

**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.

**Citizens Advice Mole Valley (Registered number: 04770945)**

**Report of the Trustees  
for the Year Ended 31 March 2021**

**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 during 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.



**Citizens Advice Mole Valley (Registered number: 04770945)**

**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.

**Citizens Advice Mole Valley (Registered number: 04770945)**

**Report of the Trustees  
for the Year Ended 31 March 2021**

**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.

**Citizens Advice Mole Valley (Registered number: 04770945)**

**Report of the Trustees  
for the Year Ended 31 March 2021**

**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.

**Citizens Advice Mole Valley (Registered number: 04770945)**

**Report of the Trustees  
for the Year Ended 31 March 2021**

**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**

|                             | <b>First appointed</b> | <b>Next 3-year anniversary</b> |
|-----------------------------|------------------------|--------------------------------|
| 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**

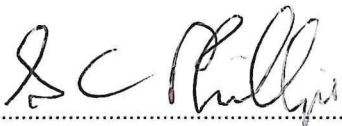
HSBC  
67 West Street  
Dorking  
Surrey  
RH4 1BW

**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:

  
.....  
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.



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

Date: 26<sup>th</sup> 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<br>funds<br>£ | Restricted<br>funds<br>£ | 31.3.21<br>Total<br>funds<br>£ | 31.3.20<br>Total<br>funds<br>£ |
|---|-------|----------------------------|--------------------------|--------------------------------|--------------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>           |       |                            |                          |                                |                                |
| Donations and legacies                      | 3     | 14,674                     | -                        | 14,674                         | 15,571                         |
| <b>Charitable activities</b>                | 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                          |
| <b>Total</b>                                |       | <b>135,909</b>             | <b>244,722</b>           | <b>380,631</b>                 | <b>299,789</b>                 |
| <b>EXPENDITURE ON</b>                       |       |                            |                          |                                |                                |
| <b>Charitable activities</b>                | 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                          |
| <b>Total</b>                                |       | <b>82,227</b>              | <b>244,722</b>           | <b>326,949</b>                 | <b>292,467</b>                 |
| <b>NET INCOME</b>                           |       | <b>53,682</b>              | <b>-</b>                 | <b>53,682</b>                  | <b>7,322</b>                   |
| <b>RECONCILIATION OF FUNDS</b>              |       |                            |                          |                                |                                |
| <b>Total funds brought forward</b>          |       | <b>147,670</b>             | <b>-</b>                 | <b>147,670</b>                 | <b>140,348</b>                 |

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<br>funds<br>£ | Restricted<br>funds<br>£ | 31.3.21<br>Total<br>funds<br>£ | 31.3.20<br>Total<br>funds<br>£ |
|------------------------------------|-------|----------------------------|--------------------------|--------------------------------|--------------------------------|
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | <u>201,352</u>             | <u>-</u>                 | <u>201,352</u>                 | <u>147,670</u>                 |

The notes form part of these financial statements



**Citizens Advice Mole Valley (Registered number: 04770945)**

**Balance Sheet  
31 March 2021**

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

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

**Citizens Advice Mole Valley (Registered number: 04770945)**

**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

## **Citizens Advice Mole Valley**

### **Notes to the Financial Statements for the Year Ended 31 March 2021**

#### **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.

# Citizens Advice Mole Valley

## Notes to the Financial Statements - continued for the Year Ended 31 March 2021

### 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<br>funds<br>£ | Restricted<br>funds<br>£ | 31.3.21<br>Total<br>funds<br>£ | 31.3.20<br>Total<br>funds<br>£ |
|-----------|----------------------------|--------------------------|--------------------------------|--------------------------------|
| Donations | 14,674                     | -                        | 14,674                         | 15,571                         |

### 4. INVESTMENT INCOME

|                          | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 31.3.21<br>Total<br>funds<br>£ | 31.3.20<br>Total<br>funds<br>£ |
|--------------------------|----------------------------|--------------------------|--------------------------------|--------------------------------|
| Deposit account interest | 713                        | -                        | 713                            | 1,036                          |

### 5. INCOME FROM CHARITABLE ACTIVITIES

|        | Activity                                    | 31.3.21<br>£ | 31.3.20<br>£ |
|--------|---|--------------|--------------|
| 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      |

**Citizens Advice Mole Valley**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021**

**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            |
|  | <u>120,522</u> | <u>100,981</u> |
| Total General Advice   | <u>120,522</u> | <u>100,981</u> |

**6. CHARITABLE ACTIVITIES COSTS**

|   | Direct<br>Costs<br>£ | Support<br>costs (see<br>note 7)<br>£ | Totals<br>£    |
|---|----------------------|---------------------------------------|----------------|
| 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         |
|   | <u>234,386</u>       | <u>92,063</u>                         | <u>326,449</u> |

**7. SUPPORT COSTS**

|   | Management<br>£ | Expenses<br>cross<br>charged<br>£ | Governance<br>costs<br>£ | Totals<br>£   |
|---|-----------------|-----------------------------------|--------------------------|---------------|
| 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         |
|   | <u>83,267</u>   | <u>(3)</u>                        | <u>8,799</u>             | <u>92,063</u> |

**Citizens Advice Mole Valley**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021**

**7. SUPPORT COSTS - continued**

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

**Governance costs**

|                            |                   |                              | 31.3.21             | 31.3.20             |
|----------------------------|-------------------|------------------------------|---------------------|---------------------|
|                            | General<br>Advice | UC H2C<br>phone &<br>webchat | Total<br>activities | Total<br>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                  |
|                            | <u>8,477</u>      | <u>322</u>                   | <u>8,799</u>        | <u>7,528</u>        |

**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 | <u>2,788</u> | <u>2,292</u> |

**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          |
|                       | <u>232,362</u> | <u>200,790</u> |

**Citizens Advice Mole Valley**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021**

**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        |
|                                  | <u>70</u> | <u>79</u> |

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<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|---|----------------------------|--------------------------|---------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>           |                            |                          |                     |
| Donations and legacies                      | 15,571                     | -                        | 15,571              |
| <b>Charitable activities</b>                |                            |                          |                     |
| 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               |
| <b>Total</b>                                | <u>117,588</u>             | <u>182,201</u>           | <u>299,789</u>      |
| <b>EXPENDITURE ON</b>                       |                            |                          |                     |
| <b>Charitable activities</b>                |                            |                          |                     |
| 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               |
| <b>Total</b>                                | <u>110,266</u>             | <u>182,201</u>           | <u>292,467</u>      |
| <b>NET INCOME</b>                           | <u>7,322</u>               | <u>-</u>                 | <u>7,322</u>        |

**Citizens Advice Mole Valley**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021**

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

|                                    | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|------------------------------------|----------------------------|--------------------------|---------------------|
| <b>RECONCILIATION OF FUNDS</b>     |                            |                          |                     |
| <b>Total funds brought forward</b> | 140,348                    | -                        | 140,348             |
| <b>TOTAL FUNDS CARRIED FORWARD</b> | <u>147,670</u>             | <u>-</u>                 | <u>147,670</u>      |

**12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                                | 31.3.21<br>£ | 31.3.20<br>£ |
|--------------------------------|--------------|--------------|
| Other debtors                  | 6,375        | 1,930        |
| Prepayments and accrued income | -            | 4,875        |
|                                | <u>6,375</u> | <u>6,805</u> |

**13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

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

**14. LEASING AGREEMENTS**

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

|                 | 31.3.21<br>£  | 31.3.20<br>£  |
|-----------------|---------------|---------------|
| Within one year | <u>17,000</u> | <u>19,500</u> |



**Citizens Advice Mole Valley**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021**

**15. MOVEMENT IN FUNDS**

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

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

|   | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b>                   |                            |                            |                           |
| General fund                                | 135,909                    | (82,227)                   | 53,682                    |
| <b>Restricted funds</b>                     |                            |                            |                           |
| 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)                   | -                         |
|   | <u>244,722</u>             | <u>(244,722)</u>           | <u>-</u>                  |
| <b>TOTAL FUNDS</b>                          | <u>380,631</u>             | <u>(326,949)</u>           | <u>53,682</u>             |

**Comparatives for movement in funds**

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

**Citizens Advice Mole Valley**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021**

**15. MOVEMENT IN FUNDS - continued**

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

|   | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b>                   |                            |                            |                           |
| General fund                                | 117,588                    | (110,266)                  | 7,322                     |
| <b>Restricted funds</b>                     |                            |                            |                           |
| 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)                   | -                         |
|   | <u>182,201</u>             | <u>(182,201)</u>           | <u>-</u>                  |
| <b>TOTAL FUNDS</b>                          | <u>299,789</u>             | <u>(292,467)</u>           | <u>7,322</u>              |

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

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

**Citizens Advice Mole Valley**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021**

**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<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b>                   |                            |                            |                           |
| General fund                                | 253,497                    | (192,493)                  | 61,004                    |
| <b>Restricted funds</b>                     |                            |                            |                           |
| 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 £2f                                  | 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)                   | -                         |
|   | <u>426,923</u>             | <u>(426,923)</u>           | <u>-</u>                  |
| <b>TOTAL FUNDS</b>                          | <u>680,420</u>             | <u>(619,416)</u>           | <u>61,004</u>             |

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.

## Citizens Advice Mole Valley

### Notes to the Financial Statements - continued for the Year Ended 31 March 2021

#### 16. CAPITAL COMMITMENTS

|   | 31.3.21           | 31.3.20           |
|---|-------------------|-------------------|
|   | £                 | £                 |
| Contracted but not provided for in the financial statements | -                 | -                 |
|   | <u>          </u> | <u>          </u> |

#### 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