

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**

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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

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

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.

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

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.

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

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:

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

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.

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

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.

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

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

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.

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

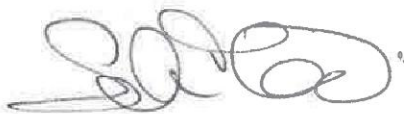
The directors are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

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:

A handwritten signature in black ink, appearing to read 'S McLeod', with a small registered trademark symbol (®) at the end.

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 24th March 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
		<hr/>	<hr/>	<hr/>	<hr/>
Total income		798,569	120,567	919,136	874,230
		<hr/>	<hr/>	<hr/>	<hr/>
Expenditure on:					
Charitable activities	3, 11 & 12	774,049	88,806	862,855	780,584
		<hr/>	<hr/>	<hr/>	<hr/>
Total expenditure		774,049	88,806	862,855	780,584
		<hr/>	<hr/>	<hr/>	<hr/>
Net (expenditure) / income for the year		24,520	31,761	56,281	93,646
Transfers between funds		-	-	-	-
		<hr/>	<hr/>	<hr/>	<hr/>
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
		<hr/>	<hr/>	<hr/>	<hr/>
Total funds carried forward at 31 March 2023		113,587	228,304	341,891	285,610
		<hr/>	<hr/>	<hr/>	<hr/>

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		<u>840,837</u>	<u>680,791</u>
		889,395	707,623
Creditors: amounts falling due within one year	9	<u>(549,271)</u>	<u>(425,198)</u>
Net current assets		340,124	282,425
Total assets less current liabilities		<u>343,142</u>	<u>287,573</u>
Pension scheme liability	10	(1,251)	(1,963)
Net assets		<u>341,891</u>	<u>285,610</u>
Charity funds			
Restricted funds			
Unrestricted funds – general	11	113,587	89,067
- designated	12	229,555	198,506
- pension liability	12	-	-
	12	(1,251)	(1,963)
		<u>341,891</u>	<u>285,610</u>

Continued

Citizens Advice Elmbridge (West)

**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.

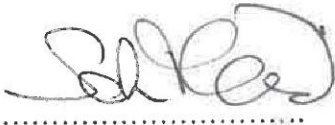
The Members have not required the Company to obtain an audit of its financial statements for the year ended 31st March 2023 in accordance with Section 476 of the Companies Act 2006.

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

Citizens Advice Elmbridge (West)
Notes to the accounts for the year ended 31 March 2023

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.

Citizens Advice Elmbridge (West)
Notes to the accounts for the year ended 31 March 2023

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.

Citizens Advice Elmbridge (West)
Notes to the accounts for the year ended 31 March 2023

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	-
	<u>788,677</u>	<u>737,451</u>
Unrestricted		
Elmbridge Borough Council: Core Grant	111,210	111,210
	<u>899,886</u>	<u>848,661</u>

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
	<u>666,758</u>	<u>196,096</u>	<u>862,855</u>	<u>780,584</u>

£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.

Citizens Advice Elmbridge (West)
Notes to the accounts for the year ended 31 March 2023

4 Allocation of support costs

	2023	2022
	Total	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)
	<hr/>	<hr/>
	196,096	149,558
	<hr/>	<hr/>

5a Employee numbers and cost

	2023	2022
	No.	No.
Average number of persons employed		
Staff	27	27
	<hr/>	<hr/>

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	<u>32,630</u>	<u>29,150</u>
	727,232	669,823
	<hr/>	<hr/>

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
	<hr/>	<hr/>

Citizens Advice Elmbridge (West)
Notes to the accounts for the year ended 31 March 2023

7 Tangible fixed assets
Office Equipment

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

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

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	<u>41,133</u>	<u>32,294</u>
	<u>549,271</u>	<u>425,198</u>

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	<u>1,000</u>	<u>-</u>
	<u>487,439</u>	<u>379,295</u>

Citizens Advice Elmbridge (West)
Notes to the accounts for the year ended 31 March 2023

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	<u>(712)</u>	<u>(7,679)</u>
At 31 March 2023	<u>1,251</u>	<u>1,963</u>

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	<u>971</u>	<u>-</u>	<u>-</u>	<u>971</u>
	<u>89,067</u>	<u>798,569</u>	<u>774,049</u>	<u>113,587</u>

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

Citizens Advice Elmbridge (West)
Notes to the accounts for the year ended 31 March 2023

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 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.

Citizens Advice Elmbridge (West)
Notes to the accounts for the year ended 31 March 2023

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)
	<u>196,543</u>	<u>120,567</u>	<u>(88,806)</u>	<u>-</u>	<u>228,304</u>

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)
	<u>113,587</u>	<u>228,304</u>	<u>341,891</u>

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
	<u>153,406</u>	<u>217,312</u>
Net cash flow from operating activities		

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.

Citizens Advice Elmbridge (West)
Notes to the accounts for the year ended 31 March 2023

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	<u>1,251</u>	<u>1,963</u>

Citizens Advice Elmbridge (West)
Notes to the accounts for the year ended 31 March 2023

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	-	-
	<hr/>	<hr/>
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 crystallise 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.