

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

Citizens Advice Elmbridge (West)

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Citizens Advice Elmbridge (West)

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.

Citizens Advice Elmbridge (West)

Report of the Trustees For The Year Ended 31 March 2025

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

Citizens Advice Elmbridge (West)

Report of the Trustees For The Year Ended 31 March 2025

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.

**Report of the Trustees
For The Year Ended 31 March 2025**

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.

**Report of the Trustees
For The Year Ended 31 March 2025**

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.

**Report of the Trustees
For The Year Ended 31 March 2025**

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.

**Report of the Trustees
For The Year Ended 31 March 2025**

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.

**Report of the Trustees
For The Year Ended 31 March 2025**

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.

Citizens Advice Elmbridge (West)

**Report of the Trustees
For The Year Ended 31 March 2025**

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
Cllr N Dodds

Honorary member
Honorary member

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

Senior Management Team

Margaret Bourne
Julia Gray

Chief Executive
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.

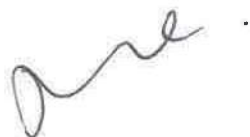
Independent examiner's statement

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: 16th 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	<u>18,232</u>	<u>-</u>	<u>18,232</u>	<u>18,851</u>
Total		<u>149,410</u>	<u>331,989</u>	<u>481,399</u>	<u>1,180,260</u>
EXPENDITURE ON					
Charitable activities	4				
Charitable activities		193,235	331,989	525,224	1,064,236
Support costs		<u>3,390</u>	<u>-</u>	<u>3,390</u>	<u>-</u>
Total		<u>196,625</u>	<u>331,989</u>	<u>528,614</u>	<u>1,064,236</u>
NET INCOME/(EXPENDITURE)					
Transfers between funds	14	(47,215)	-	(47,215)	116,024
		<u>181,217</u>	<u>(181,217)</u>	<u>-</u>	<u>-</u>
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
		<u>409,065</u>	<u>1,635</u>	<u>410,700</u>	<u>457,915</u>
TOTAL FUNDS CARRIED FORWARD		<u>409,065</u>	<u>1,635</u>	<u>410,700</u>	<u>457,915</u>

The notes form part of these financial statements

Citizens Advice Elmbridge (West)

**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		<u>537,548</u>	<u>5,628</u>	<u>543,176</u>	<u>984,569</u>
		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		<u>410,669</u>	<u>1,083</u>	<u>411,752</u>	<u>456,811</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		410,669	1,635	412,304	458,500
PROVISIONS FOR LIABILITIES	13	(1,604)	-	(1,604)	(585)
NET ASSETS		<u>409,065</u>	<u>1,635</u>	<u>410,700</u>	<u>457,915</u>
FUNDS	14				
Unrestricted funds				409,065	275,063
Restricted funds				<u>1,635</u>	<u>182,852</u>
TOTAL FUNDS				<u>410,700</u>	<u>457,915</u>

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

Citizens Advice Elmbridge (West)

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

**Notes to the Financial Statements
For The Year Ended 31 March 2025**

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.

Notes to the Financial Statements - continued
For The Year Ended 31 March 2025

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.

Citizens Advice Elmbridge (West)

**Notes to the Financial Statements - continued
For The Year Ended 31 March 2025**

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	<u>461,899</u>	<u>1,155,254</u>
	<u>463,167</u>	<u>1,161,409</u>

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	<u>350</u>	<u>250</u>

331,989 1,020,144

Unrestricted

Elmbridge Borough Council Core Grant	111,210	111,210
Elmbridge Borough Council COL Grant	<u>18,700</u>	<u>23,900</u>
	<u>461,899</u>	<u>1,155,254</u>

Citizens Advice Elmbridge (West)

**Notes to the Financial Statements - continued
For The Year Ended 31 March 2025**

3. BANK INTEREST

	31.3.25	31.3.24
	£	£
Bank interest	<u>18,232</u>	<u>18,851</u>

4. CHARITABLE ACTIVITIES COSTS

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

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	<u>-</u>	<u>6,211</u>	<u>6,211</u>	<u>6,170</u>
	<u>358,686</u>	<u>169,928</u>	<u>528,614</u>	<u>1,064,236</u>

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	<u>-</u>	<u>(48,990)</u>	<u>(48,990)</u>	<u>-</u>
	<u>358,686</u>	<u>169,929</u>	<u>528,615</u>	<u>1,064,236</u>

Citizens Advice Elmbridge (West)

**Notes to the Financial Statements - continued
For The Year Ended 31 March 2025**

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	<u>1,137</u>	<u>2,331</u>

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	<u>3</u>	<u>6</u>
	<u>12</u>	<u>28</u>

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	<u>12,580</u>	<u>6,271</u>	<u>18,851</u>
Total	<u>151,472</u>	<u>1,028,788</u>	<u>1,180,260</u>
EXPENDITURE ON			
Charitable activities			
Charitable activities	<u>104,713</u>	<u>959,523</u>	<u>1,064,236</u>
NET INCOME	46,759	69,265	116,024
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>228,304</u>	<u>113,587</u>	<u>341,891</u>
TOTAL FUNDS CARRIED FORWARD	<u>275,063</u>	<u>182,852</u>	<u>457,915</u>

Citizens Advice Elmbridge (West)

**Notes to the Financial Statements - continued
For The Year Ended 31 March 2025**

10. TANGIBLE FIXED ASSETS

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

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	<u>10,756</u>	<u>17,443</u>
	<u>46,849</u>	<u>68,609</u>

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	<u>165,065</u>	<u>578,148</u>
	<u>178,273</u>	<u>596,367</u>

Notes to the Financial Statements - continued
For The Year Ended 31 March 2025

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
	<u>153,128</u>	<u>533,905</u>

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)

Notes to the Financial Statements - continued
For The Year Ended 31 March 2025

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.

March 2024	31 March 2023	31 March 2025	31
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	<u>1,604</u>	<u>585</u>

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 £9,490 at 30 September 2023 compared to £15,056 as at 30 September 2022.

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 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	<u>457,915</u>	<u>(47,215)</u>	<u>-</u>	<u>410,700</u>

Citizens Advice Elmbridge (West)

**Notes to the Financial Statements - continued
For The Year Ended 31 March 2025**

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)	-
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>481,399</u>	<u>(528,614)</u>	<u>(47,215)</u>

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
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>341,891</u>	<u>116,024</u>	<u>457,915</u>

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
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>1,180,260</u>	<u>(1,064,236)</u>	<u>116,024</u>

Citizens Advice Elmbridge (West)

**Notes to the Financial Statements - continued
For The Year Ended 31 March 2025**

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
	<u>182,852</u>	<u>331,989</u>	<u>513,206</u>	<u>1,635</u>

15. RELATED PARTY DISCLOSURES

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