CITIZENS ADVICE REIGATE AND BANSTEAD LIMITED

England & Wales · Charity number 1104970

Details

Other names	CITIZENS ADVICE REIGATE AND BANSTEAD, REIGATE AND BANSTEAD DISTRICT CITIZENS ADVICE BUREAU, REIGATE AND BANSTEAD DISTRICT CITIZENS ADVICE BUREAUX
Status	Registered
Legal form	Charitable company
Company number	05107133
Registered	2004-07-19
Register	View on the Charity Commission register

Contact

Address	Citizens Advice The Horseshoe Community Centre The Horseshoe Banstead Surrey SM7 2BQ
Phone	01737 931060
Email	info@carbs.org.uk
Website	www.carbs.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE COMMUNITY IN REIGATE AND BANSTEAD AND SURROUNDING AREAS ("THE AREA OF BENEFIT") BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

Activities: To provide free, impartial and confidential advice and information to all members of the local community in the Borough of Reigate and Banstead and the surrounding areas. To advance knowledge and information for the protection and preservation of health, and the relief of poverty, sickness and distress.

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment, Other Charitable Purposes
- **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

Geography

- **Area of benefit:** IN [REIGATE AND BANSTEAD] AND SURROUNDING AREAS
- Surrey

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£487,001	£507,581	-	-
2024-03-31	£678,566	£663,449	£324,540	7
2023-03-31	£350,838	£353,085	-	-
2022-03-31	£563,761	£479,587	£311,670	12
2021-03-31	£445,121	£356,570	-	-

Trustees

Name	Role	Appointed
Andrew Wilson		2023-09-14
David John Woodley		2019-08-21
GEOFFREY LESLIE ANDERSON		2020-08-26
James Watt		2024-11-11
Odile Hounkpatin		2023-09-14
STEPHEN FREDERICK JEBSON		2020-08-26

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CITIZENS ADVICE REIGATE AND BANSTEAD LIMITED

England & Wales - Charity number 1104970

Accounts

Citizens Advice Reigate and Banstead Limited

ANNUAL REPORT AND FINANCIAL STATEMENTS

For the Year Ended 31 March 2025

Company No. 5107133
Charity No. 1104970
Data Protection Number Z9103147
FRN: 617706

Citizens Advice Reigate and Banstead Limited

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Legal and Administrative Information

Charity Name:	Citizens Advice Reigate and Banstead
Charity Registration Number:	1104970
Company Registration Number:	5107133
Authorised and regulated by the Financial Conduct Authority FRN:	617706
Registered Office:	The Horseshoe, Banstead Surrey SM7 2BQ

Trustee Directors:
The following people are or have been directors for the purposes of the Companies Act 2006. Unless otherwise stated, they have served as directors throughout the year and up to the signing of these accounts.

DIRECTORS/TRUSTEES	ROLE	DATE APPOINTED	DATE RESIGNED
Leslie Anderson	Chair	17-04-24	
Stephen Jebson	Trustee	26-08-20	
David Woodley	Trustee	02-08-19	
Andrew Wilson	Trustee	14-09-23	
Odile Hounkpatin	Trustee	14-09-23	
James Watts	Treasurer	11-11- 2024	
Richard Hoffman	Chair	14-05-14	17-04-24

None of the directors who held office during the year had a disclosable interest in the company.

Independent Examiner	David Wheeler FCCA Cheeld Wheeler & Co Chartered Certified Accountants Redhill Chambers 2d High Street Redhill Surrey RH1 1RJ

Bank Details	HSBC 107 High Street Banstead SM7 2NR

Report of the Trustees

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and financial statements for the year ended 31 March 2025.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective January 2019).

The local Citizens Advice trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold 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.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Citizens Advice Reigate and Banstead Limited (CARB) is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2025 the company had 6 Trustees. The Company is governed by its Memorandum and Articles of Association.

The charity commenced operations in 1939 and was incorporated as a company limited by guarantee on 20 April 2004.

Recruitment, appointment of trustees

Trustees, who also serve as Directors of the Company, are appointed from the local community and must either reside or work in the UK. A Board Appointments Committee, chaired by the Chair of Trustees, oversees the recruitment process. The election of the Chair follows a separate procedure agreed by the Trustee Board.

The names of trustees who have served during the year are listed on page 3. The Board meets at least four times a year and is supported by a network of sub-committees covering Funding, Governance, IT, Research and Campaigns, and Equality and Diversity.

Trustees are normally elected for a three-year term and may serve for a maximum of six years.

The organisation's activities are coordinated from its offices in Redhill and Banstead.

Trustee induction and training

New trustees receive a comprehensive induction, which includes:

- An overview of their legal responsibilities under charity and company law.
- The charity's Memorandum and Articles of Association.
- Committee structures and decision-making processes.
- The business plan and recent financial performance.

They also meet with key staff and fellow trustees. Trustees are encouraged to participate in external training opportunities to strengthen their knowledge and effectiveness in the role.

Organisation Structure

Citizens Advice Reigate and Banstead is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux. Membership provides a framework for advice standards, casework management, and performance monitoring. Operating policies are determined independently by the Trustee Board to fulfil the charity's objectives and comply with national membership requirements.

Day-to-day operations are delegated to the Chief Executive, supported by an experienced team of paid staff and volunteers. Decisions are made by the Trustee Board in line with the Strategic and Business Development Plan and are reviewed at least annually.

The Management Team meets regularly to review performance against targets, monitor financial health, and consider matters referred by the Trustee Board. Reports and recommendations are presented to the Board for approval, with implementation overseen by the Chief Executive and staff team. Regular staff, volunteer, and management meetings ensure continued progress against strategic objectives.

STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

Pay and Remuneration of Key Management Personnel

The trustees consider the Board of Trustees and the Management Team (MT) to be the key management personnel of the charity. The MT are remunerated in line with a published grading scale widely used in the voluntary sector. Any changes to the scale are approved by the Trustee Board. The Chief Executive's salary is reviewed and approved separately by the Board, but in line with this policy.

Key Risks and Uncertainties

The trustees are mindful of the risks facing the charity and regularly review these. The most significant risks identified during the year were:

A. Securing sustainable funding – maintaining and growing income streams is critical for sustainability and long-term survival.
B. Increased demand for services – rising demand risks outstripping our capacity to meet client needs, with potential reputational impact.
C. Volunteer recruitment and retention – as with many local Citizens Advice services, it is becoming more challenging to attract and retain suitable volunteers.

Plans and Strategies for Managing These Risks

- A **fundraising strategy** is in development for the next financial year to broaden income generation and build unrestricted reserves, creating a buffer against potential funding cuts.
- **Risk management** is formally reviewed at least quarterly by the Board and the Management Team.
- The trustees ensure that mitigation strategies align with the charity's **strategic objectives** – improving accessibility, enhancing operational efficiency, diversifying funding, and strengthening outreach.

Factors Likely to Affect Financial Performance in 2025/26 and Beyond

- **Funding environment:** Core funding from the Local Authority remains uncertain and subject to wider economic pressures.
- **Shift from grants to contracts:** A move towards commissioning may bring greater security (typically three to five years) but will involve open tendering and increased competition.
- **Political environment:** National developments remain unpredictable and could impact local funding and demand.
- **Sector competition:** As funding tightens, more voluntary sector organisations are expanding into advice provision, increasing competition in our core area of expertise.

OBJECTIVES AND ACTIVITIES

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Reigate and Banstead, through the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress.

Aims, Objectives, Strategies and Activities

Citizens Advice Reigate and Banstead (CARB) provides free, confidential, impartial, and independent advice and information for the benefit of the local community. We also influence policies and practices through research and campaigns, ensuring individuals do not suffer due to lack of knowledge or an inability to express their needs effectively.

We aim to provide the advice people need for the problems they face, while working to improve the policies and practices that affect people's lives. We value diversity, promote equality, and challenge discrimination.

Our **strategic priorities** for the year were:

1. **Accessibility** – ensuring clear information on how to access CARB services; improving Adviceline for clients and volunteers; focusing resources on RBBC clients.
2. **Operational Efficiency** – maximising the effective use of staff and volunteer time; reducing missed appointments; improving first client engagement.
3. **Funding** – building sustainable and diverse income streams to maintain staff resources and meet local demand.
4. **Outreach** – delivering face-to-face advice in community locations to reach those unable to access services digitally.

Ensuring Our Work Delivers Our Aims

We review our aims, objectives, and activities annually. This includes assessing achievements, outcomes, and the impact of key projects. Through this process, the trustees ensure that all activities remain consistent with the charity's objects and strategic priorities.

During the year, our key activities included:

- Delivering cost-effective, person-centred services.
- Reviewing and improving the quality of advice provided to clients.
- Diversifying funding streams to minimise risk.
- Working in partnership with other organisations to improve access to advice, information, and support.

HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT

All our charitable activities are undertaken to deliver public benefit, in line with section 4 of the Charities Act 2011. The trustees confirm they have had due regard to Charity Commission guidance on public benefit when setting the charity's aims and activities.

The principal activity of CARB remains the provision of free, confidential, independent, and

impartial advice to members of the public. Advice is delivered through telephone, email, and webchat, as well as from our offices in Redhill and Banstead.

In addition to generalist advice, CARB provides specialist debt casework and access to pro bono legal appointments through local solicitors.

Service Report 2024/25

Introduction

This year has been one of both challenge and achievement for Citizens Advice Reigate and Banstead. Against a backdrop of continuing financial pressures on households, increasing demand for advice, and rapid changes in the external environment, our service has remained a trusted and vital source of support for local people.

We are proud to have adapted, innovated, and strengthened our work so that everyone in our community can continue to access free, independent, and confidential advice when they need it most. None of this would have been possible without the extraordinary commitment of our staff, volunteers, trustees, and partners, and we are grateful for their dedication throughout the year.

Who We Are

Our mission is simple but powerful: to help build a more caring community by transforming clients' lives—practically, financially, and emotionally. In doing so, we contribute to a healthier, more inclusive Reigate and Banstead.

During 2024/25, our work was guided by four strategic priorities:
- Supporting the most vulnerable members of our community.
- Building sustainability and growth through funding and technology.
- Monitoring performance through data and strong partnerships.
- Ensuring our service is approachable, helpful, and in touch with local needs.

Our Services

We continued to offer a full range of advice services, combining Adviceline, and in-person support across our offices and outreach locations. Our specialist projects debt covering hardship support, housing, energy, and welfare benefits, Macmillan supporting those with cancer and their carers to ensure they get the financial support and benefits they need. This has enabled us to respond to complex and urgent needs across the borough.

This year also saw improvements in how we deliver our services. We restructured Adviceline to reduce waiting times, enhanced our website to make information easier to access, and

strengthened our supervision and quality assurance processes. These steps have helped us provide a more efficient, consistent, and client-focused service.

Case Study – Sarah's Story

Sarah, a single parent, was struggling with rent arrears and at risk of losing her home. She came to us feeling overwhelmed and unsure where to turn. We worked with her to negotiate with her landlord, access local hardship support, and maximise her income through additional benefits. Today, Sarah is back on track with her rent and has the stability she and her children need.

Our Impact in Numbers

Over the past year, we supported 3738 of local residents, helping them to find a way forward with problems that affect their daily lives. We dealt with 11,466 issues which spanned the full breadth of social welfare law, with particular demand for advice on benefits, debt, housing, employment, and family matters. Our top 3 issues included localised social welfare; personal independent payments and council tax reduction.

Our dedicated volunteer team consisting of 42 and 12 paid staff relentlessly provide advice, support, and governance. Their contribution remains the backbone of our service, ensuring we can help so many people despite increasing demand and limited resources.

Research and Campaigns

As well as helping individuals, we have continued to address the root causes of the problems our clients face. By capturing evidence from our casework, we have contributed to local and national campaigns that seek to influence policy and improve systems.

Locally, we have shared insights with Reigate & Banstead Borough Council and Surrey County Council to inform the Poverty Reduction Project and other initiatives. Nationally, our contributions have fed into Citizens Advice campaigns on the cost of living, housing, and energy.

Partnerships and Community Engagement

Partnerships remain at the heart of our approach. In 2024/25, we worked closely with Reigate & Banstead Borough Council, Surrey County Council, Raven Housing Trust, Macmillan and local MPs, as well as playing an active role in voluntary sector networks.

These collaborations allowed us to extend our reach, secure new contracts and funding, and play a strategic role in shaping local responses to poverty and hardship. We are particularly proud of our role in the Borough's Poverty Reduction Project, which is beginning to make a tangible difference in the lives of local residents.

Case Study – A Community Impact Story

A local family facing eviction due to rent arrears was referred to us through a partnership project. By working with the housing team at the Council and Raven Housing Trust, we secured emergency support, stabilised their housing situation, and helped them create a manageable repayment plan. Without this coordinated response, the family could have become homeless.

Quality and Standards

Maintaining the highest standards of advice is central to our work. This year, we improved our Quality of Advice Audit scores and invested in supervision, appraisal, and training for our staff and volunteers. We also overhauled our policies and systems, ensuring that our service remains robust, safe, and well-governed.

Feedback from clients tells us that our service is approachable, trusted, and effective. Many describe the relief they feel when they contact us, knowing that they will be listened to and supported without judgement.

Looking Ahead

As we move into 2025/26, demand for advice is unlikely to lessen. Rising living costs, changes to welfare, and pressures on housing will continue to affect our community. Our priorities will be to:

- Strengthen accessibility, so more people can get help when they need it.
- Expand training and support for volunteers, recognising their central role.
- Invest in digital tools and infrastructure to meet changing needs.
- Work with partners to secure long-term sustainability for our service.

We are determined to continue standing alongside those who need us most, ensuring that no one in Reigate and Banstead has to face their problems alone.

Thank You

Our achievements this year would not have been possible without the extraordinary commitment of our volunteers, staff, and trustees, whose passion and resilience inspire us every day. We are also deeply grateful to our funders and partners, whose support ensures we can continue to deliver this essential service.

Together, we are making a real difference to the lives of people across our community.

FINANCIAL REVIEW

The funding environment for the charity sector remains highly challenging in this period of austerity. Citizens Advice Reigate and Banstead is committed to delivering added value for funders through sound financial management, while ensuring that our services remain aligned to the strategic objectives of stakeholders at both local and national level.

To respond to these pressures, the charity is focused on its four strategic priorities:

- **Accessibility** – maintaining clear and consistent routes for clients to reach our services.
- **Operational Efficiency** – maximising the impact of staff and volunteer time, ensuring our limited resources support as many clients as possible.
- **Funding** – diversifying and strengthening income streams to safeguard the future of the service.
- **Outreach** – reaching those who most need face-to-face support in the community.

We continue to work hard to provide a cost-effective service that genuinely meets the needs of our clients. However, the combination of rising demand and significantly reduced funding resources presents an ongoing challenge for the organisation.

In the reporting period, the charity had a deficit of £20,580 (2023/24: surplus £15,117) from a total income of £487,001 (2023/24: £678,567) and expenditure of £507,581 (2023/24: £663,449). At the year end the charity's total funds stand at £303,960 (2023/24: £324,540) of which £295,923 (2023/24: £250,729) is unrestricted and £8,037 (2023/24: £73,811) is restricted.

Principal Funding Sources

Total income for the year was £487,001, a decrease of £191,566 compared with 2023/24.
The trustees extend their sincere gratitude to Reigate and Banstead Borough Council, whose continued support provides the core funding essential to maintaining the charity's operating capacity.

In addition, we are extremely grateful to the following funders for project-specific support during the year:

- **National Lottery** – funding to sustain our **debt advice service**, which helped over 150 local households manage problem debt and avoid court action.
- **Surrey County Council** – funding for the **Surrey Adviceline**, which handled more than 8,000 calls this year, giving clients faster access to advice.
- **Raven Housing Association** – supporting debt advice for tenants, including a family in Redhill who were able to clear rent arrears and avoid eviction.
- **Nationwide Building Society** – enabling us to provide **specialist housing advice**, including supporting clients at risk of homelessness to secure stable accommodation.
- **The Netherby Trust** – targeted funding for **client support in Merstham**, where we assisted residents with complex benefits and housing issues.
- **National Citizens Advice** – providing support to maintain consistent delivery of **general advice**, ensuring local people receive impartial and high-quality help.
- **Macmillan Cancer Support** – funding our **specialist cancer advice service**, which supported 92 people this year, including clients at end of life who needed urgent help with benefits and housing.

Without the generosity of these funders, we would not have been able to support the numbers of people we did in Reigate and Banstead this year.

Investment Policy

In line with its Memorandum and Articles of Association, the charity has the power to invest surplus funds not immediately required for its purposes. At 31 March 2025, the charity held no such investments.

Reserves Policy

The trustees aim to maintain unrestricted reserves equivalent to at least **three months of operating expenditure**, calculated as an average of running costs against the current annual budget. This policy is reviewed quarterly.

At 31 March 2025, unrestricted reserves stood at £295,923, which is above the three-month minimum threshold and compliant with the agreed reserves policy.

Going Concern

The financial statements have been prepared on a going-concern basis. The charity has secured core funding for the coming year and received commitments from other sources, providing a stable platform from which to operate. The trustees are therefore confident in the charity's ability to continue meeting its obligations as they fall due.

Future Plans

Developing a sustainable service that meets the needs of clients remains the priority for 2025/26. Building on achievements in 2024/25, the charity will:

- **Diversify funding streams** further to reduce reliance on single sources of income, improving resilience and sustainability.
- **Strengthen internal monitoring and evaluation** to better understand service impact, inform continuous improvement, and provide transparent reporting to funders.
- **Enhance value for money** by improving operational efficiency, ensuring resources are targeted where they have the greatest effect, without compromising service quality.
- **Expand outreach capacity** to bring advice services to those in the community who face barriers to digital or office-based support.

These plans align directly with our **strategic priorities** of Accessibility, Operational Efficiency, Funding, and Outreach, ensuring that the charity continues to deliver high-quality, client-focused services in an increasingly challenging financial environment.

Statement of Trustees' Responsibilities

The trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company and charity law require the trustees to prepare financial statements for each financial year. The trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Company law requires the trustees not to approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its surplus or deficit for that period. In preparing the financial statements, the trustees are required to:

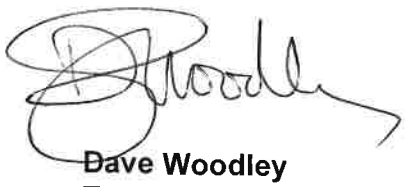
- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.
-

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions, and which disclose with reasonable accuracy at any time its financial position, enabling them to ensure that the financial statements comply with the Companies Act.

They are also responsible for safeguarding the assets of the charitable company and for taking reasonable steps to prevent and detect fraud and other irregularities. Where applicable, the trustees are also responsible for the maintenance and integrity of the corporate and financial information included on the charity's website.

In preparing this report, the trustees have taken advantage of the small companies' exemptions provided by section 415A of the Companies Act 2006.

The annual report was approved by the trustees of the charity on 15 December 2025 and signed on its behalf by



Dave Woodley
Trustee



James Watts
Trustee

Independent Examiner's Report to the Trustees of Citizens Advice Reigate and Banstead Limited

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2025, set out on pages 15 to 26.

Responsibilities and basis of report

As the Charity's Trustees of the Company, (who are also the Directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Act), and the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the accounts of the Charity 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 all applicable Directions given by the Charity Commission under section 145(5)b of the 2011 Act.

Independent Examiner's statement

As the Charity's income exceeded £250,000 an examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, 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 my examination which give me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Act and section 386 of the Companies Act 2006; and
- that the accounts do not accord with these records; or
- that the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in Charities (Accounts and Reports) Regulations 2008 and comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the accounts show a 'true and fair' view, which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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.

Signed:  Date: 15 December 2025

David Wheeler FCCA
Cheeld Wheeler & Co
Chartered Certified Accountants
Redhill Chambers
2d High Street
Redhill
Surrey
RH1 1RJ

Citizens Advice Reigate and Banstead Limited

STATEMENT OF FINANCIAL ACTIVITIES
Including income and expenditure account
For the year ended 31 March 2025

	Notes	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
		£	£	£	£	£	£
Income from:							
Charitable activities	2	166,075	309,514	475,589	129,623	534,787	664,410
Donations and legacies	3a	3,875	-	3,875	5,926	-	5,926
Investment income	3b	7,537	-	7,537	8.230	-	8,230
Total income		177,487	309,514	487,001	143,779	534,787	678,566
Expenditure on:							
Charitable activities	4	(131,122)	(374,054)	(505,176)	(60,119)	(601,697)	(661,816)
Governance costs		(1,172)	(1,233)	(2,405)	(635)	(998)	(1,633)
Total expenditure		(132,294)	(375,287)	(507,581)	(60,754)	(602,695)	(663,449)
Net income/(expenditure)		45,193	(65,774)	(20,580)	83,025	(67,908)	15,117
Transfers between funds		-	-	-	(14,972)	14,972	-
Net movement in funds		45,193	(65,774)	(20,580)	68,053	(52,936)	15,117
Reconciliation of funds:							
Total funds b/f 1st April 2024	12	250,729	73,811	324,540	182,676	126,747	309,423
Total funds c/f 31 March 2025	12	295,922	8,037	303,960	250,729	73,811	324,540

The statement of financial activities includes all gains and losses in the year. All income and expenditure derive from continuing activities.

The notes on pages 15 to 26 form part of these financial statements.

Citizens Advice Reigate and Banstead Limited

BALANCE SHEET

As at 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 £	2024 £
Fixed assets					
Tangible assets	8	-	-	-	-
Current assets					
Debtors	9	30,050	0	30,050	28,501
Cash at bank and in hand		277,015	8,037	285,052	320,979
		307,065	8,037	315,102	349,480
Liabilities Creditors: amounts falling due within one year	10	(11,142)	-	(11,142)	(24,940)
Total net assets		295,923	8,037	303,960	324,540
Funds of the charity					
Unrestricted & designated funds	12	295,923	-	295,923	250,729
Restricted funds	12	-	8,037	8,037	73,811
Total charity funds		295,923	8,037	303,960	324,540

These financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006.

For the financial year ended 31st March 2025, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of Companies Act 2006 with respect to the maintenance of accounting records and the preparation of accounts.

The financial statements on pages 15 to 26 were approved by the trustees on 15 December 2025, and signed on their behalf by:

Dave Woodley
Trustee

James Watts
Trustee

Company Number: 1104970

The notes on pages 15 to 26 form part of these financial statements.

Citizens Advice Reigate and Banstead Limited
CASH FLOW STATEMENT
For the year ended 31 March 2025

	Notes		2025	2024
			£	£
Cash flows from operating activities:				
Net cash provided by operating activities	13		(43,464)	4,544
Cash flows from investing activities:				
Interest income	13		7,537	8,230
Net cash provided by financing activities				
Decrease in cash and cash equivalents in the reporting period			(35,927)	12,774
Cash and cash equivalents at the beginning of the reporting period			320,979	308,205
Cash and cash equivalents at the end of the reporting period			285,052	320,979

The notes on pages 15 to 26 form part of these financial statements.

The charity is a private company, limited by guarantee, registered in England and Wales. The company's registered office address is as shown on page 3.

The charitable company constitutes a public benefit entity as defined by FRS 102.

1 Accounting Policies

1.1 Basis of preparation

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds are unrestricted funds earmarked 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 company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.3 Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Voluntary income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

1 Accounting Policies (continued)

1.4 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

1.5 Expenditure

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs includes all those overhead costs of office and bureau accommodation, utility services, and other services and costs, which are in support of the activity. They also include those costs not associated with the other two headings and includes costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

1.6 Taxation

The company, being a registered charity with minimal trading income, has been granted exemption from tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

1.7 Going concern

The financial statements have been prepared on the assumption that the charity continues to operate as a going concern. The charity secured core funding for the following financial year plus additional funding from other sources. The trustees are of the opinion that the charity is able to continue to meet its financial obligations as they fall due.

1.8 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Accounting Policies (continued)

1.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.10 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.11 Pensions and retirement benefits

The charity contributed to pension schemes for employees and is operated on a defined contributions basis. The scheme was changed on 1 February 2016 to comply with auto-enrolment regulations. This is open to all eligible employees at any time.

Employer contributions are 6% and employee contributions are 2% of eligible salary. The assets of the individual members' schemes are held separately from those of the company in independently administered funds. The pension cost shown in the accounts for the year represent contributions payable by the company and amounted to £15985 (2023/24 £15305).

2 Income from charitable activities

	Unrestricted £	Restricted £	Total 2025 £	Unrestricted £	Restricted £	Total 2024 £
Government and public authority contracts	166,075		166,075	129,449	-	129,449
Other advisory services		309,514	309,414	174	534,787	534,961
	166,075	309,514	475,589	129.623	534,787	664,410

3 Income from other sources

	Unrestricted £	Restricted £	Total 2025 £	Unrestricted £	Restricted £	Total 2024 £
a. Donations and legacies						
Donations	3,875	-	3,875	5,926	-	5,926
Legacies	-	-	-	-	-	-
b. Investment income						
Bank interest received	7,537	-	**7,537**	8,230	-	**8,230**
	11,412	-	**11,412**	**14,156**	-	**14,156**

4 Expenditure

	Surrey Advice Line	National Lottery Fund	Macmillan	Surrey County Council	Other projects	Total 2025	Total 2024
	£	£	£	£	£	£	£
Direct costs:							
Staff costs	25,390	86,389	91,585	56,543	107,732	367,639	335,103
Support costs:							
Office, It & comms	6,215	4,617	6,256	8,098	6,960	32,146	33,285
Premises & other	2,255	1,441	2,359	2,729	2,600	11,384	11,404
Other partner payments	94,008					94,008	282,024
Charitable activities cost	127,868	92,447	100,199	67,370	117,291	505,176	661,816
Governance costs	419	322	359	980	324	2,404	1,633
Total Expenditure	128,288	92,769	100,558	68,350	117,615	507,581	663,449

5 Net incoming resources for the year

	2025 £	2024 £
This is stated after charging:		
Independent Examiner's remuneration:	1,740	1,620

6 Trustees

During the year no remuneration or benefits for services as a director/trustee have been paid or were payable, directly or indirectly, out of the funds of the charity to any trustee or to any person known to be connected with them. No trustee expenses have been incurred during the year.

7 Employees

	2025	2024
	£	£
Employment costs		
Wages and salaries	336,291	291,433
Social security costs	28,113	21,305
Employer's contribution to defined contribution pension scheme	15,985	15,305
	381,019	328,043

The average number of full-time equivalent employees by function was		
Charitable purposes	7.8	6.1
Management and administration of the charity	2.4	0.6
	---	---
	10.2	6.7
	---	---

No employee received remuneration amounting to more than £60,000 in the period

5 employees received remuneration between £30,001 and £40,000 (2023/24 :4)

8 Fixed Assets

The charity has no fixed assets (2023/24: 0).

9	**Debtors**		**2025**	**2024**
			£	**£**
	Debtors		-	7,223
	Prepayments		-	-
	Accrued income		30,050	21,278
			---	---
			30,050	28,501
			---	---

10	**Creditors:** amounts falling due within one year		**2025**	**2024**
			£	**£**
	Accruals		1,500	11,242
	Other creditors		9,642	13,698
			---	---
			11,142	24,940
			---	---

11 Analysis of net assets between funds

	Unrestricted	Restricted	Total 2025	Unrestricted	Restricted	Total 2024
	£	£	£	£	£	£
Tangible fixed assets	-	-	-	-	-	-
Current assets	307,065	8,037	315.102	265,025	84,455	349,480
Current liabilities	(11,142)	-	(11,142)	(24,940)	-	(24,940)
Total	295,923	8,037	303,960	240,085	84,455	324,540

12 Movement in funds

	At 01-04-24	Incoming resources	Outgoing resources	Transfers	At 31-03-25
Restricted reserves					
The National Lottery	26,825	77,191	(92,769)	-	11,248
Surrey County Council	11,973	-	(10,808)	(1,165)	-
Nationwide Building Society	13,229	-	-	(13,229)	-
The Netherby Trust	11,514	-	(10,811)	(703)	-
Raven Housing Trust	10,269	30,046	(32,053)	-	8,262
Surrey Advice Line	-	103,750	(128,288)	24,538	-
Macmillan	-	98,527	(100,558)	2,032	-
Total restricted funds	73,810	309,514	(375,287)	11,473	19,510
Unrestricted funds					
General funds	221,336	94,500	(68,350)	(11,473)	236,012
Surrey Crisis fund fee	10,875	71,575	(63,943)	-	18,507
DRO fee income	409	-	-	-	409
Donations & legacies	9,209	3,875	-	-	13,084
Investment income	8,901	7,537			16,438
Total unrestricted	250,730	177,487	(132,293)	(11,473)	284,450
Total movements in funds	324,540	487,000	(507,581)	-	303,960

13 Reconciliation of cash flows from operating activities

			2025	2024
			£	£
	Net income/(expenditure)for the reporting period		(20,580)	15,117
	Less: Interest income		(7,537)	(8,230)
	Decrease in debtors		(1,549)	(21,191)
	Decrease in creditors		(13,798)	18,847
	Net cash provided by (used in) operating activities		(43,464)	4,544

14 Related Parties Transactions

National Citizens Advice provided professional indemnity insurance to CARB amounting to £1,104 (2024: £1,104). This is part of the subscription levied.

The charity paid £1,020 during the year ended 31 March 2025 (2024: £1,567) for various insurance services. Insurance of the fabric of the Redhill office building is included in the payments to the landlord. Professional indemnity cover is provided through membership of National Citizens Advice

15 Volunteers

As indicated in the Trustees Report, the volunteers are indispensable to the running of a Citizens Advice service, where they advise the public and administer the service. The volunteers bring skills and experience to the service without which, it could not operate.

CITIZENS ADVICE REIGATE AND BANSTEAD LIMITED

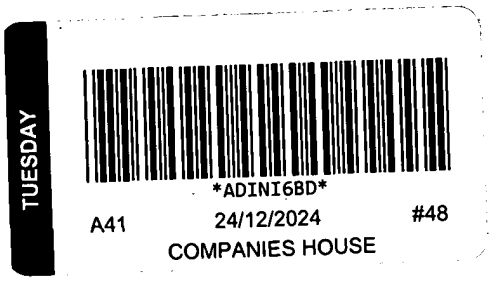
England & Wales - Charity number 1104970

Accounts

Citizens Advice Reigate and Banstead Limited

REPORT AND FINANCIAL STATEMENTS

For the Year Ended 31 March 2024



Company No. 5107133
Charity No. 1104970
Data Protection Number Z9103147
FRN: 617706

Citizens Advice Reigate and Banstead Limited

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Report of the Directors and Trustees

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and financial statements for the year ended 31 March 2024. The provisions of the Statement of Recommended Practice "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), and comply with the Charities Act 2011, the Companies Act 2006 and the Memorandum and the Articles of Association.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Citizens Advice Reigate and Banstead Limited (CARB)
Charity Registration:	1104970
Company Registration:	5107133
Registered Office:	The Horseshoe, Banstead, Surrey SM7 2BQ
Chair:	Les Anderson **(from 17 April 2024)**
	Richard Hoffman **(to 17 April 2024)**
Bank:	HSBC Bank plc

Independent Examiner:

David Wheeler FCCA
Cheeld Wheeler & Co
Chartered Certified Accountants
Redhill Chambers
2d High Street
Redhill
Surrey
RH1 1RJ

Report of the Directors and Trustees

DIRECTORS/TRUSTEES

The following people were directors/trustees of the charity during the year and/or on the date of approval of the report:

DIRECTORS/TRUSTEES	ROLE	DATE APPOINTED	DATE RESIGNED
Leslie Anderson	Acting Chair	17-04-24	
Stephen Jebson	Trustee	26-08-20	
David Woodley	Trustee	02-08-19	
Andrew Wilson	Trustee	14-09-23	
Odile Hounkpatin	Trustee	14-09-23	
Richard Hoffman	Chair	14-05-14	17-04-24
Jan Thornton	Trustee	24-03-18	22-11-23

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
Citizens Advice Reigate and Banstead Limited (CARB) is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2024 the company had 6 Trustees. The Company is governed by its Memorandum and Articles of Association.

The charity commenced operations in 1939 and was incorporated as a company limited by guarantee on 20 April 2004.

Recruitment, appointment of trustees
Trustees, who are also Directors of the Company, are appointed from the local community and must either reside or work in the UK. A Committee made up of Trustees headed by the Chair is established to oversee the process for Board appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair.

Trustees who have held office during the year are listed on page 3. The trustees meet at least 4 times per year. The board is supported by a network of sub-committees, covering Funding, Governance, IT and Research and Campaigns, Equalities and Diversity.

Trustees are elected to the Board for a three-year period and are appointed by the trustee board. Trustees may extend their time up to maximum of 6 years.

The organisation is co-ordinated from its offices in Redhill and Banstead.

Trustee induction and training

New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Organisation Structure

Citizens Advice Reigate and Banstead is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

The Chief Executive of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the trustee board in line with the Strategic and Business Development Plan and are reviewed at least annually.

The Management Team meet to review progress against targets and the Charity's financial position and to discuss issues referred to them by the trustee board. Reports and recommendations are then taken to the full board for approval, and their implementation is organised by the chief executive and the staff team. There are regular staff, volunteer meetings and management team meetings which ensure that progress is being made against targets.

STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

Pay and Remuneration of Key Management Personnel

The trustees consider that the board of trustees and the management team (MT) comprise the key management personnel of the charity. The charity's management team are all paid in accordance with a published scale of grades used in the voluntary sector. Any increases to these published grades are approved by the trustee board. The chief executive's salary is reviewed and approved by the trustee board separately but in line with the policy set out above.

Key risks and Uncertainties

The trustees having had consideration to and mindful of the risk factors for the charity identify the following:

A	Securing funding remains a serious challenge to maintain but to expand our service. We understand that the next few years are critical for us in terms of our sustainability and ultimately our long-term survival, the Trustees are taking this risk very seriously and are responding accordingly
B.	The funding climate is not getting any easier, nor do we expect it to improve any time soon - coupled with this demand for our service is increasing meaning that we risk being unable to carry on meeting our clients' needs and experience reputational risk as a result.
C.	In order that we can continue to deliver it is essential that we maintain our volunteer base. We, along with many other Local Citizens Advice, are finding it harder to attract suitable volunteers.

Trustees plans and strategies for managing these risks.

A.	A fundraising strategy is in development for the next financial year that broadens our approach to income generation, we are working towards building our unrestricted income to allow us to create a cushion should we face further reductions in our funding levels.
B.	Risk management is reviewed and monitored at least quarterly.

Factors that are likely to affect the financial performance or position in 2024/25 and further years:

•	As the service is reliant on core funding from the Local Authority it is subject to volatile and uncertain economic conditions
•	Core funding is currently received from the Local Authority in the form of a an annual grant, we are anticipating a possible move towards a commissioning model in the form of a contract in the future. Contracts generally provide a longer term offer than grants (generally 3-5 years), and contract will no doubt go out to open tender and there is therefore a risk.
•	The political environment remains uncertain, the impact of key national developments is still very much an 'unknown quantity' but has the potential to impact on our position.
•	A possible increased competition in an ever-changing voluntary sector marketplace - we know that the voluntary sector is becoming a much more competitive sector, particularly as funding becomes ever harder to access, as a result we are seeing organisations diversifying their service offer and moving further towards our 'core market'

OBJECTIVES AND ACTIVITIES

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Reigate and Banstead, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims, objectives, strategies, and activities for the year
CARB aims to provide free, confidential, impartial, and independent advice and information for the benefit of the local community and to positively influence the development of research and campaigns activity to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

We aim to provide the advice people need for the problems they face, and to improve the policies and practices that affect people's lives. We value diversity, promote equality and challenge discrimination.

The strategic priorities set for the year were:

1. Accessibility. Clear transparent information dispersed around Reigate and Banstead Borough Council (RBBC) on how people contact CARB. Develop a working 'Adviceline' that provides a good experience for volunteers and advisers. The majority of advice will be digital with face to face where necessary. More focus on RBBC clients, less contribution to clients from other areas.

2. Operational efficiency. Efficient and effective service making best use of staff and volunteer time. Efficiencies investigated and implemented when dealing with lengthy client casework so that resource capacity can be released to engage with more clients. Emphasis on effective first client engagement by preparing clients for appointments and reducing missed appointments.

3. Funding. Continue to seek more sustainable and diverse funding sources sufficient to secure adequate staff resources to operate the service and meet demand from RBBC clients.

4. **Outreach.** Deliver a general advice appointment service in the RBBC community for those who need face to face support.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcomes. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

Our main objectives for the year have been developing our service so that it really meets the needs of the clients we are trying to support. Key activities have included:

•	Making sure our service delivery is cost effective and yet person centred.
•	Continually reviewing, and improving where necessary, the quality of the advice we deliver to all our clients.
•	Diversifying our approach to funding to minimise the risks associated with holding reduced funding streams
•	Continued partnership working with other organisations to help develop initiatives to improve access to quality advice, information and support services.

HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by CARB during the year. The trustees are satisfied that the information provided in the report and financial statements meets the public benefit reporting requirements.

The principal activity of CARB remains the provision of free, confidential, independent, and impartial advice and information for members of the public. Advice was provided through telephone, email, and webchat and through permanent offices in Redhill and Banstead
In addition to generalist advice CARB also provided specialist debt casework. We also utilised solicitors who offered pro bono legal appointments.

ACHIEVEMENTS AND PERFORMANCE

Advice and Information Services

The main areas of charitable activity are:

1	The provision of general advice and information services
2	The provision of specialist advice and casework services in the debt category of social welfare law
3	The provision of specialist advice and support in benefits for Macmillan cancer patients

Throughout the year we have continued to offer Advice and Information in the following ways

1	Face to face appointments, drop in – during the year we have been open 5 days a week across our 2 offices. An initial assessment takes place ensuring that clients are dealt with in the most appropriate way, urgent issues are responded to and clients are not turned away.

2	Advice Line – participation is continuing as part of a Surrey wide telephone service. The line is covered on a rota basis between the hours of 10.00am and 4.00pm from Monday to Friday. Outside of these times there is an automated advice service 24 hours a day.
3	Full advice – General and specialist advice through our team of trained advisers and paid staff.
4	Outreach - a general advice appointment service in the RBBC community for those who need face to face support.

In addition to general advice, the following specialist services are provided:

1	Specialist debt advice funded by the National Lottery.
2	Specialist welfare benefits advice funded through Macmillan and CA Hampshire with the aim of maximising benefits for those suffering with cancer and end of life care.

Contribution of Volunteers and Paid Staff

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate. Throughout 2023/24 the service employed 14 paid workers (11.93 FTEs) and 48 volunteers together delivering 3 specialist projects, and the core service.

Volunteers represent the indispensable core of the service for without them there would not be a Citizens Advice service. The volunteers contribute, on average, 210 hours per week. This may be expressed as an annualised value of £138,000 - £151,200. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained can assist individuals to return or enter employment. During 2023/24 5 volunteers left to take up external work.

It is our intention to consistently monitor our approach to recruitment sources and training, to provide an accessible and welcoming place to volunteer.

ACHIEVEMENTS AND PERFORMANCE (continued)

Who used and benefited from our services?

During the reporting year 3325 clients benefited from the services of Citizens Advice Reigate and Banstead, 63% of our clients were female and 46% had either a long-term health issue or were disabled. We supported people on 11906 issues with Benefit and tax credits, Benefits and Universal credit, Charitable support and food banks, Consumer and Debt were our top 5 issues.

The service achieved £1,032,542 in financial outcomes for our clients. Nearly £300,000 of debts were written off on behalf of clients.

Factors Affecting the Achievement of Objectives

Maintaining sufficient funding to continue delivering the service remains a continual challenge. We are making sure that we invest in fundraising and continue to diversify our approach to ensure we are delivering the most cost-effective service we possibly can. This isn't about simply cutting costs, it is about delivering a service that genuinely meets clients' needs to make us as cost effective as possible.

The complexity of the issues that clients are facing, and the additional challenges that clients are experiencing, places additional demands on the service. The support networks that were previously in place for people are changing and we are asked to offer support that falls outside the remit of direct advice. Where people are vulnerable, it is essential that we offer support in a person-centred way and whilst necessary this can be resource intensive.

FINANCIAL REVIEW

The availability of funding in the charity sector remains difficult in a period of austerity. The charity is focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level.

The charity is working hard to deliver a cost-effective service that genuinely meets the needs of our clients. It remains a challenging prospect to meet the increasing demand with significantly reduced funding resources.

In the reporting period, the charity had a surplus of £15,117 (2022/23: (£2,247) from a total income of £678,567 (2022/23: £350,838) and expenditure of £663,449 (2022/23: £353,085). At the year end the charity's total funds stand at £324,540 (2022/23: £309,423) of which £250,729 (2022/23: £182,676) is unrestricted and £73,811 (2022/23: £126,747) is restricted.

Principal Funding Sources

The total income for the year of £678,567 represents a net increase of £327,729 compared to 2022/23. This increase was principally due to the Adviceline contract (£311,250). The trustees extend their sincere gratitude to Reigate and Banstead Borough Council who continue to support the key (core) operating capacity of the charity.

Project specific funding was gratefully received from:
National Lottery – Debt advice
Surrey County Council – Delivery of Surrey Adviceline
Raven Housing - for delivering debt advice to tenants of Raven Housing Association
Nationwide Building Society – provision of housing advice
The Netherby Trust – client support in Merstham
National Citizens Advice – general advice and support
MacMillan – advise for those at end of life, or long term cancer issues

We would not be able to support the numbers of people in Reigate and Banstead without their support.

Investment Policy

Under its Memorandum and Articles of Association and in furtherance of its objects and for no other purposes, the Company has the power to invest the monies of the
Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being, be imposed or required by law. CARB did not hold any such investments at the year end.

Reserves Policy

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined to aim that 'minimum free' reserves equivalent to at least 3 months operating expenditure should be maintained. The value of this will be calculated using an average of three months running costs based on the current annual budget. This is reviewed on a quarterly basis. At 31 March 2024 unrestricted reserves stood at £250,729 which is more than 3 months unrestricted operating expenditure and in compliance with the reserves policy.

Going Concern

The financial statements have been prepared on the assumption that the charity continues to operate as a going concern. The charity has secured core funding for the following financial year plus additional funding from other sources. The trustees are of the opinion that the charity is able to continue to operate and meet its financial obligations as they fall due.

FUTURE PLANS

Developing a sustainable service that meets the needs of our clients remains a priority of the trustee board for 2024/25. The charity will build on the work completed in the previous financial year to develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to client needs.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer, whilst never compromising on the high-quality service that our clients expect and deserve.

During the year 2024/25 we will improve our internal monitoring mechanisms ensuring that we have a clear understanding of each element of the service, the benefits of that are many - we can ensure that we are achieving as much as we can possibly achieve and delivering an excellent service to our clients and our funders, and we can also understand our business offer and can market our service accordingly.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees and are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company and charity law require the trustees and directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Company law requires that the trustees and directors must not approve the financial statements unless they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the charitable company for that period. In preparing those financial statements, the trustees are required to:

a. select suitable accounting policies and then apply them consistently;
b. make judgements and estimates that are reasonable and prudent;
c. state whether applicable accounting standards have been followed subject to any material departures disclosed and explored in the financial statements;
d. prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business;
e. that the trustees and directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the charity and that enables them to ensure that the financial statements comply with the Companies Act;
f. that the trustees and directors are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities; and that, where appropriate the trustees and directors are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website.

In preparing this report, the Trustees have taken advantage of the small company's exemptions provided by section 415A of the Companies Act 2006.

The annual report was approved by the trustees of the charity on 20/12/24 and signed on its behalf by

pp

Les Anderson
Chair of Trustees

Independent Examiner's Report to the Trustees of Citizens Advice Reigate and Banstead Limited

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2024, set out on pages 16 to 25.

Responsibilities and basis of report
As the Charity's Trustees of the Company, (who are also the Directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Act), and the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the accounts of the Charity 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 all applicable Directions given by the Charity Commission under section 145(5)b of the 2011 Act.

Independent Examiner's statement
As the Charity's income exceeded £250,000 an examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, 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 my examination which give me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Act and section 386 of the Companies Act 2006; and
- that the accounts do not accord with these records; or
- that the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in Charities (Accounts and Reports) Regulations 2008 and comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the accounts show a 'true and fair' view, which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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.

Signed: David Wheeler Date: 27 December 2024

David Wheeler FCCA
Cheeld Wheeler & Co
Chartered Certified Accountants
Redhill Chambers
2d High Street
Redhill
Surrey RH1 1RJ

Citizens Advice Reigate and Banstead Limited
STATEMENT OF FINANCIAL ACTIVITIES
Including income and expenditure account
For the year ended 31 March 2024

	Notes	Unrestricted Funds	Restricted Funds	Total 2024	Unrestricted Funds	Restricted Funds	Total 2023
		£	£	£	£	£	£
Income from:							
Charitable activities	2	129,623	534,787	664,410	115,060	229,860	344,920
Donations and legacies	3a	5,926	-	5,926	5,257	222,041	5,257
Investment income	3b	8.230	-	8,230	661	-	661
Total income		143,779	534,787	678,566	120,978	229,860	350,838
Expenditure on:							
Charitable activities	4	(60,119)	(601,697)	(661,816)	(113,805)	(237,600)	(351,405)
Governance costs		(635)	(998)	(1,633)	(544)	(1,136)	(1,680)
Total expenditure		(60,754)	(602,695)	(663,449)	(114,349)	(238,736)	(353,085)
Net income/(expenditure)		83,025	(67,908)	15,117	6,629	(8,876)	(2,247)
Transfers between funds		(14,971)	14,971	-	3,395	(3,395)	-
Net movement in funds		68,054	(52,936)	15,117	10,024	(12,271)	(2,247)
Reconciliation of funds:							
Total funds b/f							
1st April 2023	12	182,676	126,747	309,423	172,652	139,018	311,670
Total funds c/f 31 March 2024	12	250,730	73,810	324,540	182,676	126,747	309,423

The statement of financial activities includes all gains and losses in the year. All income and expenditure derive from continuing activities.

The notes on pages 16 to 25 form part of these financial statements.

Citizens Advice Reigate and Banstead Limited
BALANCE SHEET
As at 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 £	2023 £
Fixed assets					
Tangible assets	8	-	-	-	-
Current assets					
Debtors	9	-	28,501	28,501	7,310
Cash at bank and in hand		265,025	55,954	320,979	308,205
		265,025	84,455	349,480	315,515
Liabilities Creditors: amounts falling due within one year	10	(24,940)	-	(24,940)	(6,092)
Total net assets		240,085	84,455	324,540	309,423
Funds of the charity					
Unrestricted & designated funds	12	240,085	-	240,085	182,676
Restricted funds	12	-	84,455	84,455	126,747
Total charity funds		240,085	84,455	324,538	309,423

These financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006.

For the financial year ended 31st March 2024, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of Companies Act 2006 with respect to the maintenance of accounting records and the preparation of accounts.

The financial statements on pages 16 to 25 were approved by the trustees on 20 December 2024, and signed on their behalf by:

Signature: 

Trustee Name: James Watts

Date: 20/12/24

Signature: 

Trustee Name: Andrew Wilson

Date: 20/12/2024

Company Number: 1104970

The notes on pages 16 to 25 form part of these financial statements.

Citizens Advice Reigate and Banstead Limited
CASH FLOW STATEMENT
For the year ended 31 March 2024

	Notes		2024	2023
			£	£
Cash flows from operating activities:				
Net cash provided by operating activities	13		4,545	(293)
Cash flows from investing activities:				
Interest income	13		8,230	661
Net cash provided by financing activities				
Increase in cash and cash equivalents in the reporting period			12,775	368
Cash and cash equivalents at the beginning of the reporting period			308,205	307,837
Cash and cash equivalents at the end of the reporting period			320,980	308,205

The notes on pages 16 to 25 form part of these financial statements.

The charity is a private company, limited by guarantee, registered in England and Wales. The company's registered office address is as shown on page 3.

The charitable company constitutes a public benefit entity as defined by FRS 102.

1 Accounting Policies

1.1 Basis of preparation

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds are unrestricted funds earmarked 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 company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.3 Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Voluntary income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

1.4 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

1 Accounting Policies (continued)

1.5 Expenditure

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs includes all those overhead costs of office and bureau accommodation, utility services, and other services and costs, which are in support of the activity. They also include those costs not associated with the other two headings and includes costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

1.6 Taxation

The company, being a registered charity with minimal trading income, has been granted exemption from tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

1.7 Going concern

The financial statements have been prepared on the assumption that the charity continues to operate as a going concern. The charity secured core funding for the following financial year plus additional funding from other sources. The trustees are of the opinion that the charity is able to continue to meet its financial obligations as they fall due.

1.8 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1 Accounting Policies (continued)

1.10 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.11 Pensions and retirement benefits

The charity contributed to pension schemes for employees and is operated on a defined contributions basis. The scheme was changed on 1 February 2016 to comply with auto-enrolment regulations. This is open to all eligible employees at any time.

Employer contributions are 6% and employee contributions are 2% of eligible salary. The assets of the individual members' schemes are held separately from those of the company in independently administered funds. The pension cost shown in the accounts for the year represent contributions payable by the company and amounted to £13,188 (2022/23 £14,730).

2 Income from charitable activities

	Unrestricted £	**Restricted £**	**Total 2024 £**	Unrestricted £	Restricted £	Total 2023 £
Government and public authority contracts	129,449	-	129,449	115,060	50,000	165,060
Other advisory services	174	534,787	534,961	0	179,860	169,100
	129.623	534,787	664,410	115,060	229,860	344,920

3 Income from other sources

	Unrestricted £	**Restricted £**	**Total 2024 £**	Unrestricted £	Restricted £	Total 2023 £
a. Donations and legacies						
Donations	5,926	-	5,926	257	-	257
Legacies	-	-	-	5,000	-	5,000
b. Investment income						
Bank interest received	8,230	-	**8,230**	661	-	661
	14,156	-	**14,156**	5,918	-	5,918

4 Expenditure

	Surrey Advice Line	National Lottery Fund	Macmillan	Surrey County Council	Other projects	Total 2024	Total 2023
	£	£	£	£	£	£	£
Direct costs:							
Staff costs	28,935	91,905	42,271	55,644	116,349	335,103	303,796
Support costs:							
Office, It & comms	4,289	4,792	6,391	2,587	15,226	33,285	30,746
Premises & other	1,634	1,755	1,543	960	5,512	11,404	16,863
Other partner payments	282,024					282,024	
	---	---	---	---	---	---	---
Charitable activities cost	316,882	98,451	50,204	59,191	137,087	661,816	351,405
Governance costs	216	233	165	140	879	1,633	1,680
	---	---	---	---	---	---	---
Total Expenditure	317,098	98,684	50,370	59,331	137,966	663,449	353,085
	---	---	---	---	---	---	---

5 Net incoming resources for the year

	2024 £	2023 £
This is stated after charging:		
Independent Examiner's remuneration:	1,620	1,680

6 Trustees

During the year no remuneration or benefits for services as a director/trustee have been paid or were payable, directly or indirectly, out of the funds of the charity to any trustee or to any person known to be connected with them. No trustee expenses have been incurred during the year.

7 Employees

	2024	2023
	£	£
Employment costs		
Wages and salaries	291,433	270,312
Social security costs	21,305	18,755
Employer's contribution to defined contribution pension scheme	15,305	14,729
	---	---
	328,043	303,796
	---	---

The average number of full-time equivalent employees by function was		
Charitable purposes	6.1	5.9
Management and administration of the charity	0.6	0.6
	---	---
	6.7	6.5

No employee received remuneration amounting to more than £60,000 in the period
In the year a new Chief Executive Officer was appointed. This led to 3 months where both the legacy and the new Chief Executive Officer were being paid as part of the handover.

4 employees received remuneration between £30,001 and £35,000 (2022/23 :2)

The charity paid £1007 during the year ended 31 March 2024 (20022/23: £961) for various insurance services. Insurance of the fabric of the Redhill office building is included in the payments to the landlord. Professional indemnity insurance cover is provided through membership of National Citizens Advice amounting to £1062 (2022/23: £1,068)

8 Fixed Assets

The charity has not fixed assets (2022/23: 0).

9	**Debtors**		2024 £	2023 £
	Debtors		7,223	-
	Prepayments		-	560
	Accrued income		21,278	6,750
			28,501	7,310

10	**Creditors:** amounts falling due within one year		2024 £	2023 £
	Accruals		11,242	-
	Other creditors		13,698	6,092
			24,940	6,092

11 Analysis of net assets between funds

	Unrestricted	Restricted	Total 2024 £	Unrestricted	Restricted	Total 2023
	£	£	£	£	£	£
Tangible fixed assets	-	-	-	-	-	-
Current assets	265,025	84,455	349,480	187,753	127,762	314,515
Current liabilities	(24,940)	-	(24,940)	(5,077)	(1,015)	(6,092)
Total	240,085	84,455	324,540	182,676	126,747	309,423

12 Movement in funds

	At 01-04-23	Incoming resources	Outgoing resources	Transfers	At 31-03-24
Restricted reserves					
The National Lottery	30,914	94,597	(98,686)		26,825
Surrey County Council	50,000	21,304	(59,331)		11,973
Nationwide Building Society	20,833	7,500	(15,104)		13,229
The Netherby Trust	10,000	30,000	(28,486)		11,514
Raven Housing Trust	-	28,890	(18,621)		10,269
National Citizens Advice	15,000		(15,000)		-
Surrey Advice Line	-	311,250	(317,098)	5,848	-
Macmillan	-	41,246	(50,369)	9,123	-
Total restricted funds	126,747	534,787	(602,695)	14,971	73,810
Unrestricted funds					
General funds	173,201	100,100	(36,994)	(14,971)	221,336
Surrey Crisis fund fee	686	33,949	(23,760)		10,875
DRO fee income	294	115			409
Donations & legacies	7,824	1,385			9,209
Investment income	671	8,230			8,901
Total unrestricted	182,676	143,779	(60,754)	(14,971)	250,730
Total movements in funds	309,423	678,566	(663,449)	-	324,540

13 Reconciliation of cash flows from operating activities

			2024	2023
			£	£
	Net income/(expenditure)for the reporting period		15,117	(2,247)
	Less: Interest income		(8,230)	(661)
	Decrease in debtors		(21,191)	(931)
	Increase in creditors		18,848	3,546
	Net cash provided by (used in) operating activities		4,545	(293)

14 Related Parties

National Citizens Advice provided professional indemnity insurance to CARB amounting to £5m . This is part of the subscription levied. There were no other related party transactions during the year.

The charity paid £1,567 during the year ended 31 March 2024 (2023: £961) for various insurance services. Insurance of the fabric of the Redhill office building is included in the payments to the landlord. Professional indemnity cover is provided through membership of National Citizens Advice amounting to £1,009 (2023: £1,068).

15 Volunteers

As indicated in the trustees report, the volunteers are indispensable to the running of a Citizens Advice service, where they advise the public and administer the service. The volunteers bring skills and experience to the service without which, it could not operate.

CITIZENS ADVICE REIGATE AND BANSTEAD LIMITED

England & Wales - Charity number 1104970

Accounts

Citizens Advice Reigate and Banstead Limited

Financial Statements

Year ended 31 March 2023

Registered Charity Number: 1104970

Company Number: 5107133

Data Protection Registration Number: Z9103147

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A06 29/07/2023 #26
COMPANIES HOUSE

Citizens Advice Reigate and Banstead Limited

Financial Statements

Year ended 31 March 2023

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Report of the Directors and Trustees

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and financial statements for the year ended 31 March 2023. The provisions of the Statement of Recommended Practice "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), and comply with the Charities Act 2011, the Companies Act 2006 and the Memorandum and the Articles of Association.

1. REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Citizens Advice Reigate and Banstead Limited (CARB)
Charity Registration:	1104970
Company Registration:	5107133
Registered Office:	The Horseshoe, Banstead, Surrey SM7 2BQ
Chair:	Richard Hoffman
Bank:	HSBC UK Bank plc
Independent Examiner:	David Wheeler FCCA Cheeld Wheeler & Co Chartered Certified Accountants Redhill Chambers 2d High Street Redhill Surrey RH1 1RJ

Report of the Directors and Trustees

2. DIRECTORS/TRUSTEES and COUNCIL REPRESENTATIVE

The following people were directors/trustees of the charity during the year and/or on the date of approval of the report:

DIRECTORS/TRUSTEES	ROLE	DATE APPOINTED	DATE RESIGNED
Geoffrey Leslie Anderson	Trustee	26-08-20	
David Blayney	Trustee	16-05-12	13-02-23
Richard Hoffman	Chair	14-05-14	
Stephen Jebson	Trustee	26-08-20	
Veronica Mihai	Trustee	26-08-20	13-02-23
Jan Thornton	Trustee	24-03-18	
David Woodley	Trustee	21-08-19	
Femi Yusoof	Trustee	21-08-19	13-02-23

REIGATE & BANSTEAD BOROUGH COUNCIL REPRESENTATIVE	
Cllr Simon Parnall	Ward: Chipstead, Kingswood and Woodmansterne

3. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Citizens Advice Reigate and Banstead Limited (CARB) is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2023 the company had 5 Trustees (2022: 8) and 9 members (2022:13). The Company is governed by its Memorandum and Articles of Association.

The charity commenced operations in 1939 and was incorporated as a company limited by guarantee on 20 April 2004.

Recruitment, appointment of trustees

Trustees, who are also Directors of the Company, are appointed from the local community and must either reside or work in the UK. A Committee made up of Trustees headed by the Chair is established to oversee the process for Board appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair.

Report of the Directors and Trustees

3. STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

Organisational structure

CARB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policies of the charity. The Trustees carry the ultimate responsibility for its conduct and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet quarterly and delegate the day-to-day operation of the organisation to senior operational management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

CARB fully updated its Information Assurance Policy in July 2022 in line with Citizen's Advice guidance. The Trustee Board is satisfied that CARB is compliant with that policy and an acceptable level of risk has been achieved. RAIDs (Risks, Assumptions, Issues and Dependency) reviews are undertaken.

Pay policy for senior staff

The CEO and the advice service manager constitute the key management personnel of the company. The pay and remuneration of the CEO is set at a rate significantly below market rates for equivalent roles because of lack of available funding for non-advice-giving roles. The pay and remuneration of the advice service manager is reviewed annually by the trustees having regard to their performance and market rates for equivalent roles.

Related parties

CARB is a member of Citizens Advice (CiTA), the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and government departments on behalf of clients. Where one of the trustees is a trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Major risks

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, CARB is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Report of the Directors and Trustees

3. STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

Major risks (continued)

Included in external risks is the loss of funding. The effects of this have been minimised by procedures in place which have resulted in funding being secured from wider sources and costs adjusted as far as possible to match income. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

4. OBJECTIVES AND ACTIVITIES

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Reigate and Banstead, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims, objectives, strategies, and activities for the year

CARB aims to provide free, confidential, impartial, and independent advice and information for the benefit of the local community and to positively influence the development of research and campaigns activity to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

The strategic priorities set for the year were:

1. Accessibility. Clear transparent information dispersed around RBBC on how people contact CARB. Develop a working 'Adviceline' that provides a good experience for volunteers and advisers. The majority of advice will be digital with face to face where necessary. More focus on RBBC clients, less contribution to clients from other areas.

2. Operational efficiency. Efficient and effective service making best use of staff and volunteer time. Efficiencies investigated and implemented when dealing with lengthy client casework so that resource capacity can be released to engage with more clients. Emphasis on effective first client engagement by preparing clients for appointments and reducing missed appointments.

3. Funding. Continue to seek more sustainable and diverse funding sources sufficient to secure adequate staff resources to operate the service and meet demand from RBBC clients.

Report of the Directors and Trustees

4. OBJECTIVES AND ACTIVITIES (continued)

Aims, objectives, strategies, and activities for the year (continued)

4. Outreach. Deliver a general advice appointment service in the RBBC community for those who need face to face support. Video enabled service with specialist advisers where needed in the community.

5. Agility. Develop partnerships and pursue cost-free spaces where staff and volunteers can work together to improve and develop their advice skills to bring about service excellence and achieve volunteer comradeship leading to increased volunteer recruitment and engagement. Eliminate all paper storage by 31 March 2023 to maximise the opportunities from being agile.

6. **Leadership succession**. Planning and financing for future leadership change

Public benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by CARB during the year. The trustees are satisfied that the information provided in the report and financial statements meets the public benefit reporting requirements.

The principal activity of CARB remains the provision of free, confidential, independent, and impartial advice and information for members of the public. Advice was provided through telephone, email, and webchat and through permanent offices in Redhill and Banstead

In addition to generalist advice CARB also provided specialist debt casework and welfare benefits advisory services. A panel of 3 (2022: 3) solicitors offered pro bono legal appointments.

Contribution of volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

43 (2022: 48) volunteers contributed 190 (2022: 222) hours per week to CARB during the year. The economic value of this help is estimated at £217,030 (2022: £230,700), (local salary scales – not Outer London), in respect of the year 2022-23.

Charitable activities

CARB had reduced capacity because some targeted funding had either ended by the start of the year, or concluded during the year, and led directly to a reduction in the number of skilled staff which adversely affected the number of clients we were able to support compared with previous years. Nonetheless, CARB achievements include:

Report of the Directors and Trustees

5. ACHIEVEMENTS AND PERFORMANCE

Clients

- We helped 3,147 clients (2022: 5,562) with 12,705 issues (2022: 18;358). The decrease in client numbers is largely due to the ending of funding for Universal Credit: Help to Claim; the ending of funding for a paid supervisor; together with a reduction in the number of volunteers. A summary of client issues is shown on page 11.

- We assisted vulnerable clients by outreach activities around the Borough, steadfastly supporting our clients throughout the year, without any pause in service, despite challenges including:
  - various iterations of 'back to office' rotas after the easing of lockdown restrictions and incremental staff reductions,
  - the Redhill office move mid-year to premises requiring considerable refurbishment, the loss of skilled and long serving staff,
  - uncertainties of funding.

Partnerships

- We continued to work with local community organisations. We received referrals from, and made client referrals to, organisations as appropriate. We assisted client applications for assistance through the SCC Surrey Crisis Fund and other charities; we made referrals to local food banks, and for grants from other charitable providers to assist some of our most vulnerable clients. We worked with RBBC to distribute fuel poverty payments and Household Support supermarket vouchers to those in need. We attended community hubs and other local centres to meet with clients to provide face to face advice in person where it was most needed.

Operational team

- Despite the challenges, the morale and spirits of our operational team remained high, even as colleagues left the service and could not be replaced as funding ended. The team worked with enduring commitment when rotas were changed in response to office closures 2 days a week from 01 January 2023 arising from funding shortages. Our team prioritised service to our clients and worked with agility operating from home or office or outreach as conditions changed. The team showed resilience & endurance throughout the worsening circumstances and funding prospects

- Our operational team worked with skill and compassion as we supported clients in great distress and despair, facing housing hardships such as homelessness, evictions and threatened homelessness; clients displaying considerable anxiety as the cost-of-living increases caused hardship and income shortfalls such that household budgets could not be balanced; clients experiencing heightened and acute mental ill-health as their debts mounted and spiralled out of control; clients denied access to incapacity benefits and bewildered by the appeal process; clients without 'leave to remain' and 'not entitled to public funds' street-homeless and destitute with chronic mental ill-health.

Report of the Directors and Trustees

4. ACHIEVEMENTS AND PERFORMANCE (continued)

Operational team (continued)

- We continued to develop our expertise through training and development of the operational team to enable them to help clients with the increasing length and complexity of client advice needed on welfare benefits, debt, and housing issues. We hold two full day operational team Training Days each year and held a Staff 'Away Day' on 15 March 2023, to review our operational procedures. Training of staff and volunteers is a priority; a dedicated Training Supervisor oversees all training and mentors' new recruits.

- Two staff employed as trainee debt case-workers advisers in 2021-22 became qualified Advisers and have been promoted to debt supervisors from 01 April 2023.

- From the outset of its introduction in 2021-22, CARB participated in the Kickstart Scheme introduced by the Department of Work and Pensions to fund 6 months' salary costs of employing young people under age 25 years who had been claiming Universal Credit. During the year ended 31 March 2023, CARB provided meaningful employment with training and development for one young person (2022: 8 people).

- The operational team responded in a flexible, supportive, and helpful way to the new office in Redhill. Several of the team dedicated part of a weekend to voluntarily paint the new premises.

Sustainability and agility

- Our sustainability initiatives & strategies continued during the year. 9,790 (2022: 7,675) historic client files and 375 (2022: 0) internal files had been scanned into our digital client record system and the original document shredded by 31 March 2023. CARB now operates a paperless filing regime. Many of the mobile phone contracts were terminated during the year and most staff and volunteers now operate the Webex phone system. The new Redhill office has been entirely furnished with pre-used office desks and chairs either independently donated or purchased from the Red Cross. All office waste is recycled. Purchasing of office and other supplies is on a 'just in time basis' to eliminate over-purchasing. This has resulted in a more agile organisation which facilitates decision making and situational responses.

Equality, diversity, and inclusion

Our values are clear. Equality, diversity, and inclusion is at the heart of all we do.

Funding and operational targets

- A difficult year with some grants ending and the associated staff no longer employed by CARB. We continue to search and apply for diverse funding from a range of sources to secure funding that we can deploy, to recruit and employ staff to meet growing client demand.

Report of the Directors and Trustees

5. ACHIEVEMENTS AND PERFORMANCE (continued)

Funding and operational targets (continued)

- We completed year 1 and continued into year 2 of 5-year funding from The National Lottery. This funding expires 31 July 2026 and enabled the employment of 3 debt caseworkers or/and their replacements to be continued during the year.

- The 2-year funding from Nationwide Building Society received during 2021-22 enabled us to continue to employ part-time specialist housing advice supervisors.

- The third year of the Netherby Trust grant ended 30 April 2022. CARB is grateful that Netherby Trust have provided a new 2-year grant commencing 01 August 2022 which has enabled us to continue to provide advice services and continued support of clients living or working in Merstham.

- We completed the first year of a three year-contract for delivering debt advice to tenants of Raven Housing Association. The contract expires 31 March 2025.

- We received a grant of £15,000 from National Citizens Advice to contribute towards the salary of an Adviceline adviser. This will be utilised during 2023-24.

- We were bequeathed £5,000 from the estate of a former CARB volunteer adviser. This kind gesture enabled a contribution to core costs.

- The following grants ended at the start of the year or during the year:
    - The third year of the Henry Smith Charity grant, enabled us to continue to employ a full time Advice Services Supervisor and manage costs, until the grant ended 31 July 2022. The staff post has been suspended until replacement funding is secured.
    - The ending of the funding as of 01 April 2022, from the Department of Work and Pensions (DWP), which had paid the salaries of four part-time staff on the Universal Credit: Help to Claim project, was a serious challenge to CARB. Clients continue to need Universal Credit advice but the employment of key staff with expertise could not be continued without the associated funding.

- We continued to operate fully during the year, despite restricted face-to-face contact with clients during the early part of the year, the Redhill office being closed during July and August 2023 for an office move, combined with a cautious return to an office environment after lockdowns.

- Following the ending of funding in 2021-22 for dedicated staff to build Adviceline capacity, we have not been able to meet demand for 'live' telephone calls from local residents; we have instead offered local clients a 'call-back' service whereby advisers contact those clients leaving an answerphone message requesting a call back. We rely on a small team of volunteer advisers to answer Adviceline incoming calls. A key element of 'future prospects' is to seek funding to rebuild capacity.

Report of the Directors and Trustees

5. ACHIEVEMENTS AND PERFORMANCE (continued)

Leadership and governance

We received confirmation in December 2022 that CARB achieved a score of 43 out of a possible 45 points from an independent National Citizens Advice operational audit covering the following nine areas of leadership: governance; strategic planning; management of: risk, finance, people, operational performance; partnerships; research & campaigns; equality leadership.

Main areas of advice provided:

Advice issue	2022-23	2021-22	2020-21
Benefits and Tax Credits*	3,026	3,314	2,255
Universal Credit*	981	3,331	3,484
Charitable support and foodbanks (new category)	1,372	-	-
Consumer goods & services	281	483	513
Debt	1,268	1,909	1,441
Discrimination, hate & gender-based violence & abuse (GVA)	105	118	170
Education	67	90	77
Employment	618	1,589	2,120
Financial services & capability	245	282	225
Health& Community Care	278	853	1,059
Housing	1,867	2,288	2,157
Immigration & asylum	285	412	350
Legal	508	696	563
Other	212	1,182	758
Relationship & family	731	1,062	1,045
Tax	145	120	137
Travel & Transport	220	292	181
Utilities& communication	496	337	179
Total issues dealt with	**12,705**	**18,358**	**16,714**

Our client profile showed that 38% (2022: 35%) of clients had a disability and/or long-term health conditions (Census 2011 RBBC:14%); 20% (2022: 13%) of clients were from the black, Asian and minority ethnic communities (Census 2011 RBBC: 9%).

*The main Benefit issues were:
Personal Independence Payments
Localised social welfare
Housing 'Element' & Housing Benefit
General benefit entitlement and calculation of earnings and income
Initial claim Universal Credit
Council Tax reduction
Attendance Allowance
Pension credit

Report of the Directors and Trustees

5. ACHIEVEMENTS AND PERFORMANCE (continued)

Main areas of advice provided (continued):

Serious housing issues include actual homelessness 58 (of which RBBC: 32) (2022: 97 (RBBC: 28)) and threatened homelessness 123 (of which RBBC: 67) (2022: 170 (83)). Local rental costs, already high, have risen further during the year and continue to be a significant factor in rent arrears, which compounded with increases in cost of living, high energy costs, wages and/or welfare benefits that have not kept pace with inflation can lead to unmanageable debt and/or homelessness. The increases of 107% actual homelessness and 19% threatened homelessness during the year end 31 March 2023 is explained by a full year without the additional measures in place to prevent evictions during Covid-19 until October 2021.

We applied for 31 (2022: 22) Debt Relief Orders and continue to manage a significant level of debt on behalf of clients.

Principal funding sources and grants

To obtain the necessary funding to provide services, applications are made to various local and national funding providers as opportunities arise.

The directors extend their gratitude to Reigate and Banstead Borough Council (RBBC) who continue to support the core operating capacity of the charity. In addition, CARB express their gratitude for project-specific funding received:

- Community Foundation Surrey – funding for essential running costs.
- Department of Work & Pensions (via National Citizens Advice) – funding of 3 month's salary of a 'Kickstart' employee
- National Citizens Advice – contribution towards the salary of an Adviceline Adviser to be utilised 2023-24
- Nationwide Building Society – contribution towards housing supervisor salary
- Netherby Trust – funding to provide advice and support to Merstham residents.
- Raven Housing Trust – a contract to work with tenants who have debt and/or rent arrears and/or tenancy issues and could be facing homelessness. The income from the contract contributes towards salaries.
- Surrey County Council – funding of an outreach service
- The Henry Smith Charity – funding of an advice session supervisor salary and costs up to 31 July 2022.
- The National Lottery – funding of two debt caseworkers and outreach caseworker salaries up to 31 July 2022, thereafter the funding of 3 debt caseworkers.

The charity did not have any borrowings from providers of funding or other sources at the Balance Sheet date.

Report of the Directors and Trustees

5. ACHIEVEMENTS AND PERFORMANCE (continued

Donations and fundraising activities

We are grateful for generous donations from Reigate Rotary, Redstone Rotary, Banstead United Church, and individuals who gave generous sums of money to be held by CARB and distributed to clients as small value non-repayable grants to help them with food, fuel, bus fares when they are in urgent and dire need. A 'walking team', consisting of CARB staff and volunteers, completed a challenge walk and raised £1,245 through sponsorship; this money was also held by CARB and distributed to clients. These monies have been rigorously controlled by financial procedures to ensure that equity, fairness, and need were the guiding principles for distribution. The unspent money is not recognised as income as CARB has no entitlement to it. The unspent monies are recognised as current liabilities in the Statement of Financial Position (Balance Sheet) at the year end.

Investment activities

The charity does not hold investments other than cash deposits with HSBC UK Bank Plc.

Factors affecting the achievement of objectives

CARB understands the financial pressures experienced by RBBC and is taking active measures to seek additional sources of funding. Attention has focused on building capacity through recruiting and training salaried advice-giving staff to meet the increased client demand and this continues to absorb management efforts. Progress continues to be hampered by the lack of funding to pay for non-operational staff which, were they in post, could make more applications for funding. The CEO, employed at 0.6FTE was the only non-operational staff during the year.

A number of experienced volunteer advisers with great skill and expertise retired during the Covid-19 pandemic and also during the year ended 31 March 2023 and have not been fully replaced by new entrants. CARB had set in motion a volunteer recruitment strategy to rebuild volunteer adviser numbers and the training team had been strengthened during 2021-22 but has since reverted to previous levels as funding does not permit continued investment in staff resource dedicated to upskilling and deploying new recruits at a faster pace.

During the year ended 31 March 2023, CARB helped 3,147 clients (2022: 5,562) with 12,705 issues (2022: 18,358) by carrying out 18,100 activities (2022:19,845). The reduction in activities 8.8% (2022: increase 11.9%) and reduction in issues 30.8% (2022: increase 9.8%) has been less than the decrease of 43.4% in clients (2022: increase 1.7%). This emphasises that clients are presenting with relatively more issues requiring relatively more activities to help them than in the previous year.

Report of the Directors and Trustees

5. ACHIEVEMENTS AND PERFORMANCE (continued)

Factors affecting the achievement of objectives (continued)

This represents multi-faceted problems that clients bring and require more problem assessment, more phone calls and emails and more follow up. There is an urgent and pressing need to raise funds to increase current operational staff levels and to recruit more volunteer advisers.

We continue to be the only agency providing welfare benefit and general advice in the local area.

6. FINANCIAL REVIEW

Financial position

Incoming resources in the year were £350,838 (2022: £563,761) and of these £229,860 (2022: £429,334) related to restricted project activities.

A deficit of £2,247 was recorded for the year (2022: surplus £84,174); of this deficit £12,271 arose from restricted fund activities (2022: £76,445 of the surplus for the year was held in restricted funds). Restricted funds are provided to fund specific future activities and consequently funds were received in advance of the related expenditure.

At 31 March 2023 total reserves were £309,423 (2022: £311,670) of which £126,747 (2022: £139,018) represent restricted funds and £182,676 (2022: £172,652) represent unrestricted reserves.

CARB exercises careful control of all spending. However, the impact of the increase in energy costs during the year was significant and CARB spent £4,400 on electricity costs during the year.

Reserves policy

CARB is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. CARB reviews income projections and will endeavour to continue to do so from as wide a variety of sources as possible. Trustees will take all necessary steps to ensure that the cessation of one or more funding streams will not present so serious a challenge to the future of the organisation that it could compromise our ability to provide a best value advice service.

In reviewing the potential costs that could arise, should a significant reduction in income be incurred, the Trustees have determined to aim that 'minimum free' reserves equivalent to at least 3 months operating expenditure should be maintained. This will be reviewed again at the time of the next annual report, or earlier if considered

Report of the Directors and Trustees

6. FINANCIAL REVIEW (continued)

Reserves policy (continued)

necessary. At 31 March 2023 unrestricted reserves stood at £182,676 (2022: £172,652) which is more than 3 months unrestricted operating expenditure and in compliance with the reserves policy.

Investment policy

Under its Memorandum and Articles of Association and in furtherance of its objects and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being, be imposed or required by law. CARB did not hold any such investments at the year end.

7. FUTURE PLANS

Clients

CARB aims to continually improve access to its service and intends wherever possible to extend its service to a wider participation and access in the community through the provision of website information, telephone, webchat and email advice and an outreach caseworker to support those with difficulties in accessing the service remotely or who struggle to attend the offices.

Face-to-face contact with clients is rationalised because of adviser resource issues. Meetings with clients will be restricted to clients with appointments and will only be offered 'on-demand' if the issues are urgent and essential. Clients presenting in person at CARB offices will initially be helped to seek advice through Adviceline, webchat or email; appointments will follow if necessary.

CARB will continue to take measures to build resource capacity to help clients in need of support to deal with unmanageable debts as long as funding permits this course of action.

Partnerships

CARB values its relationships with partners in the community and will seek to continue to work collaboratively with other organisations.

Operational team

In the short term most of the operational team will function via 'hybrid' working from home and office. It is important for staff wellbeing, when CARB is understaffed, that some quiet working time is possible during the week as the demand on supervisors could become overwhelming were every day to be client facing with no respite.

Report of the Directors and Trustees

7. FUTURE PLANS (continued)

Operational team (continued)

The ongoing health and safety of our staff, volunteers and clients is of the utmost importance. Enabling staff to have quiet work time away from the office, if they wish, is designed to protect staff against burnout so they are best supported to work with clients. The Redhill and Banstead offices are open 3and 3.5 days a week respectively.

When funding enables the recruitment of additional supervisory staff, the offices will be able to revert to opening 5 days a week. In the longer term, most of the client facing team will work from CARB offices or outreach in the community.

CARB will continue to work towards the highest quality advice and develop staff and volunteers through bespoke training that adds a wealth of transferable skills and development opportunities to each person in the team.

Sustainability and agility

CARB surrendered the lease on its Redhill office effective 24 June 2022. This created savings of rent and service charge payments of £12,358 per annum. On 01 July 2022 CARB entered into a licence to occupy 72-74 Station Road Redhill RH11PN as its new Redhill office, the terms of which are that either party is able to give 14 days' notice to terminate the arrangement. CARB is sufficiently agile to be able to manage should the licensor initiate such short notice. CARB pays rent including service charges of £3,600 per annum for the new premises. To use the premises for advice purposes, it was necessary for CARB to undertake some low-cost refurbishment work. CARB will continue to seek low-cost office premises going forwards.

CARB will work towards finding resources to upgrade and enhance its website and deliver a valuable social media contribution through communication of research and campaigning issues and other matters concerning social justice.

CARB will continue to exercise careful cost control over all expenditure

Equality, diversity, and inclusion

CARB will continue to promote equality, diversity, and inclusion in every facet of its operations and strategy.

Funding and operational targets

The demand for advice by telephone has become the preferred channel by most clients and as a consequence CARB will continue to build capacity in this workstream. The need to build sustainable capacity requires the deployment of dedicated paid staff.

Report of the Directors and Trustees

7. FUTURE PLANS (continued)

Funding and operational targets (continued)

CARB will continue to seek funding to pay the salaries of advice-giving operational staff to carry out this vital work.

Leadership and governance

CARB continues to need more back-office capacity and continues to aim to obtain the funding and recruit a Deputy CEO.

8. DIRECTORS' RESPONSIBILITIES

The Trustees (who are also Directors of CARB for the purposes of Company Law) are responsible for preparing the Annual Report 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 charity and of the incoming resources and application of resources, including income and expenditure, of the charity for that period. In preparing these financial statements, the Trustees are required to:

(a) select suitable accounting policies and apply them consistently,

(b) observe the methods and principles in the Charities Statement of Recommended Practice (SORP),

(c) make judgements and estimates that are reasonable and prudent,

(d) state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements and

(e) prepare the financial statements on the 'going concern' basis unless it is inappropriate to presume that the charity will continue in operation.

(f) The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006.

(g) The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Report of the Directors and Trustees

DIRECTORS' RESPONSIBILITIES (continued)

(h) The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity website.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities and in accordance the provisions applicable to companies subject to the Small Companies' regime.

Signed.....

Chair of Trustees: Richard Hoffman

21 July 2023

Independent Examiner's report to the Trustees of Citizens Advice Reigate and Banstead Limited

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2023, set out on pages 20 to 29.

Responsibilities and basis of report

As the Charity's Trustees of the Company, (who are also the Directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of Charities Act 2011 (the Act), and the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the accounts of the Charity 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 all applicable Directions given by the Charity Commission under section 145(5)b of the 2011 Act.

Independent examiner's statement

As the Charity's income exceeded £250,000 an examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, 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 my examination which give me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Act and section 386 of the Companies Act 2006; and

- that the accounts do not accord with those records; or

- that the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in Charities (Accounts and Reports) Regulations 2008 and comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the accounts show a 'true and fair' view, which is not a matter considered as part of an independent examination; or

- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities applicable to charities preparing their accounts in accordance with Financial reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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.

Signed ..... D Wheeler FCCA Date 24 July 2023

Cheeld Wheeler & Co
Chartered Certified Accountants
Redhill Chambers
2d High Street
Redhill
Surrey
RH1 1RJ

Citizens Advice Reigate and Banstead Limited

Statement of financial activities for the year ended 31 March 2023

Incorporating the Income and Expenditure Account

	Note	Unrestricted funds £	Restricted funds £	2023 £	2022 £
Income	1b				
Income from charitable activities	2	115,060	229,860	344,920	561,184
Donations and legacies	3a	5,257	-	5,257	2,567
Investment income	3b	661	-	661	10
Total income	10	**120,978**	**229,860**	**350,838**	**563,761**
Expenditure					
Charitable activities	4	(113,805)	(237,600)	(351,405)	(478,207)
Governance costs	4	(544)	(1,136)	(1,680)	(1,380)
Total expenditure	**4**	**(114,349)**	**(238,736)**	**(353,085)**	**(479,587)**
Net income/(expenditure)	**5**	**6,629**	**(8,876)**	**(2,247)**	**84,174**
Transfer between funds		3,395	(3,395)	-	-
Net movement in funds		**10,024**	**(12,271)**	**(2,247)**	**84,174**
Reconciliation of funds:					
Balances brought forward	10	**172,652**	**139,018**	**311,670**	**227,496**
Balances carried forward	10	**182,676**	**126,747**	**309,423**	**311,670**

There are no recognised gains or losses in the year, other than those included in the Statement of Financial Activities.

All activities derive from continuing activities.

Citizens Advice Reigate and Banstead Limited

Company Registration: 5107133

Statement of financial position (Balance Sheet) as at 31 March 2023

	Note	Unrestricted funds £	Restricted funds £	2023 £	2022 £
Fixed Assets					
Tangible assets	7	-	-	-	-
Current Assets					
Debtors	8	560	6,750	7,310	6,379
Cash at banks and in hand		187,193	121,012	308,205	307,837
		187,753	**127,762**	**315,515**	**314,216**
Current Liabilities					
Creditors – falling due within one year	9	(5,077)	(1,015)	(6,092)	(2,546)
Net assets	10	**182,676**	**126,747**	**309,423**	**311,610**
Represented by:					
Funds of the Charity					
Unrestricted funds	11	182,676	-	182,676	172,652
Restricted funds	11	-	126,747	126,747	139,018
Total charity funds		**182,676**	**126,747**	**309,423**	**311,670**

Approval of the financial statements by the directors:

The charity 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 charity 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 directors acknowledge their responsibilities for:

a. ensuring that the charity keeps accounting records which 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 charity as at the end of each financial year and of its profit and loss for each financial year in accordance with the requirements of section 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 company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standard 102.

The financial statements were approved by the Board on 21 July 2023 and signed on their behalf by:

Chair..... Richard Hoffman Trustee..... Jan Thornton

Citizens Advice Reigate and Banstead Limited

Statements of Cash Flows year ended 31 March 2023

	Note	2023 £	2022 £
Cash flows from operating activities		**(293)**	**90,969**
Interest received		661	10
Change in cash and cash equivalents in the year		**368**	**90,979**
Cash and Cash equivalents 1 April		**307,837**	216,858
Cash and Cash equivalents 31 March		**308,205**	**307,837**

All of the cash flows are derived from continuing operations during the above two periods

Reconciliation of net income/expenditure to net cash flow from operating activities

		2023 £	2022 £
Net income/(expenditure) for the year		**(2,247)**	**84,174**
Adjustments for:			
Interest received		(661)	(10)
(Increase)/decrease in debtors and other receivables		(931)	20,552
Increase/(decrease) in creditors		3,546	(13,747)
Net cash provided by operating activities		**(293)**	**90,969**

Notes to the financial statements for the year ended 31 March 2023

The charitable company is a private company, limited by guarantee, registered in England and Wales. The company's registered number and registered office address can be found on page 3.

The charitable company constitutes a public benefit entity as defined by FRS 102.

1. Accounting policies

a) Accounting basis

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland, (Charities SORP (FRS 102), the Charities Act 2011 and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Income

i) Grants receivable

Grants made to finance the activities of the CARB are credited to the income and expenditure account in the period to which they relate.

ii) Bank interest

Bank interest is included in the income and expenditure account on receipt.

iii) Other income

Other income, including donations, gifts and covenants are included when received.

iv) Gifts and Intangible income

In addition, the charity receives help and support in the form of voluntary assistance to advise the public. The value of this is not included in the financial statements but it has been estimated and disclosed in section 4 of the Directors' report.

v) Deferred income

Grants received in advance of the period in which the funder requires the expenditure to be applied are reflected in deferred income within the balance sheet. In 2022-23 all grant funds were recognised in the year they were received.

c) Expenditure

All expenditure is accounted for on an 'accruals' basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Other costs incurred have been allocated to activities as appropriate. Where such costs relate to more than one cost category, they have apportioned split on salary costs.

d) Fixed assets and depreciation

Where funding is secured to cover the cost of equipment and other assets the cost is written off to

1. Accounting policies (continued)

the Income and Expenditure account in the year of acquisition. Otherwise, individual assets with a cost in excess of £2,000 per item are capitalised and depreciated over their expected useful lives.

e) Restricted funds

Income received for restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated.

f) Pension

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the income and expenditure account in the period in which they are incurred.

g) Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

h) Irrecoverable VAT

CARB is not registered for VAT and is therefore unable to recover VAT.

i) Going concern

The financial statements have been prepared on the assumption that the charity continues to operate as a going concern. The charity has secured core funding for the following financial year plus additional funding from other sources. The trustees are of the opinion that the charity is able to continue to operate and meet its financial obligations as they fall due.

2. Income from charitable activities

	Unrestricted £	Restricted £	2023 £	2022 £
Government and public authority contracts	115,060	50,000	165,060	392,084
Other paid advisory services	0	179,860	179,860	169,100
	115,060	**229,860**	**344,920**	**561,184**

3. Income from other sources

	Unrestricted £	Restricted £	2023 £	2022 £
a. Donations and legacies				
Donations	257	-	257	2,567
Legacies	5,000	-	5,000	-
b. Investment income	661	-	661	10
Bank interest received				
	5,918	**-**	**5,918**	**2,577**

4. Expenditure

	General Advisory Services	National Lottery Community Fund	Nationwide Building Society	Raven Housing Trust	Other projects	2023 Total	2022 Total
	£	£	£	£	£	£	£
Costs directly allocated to activities							
Staff costs	98,425	80,416	21,286	25,235	78,434	303,796	422,309
Other direct costs	-	-	-	-	-	-	2,248
Total direct costs	**98,425**	**80,416**	**21,286**	**25,235**	**78,434**	**303,796**	**424,557**
Support costs allocated to activities							
Office IT, Comms	9,932	8,148	2,152	2,551	7,963	30,746	34,343
Premises & other	5,448	4,469	1,180	1,400	4,366	16,863	19,307
Charitable activities costs	**113,805**	**93,033**	**24,618**	**29,186**	**90,763**	**351,405**	**478,207**
Governance costs	544	445	118	139	434	1,680	1,380
Total expenditure	**114,349**	**93,478**	**24,736**	**29,325**	**91,197**	**353,085**	**479,587**

Premises and other costs include Redhill office rent £6,158 (2022: £15,000)

Support and governance costs are allocated on a salary basis.

Salaries is stated after receipt of £5,000 Government grant towards National Insurance Contributions

5. Income (Expenditure) for the year

	2023 £	2022 £
Net income is stated after charging: Independent Examiner fees	1,680	1,380

6. Information regarding Directors and Employees

	2023 £	2022 £
Wages and salaries	270,312	375,423
Social security costs	18,755	26,458
Pension costs	14,729	20,427
	303,796	**422,308**
The average number of full-time equivalent employees analysed by function was:		
	2023	**2022**
Charitable purposes	5.9	11
Management and administration of the charity	0.6	1
	6.5	**12**

6. Information regarding Directors and Employees (continued)

Social security costs are stated after the Government Employment Allowance of £5,000

2 employees received remuneration in the range £30,001 to £35,000 (2022:2).

Staff numbers reduced significantly during the year because of loss of funding. There were 9 employees at the year-end (2022: 18). The full time equivalent of these 9 (2022: 18) employees at 31 March 2023 was 6.5FTE (2022: 12.1).

None of the trustees received any remuneration during the year (2022: 0), and none of the trustees were reimbursed for any expenses during the year (2022: 0). No trustee indemnity insurance was purchased.

The charity paid £961 during the year ended 31 March 2023 (2022: £1,099) for various insurance services. Insurance of the fabric of the Redhill office building is included in the payments to the landlord. Professional indemnity cover is provided through membership of National Citizens Advice amounting to £1,068 (2022: £1,572).

7. Fixed Assets

The charity has no fixed assets (2022: 0).

8. Debtors

	2023 £	2022 £
Prepayments	560	4,172
Accrued income	6,750	2,207
	7,310	**6,379**

Accrued income at 31 March 2023 is the 2022-23 fourth quarter fee income due from Raven Housing Association.

9. Liabilities: Creditors – falling due within one year

	2023 £	2022 £
Other creditors including balance of amounts received to be awarded to clients in need	**6,092**	**2,546**

10. Analysis of net assets between funds

	General funds £	Restricted funds £	Other funds £	2023 Total funds £	2022 Total funds £
Tangible fixed assets	-	-	-	-	-
Current assets	187,753	127,762	-	**315,515**	**314,216**
Current liabilities	(5,077)	(1,015)	-	**6.092**	**(2,546)**
Net assets	**182,676**	**126,747**		**309,423**	**311,670**

Notes to the financial statements for the year ended 31 March 2023

11. Movement in funds

	At 01-04-22 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-03-23 £
Restricted reserves					
The National Lottery	31,398	92,742	(93,478)	252	30,914
Surrey County Council	50,000	50,000	(30,752)	(19,248)	50,000
Nationwide Building Society	40,511	-	(24,736)	5,058	20,833
The Henry Smith Charity	14,992	-	(14,800)	(192)	-
The Netherby Trust	2,117	-	(2,117)	-	-
The Netherby Trust	-	30,000	(38,794)	18,794	10,000
Raven Housing Trust	-	27,000	(29,325)	2,325	-
National Citizens Advice	-	15,000	-	-	15,000
Community Foundation Surrey	-	10,000	(516)	(9,484)	-
DWP Kickstart	-	5,118	(4,218)	(900)	-
Total restricted funds	**139,018**	**229,860**	**(238,736)**	**(3,395)**	**126,747**
Unrestricted funds					
General funds	169,225	114,930	(114,349)	3,395	173,201
Surrey Crisis fund fee	686	-	-	-	686
DRO fee income	164	130	-	-	294
Donations & legacies	2,567	5,257	-	-	7,824
Investment income	10	661	-	-	671
Total unrestricted	**172,652**	**120,978**	**(114,349)**	**3,395**	**182,676**
Total movement in funds	**311,670**	**350,838**	**(353,085)**	**-**	**309,423**

Continued on page 28

12. Purposes of restricted funds

Funder	Purpose	Received during year ending 31 March 2023 £
The National Lottery	Funding of the salaries of 3 FTE debt case workers. This is a 5-year grant and ends 31 July 2026	92,742
Surrey County Council	1 FTE outreach worker & supporting costs. The funding of £50,000 was received during the year ended 31 March 2022 and was utilised during year end 31 March 2023. The grant was renewed and further funding of £50,000 was received during the year and will be utilised during year ended 31 March 2024.	50,000
Nationwide Building Society	Contribution for 2 years towards the salary of 1 FTE Housing Supervisor & supporting costs to help clients with housing issues including actual or threatened homelessness. The funding of £50,000 was received during the year ended 31 March 2022; half of the funding was utilised during the current year and the remainder will be utilised during year ending 31 March 2024	-
The Henry Smith Charity	Funding of an Advice Session Supervisor salary and costs. The grant was for three years & expired 31-07-22.	-
The Netherby Trust	Contribution towards salaries & costs to provide advice and support to Merstham residents. The grant was for three years & expired April 2022.	-
The Netherby Trust	Contribution towards salaries & costs to provide advice and support to Merstham residents. The grant is for two years at £30,000 each year and will expire 31 July 2025.	30,000
Raven Housing Trust project	Contribution towards a debt caseworker's salary and supporting costs to work with tenants who have debt and/or rent arrears and/or tenancy issues & could be facing homelessness.	27,000
National Citizens Advice	Contribution towards the salary of an Adviceline adviser to help meet demand for telephone advice. The funding will be utilised during year end 31 March 2023.	15,000
Community Foundation Surrey	Contribution towards essential running costs	10,000
Department of Work & Pensions Kickstart scheme	Funding towards the cost of employing a young person aged under 25 years and who had been claiming Universal Credit. The funding expired June 2022.	5,118
Total		**229,860**

13. Contribution of volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

43 (2022: 48) volunteers contributed 190 (2022: 222) hours per week to CARB during the year. The economic value of this help is estimated at £217,030 (2022: £230,700), (local salary scales – not Outer London), in respect of the year 2022-23.

14. Financial Commitments

Capital Commitments

At the balance sheet date there were no capital commitments.

Operating lease commitments

During the year the charity occupied premises in Redhill under a licence which enables each party to give 14 days' notice to terminate. Rent is payable in advance and at the year-end the charity had no commitments (2022: £0).

15. Related party transactions

National Citizens Advice provided professional indemnity insurance to CARB amounting to £1,068.00 (2022: £1,572). This is part of the subscription levied. There were no other related party transactions during the year.

16. Taxation

The charity is exempt from corporation tax as all income is applied to charitable purposes.

17. Pension costs

CARB contributes to pension schemes for employees and is operated on a defined contributions basis. The scheme was changed on 1 February 2016 to comply with auto-enrolment regulations. This is open to all eligible employees at any time.

Employer contributions are 6% and employee contributions are 2% of eligible salary. The assets of the individual members' schemes are held separately from those of the company in independently administered funds. The pension cost shown in the accounts for the year represents contributions payable by the company and amounted to £14,730 (2022: £20,427).

CITIZENS ADVICE REIGATE AND BANSTEAD LIMITED

England & Wales - Charity number 1104970

Accounts

Citizens Advice Reigate and Banstead Limited

Financial Statements

Year ended 31 March 2022

Registered Charity Number: 1104970

Company Number: 5107133

Data Protection Registration Number: Z9103147

Citizens Advice Reigate and Banstead Limited

Financial Statements

Year ended 31 March 2022

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Report of the Directors and Trustees

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and financial statements for the year ended 31 March 2022. The provisions of the Statement of Recommended Practice "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), and comply with the Charities Act 2011, the Companies Act 2006 and the Memorandum and the Articles of Association.

1. REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Citizens Advice Reigate and Banstead Limited (CARB)
Charity Registration:	1104970
Company Registration:	5107133
Registered Office:	The Horseshoe, Banstead, Surrey SM7 2BQ
Chair:	Richard Hoffman
Bank:	HSBC Bank plc
Independent Examiner:	David Wheeler FCCA Cheeld Wheeler & Co Chartered Certified Accountants Redhill Chambers 2d High Street Redhill Surrey RH1 1RJ

Report of the Directors and Trustees

2. DIRECTORS/TRUSTEES and COUNCIL REPRESENTATIVE

The following people were directors/trustees of the charity during the year and/or on the date of approval of the report:

DIRECTORS/TRUSTEES	ROLE	DATE APPOINTED	DATE RESIGNED
Leslie Anderson	Trustee	26-08-20	
David Blayney	Trustee	16-05-12	
Richard Hoffman	Chair	14-05-14	
Stephen Jebson	Trustee	26-08-20	
Josie Laidman	Trustee	26-08-20	21-02-22
Peregrine Lavington	Trustee	20-04-04	18-08-21
Veronica Mihai	Trustee	26-08-20	
Vaishali Patel	Company Secretary	26-08-20	18-11-21
Theodore Shearman	Trustee	15-02-21	21-02-22
Trevor Stevens	Treasurer	15-02-12	21-02-22
Jan Thornton	Trustee	24-03-18	
David Woodley	Trustee	02-08-19	
Femi Yusoof	Trustee	21-08-19	

REIGATE & BANSTEAD BOROUGH COUNCIL REPRESENTATIVE	
Cllr Simon Parnall	Ward: Chipstead, Kingswood and Woodmansterne

3. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Citizens Advice Reigate and Banstead Limited (CARB) is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2022 the company had 8 Trustees (2021: 13) and 13 members (2021:18). The Company is governed by its Memorandum and Articles of Association.

Report of the Directors and Trustees

3. STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

The charity commenced operations in 1939 and was incorporated as a company limited by guarantee on 20 April 2004.

Recruitment, appointment of trustees

Trustees, who are also Directors of the Company, are appointed from the local community and must either reside or work in the UK. A Committee made up of Trustees headed by the Chair is established to oversee the process for Board appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair.

Organisational structure

CARB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policies of the charity. The Trustees carry the ultimate responsibility for its conduct and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet quarterly and delegate the day-to-day operation of the organisation to senior operational management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

CARB fully updated its Information Assurance Policy in July 2022 in line with Citizen's Advice guidance. The Trustee Board is satisfied that CARB is compliant with that policy and an acceptable level of risk has been achieved. RAIDs (Risks, Assumptions, Issues and Dependency) reviews are undertaken.

Pay policy for senior staff

The CEO and advice service managers constitute the key management personnel of the company. The pay and remuneration of the CEO is set at a rate significantly below market rates for equivalent roles because of lack of available funding for non-advice-giving roles. The pay and remuneration of the advice service managers personnel is reviewed annually by the trustees having regard to their performance and market rates for equivalent roles.

Related parties

CARB is a member of Citizens Advice (CiTA), the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and government departments on behalf of clients. Where one of the trustees is a trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Report of the Directors and Trustees

3. STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

Major risks

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, CARB is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is the loss of funding. The effects of this have been minimised by procedures in place which have resulted in funding being secured from wider sources and costs adjusted as far as possible to match income. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

4. OBJECTIVES AND ACTIVITIES

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Reigate and Banstead, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims, objectives, strategies and activities for the year

CARB aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community and to positively influence the development of research and campaigns activity to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

The strategic priorities set for the year were:

1. Continuously improve the client flow operations process to maximise the use of volunteer adviser, administration and Supervisor staff resources, with services delivered predominantly by telephone, email and webchat with Outreach face-to-face or video enabled support for vulnerable clients.
2. Build on volunteer and staff training, staff development and progression opportunities in particular senior administrative support for the CEO, either as a Deputy CEO or near equivalent. This will also generate a possible succession plan to replace the CEO within 18 months.
3. Pursue funding to maintain and grow, as far as possible, the services provided and to preserve the staff and volunteer resources that have been built up.
4. Maintain financial viability by applying a resource reduction strategy to the extent necessary to maintain reserves in accordance with CARB Reserves Policy.
5. Subject to resources, retain premises in Redhill and Banstead to maintain CARB community profile.

Report of the Directors and Trustees

4. OBJECTIVES AND ACTIVITIES (continued)

Public benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by CARB during the year. The trustees are satisfied that the information provided in the report and financial statements meets the public benefit reporting requirements.

The principal activity of CARB remains the provision of free, confidential, independent and impartial advice and information for members of the public. Advice was provided through telephone, email and webchat and through permanent offices in Redhill and Banstead where client related postal correspondence was processed and distributed. Advice was provided to clients not able to effectively access advice directly through remote channels, by a dedicated outreach worker – a member of staff who met clients in covid-secure community spaces near to where the clients live.

In addition to generalist advice CARB also provided specialist debt casework and welfare benefits advisory services. A panel of 3 (2021: 4) solicitors offered pro bono legal appointments.

Contribution of volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

48 (2021: 52) volunteers contributed 222 (2021: 303) hours per week to CARB during the year. The economic value of this help is estimated at £230,700 (2021: £315,000), (local salary scales – not Outer London), in respect of the year 2021-22.

5. ACHIEVEMENTS AND PERFORMANCE

Charitable activities
CARB grew capacity through targeted funding to employ staff and helped more clients than in previous years. CARB achievements include:

Clients

- We helped 5,562 clients (2021: 5,468) with 18,358 issues (2021: 16,714). The increase in client numbers is largely due to the increased need for assistance with State benefits, debt and housing. A summary of client issues is shown below on page 9.
- We steadfastly supported our clients throughout lockdowns & back to office rotas without any pause in service despite uncertainties of challenging Covid-19 conditions. We assisted vulnerable clients through proactive contact and by Outreach activities.

Partnerships

- We continued to work with local community organisations. We received referrals from and made client referrals to these organisations as appropriate. We aided clients to apply for assistance through the SCC Surrey Crisis Fund; we made referrals to local food banks, and for grants from other charitable providers to assist some of our most vulnerable clients. We worked with RBBC to distribute fuel poverty payments to those in need.

Report of the Directors and Trustees

5. ACHIEVEMENTS AND PERFORMANCE (continued)

Charitable activities (continued)

Operational team

- Our operational team displayed high spirits and morale during challenging times. Our team prioritised service to our clients and worked with agility operating from home or office or Outreach as Covid-19 conditions changed. The team showed resilience & endurance throughout the variations in working regulations.
- We continued to develop our expertise through training and development of the operational team so as to enable them to help clients with the increasing length and complexity of client advice needed on welfare benefits & debt. We held our first face to face operational Training Day since the Covid-19 'lockdowns' on 06 September 2021 and a second event on 29 March 2022. Training of staff and volunteers continued throughout the year through visually enabled technology and other communication tools.
- Two staff employed as trainee advisers in 2020-21 have become qualified Advisers are promoted to Supervisors from 01 April 2022.
- We participated in the Kickstart Scheme introduced by the Department of Work and Pensions to fund 6 months' salary costs of employing young people under age 25 years who had been claiming Universal Credit. During the year ended 31 March 2022 CARB provided meaningful employment with training and development to 8 young people in positions ranging from communications, administration and 'early stage' advisers.
- Our 'back to office' rota instigated and well embedded with agile and immediate response to Government advice to Work from Home in December 2021, and then 'back to office' rota again.

Sustainability and agility

- Our sustainability initiatives & strategies were accelerated during the year. 7,675 historic client files had been scanned into our digital client record system and the original document shredded by 31 March 2022. CARB now operates a completely paperless filing regime. This has enabled us to decommission and recycle10 filing cabinets. Purchasing of office and other supplies is on a 'just in time basis' so as to eliminate over-purchasing. This has resulted in a more agile organisation which facilitates decision making and situational responses.

Funding and operational targets

- Diverse funding secured from a range of sources during the year enabled us to employ staff to meet growing client demand.
- Longer term funding secured from The National Lottery of £414,505 over 5 years, enabling key posts to be recruited, trained and effectively operating in post during the year.
- We were successful in securing funding from Nationwide Building Society that enabled us to employ part-time specialist housing advice supervisors for 2 years.
- We were successful in a competitive tender and secured a three year-contract for delivering debt advice to tenants of Raven Housing Association from 01 April 2022.
- We continued to utilise funding from the Department of Work & Pensions (DWP) to pay the salaries of four part-time staff on the Universal Credit: Help to Claim project.
- The third year of the Henry Smith Charity grant has enabled us to continue to employ a full time Advice Services Supervisor and manage costs during the year.
- The third year of the Netherby Trust grant has enabled us to provide advice services and continued support of clients living or working in Merstham.

Report of the Directors and Trustees

5. ACHIEVEMENTS AND PERFORMANCE (continued)

Charitable activities (continued)

Funding and operational targets (continued)

- We achieved the reporting targets set out in the Service Level Agreement of the Surrey County Council (SCC) funded Healthwatch Surrey project which provided independent advice and support to clients with health or social care issues with NHS services. This was achieved despite difficulties in obtaining inputs because of lockdowns and restricted face-to-face contact with clients during parts of the year.

Leadership and governance

- We received confirmation in December 2021 that CARB achieved a score of 44 out of a possible 45 points from an independent CiTA operational audit covering the following nine areas of leadership: governance; strategic planning; management of: risk, finance, people, operational performance; partnerships; research & campaigns; equality leadership

Main areas of advice provided:

Advice issue	2021-22	2020-21	2019-20
Benefits and Tax Credits*	3,314	2,255	3,359
Universal Credit*	3,331	3,484	2,155
Consumer goods & services	483	513	404
Debt	1,909	1,441	1,503
Discrimination, hate & gender-based violence & abuse (GVA)	118	170	116
Education	90	77	72
Employment	1,589	2,120	1,120
Financial services & capability	282	225	158
Health& Community Care	853	1,059	307
Housing	2,288	2,157	1,465
Immigration & asylum	412	350	289
Legal	696	563	561
Other	1,182	758	1,241
Relationship & family	1,062	1,045	1,113
Tax	120	137	150
Travel & Transport	292	181	226
Utilities& communication	337	179	136
Total issues dealt with	**18,358**	**16,714**	**14,375**

Our client profile showed that 35% (2021: 24%) of clients had a disability and/or long-term health conditions (Census 2011 RBBC:14%); 13% (2021: 22%) of clients were from the black, Asian and minority ethnic communities (Census 2011 RBBC: 9%).

*The main Benefit issues were:
Initial claim Universal Credit
Personal Independence Payments
Employment Support Allowance
Housing 'Element' & Housing Benefit
Council Tax reduction
Limited capability for work element
Localised social welfare

Report of the Directors and Trustees

5. ACHIEVEMENTS AND PERFORMANCE (continued)

Main areas of advice provided (continued)

The key housing issues were: actual homelessness 97 (of which RBBC: 28) (2021: 79 (34)) and threatened homelessness 170 (of which RBBC: 83) (2021: 126 (61)). Local rental costs continue to be a significant factor in rent arrears, which compounded with loss of employment and/or loss or delay in the payment of welfare benefits, can lead to unmanageable debt and/or homelessness.

We applied for 22 (2021: 9) Debt Relief Orders and continue to manage a significant level of debt on behalf of clients.

Principal funding sources and grants

To obtain the necessary funding to provide services, applications are made to various local and national funding providers as opportunities arise.

The directors extend their gratitude to Reigate and Banstead Borough Council (RBBC) who continue to significantly support the core operating capacity of the charity. In addition, CARB express their gratitude for project-specific funding received:

- Community Foundation Surrey – funding the salaries of training supervisors to provide induction and on-going training for new staff and volunteers.
- Department of Work & Pensions (via National Citizens Advice) – funding of salaries and costs for Universal Credit: Help to Claim support
- Department of Work & Pensions (via National Citizens Advice) – funding of 6 months salaries of 'kickstart' employees
- Money and Pension Service (MaPS) - funding of trainee debt caseworker salaries
- Nationwide Building Society – contribution towards housing supervisor salary
- Netherby Trust – funding to provide advice and support to Merstham residents.
- Raven Housing Trust – contribution to funding of debt casework salary and costs to work with tenants who have debt and/or rent arrears and/or tenancy issues and could be facing homelessness.
- Surrey County Council – funding of an outreach service
- Surrey County Council – Healthwatch Surrey – funding of costs to collect and collate views and concerns and case studies on health and social care.
- Surrey County Council – Surrey Crisis Fund – funding of costs to help clients to make claims for local assistance for vital necessities
- The Henry Smith Charity – funding of an advice session supervisor salary and costs.
- The National Lottery – funding of two debt case workers and outreach caseworker salaries.

The charity did not have any borrowings from providers of funding or other sources at the balance sheet date.

Donations and fundraising activities

We are grateful for generous donations from several individuals and clients which helped mitigate the loss of income arising from our inability to organise participative fundraising activities because of the Covid-19 pandemic.

Report of the Directors and Trustees

5. ACHIEVEMENTS AND PERFORMANCE (continued)

Investment activities

The charity does not hold investments other than cash deposits with HSBC Bank Plc.

Factors affecting the achievement of objectives

CARB understands the financial pressures experienced by RBBC and is taking active measures to seek additional sources of funding. Attention has focused on building capacity through recruiting and training salaried advice-giving staff to meet the increased client demand and this continues to absorb management efforts. Progress continues to be hampered by the lack of funding to pay for non-operational staff which, were they in post, could make more applications for funding. The CEO, employed at 0.6FTE was the only non-operational staff during the year.

A number of experienced volunteer advisers with great skill and expertise retired during the Covid-19 pandemic and have not been fully replaced by new entrants coming forward. CARB has set in motion a volunteer recruitment strategy to rebuild volunteer adviser numbers. The training team has been strengthened. A new and comprehensive training plan has been devised. The additional training resource and new plan will enable a faster pace of new volunteer deployment.

During the year ended 31 March 2022 CARB helped 5,562 clients (2021: 5,468) with 18,358 issues (2021: 16,714) by carrying out 19,845 activities (2021:17,731). The increase in activities (11.9%) and issues (9.8%) has been greater than the increase in clients (1.7%). This represents multi-faceted problems that clients bring and require more problem assessment, more phone calls and emails and more follow up. There is an urgent & pressing need is to raise funds to maintain current operational staff levels and to recruit more volunteer advisers.

We continue to be the only agency providing welfare benefit and general advice in the local area.

6. FINANCIAL REVIEW

Financial position

Incoming resources in the year were £563,761 (2021: £445,121) and of these £429,334 (2021: £327,699) related to restricted project activities.

A surplus of £84,174 was recorded for the year (2021: £88,551); £76,445 of this surplus for the year is held in restricted funds because it was provided to fund specific future activities and consequently the funds were received in advance of the related expenditure.

At 31 March 2022 total reserves were £311,670 (2021: £227,496) of which reserves £139,018 (2021: £62,573) represent restricted funds and £172,652 (2021: £164,923) represent unrestricted reserves.

Report of the Directors and Trustees

6. FINANCIAL REVIEW (continued)

Reserves policy

CARB is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. CARB reviews a projection of income for the future year and beyond and will endeavour to see this continues to be derived from as wide a variety of sources possible. Trustees will take all necessary steps to ensure that at no time within the future year would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed in order to continue to provide a best value advice service.
In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined to aim that 'minimum free' reserves equivalent to at least 3 months operating expenditure should be maintained. This will be reviewed again at the time of the next annual report, or earlier if considered necessary. At 31 March 2022 unrestricted reserves stood at £172,652 (2021: £164,923) which is more than 3 months unrestricted operating expenditure and in compliance with the reserves policy.

Investment policy

Under its Memorandum and Articles of Association and in furtherance of its objects and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being, be imposed or required by law. CARB did not hold any such investments at the year end.

7. FUTURE PLANS

Clients

- CARB aims to continually improve access to its service and intends wherever possible to extend its service to a wider participation and access in the community through the provision of website information, telephone, webchat and email advice and an outreach caseworker to support those with difficulties in accessing the service remotely or who struggle to attend the offices.
- Face-to-face contact with clients is rationalised because of adviser resource issues. Meetings with clients will be restricted to clients with appointments and will only be offered 'on-demand' if the issues are urgent and essential. Clients presenting in person at CARB offices will initially be helped to seek advice through Adviceline, webchat or email; appointments will follow if necessary.
- CARB will continue to take measures to build resource capacity to help clients in need of support to deal with unmanageable debts as long as funding permits this course of action.

Partnerships

- CARB values its relationships with partners in the community and will seek to continue to work collaboratively with other organisations.

Report of the Directors and Trustees

7. FUTURE PLANS (continued)

Operational team

- The operational team will function with 'hybrid' working from home and office for the short term. In the longer term the majority of the team will work from CARB offices or outreach in the community.
- The ongoing health & safety of our staff, volunteers and clients is of the utmost importance. Screens positioned between advisers and clients for face to face meetings are available for those advisers and /or clients requiring their use.
- CARB will continue to work towards the highest quality advice and develop staff and volunteers through careful and bespoke training that adds a wealth of transferable skills and development opportunities to each person in the team.

Sustainability and agility

- Subsequent to the year-end CARB surrendered the lease on its Redhill office effective 24 June 2022. This creates savings of rent and service charge payments of £15,830 per annum. On 01 July 2022 CARB entered into a licence to occupy 72-74 Station Road Redhill RH11PN as its new Redhill office, the terms of which are that either party is able to give 14 days' notice to terminate the arrangement. CARB is sufficiently agile to be able to manage should the licensor initiate such short notice. CARB pays rent including service charges of £3,600 per annum for the new premises
- CARB will work towards finding resources to upgrade and enhance its website and deliver a valuable social media contribution through communication of research and campaigning issues and other matters concerning social justice.

Funding and operational targets

- The demand for advice by telephone has become the preferred channel by the majority of clients and as a consequence CARB will continue to build capacity in this workstream. The need to build sustainable capacity requires the deployment of dedicated paid staff. CARB will continue to seek funding to pay the salaries of advice-giving operational staff to carry out this vital work.

Leadership and governance

- As a result of the expansion of our operational teams CARB needs more back-office capacity and aims to obtain the funding and recruit a Deputy CEO by 2023-24.
- CARB will continue to promote equality, diversity and inclusion in all that it does.

8. DIRECTORS' RESPONSIBILITIES

The trustees (who are also directors of CARB for the purposes of Company Law) are responsible for preparing the Annual Report 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 charity and of the incoming resources and application of resources, including income and expenditure, of the charity for that period. In preparing these financial statements, the trustees are required to:

(a) select suitable accounting policies and apply them consistently,

Report of the Directors and Trustees

8. DIRECTORS' RESPONSIBILITIES (continued)

(b) observe the methods and principles in the Charities Statement of Recommended Practice (SORP),

(c) make judgements and estimates that are reasonable and prudent,

(d) state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements and

(e) prepare the financial statements on the 'going concern' basis unless it is inappropriate to presume that the charity will continue in operation.

(f) The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006.

(g) The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

(h) The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity website.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities and in accordance the provisions applicable to companies subject to the small companies' regime.

Signed.....

Chair of trustees: Richard Hoffman

28 September 2022

Independent Examiner's report to the Trustees of Citizens Advice Reigate and Banstead Limited

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2022, set out on pages 15 to 24.

Responsibilities and basis of report

As the charity's trustees of the Company, (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of Charities Act 2011 (the Act), and the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the accounts of the charity 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 all applicable Directions given by the Charity Commission under section 145(5)b of the 2011 Act.

Independent examiner's statement

As the charity's income exceeded £250,000 an examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, 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 my examination which give me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Act and section 386 of the Companies Act 2006; and
- that the accounts do not accord with those records; or
- that the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in Charities (Accounts and Reports) Regulations 2008 and comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the accounts show a 'true and fair' view, which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities applicable to charities preparing their accounts in accordance with Financial reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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.

Signed ..... D Wheeler FCCA Date 28 September 2022

Cheeld Wheeler & Co
Chartered Certified Accountants
Redhill Chambers
2d High Street
Redhill
Surrey
RH1 1RJ

Citizens Advice Reigate and Banstead Limited

Statement of financial activities for the year ended 31 March 2022

Incorporating the Income and Expenditure Account

	Note	Unrestricted funds £	Restricted funds £	2022 £	2021 £
Income	1b				
Income from charitable activities	2	131,850	429,334	561,184	438,963
Donations and legacies	3a	2,567	-	2,567	6,105
Investment income	3b	10	-	10	53
Total income	10	**134,427**	**429,334**	**563,761**	**445,121**
Expenditure					
Charitable activities	4	171,578	306,629	478,207	355,177
Governance costs	4	497	883	1,380	1,393
Total expenditure	**4**	**172,075**	**307,512**	**479,587**	**356,570**
Net income/(expenditure	**5**	**(37,648)**	**121,822**	**84,174**	**88,551**
Transfer between funds		45,377	(45,377)	-	-
Net movement in funds		**7,729**	**76,445**	**84,174**	**88,551**
Reconciliation of funds:					
Balances brought forward	10	**164,923**	**62,573**	**227,496**	**138,945**
Balances carried forward	10	**172,652**	**139,018**	**311,670**	**227,496**

There are no recognised gains or losses in the year, other than those included in the Statement of Financial Activities.

All activities derive from continuing activities.

Citizens Advice Reigate and Banstead Limited

Company Registration: 5107133

Balance Sheet as at 31 March 2022

	Note	Unrestricted funds £	Restricted funds £	2022 £	2021 £
Fixed Assets					
Tangible assets	7	-	-	-	-
Current Assets					
Debtors	8	4,172	2,207	6,379	26,931
Cash at banks and in hand		171,026	136,811	307,837	216,858
		175,198	**139,018**	**314,216**	**243,789**
Current Liabilities					
Creditors – falling due within one year	9	(2,546)	-	(2,546)	(16,293)
Net assets	10	**172,652**	**139,018**	**311,670**	**227,496**
Represented by:					
Funds of the Charity					
Unrestricted funds	11	172,652	-	172,652	164,923
Restricted funds	11	-	139,018	139,018	62,573
Total charity funds		**172,652**	**139,018**	**311,670**	**227,496**

Approval of the financial statements by the directors:

The charity 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 charity 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 directors acknowledge their responsibilities for:

a. ensuring that the charity keeps accounting records which 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 charity as at the end of each financial year and of its profit and loss for each financial year in accordance with the requirements of section 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 company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standard 102.

The financial statements were approved by the Board on 28 September 2022 and signed on their behalf by:

Chair..... Richard Hoffman

Trustee..... Jan Thornton

Citizens Advice Reigate and Banstead Limited

Statements of Cash Flows year ended 31 March 2022

	Note	2022 £	2021 £
Cash flows from operating activities		**90,969**	**93,412**
Interest received		10	53
Change in cash and cash equivalents in the year		**90,979**	**93,465**
Cash and Cash equivalents at 1 April		216,858	123,393
Cash and Cash equivalents at 31 March		**307,837**	**216,858**

All of the cash flows are derived from continuing operations during the above two periods

Reconciliation of net income/expenditure to net cash flow from operating activities

		2022 £	2021 £
Net income/(expenditure) for the year		**84,174**	**88,551**
Adjustments for:			
Interest received		(10)	(53)
(Increase)/decrease in debtors and other receivables		20,552	657
Increase/(decrease) in creditors		(13,747)	4,257
Net cash provided by operating activities		**90,969**	**93,412**

Notes to the financial statements for the year ended 31 March 2022

The charitable company is a private company, limited by guarantee, registered in England and Wales. The company's registered number and registered office address can be found on page 3.

The charitable company constitutes a public benefit entity as defined by FRS 102.

1. Accounting policies

a) Accounting basis

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland, (Charities SORP (FRS 102), the Charities Act 2011 and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Income

i) Grants receivable

Grants made to finance the activities of the CARB are credited to the income and expenditure account in the period to which they relate.

ii) Bank interest

Bank interest is included in the income and expenditure account on receipt.

iii) Other income

Other income, including donations, gifts and covenants are included when received.

iv) Gifts and Intangible income

In addition, the charity receives help and support in the form of voluntary assistance to advise the public. The value of this is not included in the financial statements but it has been estimated and disclosed in section 4 of the Directors' report.

v) Deferred income

Grants received in advance of the period in which the funder requires the expenditure to be applied are reflected in deferred income within the balance sheet. In 2021-22 all grant funds were recognised in the year they were received.

c) Expenditure

All expenditure is accounted for on an 'accruals' basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Other costs incurred have been allocated to activities as appropriate. Where such costs relate to more than one cost category, they have apportioned split on salary costs.

1. Accounting policies (continued)

d) Fixed assets and depreciation

Where funding is secured to cover the cost of equipment and other assets the cost is written off to the Income and Expenditure account in the year of acquisition. Otherwise, individual assets with a cost in excess of £2,000 per item are capitalised and depreciated over their expected useful lives.

e) Restricted funds

Income received for restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated.

f) Pension

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the income and expenditure account in the period in which they are incurred.

g) Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

h) Irrecoverable VAT

CARB is not registered for VAT and is therefore unable to recover VAT.

i) Going concern

The financial statements have been prepared on the assumption that the charity continues to operate as a going concern. The charity has secured core funding for the following financial year plus additional funding from other sources. The trustees are of the opinion that the charity is able to continue to operate and meet its financial obligations as they fall due.

2. Income from charitable activities

	Unrestricted £	Restricted £	2022 £	2021 £
Government and public authority contracts	131,850	260,234	392,084	336,556
Other paid advisory services	-	169,100	169,100	102,407
	131,850	**429,334**	**561,184**	**438,963**

3. Income from other sources

	Unrestricted £	Restricted £	2022 £	2021 £
a. Donations and legacies Donations	2,567	-	2,567	6,105
b. Investment income Bank interest received	10	-	10	53
	2,577	**-**	**2,577**	**6,158**

4. Expenditure

	General Advisory Services	The National Lottery Community Fund	The Henry Smith Charity	Universal Credit: help to Claim	Other projects	2022 Total	2021 Total
	£	£	£	£	£	£	£
Costs directly allocated to activities							
Staff costs	152,238	52,663	36,889	58,805	121,714	422,309	289,252
Other direct costs	-	-	-	1,801	447	2,248	29,918
Total direct costs	**152,238**	**52,663**	**36,889**	**60,606**	**122,161**	**424,557**	**319,170**
Support costs allocated to activities							
Office IT, Comms	12,380	4,283	3,000	4,782	9,898	34,343	16,999
Premises & other	6,960	2,408	1,687	2,688	5,564	19,307	19,008
Charitable activities costs	**171,578**	**59,354**	**41,576**	**68,076**	**137,623**	**478,207**	**355,177**
Governance costs	497	172	121	192	398	1,380	1,393
Total expenditure	**172,075**	**59,526**	**41,697**	**68,268**	**138,021**	**479,587**	**356,570**

Premises and other costs include office rent £15,000 (2021: £15,000)

Support and governance costs are allocated on a salary basis.

5. Income (Expenditure) for the year

	2022 £	2021 £
Net income is stated after charging: Independent Examiner fees	1,380	1,260

6. Information regarding Directors and Employees

	2022 £	2021 £
Wages and salaries	375,423	259,189
Social security costs	26,458	15,630
Pension costs	20,427	14,434
	422,308	**289,253**
The average number of full-time equivalent employees analysed by function was:		
	2022	**2021**
Charitable purposes	11	8
Management and administration of the charity	1	1
	12	**9**

Two employees received remuneration in the range £30,001 to £35,000 (2021:2).
Staff numbers remained stable over the year with 18 employees at the year-end (2021: 19).
The full time equivalent of these 18 employees at 31 March 2022 was 12.1 (2021: 11.4).

Expenses amounting to £0 (2021: £0) were reimbursed to 0 (2021:0) members of the Trustee Board. No trustee indemnity insurance was purchased.

The charity paid £1,099 during the year ended 31 March 2022 (2021: £985) for various insurance services. Professional indemnity cover is provided through membership of National Citizens Advice.

7. Fixed Assets

The charity has no fixed assets (2021: 0).

8. Debtors

	2022 £	2021 £
Prepayments	4,172	4,714
Accrued income	2,207	22,217
	6,379	**26,931**

9. Liabilities

Creditors – falling due within one year

	2022 £	2021 £
Deferred income (grants received in advance)	-	9,500
Other creditors including tax and social security	1,226	2,135
Accruals	1,320	4,658
	2,546	**16,293**

10. Analysis of net assets between funds

	General funds £	Restricted funds £	Other funds £	2022 Total funds £	2021 Total funds £
Tangible fixed assets	-	-	-	-	-
Current assets	175,198	139,018	-	**314,216**	**243,789**
Current liabilities	(2,546)	-	-	**(2,546)**	**(16,293)**
Net assets	**172,652**	**139,018**	-	**311,670**	**227,496**

11. Movement in funds

	At 01-04-21 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-03-22 £
Restricted reserves					
The National Lottery	-	90,924	59,526	-	31,398
Universal Credit: Help to Claim	2,939	60,973	68,268	4,356	-
Surrey County Council	-	50,000	-	-	50,000
Nationwide Building Society	-	50,000	9,489	-	40,511
The Henry Smith Charity	9,489	47,200	41,697	-	14,992
Kickstart	-	41,139	50,508	9,369	-
Raven Housing Trust project	-	27,000	28,089	1,089	-
The Netherby Trust	173	25,400	11,637	(11,819)	2,117
Community Foundation Surrey	-	19,500	29,015	9,515	-
Healthwatch Surrey	-	8,829	1,382	(7,447)	-
Money & Pension Service (MaPS)	-	8,369	7,901	(468)	-
BEIS 111 Adviceline	15,181	-	-	(15,181)	-
Relocation	34,791	-	-	(34,791)	-
Total restricted funds	**62,573**	**429,334**	**307,512**	**(45,377)**	**139,018**
Unrestricted funds					
General funds	164,923	131,000	172,075	45,377	169,225
Surrey Crisis fund fee	-	686	-	-	686
DRO fee income	-	164	-	-	164
Donations & legacies	-	2,567	-	-	2,567
Investment income	-	10	-	-	10
Total unrestricted	**164,923**	**134,427**	**172,075**	**45,377**	**172,652**
Total movement in funds	**227,496**	**563,761**	**479,587**	**-**	**311,670**

12. Purposes of restricted funds

Funder	Purpose	£
The National Lottery	3 FTE debt workers/Outreach workers	90,924
Department of Work & Pensions (via National Citizens Advice) Universal Credit: Help to Claim	Funding of salaries and costs for Universal Credit: Help to Claim support.	60,973
Surrey County Council	1 FTE outreach worker & supporting costs.	50,000
Nationwide Building Society	Contribution for 2 years towards the salary of 1 FTE Housing Supervisor & supporting costs to help clients with housing issues including actual or threatened homelessness.	50,000
The Henry Smith Charity	Funding of an Advice Session Supervisor salary and costs. The grant was for three years & expires 31-07-22.	47,200
Department of Work & Pensions Kickstart scheme	Funding for 6 months towards the cost of employing 9 young people aged under 25 years and who were claiming Universal Credit. This funding expires June 2022.	41,139
Raven Housing Trust project	Contribution towards a debt caseworker's salary and supporting costs to work with tenants who have debt and/or rent arrears and/or tenancy issues & could be facing homelessness.	27,000
The Netherby Trust	Contribution towards salaries & costs to provide advice and support to Merstham residents. The grant was for three years & expires April 2022.	25,400
Community Foundation Surrey	1. Contribution towards the salary of a Training Supervisor to provide induction and on-going training for new staff and volunteers. 2. Contribution towards the salary of 1 FTE Adviceline Adviser for 5 months.	19,500
Healthwatch Surrey	Contribution towards supporting costs to collect and collate views and concerns and case studies on health and social care to enable evidence-based feedback to be provided to Commissioners and providers to influence, inform and challenge, if necessary, decisions and plans. This funding expired March 2022.	8,829
Money & Pension Service (MaPS)	Funding of trainee debt caseworker salaries. This funding ended June 2022 when the trainee caseworkers left their employment with CARB.	8,369
Department for Business Energy & Industrial Strategy (via National Citizens Advice) (BEIS 111 Adviceline)	Funding for expanding capacity to help meet demand for telephone advice via the 'Single Queue' Adviceline. The funding was carried forward from the previous year and was fully utilised before 31 March 2022 in paying the salaries of Adviceline staff.	-
Relocation	Reigate and Banstead Borough Council provided additional financial support during 2019-20 to enable us to relocate following the Compulsory Purchase Order and loss of our free accommodation at 24 High Street, Redhill. These funds were designated to assist the charity to stabilise long term accommodation and have been utilised in paying relocation costs and a contribution towards rent of £3,750 per quarter for 10 quarters for the period 01 January 2020 to 30 June 2022. The balance of the funds has been transferred to unrestricted reserves at 31 March 2022.	-

13. Contribution of volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

48 (2021: 52) volunteers contributed 222 (2021: 303) hours per week to CARB during the year. The economic value of this help is estimated at £230,700 (2021: £315,000), (local salary scales – not Outer London), in respect of the year 2021-22.

14. Financial Commitments

Capital Commitments

At the balance sheet date there were no capital commitments.

Operating lease commitments

During the year the charity occupied premises in Redhill under a lease which enabled each party to give 6 weeks' notice to terminate. The charity ceased to occupy the premises on 24 June 2022. Rent was payable in advance and at the year-end the charity had no commitments (2021: £1,731).

15. Related party transactions

National Citizens Advice provided professional indemnity insurance to CARB amounting to £1,572 (2021: £840). This is part of the subscription levied. There were no other related party transactions during the year.

16. Taxation

The charity is exempt from corporation tax as all income is applied to charitable purposes.

17. Pension costs

CARB contributes to pension schemes for employees and is operated on a defined contributions basis. The scheme was changed on 1 February 2016 to comply with auto-enrolment regulations. This is open to all eligible employees at any time.

Employer contributions are 6% and employee contributions are 2% of eligible salary. The assets of the individual members' schemes are held separately from those of the company in independently administered funds. The pension cost shown in the accounts for the year represents contributions payable by the company and amounted to £20,427 (2021: £14,434).

CITIZENS ADVICE REIGATE AND BANSTEAD LIMITED

England & Wales - Charity number 1104970

Accounts

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Citizens Advice Reigate and Banstead Limited

Financial Statements

Year ended 31 March 2021

Registered Charity Number: 1104970

Company Number: 5107133

Data Protection Registration Number: Z9103147

Citizens Advice Reigate and Banstead Limited

Financial Statements

Year ended 31 March 2021

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Report of the Directors and Trustees

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and financial statements for the year ended 31 March 2021. The provisions of the Statement of Recommended Practice "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) and comply with the Charities Act 2011, the Companies Act 2006 and the Memorandum and the Articles of Association.

1. REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Citizens Advice Reigate and Banstead Limited (CARB)
Charity Registration:	1104970
Company Registration:	5107133
Registered Office:	The Horseshoe Banstead Surrey SM7 2BQ
Chair:	Richard Hoffman
Bank:	HSBC Bank plc On-line
Independent Examiner:	David Wheeler FCCA Braidwood Wheeler& Co. Chartered Certified Accountants Goodman House 13a West Street Reigate Surrey RH2 9BL

Report of the Directors and Trustees

2. DIRECTORS/TRUSTEES and COUNCIL REPRESENTATIVE

The following people were directors/trustees of the charity during the year and/or on the date of approval of the report:

DIRECTORS/TRUSTEES	ROLE	DATE APPOINTED	DATE RESIGNED
Leslie Anderson	Trustee	26.08.20	
David Blayney	Trustee	16.05.12	
Richard Hoffman	Chair	14.05.14	
Stephen Jebson	Trustee	26.08.20	
Brian Jenkins	Trustee	21.11.18	19.11.20
Josie Laidman	Trustee	26.08.20	
Peregrine Lavington	Trustee	20.04.04	18.08.21
Veronica Mihai	Trustee	26.08.20	
Vaishali Patel	Company Secretary	26.08.20	
Theodore Shearman	Trustee	15.02.21	
Trevor Stevens	Treasurer	15.02.12	
Jan Thornton	Trustee	24.03.18	
David Woodley	Trustee	02.08.19	
Femi Yusoof	Trustee	21.08.19	

REIGATE & BANSTEAD BOROUGH COUNCIL REPRESENTATIVE	
Cllr Simon Parnall	Ward: Chipstead, Kingswood and Woodmansterne

Report of the Directors and Trustees

3. STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

Governing Document

Citizens Advice Reigate and Banstead Limited (CARB) is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2021 the company had 13 Trustees (2020: 8) and 18 members (2020:7). The Company is governed by its Memorandum and Articles of Association.

The charity commenced operations in 1939 and was incorporated as a company limited by guarantee on 20 April 2004.

Recruitment, Appointment of Trustees

Trustees, who are also Directors of the Company, are appointed from the local community. A Committee made up of Trustees headed by the Chair is established to oversee the process for Board appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair. At least two thirds of the Trustees must be elected by the members; the remainder may be co-opted by the Trustees. No other persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

Organisational Structure

CARB is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policies of the charity. The Trustees carry the ultimate responsibility for its conduct and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet quarterly and delegate the day-to-day operation of the organisation to senior operational management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

CARB fully updated its Information Assurance Policy in August 2021 in line with Citizen's Advice guidance. The Trustee Board is satisfied that CARB is compliant with that policy and an acceptable level of risk has been achieved. RAIDs (Risks, Assumptions, Issues and Dependency) reviews are undertaken.

Related Parties

CARB is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureau, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and government departments on behalf of clients. Where one of the trustees is a

STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Major risks

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, CARB is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is the loss of funding. The effects of this have been minimised by procedures in place which have resulted in funding being secured from wider sources and costs adjusted as far as possible to match income. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

4. OBJECTIVES AND ACTIVITIES

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Reigate and Banstead, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Aims, Objectives, Strategies and Activities for the Year

CARB aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community.

CARB aims to positively influence the development of research and campaigns activity to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

The strategic priorities set for the year, including subsequent changes in timing of implementation or scope that were caused by the Covid-19 pandemic were:

a) Secure permanent premises for the Redhill office with a minimum of 4 client interview rooms.
   Work towards this strategic priority was on hold during 2020-21 because the current Redhill office had adequate space during 'Lockdown' and Government advice to 'work from home where possible'. This strategic priority will be reviewed in 2022-23
b) Establish a revised client flow management process that maximises the use of Adviser and Supervisor resources

Report of the Directors and Trustees

4. OBJECTIVES AND ACTIVITIES (continued)

c) Expand internal resources to enhance the provision of general advice including a sustainable and diverse pipeline of volunteer Advisers and paid Supervisors
d) Build on quality and continuous improvement in client service and back-office function
e) Generate a secure and adequate funding pipeline for the next 3-5 years
f) Replace two servers and all other IT equipment.
The replacement of two servers and all other IT equipment was achieved during the year, but an urgent change of emphasis from server to Cloud was necessary to effectively work from home during 'lockdown' and Government advice to 'work from home where possible'. Working towards a wider IT strategic priority will be followed in 2021-22

Public Benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by CARB during the year. The trustees are satisfied that the information provided in the report and financial statements meets the public benefit reporting requirements.

The principal activity of CARB remains the provision of free, confidential, independent and impartial advice and information for members of the public. Advice was provided through telephone, email and webchat and through permanent offices in Redhill and Banstead where client related postal correspondence was processed and distributed. Advice was provided to clients not able to effectively access advice directly through remote channels, by a dedicated outreach worker – a member of staff who met clients in covid-secure community spaces near to where the clients live.

In addition to generalist advice CARB also provided specialist debt casework and welfare benefits advisory services. A panel of 4 (2020: 6) solicitors offered pro bono legal appointments.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

52 (2020: 62) volunteers contributed 303 (2020: 305) hours per week to CARB during the year. The economic value of this help is estimated at £315,000 (2020: £314,400), (local salary scales – not Outer London), in respect of the year 2020-21.

Report of the Directors and Trustees

5. ACHIEVEMENTS AND PERFORMANCE

Charitable Activities

The key achievements in the year include:

- We successfully transformed the service to 'working from home' immediately the Covid-19 pandemic 'Lockdown' was implemented on 23 March 2020 without any pause to the service provided to clients. This was achieved despite uncertainty about the durability of processes and endurance of our staff and volunteers to work under such challenging conditions.
- We recruited 6 new Trustees in the year and this has added a richness of skills, diversity and experience to the Trustee management team.
- Initiatives were developed such as the formation of the Equality Diversity and Inclusiveness subcommittee, and the Research and Campaigns and Stakeholder Engagement subcommittee.
- Major initiatives in sustainability strategies were accelerated. All historic client paperwork required to be retained has been, or is scheduled, for scanning into the database and shredding by 31 December 2021. All current operations are filed in paperless format only. Purchasing of office and other supplies is on a 'just in time basis' so as to eliminate over-purchasing. All laptops acquired for working from home were pre-owned and refurbished.
- We helped 5,468 clients (2020: 4,640) with 16,714 issues (2020: 14,375). The increase in client numbers is largely due to the increased need for assistance by first time Universal Credit applicants, employment, housing and health and community care.
- We were able to secure new funding sources that enabled us to recruit and employ staff to meet the growing demand, in addition to using other recently acquired funding sources:
    a. The National Lottery provided a 6-month grant during the year that enabled us to recruit two part-time debt casework staff and one part-time outreach casework member of staff for six months.
    b. Money and Pension Service (MaPS) funding enabled us to recruit two part time (1FTE) debt casework staff members from November 2020.
    c. Funding from the Department for Business Energy & Industrial Strategy (BEIS) enabled us to recruit two full-time staff members to work on Adviceline incoming calls from November 2020.
    d. We continue to utilise funding from the Department of Work & Pensions (DWP) to fund the salaries of four part-time staff on the Universal Credit: Help to Claim project.
    e. The second year of the Henry Smith Charity grant has enabled us to continue to employ a full time Advice Services Supervisor and manage costs during the year.
    f. The second year of The Netherby Trust grant has enabled us to employ a staff member and manage costs to facilitate the continued support of clients living or working in Merstham.
- We successfully completed the third year of the Surrey County Council (SCC) funded Healthwatch Surrey project to provide independent advice and support to clients who have health or social care issues with NHS services. This led to an extension of the Service Level Agreement to 31 March 2022.

5. ACHIEVEMENTS AND PERFORMANCE (continued)

- We aided clients to apply for assistance through the SCC Surrey Crisis Fund; 89 (2020: 210) referrals were made to this scheme on behalf of CARB residents. With the support of local food banks, 211 (2020: 177) referrals were made for grants from other charitable providers to assist some of our most vulnerable clients.
- We continue to support Raven Housing Trust tenants providing debt advice including applications for Debt Relief Orders (DRO) on their behalf.
- We continue to work with local community organisations. We receive referrals from and make client referrals to these organisations as appropriate.
- Training of staff and volunteers was provided through visually enabled technology and other communication tools.
- A new monthly newsletter initiative 'CARB Catch-up' commenced in January 2021.
- Staff and volunteer morale were high during the year, assisted by use of video enabled platforms and social events and the skills and endurance of the team
- We continue to experience an increasing length and complexity of client advice sought on welfare benefits and debt matters.

The main areas of advice issues were:

Advice issue	2020-21	2019-20	Increase/ (decrease)
Benefits and Tax Credits*	2,255	3,359	(32.9)%
Universal Credit*	3,484	2,155	61.7%
Consumer goods & services	513	404	27.0%
Debt	1,441	1,503	(4.1)%
Discrimination, hate & gender-based violence & abuse (GVA)	170	116	46.6%
Education	77	72	6.9%
Employment	2,120	1,120	89.3%
Financial services & capability	225	158	42.4%
Health& Community Care	1,059	307	245.0%
Housing	2,157	1,465	47.2%
Immigration & asylum	350	289	21.1%
Legal	563	561	0%
Other	758	1,241	(63.7)%
Relationship & family	1,045	1,113	(6.0)%
Tax	137	150	(8.6)%
Travel & Transport	181	226	(19.9)%
Utilities& communication	179	136	31.6%
Total issues dealt with	**16,714**	**14,375**	**16.3%**

Our client profile showed that 24% (2020: 36%) of clients had long term health conditions (Census 2011 RBBC: 14%); 22% (2020: 18%) of clients were from the black, Asian and minority ethnic communities (Census 2011 RBBC: 9%).

5. ACHIEVEMENTS AND PERFORMANCE (continued)

***The main Benefit issues** were:
Initial claim Universal Credit
Personal Independence Payments
Employment Support Allowance
Housing 'Element' & Housing Benefit
Council Tax reduction
Other welfare benefits

The key housing issues were actual homelessness 53 new clients (2020: 79) and threatened homelessness 104 clients (2020: 214). Local rental costs continue to be a significant factor in rent arrears, which compounded with sudden loss of employment and/or loss or delay in the payment of welfare benefits, can lead to unmanageable debt and/or homelessness.

We applied for 9 (2020: 49) Debt Relief Orders and continue to manage a significant level of debt on behalf of clients.

Principal Funding Sources and Grants

To obtain the necessary funding to provide services, applications are made to various local and national funding providers as opportunities arise.

The directors extend their gratitude to Reigate and Banstead Borough Council (RBBC) who continue to significantly support the core operating capacity of the charity. In addition, CARB express their gratitude for project-specific funding received:

- Department for Business Energy & Industrial Strategy (BEIS2) via National Citizens Advice) – funding for IT equipment to expand capacity to meet demand for services during the Covid-19 pandemic
- Department for Business Energy & Industrial Strategy (BEIS3) (via National Citizens Advice) – funding for expanding capacity to help meet demand for telephone advice via the 'Single Queue' Adviceline.
- Department of Work & Pensions (via National Citizens Advice) – funding of salaries and costs for Universal Credit: Help to Claim support
- Fidelity Investments Ltd (Kingswood) -donation of 16 pre-owned i-phones with prepaid sim card for year to 31st March 2022.
- Gamble Aware – funding for the education and training of staff and volunteers on gambling related issues and referral of clients to receive specialist help and care
- The Henry Smith Charity – funding of an Advice Session Supervisor salary and costs.
- Money and Pension Service (MaPS) - funding of trainee debt caseworker salaries
- Netherby Trust – funding the salary of a member of staff and costs to provide advice and support to Merstham residents.
- Raven Housing Trust – funding of debt caseworker salary and costs to work with tenants who have debt and/or rent arrears and/or tenancy issues and could be facing homelessness.
- Reigate and Banstead Borough Council – core grant funding

5. ACHIEVEMENTS AND PERFORMANCE (continued)

- Reigate and Banstead Borough Council – funding of the installation of fresh air ventilation in the Redhill office so that necessary back-office functions could take place safely during the Covid-19 pandemic.
- Surrey County Council – Healthwatch Surrey – funding of costs to collect and collate views and concerns and case studies on health and social care.
- Surrey County Council – Surrey Crisis Fund – funding of costs to help clients to make claims for local assistance for vital necessities
- Community Foundation Surrey – funding the salaries of Training Supervisors to provide induction and on-going training for new staff and volunteers. This funding to be utilised in 202
- The National Lottery – funding of two debt case workers and outreach caseworker salaries for 6 months.

The charity did not have any borrowings from providers of funding or other sources at the balance sheet date.

Donations and fundraising activities

We are grateful for generous donations from several individuals and clients which helped mitigate the loss of income arising from our inability to organise participative fundraising activities because of the Covid-19 pandemic.

Principal Funding Sources and Grants

Relocation

Reigate and Banstead Borough Council provided additional financial support during 2019-20 to enable us to relocate following the Compulsory Purchase Order and loss of our free accommodation at 24 High Street, Redhill. These funds are designated to assist the charity to stabilise long term accommodation.

Investment Activities

The charity does not hold investments other than cash deposits with HSBC Bank Plc.

Factors Affecting the Achievement of Objectives

CARB understands the financial pressures experienced by Reigate & Banstead Borough Council and is taking active measures to seek additional sources of funding. Attention on transforming the service from office-based to home-based, raising funds through grant applications and building capacity through recruiting and training salaried staff to meet the increased demand absorbed management efforts during the year. This was achieved without interruption of services to clients.

We continue to be the only agency providing welfare benefit and general advice in the local area.

Report of the Directors and Trustees

6. FINANCIAL REVIEW

Financial Position

Incoming resources in the year were £445,121(2020: £382,817) and of these £327,699 (2020: £273,134) related to restricted project activities.

A surplus of £88,551 was recorded for the year (2020: £98,282); £43,479 of this surplus for the year is held in restricted funds because it was provided to fund specific future activities and consequently the funds were received in advance of the related expenditure. At 31 March 2021 total reserves were £227,496 (2020: £138,945) of which reserves of £62,573 (2020: £86,945) represent restricted funds and £164,923 (2020: £52,000) represent unrestricted reserves.

Reserves Policy

CARB is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. CARB reviews a projection of income for the future year and beyond and will endeavour to see this continues to be derived from as wide a variety of sources possible. Trustees will take all necessary steps to ensure that at no time within the future year would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed in order to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined to aim that 'minimum free' reserves equivalent to at least 3 months operating expenditure should be maintained. This will be reviewed again at the time of the next annual report, or earlier if considered necessary. At 31 March 2021 unrestricted reserves stood at £164,923 which is more than 3 months unrestricted operating expenditure and in compliance with the reserves policy.

Investment Policy

Under its Memorandum and Articles of Association and in furtherance of its objects and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being, be imposed or required by law. CARB did not hold any such investments at the year end.

7. FUTURE PLANS

CARB aims to continually improve access to its service and intends wherever possible to extend its service to a wider participation and access in the community through the provision of website information, telephone, webchat and email advice and an outreach caseworker to support those with difficulties in accessing the service remotely or who struggle to attend the offices.

7. FUTURE PLANS (continued)

The Covid-19 pandemic brought significant changes to the way services were provided during the year. The Redhill and Banstead offices were closed to the public throughout the year and the service was delivered entirely by email, telephone and webchat by staff and volunteers working from home. In line with Government guidelines and when the infection rates of Covid-19 reflect sufficiently lowered risk levels to our staff, volunteers and clients CARB will implement a phased return to the offices alongside retaining a hybrid model of working from home and office attendance as opted for by individual staff and volunteers. In the immediate future only clients with appointments will be seen face to face and only if it is essential. The 'drop-in' method of clients seeking advice face to face will not be restored and clients who 'turn up' at the offices will be requested to seek advice by telephone or other remote means, however, clients with absolute emergencies who 'turn up' at the offices will be assisted.

It is paramount that we operate within Government guidelines and ensure the ongoing health and safety of our volunteers, staff and clients which is of the utmost importance. We intend to continue providing services to clients through telephony, emails and visually enabled technology. CARB will be exploring the use of visually enabled technology as a meeting mechanism and the use of screens positioned between advisers and clients for face to face meetings will be considered alongside a consideration of the changing Covid-19 infection rate risk levels.

As a result of the expansion of our operational teams we will need to expand our back-office capacity work and aim to recruit a Deputy CEO over the next twelve months.

The demand for advice by telephone has become the preferred channel by the majority of clients and as a consequence CARB will continue to build capacity in this workstream. The need to build capacity rapidly requires the deployment of dedicated paid staff. This will continue as long as funding permits this course of action.

CARB will continue to seek to participate in Government initiatives for the employment and development of young people, such as the 'Kickstart' scheme, as long as funding that provides a financial contribution to support the recruitment and salaries of these paid staff continues.

CARB will continue to take measures to build resource capacity to help clients in need of support to deal with unmanageable debts as long as funding permits this course of action.

CARB will continue to work towards the highest quality advice and develop staff and volunteers through careful and bespoke training that adds a wealth of transferable skills and development opportunities to each person in the team.

CARB will work towards finding resources to upgrade and enhance the website and deliver a valuable social media contribution through communication of research and campaigning issues and other matters concerning social justice.

Report of the Directors and Trustees

7. FUTURE PLANS (continued)

CARB values its relationships with partners in the community and seeks to continue to work collaboratively with other organisations.

CARB will continue to promote equality, diversity and inclusion in all that it does.

8. DIRECTORS' RESPONSIBILITIES

The trustees (who are also directors of CARB for the purposes of Company Law) are responsible for preparing the Annual Report 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 charity and of the incoming resources and application of resources, including income and expenditure, of the charity for that period. In preparing these financial statements, the trustees are required to:

(a) select suitable accounting policies and apply them consistently,

(b) observe the methods and principles in the Charities Statement of Recommended Practice (SORP),

(c) make judgements and estimates that are reasonable and prudent,

(d) state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements and

(e) prepare the financial statements on the 'going concern' basis unless it is inappropriate to presume that the charity will continue in operation.

(f) The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006.

(g) The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

(h) The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity website.

Report of the Directors and Trustees

8. DIRECTORS' RESPONSIBILITIES (continued)

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities and in accordance the provisions applicable to companies subject to the small companies' regime.

Signed... .....

Chair of trustees: Richard Hoffman

10 November 2021

Independent Examiner's report to the Trustees of Citizens Advice Reigate and Banstead Limited

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2021, set out on pages 15 to 26.

Responsibilities and basis of report

As the charity's trustees of the Company, (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of Charities Act 2011 (the Act), and the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the accounts of the charity 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 all applicable Directions given by the Charity Commission under section 145(5)b of the 2011 Act.

Independent examiner's statement

As the charity's income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, 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 my examination which give me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Act and section 386 of the Companies Act 2006; and
- that the accounts do not accord with those records; or
- that the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in Charities (Accounts and Reports) Regulations 2008 and comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the accounts show a ' true and fair' view, which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities applicable to charities preparing their accounts in accordance with Financial reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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.

Signed ..... D Wheeler FCCA Date 18 November 2021

Braidwood Wheeler& Co.
Chartered Certified Accountants
Goodman House
13a West Street, Reigate, Surrey, RH2 9BL

Citizens Advice Reigate and Banstead Limited

Statement of financial activities for the year ended 31 March 2021

Incorporating the Income and Expenditure Account

	Note	Unrestricted funds £	Restricted funds £	2021 £	2020 £
Income					
Income from charitable activities	2	111,264	327,699	438,963	376,745
Donations and legacies	3a	6,105	-	6,105	482
Investment income	3b	53	-	53	110
Fundrasing income	3c	-	-	-	1,480
Other income		-	-	-	-
Total Income		117,422	327,699	445,121	382,817
Expenditure					
Charitable activities	4	72,041	283,136	355,177	283,220
Governance costs	4	309	1,084	1,393	1,315
Total Expenditure	4	72,350	284,220	356,570	284,535
Net income/(expenditure) and movement in funds for the year	5	45,072	43,479	88,551	98,282
Reconciliation of funds					
Transfers		67,851	(67,851)	-	-
Balances brought forward	10	52,000	86,945	138,945	40,663
Balances carried forward	10	164,923	62,573	227,496	138,945

There are no recognised gains or losses in the year, other than those included in the statement of financial activities.

All activities derive from continuing activities.

Citizens Advice Reigate and Banstead Limited

Balance Sheet as at 31 March 2021

		Unrestricted funds	Restricted funds	2021	2020
		£	£	£	£
Current Assets					
Debtors	7	26,931	-	26,931	27,588
Cash at bank and in hand		154,285	62,573	216,858	123,393
		181,216	62,573	243,789	150,981
Liabilities					
Creditors - falling due within one year	8	16,293	-	16,293	12,036
Net assets		164,923	62,573	227,496	138,945
Represented by:					
Funds of the Charity					
Accumulated funds	9	164,923	-	164,923	52,000
Restricted Funds	9	-	62,573	62,573	86,945
Total charity funds		164,923	62,573	227,496	138,945

Approval of the financial statements by the directors:

The charity 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 charity to obtain an audit of its financial statements for the year ended 31 March 2021in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

a. ensuring that the charity keeps accounting records which 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 charity as at the end of each financial year and of its profit and loss for each financial year in accordance with the requirements of section 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 company.

The financial statements have been prepared in accordance with the provisions of Part15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standard 102.

The financial statements were approved by the Board on 18 November 2021 and signed on their behalf by:

Chair ...Richard Hoffman Treasurer ..... Trevor Stevens

Notes to the financial statements for the year ended 31 March 2021

1. Accounting policies

a) Accounting basis

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland, the Charities Act 2011 and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Income

i. Grants receivable

Grants made to finance the activities of the CARB are credited to the income and expenditure account in the period to which they relate.

ii. Bank interest

Bank interest is included in the income and expenditure account on receipt.

iii. Other income

Other income, including donations, gifts and covenants are included when received.

iv. Gifts and Intangible income

In addition, the charity receives help and support in the form of voluntary assistance to advise the public. The value of this is not included in the financial statements but it has been estimated and disclosed in section 4 of the directors' report.

v. Deferred income

Grants received in advance of the period in which the funder requires the expenditure to be applied are reflected in deferred income within the balance sheet.

c) Expenditure

All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Other costs incurred have been allocated to activities as appropriate. Where such costs relate to more than one cost category they have apportioned split on salary costs (Notes to the financial statements Note 4).

1. Accounting policies (continued)

d) Fixed assets and depreciation

Where funding is secured to cover the cost of equipment and other assets the cost is written off to the Income and Expenditure account in the year of acquisition. Otherwise assets with a cost in excess of £2,000 per item are capitalised and depreciated over their expected useful lives.

e) Restricted funds

Income received for restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated.

f) Pension

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the income and expenditure account in the period in which they are incurred.

g) Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

h) Irrecoverable VAT

CARB is not registered for VAT and is therefore unable to recover VAT.

i) Cash Flow Statement

The charity has taken advantage of the exemptions in the Statement of Recommended Practice: Accounting and Reporting by Charities, from the requirement to prepare a cashflow statement, as the charity qualifies as a small charity.

j) Going concern

The financial statements have been prepared on the assumption that the charity continues to operate as a going concern. The charity has secured core funding for the following financial year plus additional funding from other sources. The trustees are of the opinion that the charity is able to continue to operate and meet its financial obligations as they fall due.

2 Income from charitable activities

	Unrestricted £	Restricted £	2021 Total £	2020 Total £
Government and public authority contracts	111,264	225,292	336,556	257,684
Other paid advisory services	-	102,407	102,407	119,061
	111,264	327,699	438,963	376,745

3 Income

		Unrestricted £	Restricted £	2021 Total £	2020 Total £
a	**Donations and legacies**				
	Donations	6,105	-	6,105	482
		6,105	-	6,105	482
b	**Investment income**				
	Bank Interest received	53	-	53	110
c	**Fund Raising Activities**				
	Fund raising	-	-	-	1,480

4. Expenditure

	General Advisory Services £	Henry Smith £	HTC £	National Lottery £	Other projects £	2021 Total £	2020 Total £
Costs directly allocated to activities							
Staff costs	64,066	45,951	64,080	41,847	73,308	289,252	205,400
Other direct costs	-	-	674	2,511	26,733	29,918	41,389
	64,066	45,951	64,754	44,358	100,041	319,170	246,789
Support costs allocated to activities							
Office, IT & communications	3,765	2,700	3,766	2,459	4,309	16,999	30,649
Premises & other	4,210	3,020	4,211	2,750	4,817	19,008	5,782
	7,975	5,720	7,977	5,209	9,126	36,007	36,431
Charitable activities	72,041	51,671	72,731	49,567	109,167	355,177	283,220
Governance costs	309	221	309	202	352	1,393	1,315
Total Expenditure	72,350	51,892	73,040	49,769	109,519	356,570	284,535

Support costs allocated on salary basis.

5. Income/(Expenditure) for the year

	2021	2020
	£	£
This is stated after charging:		
Examiners fees	1,260	1,260

6. Information regarding Directors and Employees

	2021	2020
	£	£
Wages and salaries	259,189	184,867
Social security costs	15,630	9,977
Pension costs	14,434	10,556
	289,253	205,400

The average number of employees full time equivalents), analysed by function was:

	2021	2020
Charitable purposes	8	6
Management and administration of charity	1	1
	9	7

Two employees received remuneration in the range £30,001 to £35,000.
Staff numbers increased over the year with 19 employees at the year end (2020 : 11).
The full time equivalent of these 19 employees at 31st March 2021 is 11.4 (2020:6.8)

Expenses amounting to £0 (2020: £67) were reimbursed to 0 (2020:1) members of the Trustee Board. No trustee indemnity insurance was purchased.

The charity paid £985 during the year ended 31 March 2021 for various insurance services. Professional indemnity cover is provided through membership of National Citizens Advice.

7 Debtors

	2021	2020
	£	£
Prepayments	4,714	5,852
Accrued Income	22,217	21,736
	26,931	27,588

8 Liabilities

Creditors - falling due within one year

	2021	2020
	£	£
Deferred income (grants received in advance)	9,500	2,020
Other creditors including tax and social security	2,135	8,449
Accruals	4,658	1,567
	16,293	12,036

9 Analysis of net assets between funds

	General Funds £	Restricted Funds £	Other Funds £	Total Funds
Tangible Fixed Assets	-		-	-
Current Assets	181,216	62,573	-	243,789
Current Liabilities	16,293	-	-	16,293
Net Assets	164,923	62,573	-	227,496

10 Movement in funds

	At 1 April 2020 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 March 2021 £
Restricted Funds					
Raven Housing	-	27,000	16,021	(10,979)	-
Healthwatch	-	9,294	2,091	(7,203)	-
LAS/Surrey Crisis		4,097	-	(4,097)	-
CFS	8,248	-	2,263	(5,985)	-
Merstham	6,011	25,400	16,976	(14,262)	173
HTC	-	75,978	73,039	-	2,939
Henry Smith	31,032	46,300	51,892	(15,951)	9,489
National Lottery		51,571	49,769	(1,802)	-
MaPs		20,075	15,492	(4,583)	-
Gamble Aware		3,707	445	(3,262)	-
BEIS -2		16,360	16,633	273	-
BEIS -3		46,000	30,819	-	15,181
RBBC Ventilation		1,917	1,917	-	-
Relocation-RBBC	34,791	-	-	-	34,791
IT/Phones- Fidelity/RBBC	6,863	-	6,863	-	-
Total Restricted Funds	86,945	327,699	284,220	(67,851)	62,573
Unrestricted Funds					
General funds	52,000	117,422	72,350	67,851	164,923
Total unrestricted funds	52,000	117,422	72,350	67,851	164,923
Total funds	138,945	445,121	356,570	-	227,496

11. Purposes of restricted funds

Department of Work & Pensions (via National Citizens Advice) Universal Credit: Help to Claim (£75,978)	Funding of salaries and costs for Universal Credit: Help to Claim support
The National Lottery (£51,571)	Funding of two debt caseworkers and outreach caseworkers salaries and costs for 6 months.
The Henry Smith Charity (£46,300)	Funding of an Advice Session Supervisor salary and costs. The grant is for three years.
Department for Business Energy & Industrial Strategy (via National Citizens Advice) (BEIS 3) (£46,000)	Funding for expanding capacity to help meet demand for telephone advice via the 'Single Queue' Adviceline. The funding has been used to pay salaries of Adviceline staff
Raven Housing Trust (£27,000)	Funding of debt caseworker salary and costs to work with tenants who have debt and/or rent arrears and/or tenancy issues and could be facing homelessness.
Netherby Trust (£25,400)	The salary of a member of staff and costs to provide advice and support to Merstham residents. The grant is for three years.
Money and Pension Service (MaPS) (£20,075)	Funding of trainee debt caseworker salaries
Department for Business Energy & Industrial Strategy (via National Citizens Advice) (BEIS 2) (£16,360)	Funding for IT equipment to expand capacity to meet demand for services during the Covid-19 pandemic
Healthwatch Surrey (HWS) (via Surrey County Council) (£9,294)	Funding to cover to collect and collate views and concerns and case studies on health and social care to enable evidence-based feedback to be provided to commissioners and providers to influence, inform and challenge, if necessary, decisions and plans.
Surrey Crisis fund (via Surrey County Council (£4,097)	Funding of costs to help clients to make claims for local assistance for vital necessities
GambleAware (£3,707)	Funding for education and training of staff and volunteers on gambling related issues and referral of clients to receive special help and care

Reigate and Banstead Borough Council (RBBC) (£1,917)	Funding of the installation of fresh air ventilation in the Redhill office so that necessary back-office functions could take place safely during the Covid-19 pandemic.
Community Foundation (Surrey)	Funding the salaries of Training Supervisors to provide induction and on-going training for new staff and volunteers. This funding will be utilised in 2021-22

12. Financial Commitments

Capital Commitments

At the balance sheet date there were no capital commitments.

Operating lease commitments

At 31 March 2021 the company had commitments of £1,731 under a lease for premises in Redhill (2020: £15,000). The lease ended on 31 March 2021 and continues on a rolling basis whereby each party may give 6 weeks to terminate.

13. Related party transactions

There have been related party transactions in relation to insurance and information services between CARB and National Citizens Advice. There were no other related party transactions during the year.

14. Taxation

The charity is exempt from corporation tax as all income is applied to charitable purposes.

15. Pension costs

CARB contributes to pension schemes for employees and is operated on a defined contributions basis. The scheme was changed on 1 February 2016 to comply with auto-enrolment regulations. This is open to all eligible employees at any time.

Company contributions are 6% and employee contributions are 2% of eligible salary. The assets of the individual members' schemes are held separately from those of the company in independently administered funds. The pension cost shown in the accounts for the year represents contributions payable by the company and amounted to £14,434 (2020: £10,556).