CITIZENS ADVICE MOLE VALLEY

England & Wales · Charity number 1099626

Details

Other names	DORKING AND DISTRICT CITIZENS ADVICE BUREAU, LEATHERHEAD AND DORKING CITIZENS ADVICE BUREAU, DORKING CAB
Status	Registered
Legal form	Charitable company
Company number	04770945
Registered	2003-09-24
Register	View on the Charity Commission register

Contact

Address	Lyons Court Lyons Court Dorking RH4 1AB
Phone	01306876806
Email	dorking@camv.org.uk
Website	www.citizensadvicemolevalley.org.uk

Activities

Objects: The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Mole Valley and surrounding areas

Activities: Citizens Advice advice and support service within Mole Valley District

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

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Geography

- **Area of benefit:** THE MOLE VALLEY.
- Surrey

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£332,179	£298,003	-	-
2024-03-31	£291,719	£281,285	-	-
2023-03-31	£257,827	£263,971	-	-
2022-03-31	£285,442	£302,773	-	-
2021-03-31	£380,631	£326,949	-	-

Trustees

Name	Role	Appointed
ALOK AGARWAL		
Claire Elizabeth Hadcocks		2026-05-05
Elizabeth Barrett		2024-04-01
Katharine Ruth Saralis		2023-07-25
Kristina Kenworthy		2024-09-03
Nicola Pamela Eileen Reid		2025-02-18
Steven Charles Phillips		2017-02-28
Tara Burton		2026-05-05

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CITIZENS ADVICE MOLE VALLEY

England & Wales - Charity number 1099626

Accounts

REGISTERED COMPANY NUMBER: 04770945 (England and Wales)
REGISTERED CHARITY NUMBER: 1099626

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 31 March 2025

for

Citizens Advice Mole Valley

Bullimores LLP
Chartered Accountants
Old Printers Yard
156 South Street
Dorking
Surrey
RH4 2HF

Citizens Advice Mole Valley

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Citizens Advice Mole Valley

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 aims for the Public Benefit

The objectives of the charity are to provide free, impartial, comprehensive, confidential and professional information, advice, and advocacy services to those that live and work in Mole Valley. The aims and principles of the service are to provide the advice people need for the problems they face; and to improve the policies and practices that affect people's lives.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.

Citizens Advice Mole Valley (the charity) carries out these objectives by providing the advice service in the following ways:
- by telephone
- by letter and email
- to personal callers on a drop-in basis
- by face to face appointment

The charity provides free, confidential and impartial advice to everybody regardless of race, gender, sexuality or disability.

STATEMENT OF INTERNAL CONTROL

The charity's trustee board oversees the information security of all personal information that is processed about our clients, staff, funders and strategic partners. Citizens Advice Mole Valley 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 of the UK General Data Protection Regulation and Data Protection Act 2018.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The charity continues to provide a high standard of service to all clients and successfully maintains membership of the National Association of Citizens Advice Bureaux (NACAB). Our offices have disabled access to the waiting rooms and interview rooms.

The charity received £120,000 core funding from Mole Valley District Council being the second year of a 3-year funding agreement.

We moved into year 3 of a 5-year grant totalling £355,260 from the National Lottery Community Fund. Grant uplift approval of £35,526 was agreed bringing the total grant amount to £390,786.

We spent the remaining £33,804 from Surrey County Council's No One Left behind initiative.

We received £38,000 from Surrey County Council which awarded grants from the Household Support Fund to all local Citizens Advice offices in Surrey. This grant provided advice and support to all those who live and work in Mole Valley.

A further £10,100 was also awarded from the SCC Household Support Fund to provide telephone advice, including financial capability assessments and benefits checks if appropriate.

Mole Valley District Council awarded grant funding of £10,000 from the UK Shared Prosperity Fund for recruitment and training costs. £6,250 of this was spent in 2024-25.

We received a further £1,948 from Citizens Advice third party funding to enable our participation in a Surrey Adviceline service. The remaining award from 2023-24 together with the new amount of funding of £1,948 meant £20,182 was spent in 2024-25

Grants were also received from:

Alok Agarwal who generously donated his time and expertise in the provision of IT support services.

Dorking Foodbank, Churches Together in Dorking, Leatherhead Lions and Leatherhead United Charities also provided funds to assist clients directly.

Abinger Medieval Fair, Bookham Afternoon Bridge Club, as well as general donations from the public and our clients.

The trustees wish to thank all our funders for their support. Sourcing new and additional funding streams to ensure the long-term sustainability of the charity remains a priority.

Areas of advice covered by the charity include welfare benefits, money advice, employment, housing, personal relationships and consumer issues. Welfare benefits, debt and housing remained the leading areas of enquiry during the period. The charity uses IT based case recording and reporting systems and web-based information systems to help deliver these services.

In the year 2024-25 the charity dealt with 13,899 issues raised by 3,440 clients, an increase over the previous year. Our clients contacted the charity by telephone, emails, letter and by in person visits to our offices and outreach. The service is provided by our staff including around 44 volunteers who are recruited locally and thoroughly trained to provide quality assured advice with an estimated value of volunteering of £334,627.

The trustees would like to offer sincere thanks to all members of the charity's staff and volunteers for their continued support and commitment to the charity's work enabling it to deliver such a high-quality advice service to clients.

FINANCIAL REVIEW

Financial position

Incoming resources in the year 2024-25 were £332,179 (2023-24 £291,719).

A surplus of £34,176 arose in the current year, compared with a surplus of £10,434 in 2023-24. As at 31 March 2025, total reserves were £222,487 of which £110,000 were designated funds, leaving general funds of £112,487.

Principal funding sources

The trustees extend thanks to Mole Valley District Council for their continued support; for their generous grant to support core funding across a 3-year period (£120,000 each year for the period 2023-2026); and for the provision of rent-free accommodation and support services for the Dorking service.

Thanks also to other grant funders who this year provided a total of £182,964 project funding. In addition,donations, interest, fundraising and related activities raised a further £26,515.

Citizens Advice Mole Valley did not have any borrowings outstanding, either during the financial year or at the balance sheet date.

Reserves policy

Citizens Advice Mole Valley is dependent on Mole Valley District Council (MVDC) for the provision of the bulk of funding for core operating expenses. The charity also receives income from project grants that contributes significantly towards operating expenses as well as from minor grants and donations. The trustees recognise that the charity is largely dependent upon the grant from MVDC and that this presents a particular risk to the charity's ongoing operation were MVDC forced to cut significantly or terminate the annual grant. As such, the trustees continue to explore initiatives to bring income and expenditure into line each year.

The trustees have carried out a thorough review of the Designated Fund reserves and determined that the amount required at 31 March 2025 to be £110,000 (2024: £110,000) should funding be unexpectedly withdrawn and the charity needs to be wound up. This reflects primarily outstanding contractual lease obligations on the Leatherhead office and operating and staff costs during any wind-up period.

Going concern

The trustees have not identified any significant material uncertainty which would cast doubt about the ability of the charity to continue as a going concern, subject to continuing receipt of the core grant, and adapting services to changes in funding.

FUTURE PLANS

The trustees have in place a Strategic Business Plan covering the period 2025-2027. Our strategic priorities aim to ensure continuation of adequate funding and that the charity continues to provide services to meet the needs of the local community (both residential and business), particularly the most vulnerable, and that resources are used efficiently and to best effect for that purpose.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Citizens Advice Mole Valley is a registered charity and company limited by guarantee, incorporated on 20 May 2003. The maximum liability of each member is limited to one pound. The activities of the charity are governed by its Memorandum and Articles of Association.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

Trustees, who are also directors of the company, are appointed in accordance with procedures set out in the charity's Articles, being individuals from the local community able and willing to assist the charity in furthering its objects, in particular the maintenance of the charity as a centre to provide a free, confidential, independent and impartial service, information and counsel.

Trustee induction

Trustees are given appropriate induction training to enable them to assume their corporate responsibility and to contribute to the strategic direction of the charity.

Organisational structure

A local Citizens Advice has been providing advice and support to people of the mixed urban/rural area covering North and Mid Surrey including Dorking and Leatherhead, called Mole Valley, for 86 years since 1939.

In its current form, Citizens Advice Mole Valley has been operating for 22 years, serving the people of Leatherhead, Dorking and the surrounding areas. It is an independent, voluntary organisation offering a service that is available by visiting in person or by telephone, email or letter. The charity also participates in a Surrey Adviceline where local Citizens Advice charities pool resources to field telephone enquiries more efficiently.

The charity is staffed predominantly by volunteers who give their time freely and are committed, not only to the provision of the service to the public, but also to a rigorous schedule of training to keep up to date with a constantly changing legislative and regulatory environment. The small team of paid staff manages and administers the charity on a day-to-day basis and ensures that a high-quality service is provided.

The members of the voluntary Board of Trustees are directors of the company and govern the organisation, making overall policy and defining future strategy. They also monitor the work of the charity's management team. A register of members' interests is maintained and reviewed quarterly to ensure there is no potential conflict of interest.

The charity considers that the wider impact of advice is just as important. What is achieved as a result of solving problems and providing support, and maximising income for clients, helps prevent more costly intervention, as well as helping to reduce financial difficulty, promote inclusion and provide a benefit to the wider economy. The charity believes that if problems are left unsolved, there is an impact on the wider community. Working to solve such issues creates considerable value to society.

Citizens Advice facilitates an HM Treasury approved model to evidence the charity's added value. For every £1 invested in the service in 2024-25 the charity generated:

£ 5.04 in savings to government and public services - fiscal benefits

£33.76 in wider economic and social benefits - public value

£19.08 in financial value to clients helped - specific outcomes to individuals

All clients are invited to provide feedback on the service they have received. Feedback across all advice channels evidences high levels of client satisfaction with 80% of clients agreeing it was easy to access the service; 89% of clients felt they were supported in finding a way forward; 73% of clients felt their issue was resolved following advice; and 90% of clients would recommend the service.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Related parties

Citizens Advice Mole Valley is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which operates a framework for standards of advice and casework management as well as monitoring progress on a regular basis against those standards. However, the actual day-to-day operating procedures are determined locally within the requirements of the national membership requirements.

The charity also works closely with many other local charities and advisory services on behalf of its clients.

Citizens Advice Mole Valley is also an active participant in working co-operatively with other local Citizens Advice in Surrey. The trustees recognise and support the beneficial aspects of collaborative working with other local Citizens Advice members.

Risk management

The trustees conducted a review of the major risks to which the charity is exposed in the period. Systems are in place to mitigate those risks, including the financial reserves policy. Internal risks are minimised by the implementation of procedures detailed in the Office Manual for authorisation of all transactions and projects, and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the charity's needs.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04770945 (England and Wales)

Registered Charity number

1099626

Registered office

Lyons Court
Dorking
Surrey
RH4 1AB

Trustees

	First appointed	Next 3-year anniversary
Mr Alok Agarwal	28 September 2009	29 September 2027
Ms Sarah Marsh	21 March 2022	
Mr Steven Charles Phillips	28 February 2017	28 February 2026
Mr Timothy Richard Prideaux	26 October 2017	Stood down 25 March 2025
Ms Janice Persad	20 July 2020	20 July 2026
Ms Christine Mary Dixon	15 November 2021	
Ms Katharine Saralis	25 July 2023	25 July 2026
Ms Elizabeth Barrett	01 April 2024	01 April 2027
Ms Kristina Kenworthy	01 October 2024	03 September 2027
Ms Nicola Reid	18 February 2025	18 February 2028

Retirement of Trustees
There was one resignation of a trustee in the year 2024-25, Mr Timothy Prideaux. With his resignation he also stood down as Chair on 25 March 2025.

Trustee Status
Ms Kristina Kenworthy and Ms Nicola Reid joined the trustee board in the year 2024-25. Mr Alok Agarwal and Ms Christine Dixon had their terms of office renewed at the AGM in November 2024. Ms Sarah Marsh and Ms Christine Dixon stood down as trustees on 6 May 2025. Alison Boyd was appointed as a trustee on 16 April 2025 and resigned on 21 July 2025.

CEO:
Alison Boyd

Independent Examiner
Mr Patrick Casey
Bullimores LLP
Chartered Accountants
Old Printers Yard
156 South Street
Dorking
Surrey
RH4 2HF

Bankers
HSBC
54 High Street
Epsom
Surrey
KT19 8DS

EVENTS SINCE THE END OF THE YEAR
Information relating to events since the end of the year is given in the notes to the financial statements.

Citizens Advice Mole Valley

Report of the Trustees
for the Year Ended 31 March 2025

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 11/11/2025 and signed on its behalf by:

Mr Steven Charles Phillips - Trustee

Independent Examiner's Report to the Trustees of Citizens Advice Mole Valley

Independent examiner's report to the trustees of Citizens Advice Mole Valley ('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 Ireland, 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.

Pat Casey

Mr Patrick Casey

Bullimores LLP
Chartered Accountants
Old Printers Yard
156 South Street
Dorking
Surrey
RH4 2HF

Date: 12/11/2025

Citizens Advice Mole Valley

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	18,380	-	18,380	15,894
Charitable activities	5				
General Advice		122,699	-	122,699	122,553
National Lottery Community Fund		-	74,628	74,628	72,028
Sutton and East Surrey Water		-	-	-	8,695
Surrey County Council		-	33,804	33,804	37,500
Surrey Adviceline		-	20,182	20,182	10,992
Citizens Advice		-	-	-	15,000
UK Shared Prosperity Fund		-	6,250	6,250	-
Surrey County Council Household Support Fund		-	48,100	48,100	-
Investment income	4	8,136	-	8,136	9,057
Total		149,215	182,964	332,179	291,719
EXPENDITURE ON					
Charitable activities	6				
General Advice		115,039	-	115,039	137,070
National Lottery Community Fund		-	74,628	74,628	72,028
Sutton and East Surrey Water		-	-	-	8,695
Surrey County Council		-	33,804	33,804	37,500
Surrey Adviceline		-	20,182	20,182	10,992
Citizens Advice		-	-	-	15,000
UK Shared Prosperity Fund		-	6,250	6,250	-
Surrey County Council Household Support Fund		-	48,100	48,100	-
Total		115,039	182,964	298,003	281,285
NET INCOME		34,176	-	34,176	10,434
RECONCILIATION OF FUNDS					
Total funds brought forward		188,311	-	188,311	177,877
TOTAL FUNDS CARRIED FORWARD		222,487	-	222,487	188,311

The notes form part of these financial statements

Citizens Advice Mole Valley

Balance Sheet
31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
CURRENT ASSETS					
Debtors	12	4,250	-	4,250	4,250
Cash at bank and in hand		237,202	-	237,202	247,215
		241,452	-	241,452	251,465
CREDITORS					
Amounts falling due within one year	13	(18,965)	-	(18,965)	(63,154)
NET CURRENT ASSETS		222,487	-	222,487	188,311
TOTAL ASSETS LESS CURRENT LIABILITIES		222,487	-	222,487	188,311
NET ASSETS		222,487	-	222,487	188,311
FUNDS	15				
Unrestricted funds:					
General fund				112,487	78,311
Designated Fund				110,000	110,000
				222,487	188,311
TOTAL FUNDS				222,487	188,311

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

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

The trustees acknowledge their responsibilities for

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

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

The notes form part of these financial statements

continued...

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 11/11/2025 and were signed on its behalf by:

.....
Mr Steven Charles Phillips - Trustee

.....
Ms Kristina Louise Kenworthy - Trustee

1. STATUTORY INFORMATION

The Company is limited by guarantee, registered in England and Wales and also a registered charity. The Charitable Company's registered numbers and registered office address can be found on page 4 in the administrative details of the Trustees report.

2. 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.

Going concern
Other than reliance on core funding, as mentioned in the Trustees report, there are no material uncertainties about the Company's ability to continue. The trustees have not identified any significant material uncertainty which would cast doubt about the ability of the charity to continue as a going concern, subject to continuing receipt of the core grant, and adapting services to changes in funding.

Financial reporting standard 102 - reduced disclosure exemptions
The charitable company has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income
All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified. Donations and fundraising are recognised in the accounts on receipt. No amounts are included in the accounts for the services donated by volunteers.

IT support services donated during the year by a trustee are included in donations received and expensed in IT support.

Grants have been recognised in the accounts in the period in which they are receivable and are reflected in restricted or unrestricted funds depending on the conditions attached to them.

Expenditure
All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs relating to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of resources. Management and administration costs are those incurred in connection with the administration of the charity and compliance with constitutional and statutory requirements.

Governance costs
Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to Independent Examination and legal fees.

Allocation and apportionment of costs
Overhead and support costs have been allocated between charitable activities on a time basis and are analysed in Notes 7 and 8.

continued...

2. ACCOUNTING POLICIES - continued

Taxation
The Company is a registered charity and is exempt from United Kingdom income and corporation tax on its charitable activities. No trading activities are undertaken by the Company.

Fund accounting
The general fund is an unrestricted fund which is available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which has not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Donated services
The offices at Dorking are provided by Mole Valley District Council at a peppercorn rent until October 2026.

3. DONATIONS AND LEGACIES

	Unrestricted funds	Restricted funds	31.3.25 Total funds	31.3.24 Total funds
	£	£	£	£
Donations	17,162	-	17,162	15,894
Gift aid	1,218	-	1,218	-
	18,380	-	18,380	15,894

4. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	31.3.25 Total funds	31.3.24 Total funds
	£	£	£	£
Deposit account interest	8,136	-	8,136	9,057

continued...

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.25 £	31.3.24 £
Grants	General Advice	122,699	122,553
Grants	National Lottery Community Fund	74,628	72,028
Grants	Sutton and East Surrey Water	-	8,695
Grants	Surrey County Council	33,804	37,500
Grants	Surrey Adviceline	20,182	10,992
Grants	Citizens Advice	-	15,000
Grants	UK Shared Prosperity Fund	6,250	-
Grants	Surrey County Council Household Support Fund	48,100	-
		305,663	266,768

Grants received, included in General Advice above, are as follows:

	31.03.25 £	31.03.24 £
Mole Valley District Council	120,000	120,000
Other	2,699	2,553
Total General Advice	122,699	122,553

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
General Advice	146,149	(31,110)	115,039
National Lottery Community Fund	50,690	23,938	74,628
Surrey County Council	13,028	20,776	33,804
Surrey Adviceline	11,469	8,713	20,182
UK Shared Prosperity Fund	-	6,250	6,250
Surrey County Council Household Support Fund	2,974	45,126	48,100
	224,310	73,693	298,003

continued...

7. SUPPORT COSTS

	Management	Expenses cross charged	Governance Costs	Total
	£	£	£	£
General Advice	60,334	(101,788)	10,344	(31,110)
National Lottery Community Fund	3,015	20,923	-	23,938
Surrey County Council Fund	-	20,776	-	20,776
Surrey Adviceline	-	8,713	-	8,713
UK Share Prosperity Fund	-	6,250	-	6,250
Surrey County Council Household Support Fund	-	45,126	-	45,126
	63,349	-	10,344	73,693

8. NET INCOME/(EXPENDITURE)

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

	31.3.25	31.3.24
	£	£
Independent examiners fee	3,546	3,820
Accountancy and payroll services paid to the independent examiner	2,282	1,880
Rental lease payments	17,000	17,000

9. TRUSTEES' REMUNERATION AND BENEFITS

None of the trustees received any remuneration or benefits during either the current or the previous year.

Trustees' expenses

No trustees' expenses were paid to a trustee during the year to 31 March 2025.

10. STAFF COSTS

	31.3.25	31.3.24
	£	£
Wages and salaries	204,655	184,896
Social security costs	8,743	8,398
Other pension costs	3,391	2,934
	216,789	196,228

continued...

10. STAFF COSTS - continued

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

	31.3.25	31.3.24
Advisors (voluntary)	32	38
Administrative staff (voluntary)	3	6
Trustees (voluntary)	9	8
Staff (paid)	12	14
	56	66

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

Most individuals worked part time, the full time equivalent of paid and volunteer staff in 2024-25 was 13 staff (2023-24: 15 staff)

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	15,894	-	15,894
Charitable activities			
General Advice	122,553	-	122,553
National Lottery Community Fund	-	72,028	72,028
Sutton and East Surrey Water	-	8,695	8,695
Surrey County Council	-	37,500	37,500
Surrey Adviceline	-	10,992	10,992
Citizens Advice	-	15,000	15,000
Investment income	9,057	-	9,057
Total	147,504	144,215	291,719
EXPENDITURE ON			
Charitable activities			
General Advice	137,070	-	137,070
National Lottery Community Fund	-	72,028	72,028
Sutton and East Surrey Water	-	8,695	8,695
Surrey County Council	-	37,500	37,500
Surrey Adviceline	-	10,992	10,992
Citizens Advice	-	15,000	15,000
Total	137,070	144,215	281,285
NET INCOME	10,434	-	10,434

continued...

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	177,877	-	177,877
TOTAL FUNDS CARRIED FORWARD	188,311	-	188,311

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25 £	31.3.24 £
Prepayments and accrued income	4,250	4,250

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25 £	31.3.24 £
Trade creditors	615	-
Social security and other taxes	3,680	3,469
Other creditors	3,042	763
Accrued expenses	7,878	4,384
Grants received in advance	3,750	54,538
	18,965	63,154

Grants received in advance include:

Part of an annual grant from Mole Valley District Council totalling £3,750 that will be used in 2025-26.

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.25 £	31.3.24 £
Within one year	19,376	19,376
Between one and five years	5,940	8,316
	25,316	27,692

continued...

15. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	78,311	34,176	112,487
Designated Fund	110,000	-	110,000
	188,311	34,176	222,487
TOTAL FUNDS	188,311	34,176	222,487

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	149,215	(115,039)	34,176
Restricted funds			
National Lottery Community Fund	74,628	(74,628)	-
Surrey County Council	33,804	(33,804)	-
Surrey Adviceline	20,182	(20,182)	-
UK Shared Prosperity Fund	6,250	(6,250)	-
Surrey County Council Household Support Fund	48,100	(48,100)	-
	182,964	(182,964)	-
TOTAL FUNDS	332,179	(298,003)	34,176

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	76,377	10,434	(8,500)	78,311
Designated Fund	101,500	-	8,500	110,000
	177,877	10,434	-	188,311
TOTAL FUNDS	177,877	10,434	-	188,311

continued...

15. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	147,504	(137,070)	10,434
Restricted funds			
National Lottery Community Fund	72,028	(72,028)	-
Sutton and East Surrey Water	8,695	(8,695)	-
Surrey County Council	37,500	(37,500)	-
Citizens Advice	15,000	(15,000)	-
Surrey Adviceline	10,992	(10,992)	-
	144,215	(144,215)	-
TOTAL FUNDS	291,719	(281,285)	10,434

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	76,377	44,610	(8,500)	112,487
Designated Fund	101,500	-	8,500	110,000
	177,877	44,610	-	222,487
TOTAL FUNDS	177,877	44,610	-	222,487

continued...

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	296,719	(252,109)	44,610
Restricted funds			
National Lottery Community Fund	146,656	(146,656)	-
Sutton and East Surrey Water	8,695	(8,695)	-
Surrey County Council	71,304	(71,304)	-
Citizens Advice	15,000	(15,000)	-
Surrey Adviceline	31,174	(31,174)	-
UK Shared Prosperity Fund	6,250	(6,250)	-
Surrey County Council Household Support Fund	48,100	(48,100)	-
	327,179	(327,179)	-
TOTAL FUNDS	623,898	(579,288)	44,610

The grant donated by the National Lottery Community Fund provides for debt, welfare benefits and general casework as well as administrative support for the residents of Mole Valley.

Other Funds

The designated fund is a provision against redundancy costs and the cost of rent, management and insurance fees and end of lease repairs relating to the Leatherhead office.

16. RELATED PARTY DISCLOSURES

During the year Mr Alok Agarwal donated £14,000 (2024 - £13,500) of IT support services.

17. POST BALANCE SHEET EVENTS

Surrey County Council awarded grants in 2025-26 from the Household Support Fund to all local Citizens Advice offices in Surrey. Mole Valley received £54,506, £41,250 of which will provide core advice and support to all those who live and work in Mole Valley. The remainder £13,256 will support an adviceline service to all residents of Surrey.

In addition a further grant of £15,167 from Surrey County Council has been awarded to fund a caseworker and outreach service.

continued...

18. COMPANY LIMITED BY GUARANTEE

Every member of the company undertakes to contribute such amount as may be required, not exceeding £1, to the company's assets if it should be wound up while they are a member or within one year after they cease to be a member

- for the payment of the Company's debts and liabilities contracted before they ceased to be a member
- for the costs, charges and expenses of winding up, and
- for the adjustment among themselves of the rights of persons who have contributed to the Company's assets

19. PUBLIC BENEFIT ENTITY

Citizens Advice Mole Valley is a public benefit entity.

CITIZENS ADVICE MOLE VALLEY

England & Wales - Charity number 1099626

Accounts

REGISTERED COMPANY NUMBER: 04770945 (England and Wales)
REGISTERED CHARITY NUMBER: 1099626

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 31 March 2024

for

Citizens Advice Mole Valley

Bullimores LLP
Chartered Accountants
Old Printers Yard
156 South Street
Dorking
Surrey
RH4 2HF

Contents of the Financial Statements for the Year Ended 31 March 2024

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Report of the Trustees
for the Year Ended 31 March 2024

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 2024. 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 aims for the Public Benefit

The objectives of the charity are to provide free, impartial, comprehensive, confidential and professional information, advice, and advocacy services to those that live and work in Mole Valley. The aims and principles of the service are to provide the advice people need for the problems they face; and to improve the policies and practices that affect people's lives.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.

Citizens Advice Mole Valley (the charity) carries out these objectives by providing the advice service in the following ways:
- by telephone
- by letter and email
- to personal callers on a drop-in basis
- by face to face appointment

The charity provides free, confidential and impartial advice to everybody regardless of race, gender, sexuality or disability.

STATEMENT OF INTERNAL CONTROL

The charity's trustee board oversees the information security of all personal information that is processed about our clients, staff, funders and strategic partners. Citizens Advice Mole Valley 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 of the UK General Data Protection Regulation and Data Protection Act 2018.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The charity continues to provide a high standard of service to all clients and successfully maintains membership of the National Association of Citizens Advice Bureaux (NACAB). Our offices have disabled access to the waiting rooms and interview rooms and can offer home visits by prior arrangement.

The charity received £120,000 core funding from Mole Valley District Council in the first year of a 3-year funding agreement.

We moved into year 2 of a 5-year grant totalling £355,260 from the National Lottery Community Fund.

We received £71,304 from Surrey County Council as part of their No One Left Behind initiative. £37,500 was spent in 2023-24.

We received £29,226 from Citizens Advice third party funding to enable our participation in a Surrey Adviceline service. £10,992 was spent in 2023-24.

We received £8,695 from SES Water to assist with the administration of the Water Support scheme until July 2023 when our involvement in this project finished.

Grants were also received from:

Bantam Charitable Trust (£2,500) which helped fund an update of our website.

The William Wates Memorial Trust (£2,500) which will fund the service of a consultant fundraiser.

Alok Agarwal who generously donated his time and expertise in the provision of IT support services.

Dorking Foodbank, Leatherhead Lions and Leatherhead United Charities also provided funds to assist clients directly.

Abinger Medieval Fair and general donations from the public and our clients.

The trustees wish to thank all our funders for their support. Sourcing new and additional funding streams to ensure the long-term sustainability of the charity remains a priority.

Areas of advice covered by the charity include welfare benefits, money advice, employment, housing, personal relationships and consumer issues. Welfare benefits, debt and housing remained the leading areas of enquiry during the period. The charity uses IT based case recording and reporting systems and web-based information systems to help deliver these services.

In the year 2023-24 the charity dealt with 11,908 issues raised by 2,270 clients. Our clients contacted the charity by telephone, emails, letter, home visits and in person visits to the local offices. The service is provided by our staff including around 52 volunteers who are recruited locally and thoroughly trained to provide quality assured advice with an estimated value of volunteering of £263,362.

The trustees would like to offer sincere thanks to all members of the charity's staff and volunteers for their continued support and commitment to the charity's work enabling it to deliver such a high-quality advice service to clients.

FINANCIAL REVIEW

Financial position

Incoming resources in the year 2023-24 were £291,719 (2022-23 £257,827).

A surplus of £10,434 arose in the current year, compared with a deficit of £6,144 in 2022-23. As at 31 March 2024, total reserves were £188,311 of which £110,000 were designated funds, leaving general funds of £78,311.

FINANCIAL REVIEW

Principal funding sources

The trustees extend thanks to Mole Valley District Council for their continued support; for their generous grant to support core funding across a 3-year period (£120,000 each year for the period 2023-2026); and for the provision of rent-free accommodation and support services for the Dorking service.

Thanks also to other grant funders who this year provided a total of £144,215 project funding. In addition, donations, interest, fundraising and related activities raised a further £24,951

Citizens Advice Mole Valley did not have any borrowings outstanding, either during the financial year or at the balance sheet date.

Reserves policy

Citizens Advice Mole Valley is dependent on Mole Valley District Council (MVDC) for the provision of the bulk of funding for core operating expenses. The charity also receives income from project grants that contributes significantly towards operating expenses as well as from minor grants and donations. The trustees recognise that the charity is largely dependent upon the grant from MVDC and that this presents a particular risk to the charity's ongoing operation were MVDC forced to cut significantly or terminate the annual grant. As such, the trustees continue to explore initiatives to bring income and expenditure into line each year.

The trustees have carried out a thorough review of the Designated Fund reserves and determined that the amount required at 31 March 2024 to be £110,000 (2023: £101,500) should funding be unexpectedly withdrawn and the charity needs to be wound up. This reflects primarily outstanding contractual lease obligations on the Leatherhead office and operating and staff costs during any wind-up period.

Going concern

The trustees have not identified any significant material uncertainty which would cast doubt about the ability of the charity to continue as a going concern, subject to continuing receipt of the core grant, and adapting services to changes in funding.

FUTURE PLANS

The trustees have in place a Strategic Business Plan covering the period 2024-2026. Our strategic priorities aim to ensure continuation of adequate funding and that the charity continues to provide services to meet the needs of the local community (both residential and business), particularly the most vulnerable, and that resources are used efficiently and to best effect for that purpose.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Citizens Advice Mole Valley is a registered charity and company limited by guarantee, incorporated on 20 May 2003 and is a registered charity. The maximum liability of each member is limited to one pound.

The activities are governed by the Memorandum and Articles of Association.

Recruitment and appointment of new trustees

Trustees, who are also directors of the company, are appointed in accordance with procedures set out in the charity's Articles, being individuals from the local community able and willing to assist the charity in furthering its objects, in particular the maintenance of the charity as a centre to provide a free, confidential, independent and impartial service, information and counsel.

Trustee induction

Trustees are given appropriate induction training to enable them to assume their corporate responsibility and to contribute to the strategic direction of the charity.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

A local Citizens Advice has been providing advice and support to people of the mixed urban/rural area covering North and Mid Surrey including Dorking and Leatherhead, called Mole Valley, for 85 years since 1939.

In its current form, Citizens Advice Mole Valley has been operating for 21 years, serving the people of Leatherhead, Dorking and the surrounding areas. It is an independent, voluntary organisation offering a service that is available by visiting in person or by telephone, email or letter. The charity also participates in a Surrey Adviceline where local Citizens Advice charities pool resources to field telephone enquiries more efficiently.

The charity is staffed predominantly by volunteers who give their time freely and are committed, not only to the provision of the service to the public, but also to a rigorous schedule of training to keep up to date with a constantly changing legislative and regulatory environment. The small team of paid staff manages and administers the charity on a day-to-day basis and ensures that a high-quality service is provided.

The members of the voluntary Board of Trustees are directors of the company and govern the organisation, making overall policy and defining future strategy. They also monitor the work of the charity's management team. A register of members' interests is maintained and reviewed quarterly to ensure there is no potential conflict of interest.

The charity considers that the wider impact of advice is just as important. What is achieved as a result of solving problems and providing support, and maximising income for clients, helps prevent more costly intervention, as well as helping to reduce financial difficulty, promote inclusion and provide a benefit to the wider economy. The charity believes that if problems are left unsolved, there is an impact on the wider community. Working to solve such issues creates considerable value to society.

Citizens Advice facilitates an HM Treasury approved model to evidence the charity's added value. For every £1 invested in the service in 2023-24 the charity generated:

£ 3.68 in savings to government and public services - fiscal benefits

£23.81 in wider economic and social benefits - public value

£12.31 in financial value to clients helped - specific outcomes to individuals

All clients are invited to provide feedback on the service they have received. Feedback across all advice channels evidences high levels of client satisfaction with 81% of clients agreeing it was easy to access the service; 89% of clients felt they were supported in finding a way forward; 82% of clients felt their issue was resolved following advice; and 89% of clients would recommend the service.

Related parties

Citizens Advice Mole Valley is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which operates a framework for standards of advice and casework management as well as monitoring progress on a regular basis against those standards. However, the actual day-to-day operating procedures are determined locally within the requirements of the national membership requirements.

The charity also works closely with many other local charities and advisory services on behalf of its clients.

Citizens Advice Mole Valley is also an active participant in working co-operatively with other local Citizens Advice in Surrey. The trustees recognise and support the beneficial aspects of collaborative working with other local Citizens Advice members.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees conducted a review of the major risks to which the charity is exposed in the period. Systems are in place to mitigate those risks, including the financial reserves policy. Internal risks are minimised by the implementation of procedures detailed in the Office Manual for authorisation of all transactions and projects, and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the charity's needs.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04770945 (England and Wales)

Registered Charity number

1099626

Registered office

Lyons Court
Dorking
Surrey
RH4 1AB

Trustees

	First appointed	Next 3-year anniversary
Mr Alok Agarwal	28 September 2009	29 September 2024
Mr Phillip John Palmer	24 November 2022	Resigned 31 December 2023
Ms Sarah Marsh	21 March 2022	21 March 2025
Mr Steven Charles Phillips	28 February 2017	28 February 2026
Mr Timothy Richard Prideaux	26 October 2017	26 October 2026
Ms Janice Persad	20 July 2020	20 July 2026
Ms Christine Mary Dixon	15 November 2021	15 November 2024
Ms Katharine Saralis	25 July 2023	25 July 2026
Ms Elizabeth Barrett	01 April 2024	01 April 2027

Retirement of Trustees

There was one resignation of a trustee in the year 2023-24, Mr Phillip Palmer, who stood down on 31st December 2023.

Trustee Status

Ms Katharine Saralis and Ms Elizabeth Barrett joined the trustee board in the year 2023-24. Tim Prideaux, Janice Persad and Steve Phillips had their terms of office renewed at the AGM in December 2023.

Company Secretary

Mr Ian Lovelock until 4 October 2022. The post of Company Secretary is not currently filled.

Independent Examiner

Mr Patrick Casey
Bullimores LLP
Chartered Accountants
Old Printers Yard
156 South Street
Dorking
Surrey
RH4 2HF

REFERENCE AND ADMINISTRATIVE DETAILS

Bankers
HSBC
54 High Street
Epsom
Surrey
KT19 8DS

EVENTS SINCE THE END OF THE YEAR

Information relating to events since the end of the year is given in the notes to the financial statements.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on .....5/11/2024..... and signed on its behalf by:

.....
Mr Steven Charles Phillips - Trustee

Independent Examiner's Report to the Trustees of Citizens Advice Mole Valley

Independent examiner's report to the trustees of Citizens Advice Mole Valley ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

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 Ireland, 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.

Pat Casey

Mr Patrick Casey

Bullimores LLP
Chartered Accountants
Old Printers Yard
156 South Street
Dorking
Surrey
RH4 2HF

Date: 14/11/2024

Citizens Advice Mole Valley

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	15,894	-	15,894	17,930
Charitable activities	5				
General Advice		122,553	-	122,553	121,533
National Lottery Community Fund		-	72,028	72,028	35,630
Sutton and East Surrey Water		-	8,695	8,695	25,876
Surrey County Council		-	37,500	37,500	55,000
Surrey Adviceline		-	10,992	10,992	-
Citizens Advice		-	15,000	15,000	-
Investment income	4	9,057	-	9,057	1,858
Total		147,504	144,215	291,719	257,827
EXPENDITURE ON					
Raising funds		-	-	-	(1)
Charitable activities	6				
General Advice		137,070	-	137,070	147,465
National Lottery Community Fund		-	72,028	72,028	35,631
Sutton and East Surrey Water		-	8,695	8,695	25,876
Surrey County Council		-	37,500	37,500	55,000
Surrey Adviceline		-	10,992	10,992	-
Citizens Advice		-	15,000	15,000	-
Total		137,070	144,215	281,285	263,971
NET INCOME/(EXPENDITURE)		10,434	-	10,434	(6,144)
RECONCILIATION OF FUNDS					
Total funds brought forward		177,877	-	177,877	184,021
TOTAL FUNDS CARRIED FORWARD		188,311	-	188,311	177,877

The notes form part of these financial statements

Balance Sheet
31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
CURRENT ASSETS					
Debtors	12	4,250	-	4,250	4,250
Cash at bank and in hand		247,215	-	247,215	248,897
		251,465	-	251,465	253,147
CREDITORS					
Amounts falling due within one year	13	(63,154)	-	(63,154)	(75,270)
NET CURRENT ASSETS		188,311	-	188,311	177,877
TOTAL ASSETS LESS CURRENT LIABILITIES		188,311	-	188,311	177,877
NET ASSETS		188,311	-	188,311	177,877
FUNDS	15				
Unrestricted funds:					
General fund				78,311	76,377
Designated Fund				110,000	101,500
				188,311	177,877
TOTAL FUNDS				188,311	177,877

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

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

The notes form part of these financial statements

continued...

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 5/11/2024 and were signed on its behalf by:

Mr Steven Charles Phillips - Trustee

Mr Timothy Richard Prideaux - Trustee

The notes form part of these financial statements

1. STATUTORY INFORMATION

The Company is limited by guarantee, registered in England and Wales and also a registered charity. The Charitable Company's registered numbers and registered office address can be found on page 4 in the administrative details of the Trustees report.

2. 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.

Going concern
Other than reliance on core funding, as mentioned in the Trustees report, there are no material uncertainties about the Company's ability to continue. The trustees have not identified any significant material uncertainty which would cast doubt about the ability of the charity to continue as a going concern, subject to continuing receipt of the core grant, and adapting services to changes in funding.

Financial reporting standard 102 - reduced disclosure exemptions
The charitable company has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income
All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified. Donations and fundraising are recognised in the accounts on receipt. No amounts are included in the accounts for the services donated by volunteers.

IT support services donated during the year by a trustee are included in donations received and expensed in IT support.

Grants have been recognised in the accounts in the period in which they are receivable and are reflected in restricted or unrestricted funds depending on the conditions attached to them.

Expenditure
All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs relating to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of resources. Management and administration costs are those incurred in connection with the administration of the charity and compliance with constitutional and statutory requirements.

Governance costs
Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to Independent Examination and legal fees.

Allocation and apportionment of costs
Overhead and support costs have been allocated between charitable activities on a time basis and are analysed in Notes 7 and 8.

continued...

2. ACCOUNTING POLICIES - continued

Taxation
The Company is a registered charity and is exempt from United Kingdom income and corporation tax on its charitable activities. No trading activities are undertaken by the Company.

Fund accounting
The general fund is an unrestricted fund which is available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which has not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Donated services
The offices at Dorking are provided by Mole Valley District Council at a peppercorn rent until October 2026.

3. DONATIONS AND LEGACIES

	Unrestricted funds	Restricted funds	31.3.24 Total funds	31.3.23 Total funds
	£	£	£	£
Donations	15,894	-	15,894	17,930

4. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	31.3.24 Total funds	31.3.23 Total funds
	£	£	£	£
Deposit account interest	9,057	-	9,057	1,858

continued...

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.24 £	31.3.23 £
Grants	General Advice	122,553	121,533
Grants	National Lottery Community Fund	72,028	35,630
Grants	Sutton and East Surrey Water	8,695	25,876
Grants	Surrey County Council	37,500	55,000
Grants	Surrey Adviceline	10,992	-
Grants	Citizens Advice	15,000	-
		266,768	238,039

Grants received, included in General Advice above, are as follows:	31.03.24 £	31.03.23 £
Mole Valley District Council	120,000	120,000
Other	2,553	1,533
Total General Advice	122,553	121,533

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
General Advice	130,010	7,060	137,070
National Lottery Community Fund	47,831	24,197	72,028
Sutton and East Surrey Water	600	8,095	8,695
Surrey County Council	17,867	19,633	37,500
Surrey Adviceline	6,521	4,471	10,992
Citizens Advice	-	15,000	15,000
	202,829	78,456	281,285

7. SUPPORT COSTS

	Management £	Expenses cross charged £	Governance costs £	Totals £
General Advice	66,032	(69,296)	10,324	7,060
National Lottery Community Fund	939	23,258	-	24,197
Sutton and East Surrey Water	83	8,012	-	8,095
Surrey County Council	-	19,633	-	19,633
Surrey Adviceline	1,077	3,394	-	4,471
Citizens Advice	-	15,000	-	15,000
	68,131	1	10,324	78,456

continued...

7. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

Governance costs

	31.3.24 General Advice	31.3.23 Total activities
	£	£
Insurance	3,842	3,285
Accountancy and Payroll	5,700	5,505
Legal fees	420	-
Management committee costs	300	150
Bank charges	62	60
	10,324	9,000

8. NET INCOME/(EXPENDITURE)

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

	31.3.24	31.3.23
	£	£
Independent examiners fee	3,820	3,495
Accountancy and payroll services paid to the independent examiner	1,880	2,010
Rental lease payments	17,000	17,000

9. TRUSTEES' REMUNERATION AND BENEFITS

None of the trustees received any remuneration or benefits during either the current or the previous year.

Trustees' expenses

No trustees' expenses were paid to a trustee during the year to 31 March 2024.

10. STAFF COSTS

	31.3.24	31.3.23
	£	£
Wages and salaries	184,896	172,432
Social security costs	8,398	6,620
Other pension costs	2,934	2,476
	196,228	181,528

continued...

10. STAFF COSTS - continued

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

	31.3.24	31.3.23
Advisors (voluntary)	38	29
Administrative staff (voluntary)	6	3
Trustees (voluntary)	8	7
Staff (paid)	14	10
	66	49

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

Most individuals worked part time, the full time equivalent of paid and volunteer staff in 2023-24 was 15 staff (2022-23: 12 staff)

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	17,930	-	17,930
Charitable activities			
General Advice	121,533	-	121,533
National Lottery Community Fund	-	35,630	35,630
Sutton and East Surrey Water	-	25,876	25,876
Surrey County Council	-	55,000	55,000
Investment income	1,858	-	1,858
Total	141,321	116,506	257,827
EXPENDITURE ON			
Raising funds	-	(1)	(1)
Charitable activities			
General Advice	147,465	-	147,465
National Lottery Community Fund	-	35,631	35,631
Sutton and East Surrey Water	-	25,876	25,876
Surrey County Council	-	55,000	55,000
Total	147,465	116,506	263,971
NET INCOME/(EXPENDITURE)	(6,144)	-	(6,144)
RECONCILIATION OF FUNDS			
Total funds brought forward	184,021	-	184,021

continued...

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
TOTAL FUNDS CARRIED FORWARD	177,877	-	177,877

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24 £	31.3.23 £
Prepayments and accrued income	4,250	4,250

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24 £	31.3.23 £
Social security and other taxes	3,469	3,996
Other creditors	763	2,085
Accrued expenses	4,384	4,189
Grants received in advance	54,538	65,000
	63,154	75,270

Grants received in advance include:

A restricted grant of £33,804 from Surrey County Council, to enable Citizens Advice Mole Valley to continue with the No One Left Behind initiative throughout 2024-25.

A restricted sub-grant of £18,234 from Citizens Advice to enable Citizens Advice Mole Valley to deliver a Surreywide Adviceline service, which is due to end November 2025.

A grant of £2,500 from the The William Wates Memorial Trust that will be used in 2024-25.

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.24 £	31.3.23 £
Within one year	19,376	17,000
Between one and five years	8,316	-
	27,692	17,000

continued...

15. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	76,377	10,434	(8,500)	78,311
Designated Fund	101,500	-	8,500	110,000
	177,877	10,434	-	188,311
TOTAL FUNDS	177,877	10,434	-	188,311

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	147,504	(137,070)	10,434
Restricted funds			
National Lottery Community Fund	72,028	(72,028)	-
Sutton and East Surrey Water	8,695	(8,695)	-
Surrey County Council	37,500	(37,500)	-
Citizens Advice	15,000	(15,000)	-
Surrey Adviceline	10,992	(10,992)	-
	144,215	(144,215)	-
TOTAL FUNDS	291,719	(281,285)	10,434

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	82,521	(6,144)	76,377
Designated Fund	101,500	-	101,500
	184,021	(6,144)	177,877
TOTAL FUNDS	184,021	(6,144)	177,877

continued...

15. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	141,321	(147,465)	(6,144)
Restricted funds			
National Lottery Community Fund	35,630	(35,630)	-
Sutton and East Surrey Water	25,876	(25,876)	-
Surrey County Council	55,000	(55,000)	-
	116,506	(116,506)	-
TOTAL FUNDS	257,827	(263,971)	(6,144)

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	82,521	4,290	(8,500)	78,311
Designated Fund	101,500	-	8,500	110,000
	184,021	4,290	-	188,311
TOTAL FUNDS	184,021	4,290	-	188,311

continued...

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	288,825	(284,535)	4,290
Restricted funds			
National Lottery Community Fund	107,658	(107,658)	-
Sutton and East Surrey Water	34,571	(34,571)	-
Surrey County Council	92,500	(92,500)	-
Citizens Advice	15,000	(15,000)	-
Surrey Adviceline	10,992	(10,992)	-
	260,721	(260,721)	-
TOTAL FUNDS	549,546	(545,256)	4,290

The grant donated by the National Lottery Community Fund provides for debt, welfare benefits and general casework as well as administrative support for the residents of Mole Valley.

The grant from SES Water funded an administrator for their water support scheme.

The grant from Surrey County Council funded outreach and casework for their No One Left Behind initiative.

The designated fund is a provision against redundancy costs and the cost of rent, management and insurance fees and end of lease repairs relating to the Leatherhead office.

16. CAPITAL COMMITMENTS

	31.3.24 £	31.3.23 £
Contracted but not provided for in the financial statements	-	-

17. RELATED PARTY DISCLOSURES

During the year Mr Alok Agarwal donated £13,500 (2023 - £13,000) of IT support services.

continued...

18. POST BALANCE SHEET EVENTS

Surrey County Council awarded grants from the Household Support Fund to all local Citizens Advice offices in Surrey at £38,000 per office. This grant will be spent to provide advice and support to all those who live and work in Mole Valley.

Mole Valley District Council awarded grant funding of £10,000 from the UK Shared Prosperity Fund for recruitment and training costs.

19. COMPANY LIMITED BY GUARANTEE

Every member of the company undertakes to contribute such amount as may be required, not exceeding £1, to the company's assets if it should be wound up while they are a member or within one year after they cease to be a member

- for the payment of the Company's debts and liabilities contracted before they ceased to be a member
- for the costs, charges and expenses of winding up, and
- for the adjustment among themselves of the rights of persons who have contributed to the Company's assets

20. PUBLIC BENEFIT ENTITY

Citizens Advice Mole Valley is a public benefit entity.

CITIZENS ADVICE MOLE VALLEY

England & Wales - Charity number 1099626

Accounts

REGISTERED COMPANY NUMBER: 04770945 (England and Wales)
REGISTERED CHARITY NUMBER: 1099626

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 31 March 2023

for

Citizens Advice Mole Valley

Bullimores LLP
Chartered Accountants
Old Printers Yard
156 South Street
Dorking
Surrey
RH4 2HF

Citizens Advice Mole Valley

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Citizens Advice Mole Valley

Report of the Trustees
for the Year Ended 31 March 2023

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 2023. 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 aims for the Public Benefit

The objectives of the charity are to provide free, impartial, comprehensive, confidential and professional information, advice, and advocacy services to those that live and work in Mole Valley. The aims and principles of the service are to provide the advice people need for the problems they face; and to improve the policies and practices that affect people's lives.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.

Citizens Advice Mole Valley (the charity) carries out these objectives by providing the advice service in the following ways:
- by telephone
- by letter and email
- to personal callers on a drop-in basis
- by face to face appointment

The charity provides free, confidential and impartial advice to everybody regardless of race, gender, sexuality or disability.

STATEMENT OF INTERNAL CONTROL

The charity's trustee board oversees the information security of all personal information that is processed about our clients, staff, funders and strategic partners. Citizens Advice Mole Valley 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 of the UK General Data Protection Regulation and Data Protection Act 2018.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The charity continues to provide a high standard of service to all clients and successfully maintains membership of the National Association of Citizens Advice Bureaux (NACAB). Our offices have disabled access to the waiting rooms and interview rooms and can offer home visits by prior arrangement.

The charity received £120,000 core funding from Mole Valley District Council being the third year of a 3-year funding agreement.

We were delighted to have been awarded a 5-year grant totalling £355,260 from the National Lottery Community Fund starting on 1 October 2022.

The charity received funding of £25,876 from Sutton and East Surrey Water Company to assist with the administration of the Water Support scheme.

We received a grant from Surrey County Council of £55,000 to provide help to clients under their No One Left Behind initiative.

Grants were also received from:

Leatherhead United Charities £1,000 for renewal of IT equipment.

Alok Agarwal who generously donated his time and expertise in the provision of IT support services.

Dorking Foodbank, Leatherhead Lions and Leatherhead United Charities also provided funds to assist clients directly.

The trustees wish to thank all our funders for their support. Sourcing new and additional funding streams to ensure the long term sustainability of the charity remains a priority.

Areas of advice covered by the charity include welfare benefits, money advice, employment, housing, personal relationships and consumer issues. Welfare benefits (33%), debt (13%) and housing (12%) were the leading areas of enquiry during this period. The charity uses IT based case recording and reporting systems and web-based information systems to help deliver these services.

In the year 2022-23 the charity dealt with 12,503 issues raised by 2,616 new clients with 6,397 clients in total contacting the charity by telephone, emails, letter, home visits and in person visits to the local offices. An element of remote working continued post pandemic, but the majority of services returned to office based in the period.

The service is provided by our staff including around 39 volunteers who are recruited locally and thoroughly trained to provide quality assured advice with an estimated value of volunteering of £219,191.

The trustees would like to offer sincere thanks to all members of the charity's staff and volunteers for their continued support and commitment to the charity's work enabling it to deliver such a high-quality advice service to clients.

FINANCIAL REVIEW

Financial position

Incoming resources in the year 2022-23 were £257,827 (2021-22 £285,442).

A deficit of £6,144 arose in the current year, compared with a deficit of £17,331 in 2021-22. As at 31 March 2023, total reserves were £177,877 of which £101,500 were designated funds, leaving general funds of £76,377.

FINANCIAL REVIEW

Principal funding sources

The trustees extend thanks to Mole Valley District Council for their continued support; for their generous grant to support core funding across a 3-year period (£120,000 each year for the period 2020-23); and for the provision of rent-free accommodation and support services for the Dorking service.

Thanks also to other grant funders who this year provided a total of £116,505 project funding. In addition, donations, interest, fundraising and related activities raised a further £21,321.

Citizens Advice Mole Valley did not have any borrowings outstanding, either during the financial year or at the balance sheet date.

Reserves policy

Citizens Advice Mole Valley is dependent on Mole Valley District Council (MVDC) for the provision of the bulk of funding for core operating expenses. The charity also receives income from project grants that contributes significantly towards operating expenses as well as from minor grants and donations. The trustees recognise that the charity is largely dependent upon the grant from MVDC and that this presents a particular risk to the charity's ongoing operation were MVDC forced to cut significantly or terminate the annual grant. As such, the trustees continue to explore initiatives to bring income and expenditure into line each year but the charity has recorded a small deficit in the year 2022-23 with expenditure running slightly ahead of income.

The trustees have carried out a thorough review of the Designated Fund reserves and determined that the amount required at 31 March 2023 to be £101,500 (2022: £101,500) should funding be unexpectedly withdrawn and the charity needs to be wound up. This reflects primarily outstanding contractual lease obligations on the Leatherhead office and operating and staff costs during any wind-up period.

Going concern

The trustees have not identified any significant material uncertainty which would cast doubt about the ability of the charity to continue as a going concern, subject to continuing receipt of the core grant, and adapting services to changes in funding.

FUTURE PLANS

The trustees have in place a Business and Development Plan covering the period from April 2023 to March 2026, implementation of which seeks an overall objective to ensure, assuming continuation of adequate funding, that the charity continues to provide services to meet the needs of the local community (both residential and business), particularly the most vulnerable, and that resources are used efficiently and to best effect for that purpose.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Citizens Advice Mole Valley is a registered charity and company limited by guarantee, incorporated on 20 May 2003 and is a registered charity. The maximum liability of each member is limited to one pound.

The activities are governed by the Memorandum and Articles of Association.

Recruitment and appointment of new trustees

Trustees, who are also directors of the Company, are appointed in accordance with procedures set out in the company's Articles, being individuals from the local community able and willing to assist the Company in furthering its objects, in particular the maintenance of the Company as a centre to provide a free, confidential, independent and impartial service, information and counsel.

Trustee induction

Trustees are given appropriate induction training to enable them to assume their corporate responsibility and to contribute to the strategic direction of the charity.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

A local Citizens Advice has been providing advice and support to people of the mixed urban/rural area covering North and Mid Surrey including Dorking and Leatherhead, called Mole Valley, for 84 years since 1939.

In its current form, Citizens Advice Mole Valley has been operating for 20 years, serving the people of Leatherhead, Dorking and the surrounding areas. It is an independent, voluntary organisation offering a service that is available by visiting in person or by telephone, email or letter. The charity also participates in a regional 'Adviceline' where local Citizens Advice charities pool resources to field telephone enquiries more efficiently. Clients are able to access this advice without incurring any telephone call costs.

The charity is staffed predominantly by volunteers who give their time freely and are committed, not only to the provision of the service to the public, but also to a rigorous schedule of training to keep up to date with a constantly changing legislative and regulatory environment. The small team of paid staff manages and administers the charity on a day-to-day basis and ensures that a high-quality service is provided.

The members of the voluntary Board of Trustees are directors of the company and govern the organisation, making overall policy and defining future strategy. They also monitor the work of the charity's management team. A register of members' interests is maintained and reviewed quarterly to ensure there is no potential conflict of interest.

The charity considers that the wider impact of advice is just as important. What is achieved as a result of solving problems and providing support, and maximising income for clients, helps prevent more costly intervention, as well as helping to reduce financial difficulty, promote inclusion and provide a benefit to the wider economy. The charity believes that if problems are left unsolved, there is an impact on the wider community. Working to solve such issues creates considerable value to society.

Citizens Advice facilitates an HM Treasury approved model to evidence the charity's added value. For every £1 invested in the service in 2022-23 the charity generated:

£4.18 in savings to government and public services - fiscal benefits

£28.89 in wider economic and social benefits - public value

£14.22 in financial value to clients helped - specific outcomes to individuals

All clients are invited to provide feedback on the service they have received. Feedback across all advice channels evidences high levels of client satisfaction with 73% of clients agreeing it was easy to access the service; 81% of clients felt they were supported in finding a way forward; 64% of clients felt their issue was resolved following advice; and 84% of clients would recommend the service.

Related parties

Citizens Advice Mole Valley is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which operates a framework for standards of advice and casework management as well as monitoring progress on a regular basis against those standards. However, the actual day-to-day operating procedures are determined locally within the requirements of the national membership requirements.

The charity also works closely with many other local charities and advisory services on behalf of its clients.

Citizens Advice Mole Valley is also an active participant in working co-operatively with other local Citizens Advice in Surrey. The trustees recognise and support the beneficial aspects of collaborative working with other local Citizens Advice members.

Risk management

The trustees conducted a review of the major risks to which the charity is exposed in the period. Systems are in place to mitigate those risks, including the financial reserves policy. Internal risks are minimised by the implementation of procedures detailed in the Office Manual for authorisation of all transactions and projects, and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the charity's needs.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
04770945 (England and Wales)

Registered Charity number
1099626

Registered office
Lyons Court
Dorking
Surrey
RH4 1AB

Trustees

	First appointed	Next 3-year anniversary
Mr Alok Agarwal	29 September 2009	29 September 2024
Mr Phillip John Palmer	24 November 2022	24 November 2025
Ms Sarah Marsh	21 March 2022	21 March 2025
Mr Ian Lovelock	26 October 2017	Resigned 04 October 2022
Mr Steven Charles Phillips	28 February 2017	28 February 2023
Mr Timothy Richard Prideaux	26 October 2017	26 October 2023
Ms Janice Persad	20 July 2020	20 July 2023
Ms Christine Mary Dixon	15 November 2021	15 November 2024

Retirement of Trustees
There was one resignation of a trustee director in the year 2022-23, Mr Ian Lovelock, who stood down in October 2022.

Trustee Status
Mr Philip Palmer joined the trustee board in the year 2022-23. No trustees were required to have their term of office renewed at the AGM in December 2022. Katharine Loth joined the trustee board in July 2023.

Company Secretary
Mr Ian Lovelock until 4 October 2022. The post of Company Secretary is not currently filled.

Independent Examiner
Mr Patrick Casey
Bullimores LLP
Chartered Accountants
Old Printers Yard
156 South Street
Dorking
Surrey
RH4 2HF

Bankers
HSBC
54 High Street
Epsom
Surrey
KT19 8DS

EVENTS SINCE THE END OF THE YEAR

Information relating to events since the end of the year is given in the notes to the financial statements.

Report of the Trustees
for the Year Ended 31 March 2023

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Citizens Advice Mole Valley for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 30/11/2023 and signed on its behalf by:

SC Phillips

Mr Steven Charles Phillips - Trustee

Independent Examiner's Report to the Trustees of Citizens Advice Mole Valley

Independent examiner's report to the trustees of Citizens Advice Mole Valley ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

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 Ireland, 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.

Pat Casey

Mr Patrick Casey

Bullimores LLP
Chartered Accountants
Old Printers Yard
156 South Street
Dorking
Surrey
RH4 2HF

Date: 5/12/2023

Citizens Advice Mole Valley

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	17,930	-	17,930	18,557
Charitable activities	5				
General Advice		121,533	-	121,533	125,149
Clarion Housing (formerly Circle Housing)		-	-	-	3,000
Sutton and East Surrey Water		-	25,876	25,876	25,584
Big Lottery Fund		-	35,630	35,630	45,570
UC H2C phone & webchat		-	-	-	66,010
MaPs		-	-	-	1,281
Surrey County Council		-	55,000	55,000	-
Investment income	4	1,858	-	1,858	291
Total		141,321	116,506	257,827	285,442
EXPENDITURE ON					
Raising funds		-	(1)	(1)	-
Charitable activities	6				
General Advice		147,465	-	147,465	161,326
Mole Valley CAB Outreach (Big Lottery Fund)		-	35,631	35,631	45,571
Clarion Housing (formerly Circle Housing)		-	-	-	3,000
Sutton and East Surrey Water		-	25,876	25,876	25,585
UC H2C phone & webchat		-	-	-	66,010
MaPs		-	-	-	1,281
Surrey County Council		-	55,000	55,000	-
Total		147,465	116,506	263,971	302,773
NET INCOME/(EXPENDITURE)		(6,144)	-	(6,144)	(17,331)
RECONCILIATION OF FUNDS					
Total funds brought forward		184,021	-	184,021	201,352
TOTAL FUNDS CARRIED FORWARD		177,877	-	177,877	184,021

The notes form part of these financial statements

Citizens Advice Mole Valley

Balance Sheet
31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
CURRENT ASSETS					
Debtors	12	4,250	-	4,250	4,250
Cash at bank and in hand		183,897	65,000	248,897	249,078
		188,147	65,000	253,147	253,328
CREDITORS					
Amounts falling due within one year	13	(10,270)	(65,000)	(75,270)	(69,307)
NET CURRENT ASSETS		177,877	-	177,877	184,021
TOTAL ASSETS LESS CURRENT LIABILITIES		177,877	-	177,877	184,021
NET ASSETS		177,877	-	177,877	184,021
FUNDS	15				
Unrestricted funds:					
General fund				76,377	82,521
Designated Fund				101,500	101,500
				177,877	184,021
TOTAL FUNDS				177,877	184,021

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

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

The trustees acknowledge their responsibilities for

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

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

The notes form part of these financial statements

continued...

Balance Sheet - continued
31 March 2023

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 30/11/2023 and were signed on its behalf by:

Mr Steven Charles Phillips - Trustee

Mr Timothy Richard Prideaux - Trustee

The notes form part of these financial statements

1. STATUTORY INFORMATION

The Company is limited by guarantee, registered in England and Wales and also a registered charity. The Charitable Company's registered numbers and registered office address can be found on page 4 in the administrative details of the Trustees report.

2. 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.

Going concern
Other than reliance on core funding, as mentioned in the Trustees report, there are no material uncertainties about the Company's ability to continue. The trustees have not identified any significant material uncertainty which would cast doubt about the ability of the charity to continue as a going concern, subject to continuing receipt of the core grant, and adapting services to changes in funding.

Financial reporting standard 102 - reduced disclosure exemptions
The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income
All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified. Donations and fundraising are recognised in the accounts on receipt. No amounts are included in the accounts for the services donated by volunteers.

IT support services donated during the year by a trustee are included in donations received and expensed in IT support.

Grants have been recognised in the accounts in the period in which they are receivable and are reflected in restricted or unrestricted funds depending on the conditions attached to them.

Expenditure
All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs relating to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of resources. Management and administration costs are those incurred in connection with the administration of the charity and compliance with constitutional and statutory requirements.

Governance costs
Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to Independent Examination and legal fees.

Allocation and apportionment of costs
Overhead and support costs have been allocated between charitable activities on a time basis and are analysed in Notes 7 and 8.

Taxation
The Company is a registered charity and is exempt from United Kingdom income and corporation tax on its charitable activities. No trading activities are undertaken by the Company.

continued...

2. ACCOUNTING POLICIES - continued

Fund accounting
The general fund is an unrestricted fund which is available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which has not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Donated services
The offices at Dorking are provided by Mole Valley District Council at a peppercorn rent until October 2026.

3. DONATIONS AND LEGACIES

	Unrestricted funds	Restricted funds	31.3.23 Total funds	31.3.22 Total funds
	£	£	£	£
Donations	17,930	-	17,930	16,472
Gift aid	-	-	-	2,085
	17,930	-	17,930	18,557

4. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	31.3.23 Total funds	31.3.22 Total funds
	£	£	£	£
Deposit account interest	1,858	-	1,858	291

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.23	31.3.22
		£	£
Grants	General Advice	121,533	125,149
Grants	Clarion Housing (formerly Circle Housing)	-	3,000
Grants	Sutton and East Surrey Water	25,876	25,584
Grants	Big Lottery Fund	35,630	45,570
Grants	UC H2C phone & webchat	-	66,010
Grants	MaPs	-	1,281
Grants	Surrey County Council	55,000	-
		238,039	266,594

Grants received, included in General Advice above, are as follows:	31.03.23	31.03.22
	£	£
Mole Valley District Council	120,000	120,000
Other	1,533	5,149
Total General Advice	121,533	125,149

continued...

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 7)	Totals
	£	£	£
General Advice	123,549	23,916	147,465
Mole Valley CAB Outreach (Big Lottery Fund)	19,568	16,063	35,631
Sutton and East Surrey Water	17,952	7,924	25,876
Surrey County Council	26,665	28,335	55,000
	187,734	76,238	263,972

7. SUPPORT COSTS

	Management	Expenses cross charged	Governance costs	Totals
	£	£	£	£
General Advice	65,258	(50,342)	9,000	23,916
Mole Valley CAB Outreach (Big Lottery Fund)	956	15,107	-	16,063
Sutton and East Surrey Water	179	7,745	-	7,924
Surrey County Council	844	27,491	-	28,335
	67,237	1	9,000	76,238

Support costs, included in the above, are as follows:

Governance costs

	31.3.23 General Advice	31.3.22 Total activities
	£	£
Insurance	3,285	3,575
Accountancy and Payroll	5,505	5,430
Legal fees	-	703
Management committee costs	150	25
Bank charges	60	75
	9,000	9,808

8. NET INCOME/(EXPENDITURE)

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

	31.3.23	31.3.22
	£	£
Independent examiners fee	3,495	2,730
Accountancy and payroll services paid to the independent examiner	2,010	2,700
Rental lease payments	17,000	17,000

continued...

9. TRUSTEES' REMUNERATION AND BENEFITS

None of the trustees received any remuneration or benefits during either the current or the previous year.

Trustees' expenses

No trustees' expenses were paid to a trustee during the year to 31 March 2023

10. STAFF COSTS

	31.3.23	31.3.22
	£	£
Wages and salaries	172,432	213,062
Social security costs	6,620	8,926
Other pension costs	2,476	3,122
	181,528	225,110

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

	31.3.23	31.3.22
Advisors (voluntary)	29	37
Administrative staff (voluntary)	3	4
Trustees (voluntary)	7	8
Staff (paid)	10	15
	49	64

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

Most individuals worked part time, the full time equivalent in 2022-23 was 12 staff (2021-22: 16 staff)

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES (2021-22)

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	18,557	-	18,557
Charitable activities			
General Advice	125,149	-	125,149
Clarion Housing (formerly Circle Housing)	-	3,000	3,000
Sutton and East Surrey Water	-	25,584	25,584
Big Lottery Fund	-	45,570	45,570
UC H2C phone & webchat	-	66,010	66,010
MaPs	-	1,281	1,281
Investment income	291	-	291
Total	143,997	141,445	285,442
EXPENDITURE ON			
Raising funds	2	(2)	-
Charitable activities			
General Advice	161,326	-	161,326

continued...

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES (2021-22) - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Mole Valley CAB Outreach (Big Lottery Fund)	-	45,571	45,571
Clarion Housing (formerly Circle Housing)	-	3,000	3,000
Sutton and East Surrey Water	-	25,585	25,585
UC H2C phone & webchat	-	66,010	66,010
MaPs	-	1,281	1,281
Total	161,328	141,445	302,773
NET INCOME/(EXPENDITURE)	(17,331)	-	(17,331)
RECONCILIATION OF FUNDS			
Total funds brought forward	201,352	-	201,352
TOTAL FUNDS CARRIED FORWARD	184,021	-	184,021

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23 £	31.3.22 £
Prepayments and accrued income	4,250	4,250

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23 £	31.3.22 £
Social security and other taxes	3,996	2,635
Other creditors	2,086	7,887
Accrued expenses	4,188	3,785
Grants received in advance	65,000	55,000
	75,270	69,307

A restricted grant of £50,000 was received in the year from Surrey County Council, to enable Citizens Advice Mole Valley to continue with the No One Left Behind initiative throughout 2023-24.

A restricted sub-grant of £15,000 was received in the year from Citizens Advice to enable Citizens Advice Mole Valley to deliver cost of living support throughout 2023-24.

Both these grants have been treated as grants received in advance.

continued...

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.23	31.3.22
	£	£
Within one year	17,000	17,000

15. MOVEMENT IN FUNDS

	At 1.4.22	Net movement in funds	At 31.3.23
	£	£	£
Unrestricted funds			
General fund	82,521	(6,144)	76,377
Designated Fund	101,500	-	101,500
	184,021	(6,144)	177,877
TOTAL FUNDS	184,021	(6,144)	177,877

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	141,321	(147,465)	(6,144)
Restricted funds			
Mole Valley CAB Outreach (Big Lottery Fund)	35,630	(35,630)	-
Sutton and East Surrey Water	25,876	(25,876)	-
Surrey County Council	55,000	(55,000)	-
	116,506	(116,506)	-
TOTAL FUNDS	257,827	(263,971)	(6,144)

Comparatives for movement in funds

	At 1.4.21	Net movement in funds	At 31.3.22
	£	£	£
Unrestricted funds			
General fund	99,852	(17,331)	82,521
Designated Fund	101,500	-	101,500
	201,352	(17,331)	184,021
TOTAL FUNDS	201,352	(17,331)	184,021

continued...

15. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	143,997	(161,328)	(17,331)
Restricted funds			
Clarion Housing (formerly Circle Housing)	3,000	(3,000)	-
Mole Valley CAB Outreach (Big Lottery Fund)	45,570	(45,570)	-
Sutton and East Surrey Water	25,584	(25,584)	-
UC H2C phone & webchat	66,010	(66,010)	-
MaPs	1,281	(1,281)	-
	141,445	(141,445)	-
TOTAL FUNDS	285,442	(302,773)	(17,331)

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.21 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	99,852	(23,475)	76,377
Designated Fund	101,500	-	101,500
	201,352	(23,475)	177,877
TOTAL FUNDS	201,352	(23,475)	177,877

continued...

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	285,318	(308,793)	(23,475)
Restricted funds			
Clarion Housing (formerly Circle Housing)	3,000	(3,000)	-
Mole Valley CAB Outreach (Big Lottery Fund)	81,200	(81,200)	-
Sutton and East Surrey Water	51,460	(51,460)	-
UC H2C phone & webchat	66,010	(66,010)	-
MaPs	1,281	(1,281)	-
Surrey County Council	55,000	(55,000)	-
	257,951	(257,951)	-
TOTAL FUNDS	543,269	(566,744)	(23,475)

The grant donated by the National Lottery Community Fund provides for debt, welfare benefits and general casework as well as administrative support for the residents of Mole Valley.

The grant from SES Water funded an administrator for their water support scheme.

The grant from Surrey County Council funded outreach and casework for their No One Left Behind initiative.

The designated fund is a provision against redundancy costs and the cost of rent, management and insurance fees and end of lease repairs relating to the Leatherhead office.

16. CAPITAL COMMITMENTS

	31.3.23 £	31.3.22 £
Contracted but not provided for in the financial statements	-	-

17. RELATED PARTY DISCLOSURES

During the year Mr Alok Agarwal donated £13,000 (2022 - £12,500) of IT support services. In addition to this, computer services totalling £5,446 were supplied to Citizens Advice Mole Valley during the year by a company controlled by Mr Alok Agarwal.

continued...

18. POST BALANCE SHEET EVENTS

Mole Valley District Council awarded a new grant for our core service for 2023-26, £120,000 annually. National Citizens Advice awarded a grant for all local Surrey Citizens Advice offices to trial a Surrey Adviceline, which commenced in November 2023.

19. COMPANY LIMITED BY GUARANTEE

Every member of the company undertakes to contribute such amount as may be required, not exceeding £1, to the company's assets if it should be wound up while they are a member or within one year after they cease to be a member

- for the payment of the Company's debts and liabilities contracted before they ceased to be a member
- for the costs, charges and expenses of winding up, and
- for the adjustment among themselves of the rights of persons who have contributed to the Company's assets

20. PUBLIC BENEFIT ENTITY

Citizens Advice Mole Valley is a public benefit entity.

CITIZENS ADVICE MOLE VALLEY

England & Wales - Charity number 1099626

Accounts

REGISTERED COMPANY NUMBER: 04770945 (England and Wales)
REGISTERED CHARITY NUMBER: 1099626

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 31 March 2022

for

Citizens Advice Mole Valley

Bullimores LLP
Chartered Accountants
Old Printers Yard
156 South Street
Dorking
Surrey
RH4 2HF

Citizens Advice Mole Valley

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Citizens Advice Mole Valley

Report of the Trustees
for the Year Ended 31 March 2022

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 2022. 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 aims for the Public Benefit

The objectives of the charity are to provide free, impartial, comprehensive, confidential and professional information, advice, and advocacy services to all in Mole Valley and surrounding areas. The aims and principles of the service are to provide the advice people need for the problems they face; and to improve the policies and practices that affect people's lives.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.

Citizens Advice Mole Valley (the Company) carries out these objectives by providing the advice service in the following office-based ways:
- by telephone
- by letter and email
- to personal callers on a drop-in basis
- by face to face appointment

The Company provides free, confidential and impartial advice to everybody regardless of race, gender, sexuality or disability.

STATEMENT OF INTERNAL CONTROL

The Company's trustee board oversees the information security of all personal information that is processed about our clients, staff, funders and strategic partners. Citizens Advice Mole Valley 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 of the UK General Data Protection Regulation and Data Protection Act 2018

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The Company continues to provide a high standard of service to all clients and successfully maintains membership of the National Association of Citizens Advice Bureaux (NACAB). Our offices have disabled access to the waiting rooms and interview rooms and can offer home visits by prior arrangement. Going forward, provision of services to home and face to face in the office is subject to ongoing safety reviews in the light of the coronavirus pandemic.

The Company received £120,000 core funding from Mole Valley District Council being the second year of a 3-year funding agreement.

We were delighted to have been awarded a 5-year grant totalling £297,485 from the National Lottery Community Fund starting on 1 January 2017. The total received in 2021-22 was £45,570. This five-year grant ended on 31st December 2021. A grant of £3,000 was received from Clarion Futures to provide advice to Clarion customers in the first quarter.

The Company received funding of £25,584 from Sutton and East Surrey Water Company to assist with the administration of the Water Support scheme.

Citizens Advice has been awarded a grant to provide access to help clients claim Universal Credit across the country. Citizens Advice Mole Valley received £66,010 in 2021-22 for this Help to Claim joint face to face and phone/webchat service.

As a member of Citizens Advice Surrey (CAS), which was dissolved in March 2021, a final grant was awarded to the Company for projects where CAS had obtained grant funding at a County level:
Surrey Crisis Fund (previously called Local Assistance Grant) an allocation of £3,552 to facilitate client access to the Surrey County Council scheme which provides cash payments and goods for people in crisis. Funding for the scheme has now ended.

Grants have also been received from:

Money and Pension Service MaPS - £1,281

Gamble Aware - £1,562

Dorking Foodbank provided funds to assist clients in need of help to travel to important appointments.

Alok Agarwal for his generous donation of IT support services.

The Trustees wish to thank all our funders for their support. Building up additional funding streams to replace those expiring this year, to provide additional related services and to help cover our costs remains a priority of the Company.

Areas of advice covered by the Company include welfare benefits, money advice, employment, housing, personal relationships and consumer issues. Welfare benefits (42%), debt (11.5%) and housing (11%) were the leading areas of enquiry during this period. The Company uses IT based case recording and reporting systems and web-based information systems to help deliver these services.

In the year 2021-22 the Company dealt with 15,643 issues raised by 3,927 new clients with 9,510 clients in total contacting the Company by telephone, emails, letter, home visits and in person visits to the Company offices. The Covid-19 pandemic continued to impact on both service delivery and areas of enquiry as we adjusted to working in the offices alongside an element of continued remote working. Service delivery has continued to adapt with all face to face delivery initially suspended and then gradually re-introduced as public confidence increased. Most members of the team returned to working in the offices as the year progressed alongside a steadily increasing numbers of in person client appointments. There were timely adjustments made to our service delivery to ensure clients continued to access high quality advice service delivery in a Covid-19 secure environment.

Enquiries related to welfare benefits, debt and housing have returned to being largely in line with previous Covid 19 periods.

The service is provided by our staff including around 49 volunteers who are recruited locally and thoroughly trained to provide quality assured advice with an estimated value of volunteering of £254,521.

We would like to offer our sincere thanks to all members of our staff and volunteers for their continued support and commitment to our work enabling us to deliver such a high-quality advice service to our clients.

FINANCIAL REVIEW

Financial position

Incoming resources in the year 2021/22 were £285,442 (2020/21 £380,631).

A loss of £17,331 arose in the current year, compared with a surplus of £53,682 in 2020/21. As at 31 March 2022, total reserves were £184,021 of which £101,500 were designated funds, leaving general funds of £82,521.

Principal funding sources

The Directors extend their thanks to Mole Valley District Council for their continued support; for their generous grant to support our core funding across a 3-year period (£120,000 each year for the period 2020-23); and for the provision of rent-free accommodation and support services for our Dorking service.

Thanks also to our other grant funders who this year provided a total of £146,594 project funding. In addition, donations, interest, fundraising and related activities raised a further £16,472.

Citizens Advice Mole Valley did not have any borrowings outstanding, either during the financial year or at the balance sheet date.

Reserves policy

Citizens Advice Mole Valley is dependent on Mole Valley District Council for the provision of the bulk of the funding for core operating expenses. The Company also receives income from project grants that contributes significantly towards operating expenses as well as from minor grants and donations. The Trustees recognise that they are dependent upon MVDC and that this presents a particular risk to the Company's ongoing operation were MVDC forced to cut significantly or terminate the annual grant.

The Trustees continue to explore initiatives to bring income and expenditure into line each year but we have made a loss in the year 2021/22 with expenditure running ahead of the Company's income.

The Trustees have carried out a thorough review of the Designated Fund reserves and have determined the amount required at 31 March 2022 to be £101,500 (2021: £101,500) should funding be unexpectedly withdrawn and the charity need to be wound up. This reflects primarily outstanding contractual lease obligations on the Leatherhead office and operating and staff costs during any wind-up period.

Going concern

The Directors have not identified any significant material uncertainty which would cast doubt about the ability of the Company to continue as a going concern, subject to continuing receipt of the core grant, and adapting services to changes in funding.

FUTURE PLANS

The Trustees have in place a Business and Development Plan covering the period from April 2021 to March 2024, implementation of which seeks an overall objective to ensure, assuming continuation of adequate funding, that the Company continues to provide services to meet the needs of the local community (both residential and business), particularly the most vulnerable, and that resources are used efficiently and to best effect for that purpose.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Citizens Advice Mole Valley is a company limited by guarantee incorporated on 20 May 2003 and is a registered charity. The maximum liability of each member is limited to one pound.

The activities are governed by the Memorandum and Articles of Association.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

Trustees, who are also directors of the Company, are appointed in accordance with procedures set out in the company's Articles, being individuals from the local community able and willing to assist the Company in furthering its objects, in particular the maintenance of the Company as a centre to provide a free, confidential, independent and impartial service, information and counsel.

Trustee induction

Trustees are given appropriate induction training to enable them to assume their corporate responsibility and to contribute to the strategic direction of the Company.

Organisational structure

A local Citizens Advice has been providing advice and support to people of the large mixed urban/rural area covering North and Mid Surrey including Dorking and Leatherhead, called Mole Valley, for 83 years since 1939.

In its current form, Citizens Advice Mole Valley has been operating for over 19 years, serving the people of Leatherhead, Dorking and the surrounding districts.
It is an independent, voluntary organization offering a service that is available by visiting in person or by telephone, email or letter. We also participate in a regional 'Adviceline' whereby we and other Local Citizens Advice charities pool resources to field telephone enquiries more efficiently. This platform was upgraded during the pandemic and amongst other changes, clients are now able to access advice without incurring any telephone call costs.

The charity is staffed predominantly by volunteers who give their time for free and are committed not only to the provision of the service to the public but also to a rigorous schedule of training to keep up to date with a constantly changing legislative and regulatory environment.
Our small team of paid staff manages and administers the charity on a day-to-day basis and ensures that a high-quality service is provided.

The members of the voluntary Board of Trustees are the directors of the Company and govern the organisation, making overall policy and defining future strategy. They also monitor the work of the Company management.

A register of members' interests is maintained and reviewed quarterly to ensure there is no potential conflict of interest.

The Company considers the wider impact of advice is just as important; that is what we achieve as a result of solving problems and providing support. Maximising the income for those clients we advise, helps to prevent more costly intervention and helps reduce financial difficulty, promotes inclusion and benefits the economy.
The Company believes that if problems are left unsolved, they do not simply affect the individual but impact on the wider community and solving them creates considerable value to society.

Citizens Advice facilitates an HM Treasury approved model to evidence the Company's added value.
For every £1 invested in our service in 2021/22 the Company generated:

£ 5.64 in savings to government and public services. (fiscal benefits)

£36.87 in wider economic and social benefits. (public value)

£19.87 in financial value to the people we help (specific outcomes to individuals)

All clients are invited to provide feedback on the service they have received. Feedback across all advice channels evidences high levels of client satisfaction with 79% of clients agreeing it was easy to access the service; 82% of clients felt they were supported in finding a way forward; 76% of clients felt their issue was resolved following advice; and 88% of clients would recommend the service.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Related parties

Citizens Advice Mole Valley is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which operates a framework for standards of advice and casework management as well as monitoring progress on a regular basis against those standards. However, the actual day-to-day operating procedures are determined locally within the requirements of the national membership requirements.

The Company also works closely with many local charities and other advisory services on behalf of its clients.

Citizens Advice Mole Valley is an active participant in working co-operatively with other local Citizens Advice in Surrey and on various levels: trustee, senior manager and social policy work. The Board of Trustees acknowledges the beneficial aspects of networking with other local Citizens Advice members.

Risk management

The Board of Trustees has conducted its own review of the major risks to which the charity is exposed, and systems have been established to mitigate those risks, this includes the financial Reserve Policy. Internal risks are minimized by the implementation of procedures detailed in the Office Manual for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04770945 (England and Wales)

Registered Charity number

1099626

Registered office

Lyons Court
Dorking
Surrey
RH4 1AB

Trustees

	First appointed	Next 3-year anniversary
Mr Alok Agarwal	29 September 2009	29 September 2024
Mrs Alison Jane Lippiatt	15 June 2016	Resigned 17 May 2021
Mr Keith Hutton	21 May 2018	Resigned 08 September 2021
Ms Sarah Marsh	21 March 2022	21 March 2025
Mr Ian Lovelock	26 October 2017	26 October 2023
Mr Steven Charles Phillips	28 February 2017	28 February 2023
Mr Timothy Richard Prideaux	26 October 2017	26 October 2023
Mr Matthew Cowlard	18 November 2019	Resigned 28 June 2021
Ms Janice Persad	20 July 2020	20 July 2023
Ms Christine Mary Dixon	15 November 2021	15 November 2024

Retirement of Trustees

There were three resignations of trustee directors in 2021/22, Mr Matthew Cowlard, Mr Keith Hutton and Mrs Alison Lippiatt

Trustee Status

Two new trustee directors joined the trustee board in 2021/22, Ms Christine Dixon and Ms Sarah Marsh. One trustee had their appointment renewed at the AGM in December 2021 for a further 3 years, Mr Alok Agarwal.

REFERENCE AND ADMINISTRATIVE DETAILS

Company Secretary
Mr Ian James Lovelock

Independent Examiner
Mr Patrick Casey
Institute of Chartered Accountants in Ireland
Bullimores LLP
Chartered Accountants
Old Printers Yard
156 South Street
Dorking
Surrey
RH4 2HF

Bankers
HSBC
67 West Street
Dorking
Surrey
RH4 1BW

EVENTS SINCE THE END OF THE YEAR

Information relating to events since the end of the year is given in the notes to the financial statements.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Citizens Advice Mole Valley for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 21/11/2022 and signed on its behalf by:

SC Phillips

Mr Steven Charles Phillips - Trustee

Independent Examiner's Report to the Trustees of Citizens Advice Mole Valley

Independent examiner's report to the trustees of Citizens Advice Mole Valley ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

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 registered member of Institute of Chartered Accountants in Ireland 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.

Pat Casey

Mr Patrick Casey
Institute of Chartered Accountants in Ireland
Bullimores LLP
Chartered Accountants
Old Printers Yard
156 South Street
Dorking
Surrey
RH4 2HF

Date: 8/12/2022

Citizens Advice Mole Valley

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	18,557	-	18,557	14,674
Charitable activities	5				
General Advice		125,149	-	125,149	120,522
Mole Valley CAB Outreach (Big Lottery Fund)		-	-	-	60,318
Clarion Housing (formerly Circle Housing)		-	3,000	3,000	12,000
Local Assistance Scheme		-	-	-	1,485
Sutton and East Surrey Water		-	25,584	25,584	25,851
Big Lottery Fund		-	45,570	45,570	-
UC H2C f2f		-	-	-	25,952
UC H2C phone & webchat		-	66,010	66,010	55,727
BWGA		-	-	-	17,614
COVID-19		-	-	-	27,760
Gamble Aware		-	-	-	2,000
MaPs		-	1,281	1,281	16,015
Investment income	4	291	-	291	713
Total		143,997	141,445	285,442	380,631
EXPENDITURE ON					
Raising funds		2	(2)	-	-
Charitable activities	6				
General Advice		161,326	-	161,326	81,727
Mole Valley CAB Outreach (Big Lottery Fund)		-	45,571	45,571	60,318
Clarion Housing (formerly Circle Housing)		-	3,000	3,000	12,000
Local Assistance Scheme		-	-	-	1,485
Sutton and East Surrey Water		-	25,585	25,585	25,851
UC H2C f2f		-	-	-	25,952
UC H2C phone & webchat		-	66,010	66,010	55,727
BWGA		-	-	-	17,614
COVID-19		-	-	-	27,760
Gamble Aware		-	-	-	2,000
MaPs		-	1,281	1,281	16,015
Other activities		-	-	-	500
Total		161,328	141,445	302,773	326,949
NET INCOME/(EXPENDITURE)		(17,331)	-	(17,331)	53,682
RECONCILIATION OF FUNDS					
Total funds brought forward		201,352	-	201,352	147,670
TOTAL FUNDS CARRIED FORWARD		184,021	-	184,021	201,352

The notes form part of these financial statements

Citizens Advice Mole Valley

Balance Sheet
31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
CURRENT ASSETS					
Debtors	12	4,250	-	4,250	6,375
Cash at bank and in hand		249,078	-	249,078	200,954
		253,328	-	253,328	207,329
CREDITORS					
Amounts falling due within one year	13	(69,307)	-	(69,307)	(5,977)
NET CURRENT ASSETS		184,021	-	184,021	201,352
TOTAL ASSETS LESS CURRENT LIABILITIES		184,021	-	184,021	201,352
NET ASSETS		184,021	-	184,021	201,352
FUNDS	15				
Unrestricted funds:					
General fund				82,521	99,852
Designated Fund				101,500	101,500
				184,021	201,352
TOTAL FUNDS				184,021	201,352

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

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

The trustees acknowledge their responsibilities for

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

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

The notes form part of these financial statements

continued...

Balance Sheet - continued
31 March 2022

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 21/11/2022 and were signed on its behalf by:

Mr Steven Charles Phillips - Trustee

Mr Timothy Richard Prideaux - Trustee

The notes form part of these financial statements

1. STATUTORY INFORMATION

The Company is limited by guarantee, registered in England and Wales and also a registered charity. The Charitable Company's registered numbers and registered office address can be found on page 4 in the administrative details of the Trustees report.

2. 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 2015)', 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.

Other than reliance on core funding, as mentioned in the Trustees report, there are no material uncertainties about the Company's ability to continue.

Financial reporting standard 102 - reduced disclosure exemptions
The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income
All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified. Donations and fundraising are recognised in the accounts on receipt. No amounts are included in the accounts for the services donated by volunteers.

IT support services donated during the year by a trustee are included in donations received and expensed in IT support.

Grants have been recognised in the accounts in the period in which they are receivable and are reflected in restricted or unrestricted funds depending on the conditions attached to them.

Expenditure
All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs relating to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of resources. Management and administration costs are those incurred in connection with the administration of the charity and compliance with constitutional and statutory requirements.

Governance costs
Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to Independent Examination and legal fees.

Allocation and apportionment of costs
Overhead and support costs have been allocated between charitable activities on a time basis and are analysed in Notes 7 and 8.

Taxation
The Company is a registered charity and is exempt from United Kingdom income and corporation tax on its charitable activities. No trading activities are undertaken by the Company.

continued...

2. ACCOUNTING POLICIES - continued

Fund accounting
The general fund is an unrestricted fund which is available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which has not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Donated services
The offices at Dorking are provided by Mole Valley District Council at a peppercorn rent until October 2026.

3. DONATIONS AND LEGACIES

	Unrestricted funds	Restricted funds	31.3.22 Total funds	31.3.21 Total funds
	£	£	£	£
Donations	16,472	-	16,472	14,674
Gift aid	2,085	-	2,085	-
	18,557	-	18,557	14,674

4. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	31.3.22 Total funds	31.3.21 Total funds
	£	£	£	£
Deposit account interest	291	-	291	713

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.22	31.3.21
		£	£
Grants	General Advice	125,149	120,522
Grants	Mole Valley CAB Outreach (Big Lottery Fund)	-	60,318
Grants	Clarion Housing (formerly Circle Housing)	3,000	12,000
Grants	Local Assistance Scheme	-	1,485
Grants	Sutton and East Surrey Water	25,584	25,851
Grants	Big Lottery Fund	45,570	-
Grants	UC H2C f2f	-	25,952
Grants	UC H2C phone & webchat	66,010	55,727
Grants	BWGA	-	17,614
Grants	COVID-19	-	27,760
Grants	Gamble Aware	-	2,000
Grants	MaPs	1,281	16,015
		266,594	365,244

continued...

5. INCOME FROM CHARITABLE ACTIVITIES - continued

Grants received, included in General Advice above, are as follows:	31.03.21	31.03.20
	£	£
Mole Valley District Council	120,000	100,000
Other	522	981
Total General Advice	120,522	100,981

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 7)	Totals
	£	£	£
General Advice	162,346	(1,020)	161,326
Mole Valley CAB Outreach (Big Lottery Fund)	30,940	14,631	45,571
Clarion Housing (formerly Circle Housing)	-	3,000	3,000
Sutton and East Surrey Water	18,891	6,694	25,585
UC H2C phone & webchat	18,304	47,706	66,010
MaPs	1,959	(678)	1,281
	232,440	70,333	302,773

7. SUPPORT COSTS

	Management	Expenses cross charged	Governance costs	Totals
	£	£	£	£
General Advice	58,153	(68,981)	9,808	(1,020)
Mole Valley CAB Outreach (Big Lottery Fund)	2,181	12,450	-	14,631
Clarion Housing (formerly Circle Housing)	-	3,000	-	3,000
Sutton and East Surrey Water	190	6,504	-	6,694
UC H2C phone & webchat	-	47,706	-	47,706
MaPs	-	(678)	-	(678)
	60,524	1	9,808	70,333

continued...

7. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

Governance costs

	31.3.22 General Advice	31.3.21 Total activities
	£	£
Insurance	3,575	2,997
Accountancy and Payroll	5,430	5,398
Legal fees	703	-
Management committee costs	25	322
Bank charges	75	82
	9,808	8,799

8. NET INCOME/(EXPENDITURE)

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

	31.3.22	31.3.21
	£	£
Independent examiners fee	2,730	2,610
Accountancy and payroll services	2,700	2,788
Rental lease payments	17,000	17,000

9. TRUSTEES' REMUNERATION AND BENEFITS

None of the trustees received any remuneration or benefits during either the current or the previous year.

Trustees' expenses

No trustees' expenses were paid to a trustee during the year to 31 March 2022

10. STAFF COSTS

	31.3.22	31.3.21
	£	£
Wages and salaries	213,062	218,379
Social security costs	8,926	10,664
Other pension costs	3,122	3,319
	225,110	232,362

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

	31.3.22	31.3.21
Advisors (voluntary)	37	40
Administrative staff (voluntary)	4	7
Trustees (voluntary)	8	8
Staff (paid)	15	15
	64	70

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

continued...

10. STAFF COSTS - continued

Most individuals worked part time, the full time equivalent in 2021-22 was 16 staff (2020-21: 16 staff)

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES (2020-21)

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	14,674	-	14,674
Charitable activities			
General Advice	120,522	-	120,522
Mole Valley CAB Outreach (Big Lottery Fund)	-	60,318	60,318
Clarion Housing (formerly Circle Housing)	-	12,000	12,000
Local Assistance Scheme	-	1,485	1,485
Sutton and East Surrey Water	-	25,851	25,851
UC H2C f2f	-	25,952	25,952
UC H2C phone & webchat	-	55,727	55,727
BWGA	-	17,614	17,614
COVID-19	-	27,760	27,760
Gamble Aware	-	2,000	2,000
MaPs	-	16,015	16,015
Investment income	713	-	713
Total	135,909	244,722	380,631
EXPENDITURE ON			
Charitable activities			
General Advice	81,727	-	81,727
Mole Valley CAB Outreach (Big Lottery Fund)	-	60,318	60,318
Clarion Housing (formerly Circle Housing)	-	12,000	12,000
Local Assistance Scheme	-	1,485	1,485
Sutton and East Surrey Water	-	25,851	25,851
UC H2C f2f	-	25,952	25,952
UC H2C phone & webchat	-	55,727	55,727
BWGA	-	17,614	17,614
COVID-19	-	27,760	27,760
Gamble Aware	-	2,000	2,000
MaPs	-	16,015	16,015
Other activities	500	-	500
Total	82,227	244,722	326,949
NET INCOME	53,682	-	53,682
RECONCILIATION OF FUNDS			
Total funds brought forward	147,670	-	147,670

continued...

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES (2020-21) - continued

	Unrestricted funds £	Restricted funds £	Total funds £
TOTAL FUNDS CARRIED FORWARD	201,352	-	201,352

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22 £	31.3.21 £
Other debtors	-	6,375
Prepayments and accrued income	4,250	-
	4,250	6,375

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22 £	31.3.21 £
Social security and other taxes	2,635	-
Other creditors	7,887	1,678
Accrued expenses	3,785	4,299
Grants received in advance	55,000	-
	69,307	5,977

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.22 £	31.3.21 £
Within one year	17,000	17,000

15. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	99,852	(17,331)	82,521
Designated Fund	101,500	-	101,500
	201,352	(17,331)	184,021
TOTAL FUNDS	201,352	(17,331)	184,021

continued...

15. 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	143,997	(161,328)	(17,331)
Restricted funds			
Clarion Housing (formerly Circle Housing)	3,000	(3,000)	-
Mole Valley CAB Outreach (Big Lottery Fund)	45,570	(45,570)	-
Sutton and East Surrey Water	25,584	(25,584)	-
UC H2C phone & webchat	66,010	(66,010)	-
MaPs	1,281	(1,281)	-
	141,445	(141,445)	-
TOTAL FUNDS	285,442	(302,773)	(17,331)

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	42,670	53,682	3,500	99,852
Designated Fund	105,000	-	(3,500)	101,500
	147,670	53,682	-	201,352
TOTAL FUNDS	147,670	53,682	-	201,352

continued...

15. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	135,909	(82,227)	53,682
Restricted funds			
Clarion Housing (formerly Circle Housing)	12,000	(12,000)	-
Mole Valley CAB Outreach (Big Lottery Fund)	60,318	(60,318)	-
Surrey Crisis Fund	1,485	(1,485)	-
Sutton and East Surrey Water	25,851	(25,851)	-
UC H2C f2f	25,952	(25,952)	-
UC H2C phone & webchat	55,727	(55,727)	-
BWGA	17,614	(17,614)	-
Covid-19	27,760	(27,760)	-
Gamble Aware	2,000	(2,000)	-
MaPs	16,015	(16,015)	-
	244,722	(244,722)	-
TOTAL FUNDS	380,631	(326,949)	53,682

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	42,670	36,351	3,500	82,521
Designated Fund	105,000	-	(3,500)	101,500
	147,670	36,351	-	184,021
TOTAL FUNDS	147,670	36,351	-	184,021

continued...

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	279,906	(243,555)	36,351
Restricted funds			
Clarion Housing (formerly Circle Housing)	15,000	(15,000)	-
Mole Valley CAB Outreach (Big Lottery Fund)	105,888	(105,888)	-
Surrey Crisis Fund	1,485	(1,485)	-
Sutton and East Surrey Water	51,435	(51,435)	-
UC H2C f2f	25,952	(25,952)	-
UC H2C phone & webchat	121,737	(121,737)	-
BWGA	17,614	(17,614)	-
Covid-19	27,760	(27,760)	-
Gamble Aware	2,000	(2,000)	-
MaPs	17,296	(17,296)	-
	386,167	(386,167)	-
TOTAL FUNDS	666,073	(629,722)	36,351

The funding from Clarion Housing provides help for local Clarion residents.
The fund donated by the Big Lottery Fund provided for a caseworker in North Leatherhead and South Dorking and administrative support.
The grant from Sutton and East Surrey Water funded an administrator for their water support and watersure scheme.
The Surrey Crisis Fund is a discretionary fund run by Surrey County Council for emergency help to Surrey residents, formerly known as the Local Assistance Scheme.
UC H2C is funding from the Department of Work and Pensions to assist local people to claim support with Help to Claim from the national Universal Credit scheme.
BWGA (Be Wise Get Advice) and MaPS (Money and Pensions Service advice) are grants to help fund the provision of money advice including for pensions and debt.
One off Covid 19 grants were received to assist with office and IT adaptation to assist safer and remote working during the Covid 19 pandemic.
A Gamble Aware grant to increase public awareness of the risks and harm caused by gambling.

The Designated Fund is a provision against redundancy costs and the cost of the rent, management and insurance fees and end of lease repairs relating to the lease of the Leatherhead office.

continued...

16. CAPITAL COMMITMENTS

	31.3.22	31.3.21
	£	£
Contracted but not provided for in the financial statements	-	-

17. RELATED PARTY DISCLOSURES

During the year Mr Alok Agarwal donated £12,500 (2021 - £12,000) of IT support services.

18. POST BALANCE SHEET EVENTS

Since the pandemic began, Citizens Advice Mole Valley has continued to offer services to Mole Valley through remote delivery systems such as phone, email and website channels. Demand for our services has, as expected, been high despite the difficulties of not being able to meet face to face.

Mole Valley District Council continues to support our Core service grant application for 2020-23 at the level of £120,000 annually. We have been awarded a new 5 year grant from the Lottery Community Fund beginning in October 2022.

We continue to build our capability post covid to serve clients remotely, through remote delivery systems such as phone, email and website channel technology, as well as returning to some face to face, in Leatherhead and Dorking.

19. COMPANY LIMITED BY GUARANTEE

Every member of the company undertakes to contribute such amount as may be required, not exceeding £1, to the company's assets if it should be wound up while they are a member or within one year after they cease to be a member

- for the payment of the Company's debts and liabilities contracted before they ceased to be a member
- for the costs, charges and expenses of winding up, and
- for the adjustment among themselves of the rights of persons who have contributed to the Company's assets

20. PUBLIC BENEFIT ENTITY

Citizens Advice Mole Valley is a public benefit entity.

CITIZENS ADVICE MOLE VALLEY

England & Wales - Charity number 1099626

Accounts

REGISTERED COMPANY NUMBER: 04770945 (England and Wales)
REGISTERED CHARITY NUMBER: 1099626

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 31 March 2021

for

Citizens Advice Mole Valley

Bullimores LLP
Chartered Accountants
Old Printers Yard
156 South Street
Dorking
Surrey
RH4 2HF

Citizens Advice Mole Valley

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Citizens Advice Mole Valley (Registered number: 04770945)

Report of the Trustees
for the Year Ended 31 March 2021

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 2021. 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 aims for the Public Benefit

The objectives of the charity are to provide free, impartial, comprehensive, confidential and professional information, advice, and advocacy services to all in Mole Valley and surrounding areas. The aims and principles of the service are to provide the advice people need for the problems they face; and to improve the policies and practices that affect people's lives.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.

Citizens Advice Mole Valley (the Company) carries out these objectives by providing the advice service in the following office-based ways:

- by letter and email
- to personal callers on a drop-in basis
- by face to face appointments
- by telephone

The Company provides free, confidential and impartial advice to everybody regardless of race, gender, sexuality or disability.

STATEMENT OF INTERNAL CONTROL

The Company's trustee board oversees the information security of all personal information that is processed about our clients, staff, funders and strategic partners. Citizens Advice Mole Valley 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 of the General Data Protection Regulation and Data Protection Act 2018.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The Company continues to provide a high standard of service to all clients and successfully maintains membership of the National Association of Citizens Advice Bureaux (NACAB). Our offices have disabled access to the waiting rooms and interview rooms and can offer home visits by prior arrangement. Going forward, provision of services to home and face to face in the office is subject to ongoing safety reviews in the light of the coronavirus pandemic.

The Company received £120,000 core funding from Mole Valley District Council being the first year of a 3-year funding agreement.

We were delighted to have been awarded a 5-year grant totalling £297,485 from the National Lottery Community Fund starting on 1 January 2017. The total received in 2020/21 was £60,318. This five year grant ends on 31 December 2021. A grant of £12,000 was received from Clarion to provide advice to Clarion customers. A further grant of £3,000 has been agreed for the first quarter only of 2021/22 from Clarion Futures.

The Company received funding of £25,851 from Sutton and East Surrey Water Company to assist with the administration of the Water Support scheme.

Citizens Advice has been awarded a grant to provide access to help clients claim Universal Credit across the country. Citizens Advice Mole Valley received £25,952 in 2020/21 for Help to Claim face to face service and a further grant of £55,727 for Help to Claim phone and webchat service. A further grant for a joint service of face to face and phone/webchat has been awarded of £79,300 in 2021/22.

As a member of Citizens Advice Surrey (CAS) a grant was awarded to the Company for projects where CAA had obtained grant funding at a County level: Surrey Crisis Fund (previously called Local Assistance Grant) an allocation of £1,485 to facilitate client access to the Surrey County Council scheme which provides cash payments and goods for people in crisis. Funding for the scheme is due to end in August 2021. CAA was dissolved in March 2021.

Grants have also been received from:

National Lottery Community Fund with H M Government:
Grant funded to enable the service to increase advice capacity dring Covid-19 pandemic: Be Wise Get Advice Project £17,614

NACAB:
Grant funded by NACAB with funding received from the Department of Business Energy and Industrial Strategy to enable the service to increase advice capacity during Covid-19 pandemic £27,760

Money and Pension Service MaPS £16,015

Gamble Aware £2,000

Dorking Foodbank provided funds to enable an adviser to attend the foodbank.

Alok Agarwal for his generous donation of IT support services.

The Trustees wish to thank all our funders for their support. Building up additional funding streams to replace those expiring this year, to provide additional related services and help cover our costs remain a priority of the Company.

Areas of advice covered by the Company include welfare benefits, money advice, employment, housing, personal relationships and consumer issues. Welfare benefits (42%), housing (11%) and employment (11%) were the leading areas of enquiry during this period. The Company uses IT based case recording and reporting systems and web-based information services to help deliver these services.

Report of the Trustees
for the Year Ended 31 March 2021

In the year 2020/21 the Company dealt with 19,003 issues raised by 4,666 new clients with 9,510 clients in total contacting the Company by letter, telephone, emails, home visits and visits to the Company offices. The Covid-19 pandemic demonstrated a significant impact on both service delivery and areas of enquiry during this period. Service delivery was adapted substantially with all face to face delivery suspended and the offices temporarily closed from March 2020. All members of the team moved to remote working during this initial period; however from mid-2020, small numbers of the advice team have returned to working in the offices. A small number of clients have been able to access the offices in-person. Successful applications for Covid-19 grant funding ensured that additional equipment was purchased to ensure clients were able to continue to access high quality advice service delivery including making adaptations to ensure the Company offices were Covid-19 secure.

Enquiries related to welfare benefits and housing have remained largely in line with previous periods. Employment related enquiries have been very much higher during this period whilst those related to money advice have been significantly less during this period.

The service is provided by our staff including around 56 volunteers who are recruited locally and thoroughly trained to provide quality assured advice with an estimated value of volunteering of £308,429.

We would like to thank all our staff and volunteers for their loyal support throughout the year to enable us to deliver these valuable services.

FINANCIAL REVIEW

Financial position

Incoming resources in the year 2020/21 were £380,631 (2019/20 £299,789).

A surplus of £53,682 arose in the current year, compared with a surplus of £7,322 in 2019/20. As at 31 March 2021, total reserves were £201,352 of which £101,500 were designated funds, leaving general funds of £99,852.

Principal funding sources

The Directors extend their thanks to Mole Valley District Council for their continued support and for their generous grant to support our core funding (£120,000) and also for the provision of rent-free accommodation and support services in our Dorking office. Our thanks also for the award of the further 3-year grant, which started in April 2020, for the period 2020-2023.

Thanks also to our other grant funders who this year provided a total of £244,722 project funding. In addition, donations, interest, fundraising and related activities raised a further £15,387.

Citizens Advice Mole Valley did not have any borrowings outstanding, either during the financial year or at the balance sheet date.

Reserves policy

Citizens Advice Mole Valley is dependent on Mole Valley District Council for the provision of the bulk of the funding for core operating expenses. The Company also receives income from project grants that contributes significantly towards operating expenses as well as from minor grants and donations. The Trustees recognise that they are dependent upon MVDC and that this presents a particular risk to the Company's ongoing operation were MVDC forced to cut significantly or terminate the annual grant.

The Trustees continue to explore initiatives to bring income and expenditure into line each year and this has been largely successful in the year 2020/21 with income running slightly ahead of the Company's expenditure.

The Trustees have carried out a thorough review of the Designated Fund reserves and have determined the amount required at 31 March 2021 to be £101,500 (2020: £105,000) should funding be unexpectedly withdrawn and the charity need to be wound up. This reflects primarily outstanding contractual lease obligations on the Leatherhead office and the operating and staff costs during any wind-up period.

Going concern

The Directors have not identified any significant material uncertainty which would cast doubt about the ability of the Company to continue as a going concern, subject to continuing receipt of the core grant, and adapting services to changes in funding.

FUTURE PLANS

The Trustees have in place a Business and Development Plan covering the period from April 2021 to March 2024, implementation of which seeks an overall objective to ensure, assuming continuation of adequate funding, that the Company continues to provide services to meet the needs of the local community (both residential and business), particularly the most vulnerable, and that resources are used efficiently and to best effect for that purpose.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Citizens Advice Mole Valley is a company limited by guarantee incorporated on 20 May 2003 and is a registered charity. The maximum liability of each member is limited to one pound.

The activities are governed by the Memorandum and Articles of Association.

Recruitment and appointment of new trustees

Trustees, who are also directors of the Company, are appointed in accordance with procedures set out in the company's Articles, being individuals from the local community able and willing to assist the Company in furthering its objects, in particular the maintenance of the Company as a centre to provide a free, confidential, independent and impartial service, information and counsel.

Trustee induction

Trustees are given appropriate induction training to enable them to assume their corporate responsibility and to contribute to the strategic direction of the Company.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

A local Citizens Advice has been providing advice and support to people of the large mixed urban/rural area covering North and Mid Surrey including Dorking and Leatherhead, called Mole Valley, for 82 years since 1939.

In its current form, Citizens Advice Mole Valley has been operating for over 18 years, serving the people of Leatherhead, Dorking and the surrounding districts.
It is an independent, voluntary organization offering a service that is available by visiting in person or by telephone, email or letter. We also participate in a regional 'Adviceline' whereby we and 5 other Local Citizens Advice charities pool resources to field telephone enquiries more efficiently. This platform was upgraded during the pandemic and amongst other changes, clients are now able to access advice without incurring any telephone call costs.

The charity is staffed predominantly by volunteers who give their time for free and are committed not only to the provision of the service to the public but also to a rigorous schedule of training to keep up to date with a constantly changing legislative and regulatory environment.

Our small team of paid staff manages and administers the charity on a day-to-day basis and ensures that a high quality service is provided.

The members of the voluntary Board of Trustees are the directors of the Company and govern the organisation, making overall policy and defining future strategy. They also monitor the work of the Company management.

A register of members' interests is maintained and reviewed quarterly to ensure there is no potential conflict of interest.

The Company considers the wider impact of advice is just as important; that is what we achieve as a result of solving problems and providing support to the people we help. Maximising the income for those clients we advise, helps to prevent more costly intervention and helps reduce financial difficulty, promotes inclusion and benefits the economy.
The Company believes that if problems are left unsolved, they do not simply affect the individual but impact on the wider community and solving them creates considerable value to society.

Citizens Advice facilitates an HM Treasury approved model to evidence the Company's added value.
For every £1 invested in our service in 2020/21, the Company generated:
£4.72 in savings to government and public services (fiscal benefits)
£33.57 in wider economic and social benefits (public value)
£19.20 in financial value to the people we help (specific outcomes to individuals)

All clients are invited to provide feedback on the service they have received. Feedback across all advice channels evidences high levels of client satisfaction with 86% of clients agreeing it was easy to access the service; 92% of clients felt they were supported in finding a way forward; 86% of clients felt their issue was resolved following advice; and 96% of clients would recommend the service.

Related parties

Citizens Advice Mole Valley is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which operates a framework for standards of advice and casework management as well as monitoring progress on a regular basis against those standards. However, the actual day-to-day operating procedures are determined locally within the requirements of the national membership requirements.

The Company also works closely with many local charities and other advisory services on behalf of its clients.

Citizens Advice Mole Valley is an active participant in working co-operatively with other local Citizens Advice in Surrey and on various levels: trustee, senior manager and social policy work. The Board of Trustees acknowledges the beneficial aspects of networking with other local Citizens Advice members.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Board of Trustees has conducted its own review of the major risks to which the charity is exposed, and systems have been established to mitigate those risks, this includes the financial Reserve Policy. Internal risks are minimized by the implementation of procedures detailed in the Office Manual for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04770945 (England and Wales)

Registered Charity number

1099626

Registered office

Lyons Court
Dorking
Surrey
RH4 1AB

Trustees

	First appointed	Next 3-year anniversary
Mr Alok Agarwal	29 September 2009	29 September 2021
Mr Keith Hutton	21 May 2018	Resigned 12 September 2021
Mrs Alison Jane Lippiatt	15 June 2016	Resigned 17 May 2021
Mr Ian Lovelock	26 October 2017	26 October 2023
Mr Steven Charles Phillips	28 February 2017	28 February 2023
Mr Timothy Richard Prideaux	26 October 2017	26 October 2023
Mr Matthew Cowlard	18 November 2019	Resigned 28 June 2021
Ms Janice Persad	20 July 2020	20 July 2023

Retirement of Trustees

There were no resignations of trustee directors in 2020/21.

Trustee Status

One new trustee director, Ms Janice Persad joined the trustee board in 2020/21. Three trustees had their appointments renewed at the AGM in December 2020 for a further 3 years, Mr Tim Prideaux, Mr Steven Phillips and Mr Ian Lovelock.

Company Secretary

Mr Ian James Lovelock

Report of the Trustees
for the Year Ended 31 March 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner
Mrs Margaret Brett
FCA
Bullimores LLP
Chartered Accountants
Old Printers Yard
156 South Street
Dorking
Surrey
RH4 2HF

Bankers
HSBC
67 West Street
Dorking
Surrey
RH4 1BW

EVENTS SINCE THE END OF THE YEAR

Information relating to events since the end of the year is given in the notes to the financial statements.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 22/11/2021 and signed on its behalf by:

S C Phillips

Mr Steven Charles Phillips - Trustee

Independent Examiner's Report to the Trustees of Citizens Advice Mole Valley

Independent examiner's report to the trustees of Citizens Advice Mole Valley ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

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 registered member of FCA 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.

M. J. Brett

Mrs Margaret Brett
FCA
Bullimores LLP
Chartered Accountants
Old Printers Yard
156 South Street
Dorking
Surrey
RH4 2HF

Date: 26th November 2021

Citizens Advice Mole Valley

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	14,674	-	14,674	15,571
Charitable activities	5				
General Advice		120,522	-	120,522	100,981
Mole Valley CAB Outreach (Big Lottery Fund)		-	60,318	60,318	59,806
Clarion Housing (formerly Circle Housing)		-	12,000	12,000	12,000
Local Assistance Scheme		-	1,485	1,485	3,969
Sutton and East Surrey Water		-	25,851	25,851	25,937
UC H2C f2f		-	25,952	25,952	25,177
UC H2C phone & webchat		-	55,727	55,727	55,312
BWGA		-	17,614	17,614	-
COVID-19		-	27,760	27,760	-
Gamble Aware		-	2,000	2,000	-
MaPs		-	16,015	16,015	-
Investment income	4	713	-	713	1,036
Total		135,909	244,722	380,631	299,789
EXPENDITURE ON					
Charitable activities	6				
General Advice		81,727	-	81,727	108,618
Mole Valley CAB Outreach (Big Lottery Fund)		-	60,318	60,318	59,806
Clarion Housing (formerly Circle Housing)		-	12,000	12,000	12,000
Local Assistance Scheme		-	1,485	1,485	3,969
Sutton and East Surrey Water		-	25,851	25,851	25,937
UC H2C f2f		-	25,952	25,952	25,177
UC H2C phone & webchat		-	55,727	55,727	55,312
BWGA		-	17,614	17,614	-
COVID-19		-	27,760	27,760	-
Gamble Aware		-	2,000	2,000	-
MaPs		-	16,015	16,015	-
Other activities		500	-	500	1,648
Total		82,227	244,722	326,949	292,467
NET INCOME		53,682	-	53,682	7,322
RECONCILIATION OF FUNDS					
Total funds brought forward		147,670	-	147,670	140,348

The notes form part of these financial statements

Citizens Advice Mole Valley

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
TOTAL FUNDS CARRIED FORWARD		201,352	-	201,352	147,670

The notes form part of these financial statements

Citizens Advice Mole Valley (Registered number: 04770945)

Balance Sheet
31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
CURRENT ASSETS					
Debtors	12	6,375	-	6,375	6,805
Cash at bank and in hand		200,954	-	200,954	152,230
		207,329	-	207,329	159,035
CREDITORS					
Amounts falling due within one year	13	(5,977)	-	(5,977)	(11,365)
NET CURRENT ASSETS		201,352	-	201,352	147,670
TOTAL ASSETS LESS CURRENT LIABILITIES		201,352	-	201,352	147,670
NET ASSETS		201,352	-	201,352	147,670
FUNDS	15				
Unrestricted funds:					
General fund				99,852	42,670
Designated Fund				101,500	105,000
				201,352	147,670
TOTAL FUNDS				201,352	147,670

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

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

The notes form part of these financial statements

continued...

Balance Sheet - continued
31 March 2021

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 22/11/2021 and were signed on its behalf by:

Mr Steven Charles Phillips - Trustee

Mr Timothy Richard Prideaux - Trustee

The notes form part of these financial statements

1. STATUTORY INFORMATION

The Company is limited by guarantee, registered in England and Wales and also a registered charity. The Charitable Company's registered numbers and registered office address can be found on page 4 in the administrative details of the Trustees report.

2. 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 2015)', 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.

Other than reliance on core funding, as mentioned in the Trustees report, there are no material uncertainties about the Company's ability to continue.

Financial reporting standard 102 - reduced disclosure exemptions
The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income
All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified. Donations and fundraising are recognised in the accounts on receipt. No amounts are included in the accounts for the services donated by volunteers.

IT support services donated during the year by a trustee are included in donations received and expensed in IT support.

Grants have been recognised in the accounts in the period in which they are receivable and are reflected in restricted or unrestricted funds depending on the conditions attached to them.

Expenditure
All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs relating to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of resources. Management and administration costs are those incurred in connection with the administration of the charity and compliance with constitutional and statutory requirements.

Governance costs
Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to Independent Examination and legal fees.

Allocation and apportionment of costs
Overhead and support costs have been allocated between charitable activities on a time basis and are analysed in Notes 7 and 8.

Taxation
The Company is a registered charity and is exempt from United Kingdom income and corporation tax on its charitable activities. No trading activities are undertaken by the Company.

continued...

2. ACCOUNTING POLICIES - continued

Fund accounting
The general fund is an unrestricted fund which is available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which has not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Donated services
The offices at Dorking are provided by Mole Valley District Council at a peppercorn rent until October 2021.

3. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
Donations	14,674	-	14,674	15,571

4. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
Deposit account interest	713	-	713	1,036

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.21 £	31.3.20 £
Grants	General Advice	120,522	100,981
Grants	Mole Valley CAB Outreach (Big Lottery Fund)	60,318	59,806
Grants	Clarion Housing (formerly Circle Housing)	12,000	12,000
Grants	Local Assistance Scheme	1,485	3,969
Grants	Sutton and East Surrey Water	25,851	25,937
Grants	UC H2C f2f	25,952	25,177
Grants	UC H2C phone & webchat	55,727	55,312
Grants	BWGA	17,614	-
Grants	COVID-19	27,760	-
Grants	Gamble Aware	2,000	-
Grants	MaPs	16,015	-
		365,244	283,182

continued...

5. INCOME FROM CHARITABLE ACTIVITIES - continued

Grants received, included in General Advice above, are as follows:	31.03.21	31.03.20
	£	£
Mole Valley District Council	120,000	100,000
Other	522	981
Total General Advice	120,522	100,981

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 7)	Totals
	£	£	£
General Advice	119,854	(38,127)	81,727
Mole Valley CAB Outreach (Big Lottery Fund)	38,277	22,041	60,318
Clarion Housing (formerly Circle Housing)	-	12,000	12,000
Local Assistance Scheme	-	1,485	1,485
Sutton and East Surrey Water	13,524	12,327	25,851
UC H2C f2f	3,775	22,177	25,952
UC H2C phone & webchat	18,497	37,230	55,727
BWGA	11,247	6,367	17,614
COVID-19	16,232	11,528	27,760
Gamble Aware	-	2,000	2,000
MaPs	12,980	3,035	16,015
	234,386	92,063	326,449

7. SUPPORT COSTS

	Management	Expenses cross charged	Governance costs	Totals
	£	£	£	£
General Advice	65,163	(111,767)	8,477	(38,127)
Mole Valley CAB Outreach (Big Lottery Fund)	1,163	20,878	-	22,041
Clarion Housing (formerly Circle Housing)	-	12,000	-	12,000
Local Assistance Scheme	-	1,485	-	1,485
Sutton and East Surrey Water	103	12,224	-	12,327
UC H2C f2f	750	21,427	-	22,177
UC H2C phone & webchat	(1,464)	38,372	322	37,230
BWGA	5,196	1,171	-	6,367
COVID-19	11,372	156	-	11,528
Gamble Aware	-	2,000	-	2,000
MaPs	984	2,051	-	3,035
	83,267	(3)	8,799	92,063

continued...

7. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

Governance costs

	General Advice	UC H2C phone & webchat	31.3.21 Total activities	31.3.20 Total activities
	£	£	£	£
Insurance	2,997	-	2,997	3,016
Accountancy and Payroll	5,398	-	5,398	4,112
Management committee costs	-	322	322	325
Bank charges	82	-	82	75
	8,477	322	8,799	7,528

8. NET INCOME/(EXPENDITURE)

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

	31.3.21	31.3.20
	£	£
Independent examiners fee	2,610	1,820
Accountancy and payroll services	2,788	2,292

9. TRUSTEES' REMUNERATION AND BENEFITS

During the year Mr Alok Agarwal donated £12,000 (2020 - £11,500) of IT support services.

Trustees' expenses

No trustees' expenses were paid to a trustee during the year to 31 March 2021

10. STAFF COSTS

	31.3.21	31.3.20
	£	£
Wages and salaries	218,379	189,424
Social security costs	10,664	8,640
Other pension costs	3,319	2,726
	232,362	200,790

continued...

10. STAFF COSTS - continued

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

	31.3.21	31.3.20
Advisors (voluntary)	40	47
Administrative staff (voluntary)	7	10
Trustees (voluntary)	8	7
Staff (paid)	15	15
	70	79

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

Most individuals worked part time, the full time equivalent in 2020-21 was 16 staff (2019-20: 17 staff)

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES (2019-20)

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	15,571	-	15,571
Charitable activities			
General Advice	100,981	-	100,981
Mole Valley CAB Outreach (Big Lottery Fund)	-	59,806	59,806
Clarion Housing (formerly Circle Housing)	-	12,000	12,000
Local Assistance Scheme	-	3,969	3,969
Sutton and East Surrey Water	-	25,937	25,937
UC H2C f2f	-	25,177	25,177
UC H2C phone & webchat	-	55,312	55,312
Investment income	1,036	-	1,036
Total	117,588	182,201	299,789
EXPENDITURE ON			
Charitable activities			
General Advice	108,618	-	108,618
Mole Valley CAB Outreach (Big Lottery Fund)	-	59,806	59,806
Clarion Housing (formerly Circle Housing)	-	12,000	12,000
Local Assistance Scheme	-	3,969	3,969
Sutton and East Surrey Water	-	25,937	25,937
UC H2C f2f	-	25,177	25,177
UC H2C phone & webchat	-	55,312	55,312
Other activities	1,648	-	1,648
Total	110,266	182,201	292,467
NET INCOME	7,322	-	7,322

continued...

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES (2019-20) - continued

	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	140,348	-	140,348
TOTAL FUNDS CARRIED FORWARD	147,670	-	147,670

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Other debtors	6,375	1,930
Prepayments and accrued income	-	4,875
	6,375	6,805

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Social security and other taxes	-	3,715
Other creditors	1,678	900
Accrued expenses	4,299	6,250
Grants received in advance	-	500
	5,977	11,365

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.21 £	31.3.20 £
Within one year	17,000	19,500

continued...

15. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	42,670	53,682	3,500	99,852
Designated Fund	105,000	-	(3,500)	101,500
	147,670	53,682	-	201,352
TOTAL FUNDS	147,670	53,682	-	201,352

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	135,909	(82,227)	53,682
Restricted funds			
Clarion Housing (formerly Circle Housing)	12,000	(12,000)	-
Mole Valley CAB Outreach (Big Lottery Fund)	60,318	(60,318)	-
Surrey Crisis Fund	1,485	(1,485)	-
Sutton and East Surrey Water	25,851	(25,851)	-
UC H2C f2f	25,952	(25,952)	-
UC H2C phone & webchat	55,727	(55,727)	-
BWGA	17,614	(17,614)	-
Covid-19	27,760	(27,760)	-
Gamble Aware	2,000	(2,000)	-
MaPs	16,015	(16,015)	-
	244,722	(244,722)	-
TOTAL FUNDS	380,631	(326,949)	53,682

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	22,248	7,322	13,100	42,670
Designated Fund	118,100	-	(13,100)	105,000
	140,348	7,322	-	147,670
TOTAL FUNDS	140,348	7,322	-	147,670

continued...

15. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	117,588	(110,266)	7,322
Restricted funds			
Clarion Housing (formerly Circle Housing)	12,000	(12,000)	-
Mole Valley CAB Outreach (Big Lottery Fund)	59,806	(59,806)	-
Surrey Crisis Fund	3,969	(3,969)	-
Sutton and East Surrey Water	25,937	(25,937)	-
UC H2C f2f	25,177	(25,177)	-
UC H2C phone & webchat	55,312	(55,312)	-
	182,201	(182,201)	-
TOTAL FUNDS	299,789	(292,467)	7,322

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	22,248	61,004	16,600	99,852
Designated Fund	118,100	-	(16,600)	101,500
	140,348	61,004	-	201,352
TOTAL FUNDS	140,348	61,004	-	201,352

continued...

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	253,497	(192,493)	61,004
Restricted funds			
Clarion Housing (formerly Circle Housing)	24,000	(24,000)	-
Mole Valley CAB Outreach (Big Lottery Fund)	120,124	(120,124)	-
Surrey Crisis Fund	5,454	(5,454)	-
Sutton and East Surrey Water	51,788	(51,788)	-
UC H2C f2f	51,129	(51,129)	-
UC H2C phone & webchat	111,039	(111,039)	-
BWGA	17,614	(17,614)	-
Covid-19	27,760	(27,760)	-
Gamble Aware	2,000	(2,000)	-
MaPs	16,015	(16,015)	-
	426,923	(426,923)	-
TOTAL FUNDS	680,420	(619,416)	61,004

The funding from Clarion Housing provides help for local Clarion residents.
The fund donated by the Big Lottery Fund provided for a caseworker in North Leatherhead and South Dorking and administrative support.
The grant from Sutton and East Surrey Water funded an administrator for their water support and watersure scheme.
The Surrey Crisis Fund is a discretionary fund run by Surrey County Council for emergency help to Surrey residents, formerly known as the Local Assistance Scheme.
UC H2C is funding from the Department of Work and Pensions to assist local people to claim support with Help to Claim from the national Universal Credit scheme.
BWGA (Be Wise Get Advice) and MaPS (Money and Pensions Service advice) are grants to help fund the provision of money advice including for pensions and debt.

The Designated Fund is a provision against redundancy costs and the cost of the rent, management and insurance fees and end of lease repairs relating to the lease of the Leatherhead office.

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16. CAPITAL COMMITMENTS

	31.3.21	31.3.20
	£	£
Contracted but not provided for in the financial statements	-	-

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

18. POST BALANCE SHEET EVENTS

Since the pandemic began, Citizens Advice Mole Valley has continued to offer services to Mole Valley through remote delivery systems such as phone, email and website channels. Demand for our services has, as expected, been high despite the difficulties of not being able to meet face to face.

Mole Valley District Council continues to support our Core service grant application for 2020-23 at the level of £120,000 annually. Similarly, project sources of funding including Help to Claim and the Big Lottery grant have continued for the year to the end of 2021 and we are hoping to renew or replace these with new project funding sources for 2022 and beyond.

We have also been able to secure important covid additional funding to support the local Citizens Advice offices during the pandemic to buy equipment and technology needed to support the transfer to a more effective remote delivery system including laptops, headsets and to train current and new advisers to work both remotely and in the offices.

We continue to retain a physical presence in both Dorking and Leatherhead and are extending the leases for current accommodation whilst also examining long term accommodation options.

19. COMPANY LIMITED BY GUARANTEE

Every member of the company undertakes to contribute such amount as may be required, not exceeding £1, to the company's assets if it should be wound up while they are a member or within one year after they cease to be a member

- for the payment of the Company's debts and liabilities contracted before they ceased to be a member
- for the costs, charges and expenses of winding up, and
- for the adjustment among themselves of the rights of persons who have contributed to the Company's assets