEW], is a charity limited by guarantee in the United Kingdom. In the event of the charity being wound up, members are required to contribute an amount not exceeding £1. The address of the registered office is given in the charity information on page 3 of these financial statements. The nature of the charity's operations and principal activities are in providing advice and counselling to the general public.

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

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity.

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

1.2 Incoming resources

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

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

- Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable and when the amounts are known with certainty and are measurable.
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charitable company earns the right to consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors.

1.3 Resources expended

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

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

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include independent examiner's remuneration 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.

1.4 Fund accounting

Restricted funds

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

Unrestricted funds

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

Designated funds represent part of unrestricted funds that are set aside for a specific designated purpose as detailed in the notes to the financial statements.

1.5 Tangible fixed assets

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

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

Office equipment	25% straight line
Computer equipment	25% straight line

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

1.6 Debtors and creditors receivable / payable within one year

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

1.7 Recognition of liabilities

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

1.8 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 for that service.

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

1.9 VAT

VAT is not recoverable by the charitable company. Irrecoverable VAT is included within the relevant costs in the Statement of Financial Activities.

1.10 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.

1.11 Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 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 Income from charitable activities

	2022	2021
	£	£
Restricted		
Domestic Abuse Service	481,730	346,147
Youth Citizens Advice	87,750	3,250
Money & Pensions Advice Service	40,054	18,582
Trainer Project	35,500	15,846
Debt and Benefits Casework Service	22,000	19,000
IT Comms Project	20,586	48,744
Universal Credit Help to Claim	19,406	19,776
Community Outreach	11,054	12,293
Older Peoples Welfare Advisory Service	8,240	8,110
Delegated Fund from Walton Charity	8,137	2,306
Surrey Crisis Fund	1,879	2,520
Language Line Fund	654	750
Delegated Fund from Weybridge Charity	460	27
EU Citizens - Settled Status	-	3,750
	737,451	501,101
Unrestricted		
Elmbridge Borough Council: Core Grant	111,210	111,210
	848,661	612,311

3 Expenditure on charitable activities

	Direct Costs	Support Costs	2022 Total	2021 Total
	£	£	£	£
Advice work	631,026	144,616	775,642	598,694
Governance	-	4,942	4,942	1,324
	631,026	149,558	780,584	600,018

£701,175 (2021: £490,164) of the above costs were attributable to restricted funds.
£79,409 (2021: £109,854) of the above costs were attributable to unrestricted funds.

4 Allocation of support costs

	2022 Total	2021 Total
	£	£
Staff costs	102,617	41,290
Office costs	22,016	29,797
IT costs	15,822	52,858
Premises costs	1,100	18,466
Depreciation	2,130	1,243
Citizens Advice costs	6,476	6,108
Accounts examination	3,250	120
Management and administration	3,826	1,204
Pension liability movement	(7,679)	(2,369)
	149,558	148,717

5a Employee numbers and cost

	2022 No.	2021 No.
Average number of persons employed		
Staff	27	20

No employee earned in excess of £60,000 per annum.

Employees' costs during the year amounted to:	2022 £	2021 £
Wages and salaries	595,881	426,820
Social security costs	44,792	31,745
Pension costs	29,150	22,327
	669,823	480,892

Note: Pension Costs include Pension Deficit Contributions of £2,444 (2021: £2,369) and Life Assurance Premiums of £1,251 (2021: £878)

5b Trustees and key management personnel remuneration and expenses

No trustee received any remuneration in respect of services as a trustee during the year (2021: £nil). Expenses totalling £440 (2021: £13) were reimbursed to 3 (2021: 1) trustees during the year.

The total amount of employee benefits received by key management personnel is £124,138 (2021: £124,835) . The charitable company considers its key management personnel comprise the Chief Executive and Service Managers.

6 Net income / (expenditure) for the period

	2022	2021
	£	£
Net incoming / (outgoing) resources are stated after charging:		
Depreciation	2,130	1,243
Examiner's remuneration	3,250	120

7 Tangible fixed assets

	Office Equipment
	£
Cost	
At 1 April 2021	22,886
Additions	-
Disposals	-
At 31 March 2022	22,886
Depreciation	
At 1 April 2021	15,608
Charge for period	2,130
Eliminated on disposal	-
At 31 March 2022	17,738
Net book value	
At 31 March 2021	7,278
At 31 March 2022	5,148

8 Debtors

	2022	2021
	£	£
Debtors	13,397	9,539
Prepayments and accrued income	13,434	8,518
	26,831	18,057

9 Creditors: amounts falling due within one year

	2022	2021
	£	£
Taxation and social security costs	13,609	11,266
Deferred income (see below)	379,295	251,073
Accruals and other creditors	32,294	21,841
	425,198	284,180
Deferred income		
Ministry of Justice	117,818	53,344
Surrey County Council	74,736	14,391
Walton Charity	39,956	14,444
National Lottery	39,854	12,100
Community Foundation for Surrey	32,147	65,002
Lloyds Bank Foundation	18,270	17,266
Lloyds Bank Foundation – Covid	2,154	7,266
The Henry Smith Charity	15,000	15,000
Weybridge Charity	14,015	4,973
OPCC and Surrey Police	10,500	10,750
PA Housing	10,000	10,000
Elmbridge Borough Council	2,095	2,250
Arnold Clark	2,000	-
Lund Charity	750	5,000
Epsom & Ewell County Council	-	6,120
Barclays	-	5,000
Bupa Foundation	-	3,000
National Citizens Advice	-	2,391
Elmbridge Partnership Fund	-	1,054
High Sheriff Youth Awards	-	1,000
Groundworks	-	500
	379,295	251,073

10	Provisions for liabilities and charges	2022	2021
		£	£
	Pension fund liability		
	At 1 April 2021	9,642	11,425
	Movement through Statement of Financial Activities	(7,679)	(1,783)
	At 31 March 2022	1,963	9,642

In accordance with Financial Reporting Standard 102, the Company has recognised a provision for the future deficit contribution payments it is required to make under the terms of its membership of The Pensions Trust Growth Plan pension plan. Movements in the provision are recognised in the Statement of Financial Activities. (See note 16 for further detail of the Growth Plan).

11 Restricted Funds

	Balance at 1 April 2021	Incoming Resources	Resources Expended	Balance at 31 March 2022
	£	£	£	£
Domestic Abuse Service	42,207	490,679	(449,352)	83,535
IT Comms Project	-	20,586	(20,586)	-
Universal Credit Help to Claim	-	19,406	(19,406)	-
Debt and Benefits Casework Services	-	22,000	(22,000)	-
Money & Pensions Advice Services	-	40,054	(40,054)	-
Trainer Project	-	35,500	(32,990)	2,510
Community Outreach	-	11,054	(10,034)	1,020
Older Peoples Welfare Advisory Service	-	8,240	(8,240)	-
Young Citizens Advice	-	87,750	(87,382)	368
Surrey Crisis Fund	-	1,879	(1,879)	-
Delegated Fund from Walton Charity	664	8,137	(8,137)	664
Language Line Fund	-	654	(654)	-
Delegated Fund from Weybridge Charity	-	460	(460)	-
Client Bankruptcy Costs Fund	971	-	-	971
	43,842	746,400	701,175	89,067

The purpose of each restricted fund and the principal funders were as follows:

Domestic Abuse Service
Provision of support to clients with domestic abuse issues in 3 boroughs of North Surrey.
Principal Funding was provided by;
Surrey County Council
The Office of the Police and Crime Commissioner for Surrey (OPCC) and Surrey Police
Ministry of Justice
Lloyds Bank Foundation
Henry Smith Foundation
Community Foundation for Surrey
National Lottery
Barclay Grant
High Sheriff of Surrey

IT Comms Upgrade
In the previous year CAEW completed its planned computer IT and telephony system upgrade. We also switched our services to remote working in response to the pandemic and continue to improve our systems in the current year.

Funding support came from National Citizens Advice, Community Foundation for Surrey, Elmbridge Borough Council, Lloyds Bank Foundation, OPCC and London Legal Support Trust.

Universal Credit Help to Claim
Initial support for clients to apply for Universal Credit.
Funding was provided by National Citizens Advice.

Debt and Benefits Casework Service
Provision of support to clients with benefit issues and in need of money advice. This also includes complex casework. Funding was provided by Walton Charity, PA Housing, Community Foundation for Surrey and Weybridge Charity.

Money & Pensions Advice Service
Provision of support for clients with debt issues.
Funding was provided by National Citizens Advice.

Trainer Project
Provision for a dedicated Trainer for training volunteers.
Funding was provided by Walton Charity, National Lottery and Community Foundation for Surrey.

Older Peoples Welfare Advisory Service (OPWAS)
Provision of advice to the older members of the Weybridge community.
Funding is provided by Elmbridge Borough Council.

Young Citizens Advice Project
Provision of development of youth service for 16-24 year olds.
Funding is provided by Walton Charity, Community Foundation for Surrey, The National Lottery, Postcode Society and High Sheriff of Surrey.

Community Outreach
Provision of home visits to older residents of Hersham and Walton. This is also includes Complex Needs casework.
Funding support provided by the Partnership Fund, Walton Charity, Community Foundation for Surrey and Weybridge Charity.

Surrey Crisis Fund
Assisting clients making applications to the County Council for emergency financial assistance.
Funding support provided by Citizens Advice Surrey.

Delegated Fund from Walton Charity
Assistance for clients in need with their day to day expenditure.

Language Line Service
Provision of translation services for our client.
Funding is provided by Elmbridge Borough Council and Delegated Funds as required.

Delegated Fund from Weybridge Charity
Assistance for clients living in the Weybridge area in need with their day to day expenditure.

Client Bankruptcy Costs Fund
Provision of support to clients with bankruptcy issues.

12 Unrestricted funds

	Balance 1 April 2021	Incoming resources	Resources expended	Transfers between funds	Balance 31 March 2022
	£	£	£	£	£
General Fund	157,764	127,830	(79,409)	(7,679)	198,506
Designated Fund	-	-	-	-	-
Pension liability fund	(9,642)	-	-	7,679	(1,963)
	148,122	127,830	(79,409)	-	196,543

General Fund
The General Fund of £198 ,506 (2021: £ 157,764) provides a fund against contingent eventualities as referenced in the Report of the Trustee Board on page 10.

13 Analysis of net assets between funds

	Restricted funds	General fund	Total
	£	£	£
Net current assets	89,067	198,506	287,573
Pension liability	-	(1,963)	(1,963)
	89,067	196,543	285,610

14 Reconciliation of net income to net cash flow from operating activities

	2022	2021
	£	£
Net income for the year	93,646	19,983
Interest receivable	(3,027)	(2,659)
Depreciation of tangible fixed assets	2,130	1,243
Movement in multi-employer benefit liability	-	-
(Increase) / Decrease in debtors	(8,774)	(1,793)
Increase / (Decrease) in creditors	133,337	135,141
Net cash flow from operating activities	217,312	151,916

15 Pension costs

The charity operates a defined contribution Group Personal Pension Plan. The assets of the plan are held separately from those of the charitable company in an independently administered Group Personal Pension Plan. The pension cost charge represents contributions payable by the charitable company to the plan and amounted to £29,150 (2021: £22,327). At the year-end there were no unpaid contributions.

16 Pension Scheme

Current pension contributions are made to The Pensions Trust Growth Plan Series 4, a defined contribution pension scheme.

Prior to 2012, contributions paid by the Charity to the multi-employer Plan were to a defined benefit plan.

The Company participates in the scheme, a multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the Company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

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

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

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

Deficit contributions

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

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

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

From 1 April 2019 to 31 January 2025: £11,243,000 per annum - (payable monthly and increasing by 3% on 1st April each year)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities. Where the scheme is in deficit and where the Company has agreed to a deficit funding arrangement the Company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Present values of provision

Reconciliation of opening and closing provisions	2022	2021
	£	£
Provision at start of period	9,642	11,425
Unwinding of the discount factor (interest expense)	56	256
Deficit contributions	(2,440)	(2,369)
Remeasurements – impact of any change in assumptions	(45)	(330)
Remeasurements – amendments to the contribution schedule	(5,250)	-
Provision at end of period	1,963	9,642

Income and expenditure impact

	2022	2021
	£	£
Interest expense	56	256
Remeasurements – impact of any change in assumptions	(45)	330
Remeasurements – amendments to the contribution schedule	(5,250)	-
Contributions paid in respect of future service	25,455	18,853
Costs recognised in income and expenditure account	20,216	19,439

Assumptions

	2022	2021
Rate of discount	2.35%	0.66%

Current Liability on withdrawal for the Scheme

The Pensions Trust has confirmed the estimated liability for CAEW on withdrawal, or in the event this liability were to crystalise is estimated to be £29,379 (as at 30 September 2021) compared to £46,051(as at 30 September 2019).

As indicated above, the debt on withdrawal would only crystallise if CAEW were to withdraw from the Growth Plan or fail to have at least one active member in the pension scheme.

As at the balance sheet date there were 16 active members of the Plan employed by CAEW within Growth Plan (Series 4). It follows therefore that there is no immediate or forthcoming risk of a debt on withdrawal from the scheme arising.

17 Capital Commitments

There are £nil capital commitments at the year end. For the previous year the Board of Trustees had authorised and contracted £4,200 of capital expenditure for the purchase of new telephony equipment.

18 Related Party Disclosures

There were no related party transactions in the year ended 31st March 2022.

CITIZENS ADVICE ELMBRIDGE (WEST)

England & Wales - Charity number 1094025

Accounts

CITIZENS ADVICE ELMBRIDGE (WEST)

(A company limited by guarantee)

Report and Financial Statements

For the year ended 31st March 2021

Registered Charity No.1094025
Company No. 4372959
Authorised and Regulated by the Financial Conduct Authority
FRN617782

Report and Financial Statements
For the year ended 31 March 2021

Contents	**Page**
Legal and Administrative Information	3
Report of the Trustee Board	4 to 11
Independent Examiners' Report	12
Statement of Financial Activities	13
Balance Sheet	14
Statement of Cash Flows	16
Notes forming part of the Financial Statements	17 - 26

Citizens Advice Elmbridge (West)
Report of the Trustee Board for the Year Ended 31 March 2021

The directors, who are also the trustees of the charity for the purposes of charity law, are pleased to present their annual report and the accounts for the year ended 31st March 2021.

LEGAL AND ADMINISTRATIVE INFORMATION

Charity Name:	Citizens Advice Elmbridge (West)
Charity Registration Number:	1094025
Company Registration Number:	4372959
Finance Conduct Authority Number:	FRN617782
Registered Office and Operational Office	Elmbridge Community Hub The Old School House 72 High Street Walton on Thames Surrey KT12 1BU

Trustee Board and Attendees (* trustees)

Terence Gale *	Chair and Company Secretary
Sarah McLeod*	Deputy Chair
Richard Ferris*	
Robert Lewis*	Resigned 31 January 2021
Linda Bullen*	
Joanna Buttivant*	
Chris Johnson*	
Darrell Hulls*	
Melissa Day*	Appointed 29.07.2020
Kathryn Kernick*	Appointed 04.09.2020
Thomas Butler*	Appointed 28.10.2020
David Walker-Smith*	Appointed 27.01.2021
Hugh Symes *	Resigned 29.04.2020
Samira De Rijk Ali*	Resigned 18.06.2020
Cllr M.C. Sheldon	Honorary member
Cllr V. Macleod	Honorary member

In addition, some senior management and 2 volunteers attend Board Meetings as contributing observers

Senior Management Team

Margaret Bourne	Chief Executive
Alison Mein	Service Manager
Sharain Henry-Wilson	Service Manager

Independent Examiners

H G Field & Co, 2 Station Road, Chertsey, Surrey KT16 8BE

Principal Bankers

CAF Bank, 25 Kings Hill, West Malling, Kent ME19 4TA

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

Citizens Advice Elmbridge (West) referred hereafter as 'CAEW' is a private company limited by guarantee. It was incorporated as a company limited by guarantee on 13th February 2002, company number 4372959, and registered as a charity with the Charity Commission on 3rd October 2002, number 1094025. The company was established under a Memorandum of Association which established the objects and powers of the charity and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

Directors

The directors, who are also the trustees of the charity for the purposes of charity law, and who served during the year and up to the date of this report are set out on page 3.

Appointment of trustees, induction and training

The Articles of Association provide that the number of directors shall not be more than fifteen and not less than three. Trustees are elected for a three year term and retire on rotation.

The Trustee Board consists of:

a. elected trustees, normally resident in the area of CAEW's borough of Elmbridge, elected at an Annual General Meeting

b. co-opted trustees appointed by the trustee board provided the total number of co-opted trustees does not exceed one third of the trustee board

We actively encourage attendance at the Trustee Board meetings by key funders, such as Elmbridge Borough Council, as well as key members of staff and volunteers.

The Trustee Board seeks to ensure that the community served by the charity is appropriately reflected through the diversity of the Trustee body. Trustees are recruited through advertising via its website, Reach, Voluntary Action Elmbridge and other recruitment organisations, as well as from members of the public who express an interest.

New trustees are provided with an Induction Pack containing the Memorandum and Articles of Association together with the most recent Accounts and Annual Report. This is followed up with an induction meeting with relevant members of the Management Team and the Chair of the Trustee Board. This provides an opportunity to learn more about the work of CAEW, focus on current Board priorities and to assess individual training needs.

Organisation

The charity operates from premises licensed from Elmbridge Borough Council, and from various outreach centres in its area of operation.

A Trustee Board, comprising directors of the charity has been established to monitor financial policies, strategies and procedures and to take certain decisions in accordance with the delegated powers.

The Trustee Board meets, as a minimum, four times a year to determine overall policy and overview the furtherance of the charity's objects with additional meetings as required.

The Trustee Board works within the guidelines of the Code of Conduct published by Citizens Advice. It incorporates the Nolan principles of standards in public life which aims to ensure that all trustees observe the highest standards of propriety and acts in the best interests of the Citizens Advice service at all times.

The Trustee Board has a number of sub committees made up of members of the Trustee Board with senior management in attendance who review and report back to the Board on specialist areas, i.e.: Finance, Staffing, and Governance. Each of these committees has individual terms of reference which are reviewed annually by the Board.

A system of delegation is in place and day to day responsibility for the provision of services rests with the Chief Executive and in her absence with the Service Managers. The Chief Executive is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The Chief Executive is entitled to attend Trustee Board Meetings and is responsible for reporting to the Board on the performance of the charity and on strategic opportunities that may arise to develop the services of the charity. The Service Managers, who report to the Chief Executive, have responsibility for the day to day service delivery and individual supervision of their team of staff and volunteers.

The Chief Executive and Service Managers attend Trustee Board Meetings along with 2 volunteer advisers; none of whom have voting rights.

Related parties
CAEW is a member of Citizens Advice, the national association for the Citizens Advice service throughout the United Kingdom.

Membership of the national association requires the charitable company to adhere to rigorous standards in respect of governance, organisational practices and quality of advice. The Citizens Advice Membership Scheme requires member organisations to maintain performance standards through a programme called the 'Performance Quality Framework' and 'Leadership Self Assessment'. Members undergo an annual review of standards and an on-site inspection, conditions permitting, every three years by Citizens Advice. The major three year review occurred in this year, but due to Covid regulations was conducted remotely. The charity achieved the highest standards possible in all areas.

At a local level the charity is guided by local policies and strategies and is an active member of many local forums, Citizens Advice Surrey, Elmbridge Older People's Advisory Board, DWP Liaison meetings, Elmbridge Equalities & Diversity Forum, Crown Prosecution Involvement Panel, Health Intervention Strategy Panel and Homelessness Forum. Representation on these groups has proved invaluable to the charity in establishing improved links within the community and identifying policy developments and funding opportunities. We meet with our partners within the local authority and other agencies to continue to develop good working practices and services.

As part of the involvement in the Domestic Abuse arena the charity is a founding member of the Surrey Domestic Abuse Partnership (SDAP) providing, with the other 3 partners key support and assistance in the area of domestic abuse. That organisation has both trustee and chief executive structures of meetings to monitor and guide activities.

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

In view of the impact of Covid 19 the charity had to review the way in which it operated and largely provided services remotely during the year with minimal face to face meetings due to the tight health regulations in place. The charity also assessed the levels of funding provided and the risk to this funding which for the short term is believed to be secure but will need constant review as each contract or grant comes up for review.

A risk assessment report is contained within the business plan and anticipates potential changes to the environment in which CAEW is working and highlights how these would impact on its services. In addition the Trustee Board reviews the current risk assessment at each board meeting.

CAEW faces a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then obviate their impact. The Risk Assessment is a formal statement of CAEW's risk management strategy and how the impact of potential risks can be minimised. Identifying the risks is an important element of risk management and has been given detailed and careful consideration. Areas which have been covered in this process include:

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

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

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

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

Procedures are in place to ensure compliance with Health and Safety legislation covering staff, volunteers, clients and other visitors. Compliance with Citizens Advice National Membership Scheme ensures a consistent quality of delivery for all operational aspects of the charity. The Charity has Safeguarding policies and procedures covering children and vulnerable adults. All policies are reviewed regularly.

The Trustee Board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. It holds joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Objectives and activities
CAEW is a public benefit entity whose objective is to provide services to members of the public as set out below, and does not operate to provide a financial return to its members.

The objects of the charity are as set out in the Memorandum and Articles of Association. Its services are consistent with the twin aims of Citizens Advice namely: **"to provide the advice people need for the problems they face"** and **"to improve the policies and practices that affect people's lives".** Its services are also consistent with the four stated Principles of Citizens Advice namely: **"Free, Independent, Impartial and Confidential".** Its objectives are clearly laid out in its Memorandum and Articles of Association:

CAEW's objects are **'to promote any charitable purpose for the benefit, but not limited to, the community of Walton, Weybridge & Hersham and surrounding areas ('the area of benefit') by**

the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress'.

The key power it exercises in furtherance of the Objects is **"to establish Citizens Advice Elmbridge (West) as a centre to provide a free, confidential and impartial service of advice, training, information and counsel for the public and for the implementation thereof."**

Having been in operation since 1947 providing free, independent, impartial, and confidential advice to the citizens of West Elmbridge and surrounding areas, the directors are satisfied that CAEW fully complies with the guidance on public benefit supplied by the Charity Commission. This is amply demonstrated by the CAEW Grant Agreement which it produces every two years in conjunction with its principle funder Elmbridge Borough Council. A key requirement of the Service Level Agreement is the production of an annual Business Plan.

Whilst its primary purpose is to create a process by which CAEW's Trustee Board can monitor progress towards achieving the Business Plan, the plan also serves as a set of internal targets and outputs for staff and volunteers. In this way inclusiveness and collective responsibility about CAEW's key priorities can be engendered leading to improvements in service delivery.

As part of the involvement with SDAP the charity reports to the lead member who in turn reports to the commissioning parties as required under the contract awarded WEF 1 April 2020.

ACHIEVEMENTS AND PERFORMANCE IN 2020-21

The Charity delivers its services from the Elmbridge Community Hub at 72 High Street, Walton on Thames and at outreach centres in the areas it serves. The main areas of charitable activity are;

a) the provision of **advice and information services** to the communities of Walton, Weybridge and Hersham and surrounding areas

b) the provision of a specialist **domestic abuse service** and related children's services in North Surrey across the boroughs of Elmbridge, Spelthorne and Epsom and Ewell.

The charitable activities are described in more detail below with their achievements and performance:

a) Advice and Information services

The Charity provides free, confidential and impartial advice and information services within the communities of Walton, Weybridge and Hersham and surrounding areas regardless of age, gender, sexuality, disability, race or religion. The services are delivered within the aims and principles of the National Association of Citizens Advice by both volunteers and paid staff to:

- **Provide the advice people need for the problems they face and**
- **Improve the policies and practices that affect people's lives**

These services cover a large range of subjects including: debt & money advice, employment, consumer matters, Social Security and welfare benefits, housing and homelessness, legal system, immigration and nationality, relationship and separation matters and human rights. We offer specialist advice in welfare, money, housing and employment issues.

Services are delivered by drop-in, appointments, telephone, email, and home visits where resources allow. Both local and national websites provide information and advice and ways of accessing the services.

Core funding for the advice services are provided by Elmbridge Borough Council. The service is delivered by a team of trained volunteers and 3 specialist case workers. We have one member of staff who provides administrative support and an advice session supervisor, who are both managed

and supported by the Service Manager. The overall operational service is the responsibility of the Chief Executive. In the year under review substantial volunteer hours were donated through our network of volunteers.

Outreach services: An outreach drop-in session is offered as part of the Charity's core service at Weybridge Community Centre on Thursday mornings and Hersham Community Centre on Wednesday mornings. A monthly drop-in service is provided at Walton Community Centre on the first Tuesday morning each month. This service is delivered by volunteers.

The Charity is most grateful to Elmbridge Borough Council for its continued support and grant aided funding.

Welfare Reform- Debt and Money Advice
The Charity received funding from Elmbridge Borough Council, Walton Charity, PA Housing and Housing Association to provide specialist debt & benefit advice services to its clients affected by welfare reform. This has enabled us to provide more services across a greater reach of clients.

Specialist Older People's Welfare Advisory service to residents of Weybridge
We receive funding from Elmbridge Borough Council to deliver an Older People's Welfare Advisory service to older residents of Weybridge. This service is delivered by an employed member of staff from Weybridge Community Centre and by home visits for a total of 10 hours per week. We are grateful to Elmbridge Borough Council for funding this much needed service in an area with an increasing older population. This year we have also been able to offer an additional 2 hours per week for home visits to residents of Hersham and Walton funded by The Partnership Fund.

Research and Campaigns - The Charity has been active in developing its social policy work in line with Citizens Advice standards. A Services Manager is responsible for this area of work which includes:-

i) Advisers discussing matters of social policy in interviews with clients, supplying Bureau Evidence forms to Citizens Advice. Changes have been made nationally to increase quality of best evidence forms that are far more comprehensive in quality and detail, therefore the requirements changed to a minimum of one per bureau per month.
ii) Supplying articles to local newspapers
iii) Liaising with local MPs
iv) Representation on local forums by various members of staff, including membership of North Surrey CA social policy cluster group, Elmbridge Older People's Advisory Body; Elmbridge Homelessness Forum; Surrey DA Communications Group; Elmbridge Equalities & Diversity Forum; DWP Liaison Group

b) North Surrey Domestic Abuse Service ('NSDAS')
Outreach Service
This specialist service is available across three boroughs in north Surrey – Elmbridge, Spelthorne, Epsom and Ewell. This service is part of the SDAP.

The service is based at the Elmbridge Community Hub in Walton on Thames. Clients are seen either on line or at our offices and at safe locations provided by many different organisations across the 3 boroughs.

WEF 1 April 2020 SDAP received funding by a two year contract, with options to extend to a maximum of 4 years, with Surrey County Council. The provision of services being contracted from ESDAS as the lead party with each member of SDAP.

Children and Young people Affected by Domestic Abuse
The service includes one to one work with children affected by domestic abuse; healthy relationship sessions in schools across North Surrey and close working with Surrey's Children's Services and Early Help. The service is delivered by one member of staff who is managed by the DA Services Manager.

The Trustee Board would like to take this opportunity to thank all our funders, our staff and all our volunteers for the service and commitment they give to the Charity and the community they serve, without whose support we would not be able to provide the beneficial services.

Training
All the volunteers and staff receive comprehensive training when joining the CA service and have regular on-going training and development opportunities to increase their knowledge and areas of expertise. Staff and volunteers also have personal development plans that are reviewed annually through the appraisal process. Each year we conduct a training needs analysis and from our findings create the yearly training plan. We use a workforce development plan to assess our service needs in the future and what training provision is required to ensure we have the adequate skills and expertise

Values
The Charity endeavours to secure funding for both its core service and the development of specialist services as appropriate to meet the needs of the local community and upholds the principle of partnership working and development.

The Charity employs its staff and recruits volunteers to deliver its core and specialist services with full regard to equalities & diversity. It also has a Dignity at Work Policy. It endeavours to improve access to its services for all groups and to make its service appropriate to the individual.

FINANCIAL REVIEW
Income and Net Surplus for the year
Despite the challenges brought about by the coronavirus during the year it is pleasing that through careful management and seeking of emergency support the Charity was able to generate total income of £620,001 (£452,058 -2020), an increase of £167,943 (37.1%).

The net surplus for the year was £19,983 (£8,743 – 2020).

This leaves £191,964 in total reserve carried forward, of which £43,842 (£28,836 – 2020) remains as restricted reserves.

Principal Funding Sources
Core service – the Citizens Advice and Information Service –Core funding of £111,210 (£111,210 – 2020) was by way of an annual grant under the terms of a two-year Service Level Agreement with Elmbridge Borough Council. Further funding was generated from various other local funders namely Elmbridge Borough Council, Surrey County Council, PA Housing, Walton Charity, and the Housing Association, Citizens Advice, Community Foundation for Surrey and the Churchill Foundation to deliver additional related services.

North Surrey Domestic Abuse Service (NSDAS) – It received £346,147 (£274,774 - 2020) in grant and contract income during the year from a number of sources to deliver a domestic abuse outreach service across North Surrey. Further funding was received from Lloyds Bank Foundation, Surrey County Council, Office of Police Commissioner, Surrey Police, Henry Smith Charity, Walton Charity, RC Sherriff Trust and The High Sheriff of Surrey.

Capital Grants
During the year the Charity was successful in applying for capital grants to cover the upgrade of telephone, printing and IT services generally, which enabled the charity to transition rapidly to remote working with minimal impact on the quality of services provided.

Plans for the Future

NSDAS – The Charity is one of the founder members of the Surrey Domestic Abuse Partnership (SDAP) that delivers a domestic abuse outreach service across the county of Surrey. It anticipates expanding the breadth of services to minority groups and specific sectors in conjunction with the award of funding to SDAP.
Citizens Advice – The expansion of this service to younger age groups is planned to recognise the need for the 16-24 age group to receive advice and assistance through the investment in more targeted marketing and the provision of those services through similar aged advisers and volunteers. Additionally, the anticipated increase in money advice required following the release from Covid 19 restrictions requires an expansion of resource in the debt advisory area.

Reserves policy
The reserves policy is reviewed and adjusted where necessary on an annual basis. Reserves are required to provide sufficient funds for cash flow purposes and future uncertainties. Our core funding is provided by public sector bodies and the long term future of these funding streams at existing levels is uncertain. Non public sector funding sources are short term (1-3 years), which also places pressure on funding continuity, and therefore potential pressure on reserves. There is also the need to make provision for statutory, contractual or other liabilities including any deficit in the pension fund. In addition certain unrestricted designated reserves can be required for specific projects and activities that span two or more financial years. These funds are set aside at the discretion of the Board and may be returned to general reserves when a project is completed. There is also a need to hold in reserve funds for which the donor has specified a specific purpose, these are classified as restricted funds and may be repayable should the funds not be spent.

Restricted reserves – At the balance sheet date total restricted reserves are £43,842 of which £42,207 relates to the provision of Domestic Abuse services. The trustees have agreed to use these funds to support NSDAS service delivery in 2021 -22 and beyond

Unrestricted reserves general fund – This comprises a general reserve of £157,764 which provides a fund against unforeseen eventualities including the pension fund liability of £9,642. The Trustees consider that the reserves whilst adequate are not excessive for the charity and in the future need to be increased to allow for the expansion of activities.

Statement of directors' responsibilities

The Directors (who are also trustees of CAEW for the purposes of charity law) are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepting Accounting Practice).

Company law requires the directors 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 directors 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.

In so far as the directors are aware:

- there is no relevant audit information of which the charitable company's examiner is unaware; and

- the directors have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the examiners are aware of that information.

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

Independent Examiners
H G Field & Co were re-appointed as the Charity's independent examiners during the year.

This report has been prepared in accordance with SORP (FRS 102) and the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Trustee Board on 31 August **2021 and signed on its behalf by:**

TM Gale

Terence Gale
Chair

INDEPENDENT EXAMINERS` REPORT TO THE TRUSTEES OF CITIZENS ADVICE ELMBRIDGE (WEST)

We report to the charity trustees on our examination of the accounts of the Company for the year ended 31st March 2021 set out on pages 13 to 26.

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

Responsibilities and basis of report

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

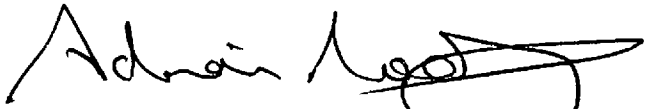
Having satisfied ourselves that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, we report in respect of our examination of your charity's accounts as carried out under section 145 of the Charities Act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

Independent examiners` statement

The company's gross income exceeded £250,000 and our examiner is qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England & Wales.

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

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



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

Dated: 20-10-2021

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an Income and Expenditure Account)
for the year ended 31 March 2021

	Note	Restricted Funds £	Unrestricted Funds £	2021 Total	2020 Total
Income from:					
Charitable activities	2	501,101	111,210	612,311	443,367
Donations & other		4,045	987	5,032	4,561
Investments		24	2,634	2,658	4,130
Total income		505,170	114,831	620,001	452,058
Expenditure on:					
Charitable activities	3, 11 & 12	490,164	109,854	600,018	443,315
Total expenditure		490,164	109,854	600,018	443,315
Net (expenditure) / income for the year		15,006	4,977	19,983	8.743
Transfers between funds		-	-	-	-
Net movement in funds		15,006	4,977	19,983	8,743
Reconciliation of funds					
Total funds brought forward at 1 April 2020	11 & 12	28,836	143,145	171,981	163,238
Total funds carried forward at 31 March 2021		43,842	148,122	191,964	171,981

All income and expenditure derive from continuing activities.

The statement of Financial Activities incorporates all the gains and losses recognised in the above two financial periods.

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

BALANCE SHEET
Registered Number 4372959
as at 31 March 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	7	7,277	-
Current assets			
Debtors	8	18,057	16,264
Cash at bank and in hand		460,452	314,398
		478,509	330,662
Creditors: amounts falling due within one year	9	(284,180)	(147,256)
Net current assets		194,329	183,406
Total assets less current liabilities		201,606	183,406
Pension scheme liability	10	(9,642)	(11,425)
Net assets		191,964	171,981
Charity funds			
Restricted funds	11	43,842	28,836
Unrestricted funds - general	12	157,764	154,570
- designated	12	-	-
- pension liability	12	(9,642)	(11,425)
		191,964	171,981

Continued

BALANCE SHEET - Continued
Registered Number 4372959
as at 31 March 2021

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

The Members have not required the Company to obtain an audit of its financial statements for the year ended 31st March 2021 in accordance with Section 476 of the Companies Act 2006.

The Directors acknowledge their responsibilities for:

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

(b) preparing financial statements which give a true and fair view of the state of affairs of the Company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 & 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the Company.

These abbreviated accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with SORP (FRS 102).

The financial statements on pages 13 to 26 were approved by the Board of Trustees and authorised for issue on 31 August 2021 and are signed on its behalf by:

T M Gale

Terence Gale
Chair

STATEMENT OF CASHFLOWS
For the year ending 31 March 2021

	Note	2021 £	2020 £
Cash flow from operating activities	14	151,916	73,581
Cash flow from investing activities			
Purchase of Fixed Asset Additions		(8,250)	-
Interest received		2,658	3,292
Net cash flow from investing activities		(5,862)	3,292
Net increase / (decrease) in cash and cash equivalent		146,054	76,873
Cash and cash equivalents at start of period		314,398	237.525
Cash and cash equivalents at end of period		460,452	314,398
Cash and cash equivalents consists of:			
Cash at bank and in hand		460,452	314,398

1 Accounting policies

1.1 Basis of preparation

Citizens Advice Elmbridge (West), [also known as CAEW], is a charity limited by guarantee in the United Kingdom. In the event of the charity being wound up, members are required to contribute an amount not exceeding £1. The address of the registered office is given in the charity information on page 3 of these financial statements. The nature of the charity's operations and principal activities are in providing advice and counselling to the general public.

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

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity.

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

1.2 Incoming resources

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

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

- Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable and when the amounts are known with certainty and are measurable.

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

1.3 Resources expended

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

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

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include independent examiner's remuneration 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.

1.4 Fund accounting

Restricted funds

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

Unrestricted funds

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

Designated funds represent part of unrestricted funds that are set aside for a specific designated purpose as detailed in the notes to the financial statements.

1.5 Tangible fixed assets

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

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

Office equipment	25% straight line
Computer equipment	25% straight line

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

1.6 Debtors and creditors receivable / payable within one year

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

1.7 Recognition of liabilities

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

1.8 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 for that service.

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

1.9 VAT

VAT is not recoverable by the charitable company. Irrecoverable VAT is included within the relevant costs in the Statement of Financial Activities.

1.10 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.

1.11 Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 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 Income from charitable activities

	2021 £	2020 £
Restricted		
Domestic Abuse Service	346,147	274,774
IT Comms Project	48,744	-
Universal Credit Help to Claim	19,776	21,808
Debt and Benefits Casework Service	19,000	18,000
Money & Pensions Advice Service	18,582	-
Trainer Project	15,846	-
Community Outreach	12,293	2,250
Older Peoples Welfare Advisory Service	8,110	8,259
EU Citizens - Settled Status	3,750	3,750
Youth Citizens Advice	3,250	-
Surrey Crisis Fund	2,520	2,066
Delegated Fund from Walton Charity	2,306	-
Language Line Fund	750	-
Delegated Fund from Weybridge Charity	27	-
Community Engagement Project	-	500
	501,101	331,407
Unrestricted		
Elmbridge Borough Council: Core Grant	111,210	111,210
Hastoe Housing Association	-	750
	111,210	111,960
	612,311	443,367

3 Expenditure on charitable activities

	Direct Costs £	Support Costs £	2021 Total £	2020 Total £
Advice work	451,301	147,393	598,694	442,769
Governance	-	1,324	1,324	546
	451,301	148,717	600,018	443,315

£490,164 (2020: £334,264) of the above costs were attributable to restricted funds.
£109,854 (2020: £109,051) of the above costs were attributable to unrestricted funds.

4 Allocation of support costs

	2021 Total £	2020 Total £
Staff costs	41,290	20,730
Office costs	29,797	24,261
IT costs	52,858	2,969
Premises costs	18,466	10,781
Depreciation	1,243	-
Citizens Advice costs	6,108	6,792
Accounts examination	120	120
Management and administration	1,204	1,266
Pension liability movement	(2,369)	(2,434)
	148,717	64,485

5a Employee numbers and cost

	2021 No.	2020 No.
Average number of persons employed		
Staff	20	16

No employee earned in excess of £60,000 per annum.

Employees' costs during the year amounted to:	2021 £	2020 £
Wages and salaries	426,820	324,835
Social security costs	31,745	23,967
Pension costs	22,327	20,028
	480,892	378,830

Note: Pension Costs include Pension Deficit Contributions of £2,369 (2020: £2,300) and Life Assurance Premiums of £878 (2020: £600)

5b Trustees and key management personnel remuneration and expenses

No trustee received any remuneration in respect of services as a trustee during the year (2020: £nil). Expenses totalling £13 (2020: £413) were reimbursed to 1 (2020: 3) trustees during the year.

The total amount of employee benefits received by key management personnel is £124,835 (2020: £120,434). The charitable company considers its key management personnel comprise the Chief Executive and Service Managers.

6 Net income / (expenditure) for the period

	2021 £	2020 £
Net incoming / (outgoing) resources are stated after charging:		
Depreciation	1,243	-
Examiner's remuneration	120	120

7 Tangible fixed assets

	Office Equipment £
Cost	
At 1 April 2020	14,366
Additions	8,520
Disposals	-
At 31 March 2021	22,886
Depreciation	
At 1 April 2020	14,366
Charge for period	1,242
Eliminated on disposal	-
At 31 March 2021	15,608
Net book value	
At 31 March 2020	-
At 31 March 2021	7,278

8 Debtors

	2021 £	2020 £
Other debtors	9,539	6.633
Prepayments and accrued income	8,518	9,631
	18,057	16,264

9 Creditors: amounts falling due within one year

	2021 £	2020 £
Taxation and social security costs	11,266	6,375
Deferred income (see below)	251,073	130,314
Accruals and other creditors	21,841	10,567
	284,180	147,256
Deferred Income		
Community Foundation for Surrey	65,002	34,437
Ministry of Justice	53,344	-
Lloyds Bank Foundation	17,266	17,831
Lloyds Bank Foundation – Covid	7,266	-
The Henry Smith Charity	15,000	15,000
Walton Charity	14,444	5,000
Surrey County Council	14,391	-
National Lottery	12,100	-
OPCC and Surrey Police	10,750	45,500
PA Housing	10,000	-
Epson & Ewell County Council	6,120	-
Lund Charity	5,000	-
Barclays	5,000	-
Weybridge Charity	4,973	-
Bupa Foundation	3,000	-
National Citizens Advice	2,391	-
Elmbridge Borough Council	2,250	-
Elmbridge Partnership Fund	1,054	3,750
High Sheriff Youth Awards	1,000	1,546
Groundworks	500	-
London Legal Support Trust	-	3,500
	251,073	130,314

10 Provisions for liabilities and charges

	2021 £	2020 £
Pension fund liability		
At 1 April 2020	11,425	13,859
Movement through Statement of Financial Activities	(1,783)	(2 434)
At 31 March 2021	9,642	11,425

In accordance with Financial Reporting Standard 102, the Company has recognised a provision for the future deficit contribution payments it is required to make under the terms of its membership of The Pensions Trust Growth Plan pension plan. Movements in the provision are recognised in the Statement of Financial Activities. (See note 16 for further detail of the Growth Plan).

11 Restricted Funds

	Balance at 1 April 2020 £	Incoming Resources £	Resources Expended £	Balance at 31 March 2021 £
Domestic Abuse Service	27,201	350,216	(335,210)	42,207
IT Comms Project	-	48,744	(48,744)	-
Universal Credit Help to Claim	-	19,776	(19,776)	-
Debt and Benefits Casework Services	-	19,000	(19,000)	-
Money & Pensions Advice Services	-	18,582	(18,582)	-
Trainer Project	-	15,846	(15,846)	-
Community Outreach	-	12,293	(12,293)	-
Older Peoples Welfare Advisory Service	-	8,110	(8,110)	-
EU Citizens - Settled Status	-	3,750	(3,750)	-
Young Citizens Advice	-	3,250	(3,250)	-
Surrey Crisis Fund	-	2,520	(2,520)	-
Delegated Fund from Walton Charity	664	2,306	(2,306)	664
Language Line Fund	-	750	(750)	-
Delegated Fund from Weybridge Charity	-	27	(27)	-
Client Bankruptcy Costs Fund	971	-	-	971
	28,836	505,170	490,164	43,842

The purpose of each restricted fund and the principal funders were as follows:

Domestic Abuse Service
Provision of support to clients with domestic abuse issues in 3 boroughs of North Surrey.
Principal Funding was provided by;
- Surrey County Council
- The Office of the Police and Crime Commissioner for Surrey (OPCC) and Surrey Police
- Ministry of Justice
- Lloyds Bank Foundation
- Henry Smith Foundation
- National Lottery
- High Sheriff of Surrey

IT Comms Upgrade
During the year CAEW completed its planned computer IT and telephony system upgrade. We also switched our services to remote working in response to the pandemic.
Funding support came from National Citizens Advice, Community Foundation for Surrey, Elmbridge Borough Council, Lloyds Bank Foundation, OPCC and London Legal Support Trust.

Universal Credit Help to Claim
Initial support for clients to apply for Universal Credit.
Funding was provided by National Citizens Advice.

Debt and Benefits Casework Service
Provision of support to clients with benefit issues and in need of money advice.
Funding was provided by Walton Charity, PA Housing and Hastoe Housing.

Money & Pensions Advice Service
Provision of support for clients with debt issues.
Funding was provided by National Citizens Advice.

Trainer Project
Provision for a dedicated Trainer for training volunteers.
Funding was provided by Walton Charity, National Lottery and Community Foundation for Surrey.

Older Peoples Welfare Advisory Service (OPWAS)
Provision of advice to the older members of the Weybridge community.
Funding is provided by Elmbridge Borough Council.

Young Citizens Advice Project
Provision of development of youth service for 16-24 year olds.
Funding is provided by Walton Charity, Community Foundation for Surrey, The National Lottery and High Sheriff of Surrey.

EU Citizens - Settled Status
Assisting EU Citizens to manage the Brexit implications
Funding is provided by Elmbridge Borough Council.

Community Outreach
Provision of home visits to older residents of Hersham and Walton.
Funding support provided by the Partnership Fund and Churchill Foundation

Surrey Crisis Fund
Assisting clients making applications to the County Council for emergency financial assistance.
Funding support provided by Citizens Advice Surrey.

Delegated Fund from Walton Charity
Assistance for clients in need with their day to day expenditure.

Language Line Service
Provision of translation services for our client.
Funding is provided by Elmbridge Borough Council and Delegated Funds as required.

Delegated Fund from Weybridge Charity
Assistance for clients living in the Weybridge area in need with their day to day expenditure.

Client Bankruptcy Costs Fund
Provision of support to clients with bankruptcy issues.

12 Unrestricted funds

	Balance 1 April 2020 £	Incoming resources £	Resources expended £	Transfers between funds £	Balance 31 March 2021 £
General Fund	154,570	114,831	(109,854)	(1,783)	157,764
Designated Fund	-	-	-	-	-
Pension liability fund	(11,425)	-	-	1,783	(9,642)
	143,145	114,831	(109,854)	-	148,122

General Fund
The General Fund of £157,764 provides a fund against contingent eventualities as referenced in the Report of the Trustee Board on page 10.

13 Analysis of net assets between funds

	Restricted funds £	General fund £	Total £
Net current assets	43,842	157,764	201,606
Pension liability	-	(9,642)	(9,642)
	43,842	148,122	191,964

14 Reconciliation of net income to net cash flow from operating activities

	2021 £	2020 £
Net income for the year	19,983	8,743
Interest receivable	(2,659)	(4,130)
Depreciation of tangible fixed assets	1,243	-
Movement in multi-employer benefit liability	-	(2,434)
(Increase)/ Decrease in debtors	(1,793)	(8,302)
(Decrease) in creditors	135,141	(79,704)
Net cash flow from operating activities	151,916	73,581

15 Pension costs

The charity operates a defined contribution Group Personal Pension Plan. The assets of the plan are held separately from those of the charitable company in an independently administered Group Personal Pension Plan. The pension cost charge represents contributions payable by the charitable company to the plan and amounted to £22,327 (2020: £20,028). At the year-end there were no unpaid contributions.

16 Pension Scheme

Current pension contributions are made to The Pensions Trust Growth Plan Series 4, a defined contribution pension scheme.

Prior to 2012, contributions paid by the Charity to the multi-employer Plan were to a defined benefit plan.

The Company participates in the scheme, a multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the Company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

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

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

A full actuarial valuation for the scheme was carried out on 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 31 January 2025: £11,243,000 per annum - (payable monthly and increasing by 3% on 1st April each year)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities. Where the scheme is in deficit and where the Company has agreed to a deficit funding arrangement the Company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Present values of provision

Reconciliation of opening and closing provisions	**2021**	**2020**
	£	**£**
Provision at start of period	11,425	13,859
Unwinding of the discount factor (interest expense)	256	176
Deficit contributions	(2,369)	(2,300)
Remeasurements – impact of any change in assumptions	330	(310)
Remeasurements – amendments to the contribution schedule	-	-
Provision at end of period	9,642	11,425

Income and expenditure impact

	2021	**2020**
	£	**£**
Interest expense	256	176
Remeasurements – impact of any change in assumptions	330	(310)
Remeasurements – amendments to the contribution schedule	-	-
Contributions paid in respect of future service	18,853	17,128
Costs recognised in income and expenditure account	19,439	16,694

Assumptions

	2021	**2020**
Rate of discount	0.66%	2.53%

Current Liability on withdrawal for the Scheme

The Pensions Trust has confirmed the estimated liability for CAEW on withdrawal, or in the event this liability were to crystalise is estimated to be £46,051 (as at 30 September 2019) compared to £44,040 (as at 30 September 2019), a 5% increase.

As indicated above, the debt on withdrawal would only crystallise if CAEW were to withdraw from the Growth Plan or fail to have at least one active member in the pension scheme.

As at the balance sheet date there were 16 active members of the Plan employed by CAEW within Growth Plan (Series 4). It follows therefore that there is no immediate or forthcoming risk of a debt on withdrawal from the scheme arising.

17 Capital Commitments

There are £nil capital commitments at the year end. For the previous year the Board of Trustees had authorised and contracted £4,200 of capital expenditure for the purchase of new telephony equipment.