

Citizens Advice Surrey Heath

(a company limited by guarantee)

Registered Charity No. 1118181

Company No. 6058583

**REPORT AND ACCOUNTS
For the year ended 31 March 2023**

Authorised and regulated by the Financial Conduct Authority FRN:617536

Citizens Advice Surrey Heath

Report and Accounts For the year ended 31 March 2023

CONTENTS

Report of the Directors and Trustees	3 - 12
Independent Examiner's Report	13
Statement of Financial Activities	14
Balance Sheet	15
Notes to the Accounts	16 - 25

Citizens Advice Surrey Heath Report of the Directors and Trustees

The directors, who are also the trustees of the charity for the purposes of charity law, are pleased to present their annual report and accounts for the year ended 31 March 2023.

1. REFERENCE AND ADMINISTRATIVE DETAILS

<u>Charity Name:</u>	Citizens Advice Surrey Heath		
<u>Charity Registration:</u>	1118181	<u>Company Registration:</u>	6058583
<u>Registered Office:</u>	Surrey Heath House, Knoll Road, Camberley, Surrey GU15 3HD		
<u>Chairman:</u>	Nigel Downey	<u>Company Secretary:</u>	Julie Summers/ Robert Manning
<u>Chief Executive Officer</u>	Caroline Sawdy		
<u>Bank:</u>	CAF Bank Ltd Kings Hill, West Malling Kent ME19 4JQ	<u>Independent Examiner:</u>	David Wheeler FCCA Redhill Chambers 2d High Street Redhill Surrey RH1 1RJ

The directors who served during the period and up to the date of this report are set out below:

<u>Directors / Trustees:</u> <u>Elected Members</u>	<u>Role:</u>	<u>Date Appointed</u>	<u>Date Resigned</u>
*Nigel Downey	Chair		
*Robert Manning	Treasurer		
*Greg Scott	Vice-Chair		
Ray McCann			31/08/2022
Marion Park			
Mani Rai OBE			
Camilla Richardson			31/08/2022
*Julie Summers	Hon Solicitor		
Paul Rich		31/08/2022	
Trevor Trueman			22/05/2023
Lois Dabrowski			

*Denotes members of the Executive Committee.

The following Representatives attended Meetings of the Directors

Councillor David Lewis Representing Surrey Heath Borough Council

Caroline Sawdy *	Chief Executive Officer
Helen Holbrow*	Advice Manager
Mark Zymela^	Voluntary Adviser

*In paid employment of Citizens Advice Surrey Heath

^Volunteers of Citizens Advice Surrey Heath

Citizens Advice Surrey Heath Report of the Directors and Trustees

2. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Citizens Advice Surrey Heath (Cit.A.SH) is a registered charity and a Company Limited by Guarantee registered in England and Wales. The maximum liability of each member is limited to £1. At 31 March 2023, the Company had 9 members (2022: 10). Cit.A.SH is governed by its Memorandum and Articles of Association.

Cit.A.SH was incorporated as a Company Limited by Guarantee on 19 January 2007. The company is registered with the Charity Commission - registration number 1118181. The charity commenced operations on 31 March 2007 at which date the assets and liabilities of the unincorporated Association (charity registration number 207097) known as Camberley Citizens Advice Bureau were transferred to the Company for nil consideration. Restricted and unrestricted fund balances were preserved. Fixed assets were transferred at net book value. On 15th January 2014 the Company changed its name from Camberley Citizens Advice Bureau to Citizens Advice Surrey Heath.

Recruitment, Appointment of Trustees

The Trustees, who are also Directors of the Company, are elected from the local community. An Elections Committee, made up of Trustees, the Company Secretary and chaired by the Chairman is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

Induction of Trustees

New Trustees are provided with a specific Induction Pack containing reference to all likely sources they are to encounter. Each new Trustee will be given a mentor from the existing Board of Directors. The mentor's role is to ensure that the new Trustee is guided through the induction process. A key aspect of the process is meeting with relevant members of the Management Team and the Chair of the Trustee Board. This entire process provides an opportunity to learn more about the work of Cit.A.SH, to ensure the individual understands their responsibilities as a Trustee, focus on current Board priorities and to assess any individual training needs.

Organisation

The Company is governed by the Directors. They are also the Charity Trustees for the purpose of Charity Law. The maximum permitted number of Trustees is fifteen and the minimum three, being either elected at the Annual General Meeting or nominated by member organisations or co-opted by the Trustee Board, provided that the total number of co-opted and nominated Trustees does not exceed one third of the total number of Trustees. Elected Trustees are required to retire at the third Annual General meeting following their election or appointment but are eligible for re-election or re-appointment. The Trustee Board is responsible for setting the strategic direction of the organisation and the policy of the charity and carries the ultimate responsibility for the conduct of Cit.A.SH and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The quorum for Trustee Board meetings is at least one third of the members of the Trustee Board, or three members of the Trustee Board, whichever number is greater. At Trustee meetings Elected and Representative Trustees have one equal vote each with resolutions requiring a simple majority vote. Representatives who attend Trustee meetings do not have a vote. In the event of a tied vote the Chairman has a casting vote. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

Citizens Advice Surrey Heath Report of the Directors and Trustees

Organisation (continued)

One of the Trustees has a length of service greater than 9 years. The current Chairman, Nigel Downey, has been a Trustee since 2010. He has been Chairman since 2014 although will be standing down at the 2023 AGM. They remain important to the overall well-being of the charity for the future.

The Trustee Board delegates selected responsibilities to a Standing Committee who meet as required to ensure implementation of agreed strategies and procedures within delegated limits.

Related Parties

Cit.A.SH is a member of Citizens Advice, the national association for the Citizens Advice service throughout the United Kingdom. With effect from January 2014 Camberley Citizens Advice Bureau became known as Cit.A.SH following a rebranding exercise. Membership of the national association requires the charitable company to adhere to rigorous standards in respect of governance, organisational practices and quality of advice. In April 2017 a new membership package was introduced and was accepted by Cit.A.SH

As part of their regular cycle regarding Performance and Quality leadership self-assessment, Citizens Advice conducted a review in January 2022. The audit concluded that the evidence confirmed excellent leadership and the standards were of the highest quality expected by Citizens Advice.

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

Risk Management

The directors have reviewed their procedures in the light of corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'.

A risk assessment report is contained within the business plan and anticipates potential changes to the environment in which Cit.A.SH is working and highlights how these would impact on its services. In addition it produces an annual risk register, based on a matrix supplied by Citizens Advice – the national association.

The charity faces a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then obviate their impact. The Risk Register is a formal statement of Cit.A.SH's risk management strategy and how the impact of potential risks can be minimised. Identifying the risks is an important element of risk management and has been given detailed and careful consideration. Areas, which have been covered in this process, include:

- Activities and services undertaken by the organisation
- Our objectives
- Targets and outputs required by funders and others
- The operating structure
- External factors (statutory obligations, relationships with funders)
- Comparisons with other CAB/comparable organisations
- Past performance and previous risks encountered

Cit.A.SH's objectives, its internal organisation and the environment in which it operates are continually evolving and as a result, the risks it faces are not constant. Organisational success derives in part from successful risk taking and so the purpose of internal control is to help manage and control risk appropriately rather than to eliminate it.

Citizens Advice Surrey Heath Report of the Directors and Trustees

Risk Management (continued)

The following measures help minimise the risks inherent in any large and diverse voluntary sector

organisation, which relies on a diverse range of funding to meet all its commitments:

1. The Trustee Board recognises its role as the ultimate authority with regard to the governance of the organisation and that the management team and staff recognise that they operate with delegated authority.
2. Effective appraisal of the Chairman, Directors, Chief Executive and Management Team.
3. Internal management and supervisory controls, which minimise risk of failing to deliver on existing grant agreements and contracts.
4. Staff awareness of sources of funding and the consequences arising from any failure to deliver services in line with grant agreements and contracts.
5. The effective use of probationary periods, Joint Progress Reviews, staff supervision and HR policies to promptly identify and deal with issues of concern.
6. Regular case sheet checking, Independent File Reviews, training to ensure quality.
7. Regular review and analysis of statistics to ensure targets are met.
8. Maintain good relationships with funders to identify potential future funding problems and potential funding opportunities.
9. Ensure adequate financial reserves.
10. Quarterly financial monitoring against an agreed annual budget.
11. Good communication between volunteers, staff, the Management Team and the Trustee Board.
12. Maintaining independence and political neutrality to avoid conflict of interests.

3. OBJECTIVES AND ACTIVITIES

Objects

The objects of the charitable company are as set out in the Memorandum and Articles of Association. Its services are consistent with the twin aims of Citizens Advice namely: "to provide the advice people need for the problems they face" and "to improve the policies and practices that affect people's lives". Its services are also consistent with the stated Principles of Citizens Advice that: "The CitA Service is independent and provides free, confidential and impartial advice to everybody regardless of race, sex, disability, sexuality or nationality".

The Charity's objects are the promotion of any charitable purpose for the benefit of the community in the area of Surrey Heath Borough and adjacent areas by the promotion and advancement of education, to preserve and protect good health and the relief of poverty, sickness and distress.

The key power it exercises in furtherance of the Objects is to establish Cit.A.SH as a centre to provide a free, confidential and impartial service of advice, training, information and counsel for the public and for the implementation thereof.

Public Benefit Required

The directors have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the charitable company and in planning any future activities.

Having been in operation for over 50 years providing free, independent, impartial and confidential advice to the citizens of Surrey Heath and neighbouring areas, the directors are satisfied that Cit.A.SH fully complies with the new guidance on public benefit supplied by the Charity Commission. This is demonstrated by the Grant Agreement which it produces each year in conjunction with its principal funder – Surrey Heath Borough Council. A key requirement of this agreement is the production of an

Citizens Advice Surrey Heath Report of the Directors and Trustees

annual Business Plan.

Whilst the primary Business Plan purpose is to create a process by which Cit.A.SH's Trustee Board can monitor progress towards achieving the Corporate Plan, the plan also serves as a set of internal targets and outputs for staff and volunteers. In this way inclusiveness and collective responsibility about Cit.A.SH's key priorities can be engendered leading to improvements in service delivery.

Achievements and performance in 2022-2023

In 2022-23 we were still facing the after-effects of the Covid pandemic and this was exacerbated by the spiralling cost of living. This led to a big increase in demand and clients needing emergency crisis support as well as advice and information. We continued to deliver the Household Support Fund on behalf of Surrey Heath Borough Council and were also successful in attracting further pots of funding and energy vouchers from Frimley Fuel Allotments, Woking Lions and the Fuel Bank Foundation. This meant we had a number of resources at our disposal to support clients when they needed it most.

We were able to streamline support for those needing crisis funding through the recruitment of a Cost of Living Assistant funded for a year by grants from Frimley Fuel Allotment and Citizens Advice.

Despite not opening our drop-in service officially we saw increasing numbers of people turning up at our door and as a result our face to face appointments increased by 180% on the previous year to 909. As a result we reinstated the volunteer Receptionist role and have now recruited a volunteer for each day of the week to support our Supervisors and clients with phone and face to face enquiries. The majority of advice was delivered through 6,345 phone calls and 1,126 emails.

Many of our clients have complex debt issues and we are seeing increasing numbers of working clients who are having problems paying for anything more than the bare essentials so we were pleased to have confirmation that our grant from Surrey County Council for the 'No one Left Behind' project would be extended until April 2024. Our resources were also supplemented by the addition of another FTE Caseworker role in a partnership project with Catalyst, The Mary Frances Trust and Citizens Advice Epsom & Ewell. This is a three year project funded by the National Lottery Community Fund and the aim is to deliver debt and wellbeing advice to those with mental health issues who are struggling to manage their finances and access benefits.

Other achievements included:

1. Supporting 448 clients through our Social Prescribing project to access community support and services.
2. Carrying out 164 home visits, through our Independent Living Advisor, to people who would otherwise struggle to access our support.
3. Making 425 food bank referrals to support 947 people in food poverty.
4. Assisting clients to complete 408 disability forms to access essential benefits and challenge decisions.
5. Our debt advice valued at £1,015,430 for debts written off for clients and £96,410 in debts rescheduled.
6. Maintaining our core grant of £80,000 from Surrey Heath Borough Council and having this ring-fenced until April 2024
7. Securing an extension of our MaPS Increasing Capacity project until the end of January 2023.
8. Delivering the full Household Support Fund allocation of £265,700 to residents of Surrey Heath through 2,803 small grants.
9. Being granted an award of £10,000 from Frimley Fuel Allotments towards our Cost of Living Assistant and a further £5,000 to be used to support clients in need of crisis funding.
10. Being awarded £15,000 from national Citizens Advice to support the Cost of Living Assistant role.
11. Recruiting and training a full time Advice Session Supervisor to give us continuity across the week.

Citizens Advice Surrey Heath Report of the Directors and Trustees

12. Getting funding to deliver 50 energy appointments between January and March 2023. We delivered 51 appointments and gained £5,100
13. Agreeing a fee of £20,059 to deliver two rounds of the Household Support Fund from Surrey Heath Borough Council.
14. Investing in new computers for all desk positions & IT infrastructure and recruiting an IT Volunteer who has assisted us in implementing the new system successfully. This facilitated a significant increase in office efficiency and ability to support clients
15. Successfully applying for a grant of £4,800 for an additional day's supervision per week to support our debt caseworkers and ensure quality of advice.
16. Being granted permission to issue Fuel Bank Foundation vouchers to clients and gaining additional funds from Woking Lions to support clients with energy bills.
17. Being awarded a Certificate of Appreciation for a Community Organisation from Surrey Heath Mayor.
18. Successfully re-launching our fundraising Charity Golf Day and Quiz Night following the pandemic and raising over £6,000 .

Charitable Activities

In terms of our core service, Citizens Advice Surrey Heath dealt with a total of 5,836 individual clients on 20,240 issues and carried out 21,675 activities in 2022-23. Client numbers were up 14% on the previous year.

We were unable to retain our Healthwatch Surrey project as the contract was not renewed with local Surrey Citizens Advice. We were also unsuccessful in applying for on-going energy funding. However we did retain funding for Surrey No one Left Behind and gained a further project funded by the National Lottery Community, as detailed above, called Financial Wellbeing Support Service.

Our customer satisfaction remained high this year although it was slightly down on last year but this can partly be attributed to the increase in demand stretching our resources. In an independent client survey:

- 88% would recommend our service
- 91% said we helped them find a way forward with their problem
- 76% said we were accessible
- 76% said their problem was resolved.

Contribution of Volunteers

We have continued to be supported by an excellent team of volunteers but they have been really challenged to meet demand. We were able to recruit additional volunteers but lost ten to employment and family commitments. An independent survey of our staff and volunteers showed that, despite the challenges,

- 97% were clear on their roles and responsibilities
- 95% felt they had the resources and information to do the job effectively
- 97% would recommend Citizens Advice Surrey Heath as a place to work or volunteer
- 98% felt they were treated with fairness and respect.
- 91% felt their views were listened to and valued

Our work on the Household Support Fund and the demand this placed on our Operations/Training Manager made training new recruits difficult. We trained more on an individual basis but this was not very efficient. Altogether 19 new volunteers started and 10 volunteers left over the period. A number

of these were new Receptionists and we were also able to recruit an IT Volunteer who has proved invaluable in helping us upgrade our IT equipment.

Citizens Advice Surrey Heath Report of the Directors and Trustees

Where volunteers have left it has been largely to take up employment for our younger volunteers or caring responsibilities for our retired volunteers. Volunteers leave not only with valuable skills and experience but often new friendships and social connections through the team.

Altogether in 2022-23 we had **49 volunteers** supporting us providing an estimated value of **£317,000** to the local community.

Volunteer Fundraising Activities, Gifts and Donations

We were able to hold our annual golf day and quiz nights for the first time since 2019 and these raised a combined total in excess of £10,000. We continue to be fortunate to receive additional donations from Our Lady Queen of Heaven Church, Chobham Poor Allotments, our membership of Surrey Heath Lottery and we signed up to easyfundraising whereby we get small donations when people shop online if they sign up to support us.

Investment Activities

The charity does not currently hold material investments.

Factors Affecting the Achievement of Objectives

The charity is only too well aware of the financial pressures experienced by its major funders, and in view of this continues to take active measures to seek additional sources of funding for its services.

Citizens Advice Surrey Heath

Report of the Directors and Trustees

4. FINANCIAL REVIEW

Financial Position

Incoming resources in the year were £303,938 (2022: £293,565). Of this £206,134 (2022: £209,272) related to restricted activities. A surplus of £9,047 was made in the year (2022: £39,405). At 31 March 2023 total reserves were £252,808 (2022: £243,761) of which £180,202 represented unrestricted funds not designated for specific use (2022: £191,669).

Reserves Policy

Citizens Advice Surrey Heath is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The Trustees will take all necessary steps to ensure that at no time within this period 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 so as 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 that 'free' reserves excluding designated and restricted reserves should be maintained which are equal to between 6 to 9 months normal operating expenditure, in line with Charity Commission guidance. The reserves target has been set as a prudent level to allow the Charity to ensure on-going delivery of the service to the local community over the next year, despite:

- i. uncertainty about the amount and timing of some sources of funding,
- ii. all funding, including core funding from Surrey Heath Borough Council, is only agreed for one year of service delivery (although we have received a two year grant commencing 1st April 2022 to fund a full time Advice Session Supervisor),
- iii. the level of demand from the community for services increasing, and
- iv. having to provide increased delivery channels (face-to-face, Web-Chat and Advice Line) within the changing benefit and economic environment.

The Trustees have recognised that the budgeted expenditure for the forthcoming year exceeds agreed sources of income. Whilst efforts will be made to secure additional funding it is considered the current level of free Reserves, although at the higher end of current policy levels, is appropriate for the Charity.

When considering the level of free reserves, the Trustees have considered the Charity Commission document "Charity reserves: building resilience (CC19)" and also the House of Commons Public Administration and Constitutional Affairs Committee report "The collapse of Kids Company: lessons for charity trustees, et al". It is recognised that by far the greater part of the Charity's activity and expenditure is of an "essential" rather than of a "discretionary" nature. This requires a greater degree of financial resilience than for many other charities.

The Trustees are also aware that no service level or other agreements are in place for more than one year and income that might be considered "core" is in any case insufficient to provide a basic service to the community and reliance has to be placed on fund raising and the securing of project income that can share the Charity's fixed costs. There is awareness too that recent and planned legislation, together with some reductions in local Council services, is likely to result in higher levels of client demand and greater complexity of cases so that demands on the Charity will not reduce. Care is taken to ensure that any surplus of Reserves over minimum levels is spent with caution. Expenditure, on projects or activities that cannot demonstrate sufficient benefit when compared to their likely costs, is rejected.

The Board are reviewing opportunities to use reserves, to enhance support in key areas for the community. The reasons for holding particular reserves are outlined in note 11.

Citizens Advice Surrey Heath Report of the Directors and Trustees

Principal Funding Sources

The Directors extend their gratitude to Surrey Heath Borough Council, which continues to support the core operating capacity of the charity. Surrey Heath Borough Council also provides a community rent subsidy reducing the rent payable on our premises to zero until March 2024.

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

Funds in Deficit

No funds were in deficit at the balance sheet date.

Investment Policy

As required in its Memorandum paragraph 4.15, 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.

5. FUTURE PLANS

Citizens Advice Surrey Heath has been able to extend their office space to accommodate two more desks with the help of Surrey Heath Borough Council (SHBC). Additional focus for 2023-24 will be negotiating with SHBC to extend our lease beyond the initial 5 year period.

We now need to seek funding to retain our additional Supervisor resource so we can build up our team to meet more demand. We will continue to run our successful Quiz night and Golf charity day and are looking at additional events that will add to our unrestricted funds.

We are also looking to continue to resource our team of debt and benefits caseworkers to support those struggling with the continued effects of the rise in the cost of living

We have started our ICT transformation with the purchase of new IT equipment. We now plan to successfully complete the transition to GSuite and enhance our processes and systems to match the requirements for cyber security certification, ensuring greater information assurance.

In addition we will ensure a successful transition of Board leadership in the coming year and look to strengthen our board by attracting more diverse trustees with complementary skills that reflect our community and client base.

Finally, we will build on our partnership working, particularly with other Surrey LCAs, to enhance our service and enable a full range of both generalist and specialist support across both Surrey Heath and the county of Surrey.

Citizens Advice Surrey Heath Report of the Directors and Trustees

6. DIRECTORS' RESPONSIBILITIES

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

In so far as the directors are aware:

- there is no relevant information of which the charitable company's Examiner is unaware; and
- the directors have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the Examiner is aware of that information.

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

Examiner

Cheeld Wheeler & Co took over as the independent examiner for the year ending 31st March 2022 and will continue for the year ending 31st March 2023.

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

Approved by the Board of Directors on **21st August 2023** and signed on behalf of the Board.

A handwritten signature in black ink, appearing to read 'N Downey', followed by a long horizontal line.

N Downey
Chairman 21st **August 2023**

Independent Examiner's Report to the Trustees of Citizens Advice Surrey Heath

Independent examiners report to the trustees of Citizens Advice Surrey Heath ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2023.

This report is made to the Trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken so that I might carry out an Independent Examination of the financial statements in accordance with the General Directions given by the Charity Commissioners. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees, as a body, for my work on this report.

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent Examiners Statement

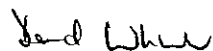
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirements that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (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.

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

Independent Examiner



21st August 2023

Citizens Advice Surrey Heath

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

	<u>Note</u>	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Designated funds</u>	<u>Total funds 2023</u>	<u>Total Year to 31 March 2022</u>
		£	£	£	£	£
Income from:	1					
Donations	2	3,688	25,000	-	28,688	28,802
Charitable activities	3	80,000	181,139	-	261,139	264,272
Raising Funds	4	10,629	-	-	10,629	-
Interest income		3,487	-	-	3,487	491
Total Income		97,804	206,139	-	303,943	293,565
Expenditure on:						
Raising Funds	5	4,555	-	-	4,555	-
Charitable activities	5	60,005	228,923	-	288,928	253,147
Governance costs		1,413	-	-	1,413	1,013
Total expenditure		65,973	228,923	-	294,896	254,160
Net income / (expenditure) before transfers		31,831	(22,784)	-	9,047	39,405
Transfers between funds	11	(43,298)	20,124	23,174	-	-
Net movement in funds for the year		(11,467)	(2,660)	23,174	9,047	39,405
Reconciliation of funds						
Total funds brought forward 1 April 2022	11	191,669	9,187	42,905	243,761	204,356
Balances carried forward 31 March 2023	11	180,202	6,527	66,079	252,808	243,761

All income and expenditure derive from continuing activities.

The Statement of Financial Activities incorporates all gains and losses recognised in the above two financial periods.

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

Citizens Advice Surrey Heath

Balance Sheet (Registered Number 6058583) as at 31 March 2023

		<u>As at</u> <u>31-March</u> <u>2023</u>	<u>As at</u> <u>31-March</u> <u>2023</u>	<u>As at</u> <u>31-March</u> <u>2023</u>	<u>As at</u> <u>31-March</u> <u>2022</u>
Note	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u>	<u>Total</u>	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	
Fixed Assets					
Tangible Fixed Assets	8	10,544	-	10,544	-
Current Assets					
Debtors	9	-	-	-	3,203
Current Investments		216,795	-	216,795	209,567
Cash at bank and in hand		76,267	214,802	291,069	211,256
		293,062	214,802	507,864	424,026
Creditors - amounts falling due within one year	10	57,325	208,275	265,600	180,265
Net Current Assets		235,737	6,527	242,264	243,761
Net Assets	12	246,281	6,527	252,808	243,761
Represented by:					
Funds of the Charity					
Restricted funds	11	-	6,527	6,527	9,187
Unrestricted funds					
General funds	11	180,202	-	180,202	191,669
Designated funds		66,079		66,079	
	11				42,905
	12	246,281	6,527	252,808	243,761

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

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

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees on **21st August 2023** and were signed on its behalf by:

N Downey
Chairman



Company Registration No: 6058583

Charity Registration No

1118181

Citizens Advice Surrey Heath

Notes to the Accounts for the year ended 31 March 2023

1. Accounting policies

Basis of preparing the financial statements

Citizens Advice Surrey Heath (also known as Cit.A.SH) is a charity limited by guarantee in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 3 of these Report and Accounts. The nature of the charity's operations and principal activities are in providing advice and counselling to the general public.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 1 October 2019, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 October 2019.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling, which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Income

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

- Voluntary income by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable and when the amounts are known with certainty and are measurable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charitable company, are recognised when it becomes unconditionally entitled to the grant.
- Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charitable company earns the right to consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors.

Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Citizens Advice Surrey Heath
Notes to the Accounts for the year ended 31 March 2023

1. Accounting policies Resources expended (continued)

Charitable expenditure comprises those costs incurred by the charitable company in the delivery of its activities and services for its beneficiaries.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include Examination fees and costs linked to the strategic management of the charitable company.

All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. For the indirect costs these are allocated based on the FTE working on the activity.

Fund accounting

Restricted funds

Restricted funds represent grants and donations received which are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal. The aim and use of each restricted fund is set out in the notes to the financial statements.

Unrestricted funds and designated funds

Unrestricted funds represent funds that are expendable at the discretion of the directors in the furtherance of the objects of the charitable company. Such funds may be held in order to finance both working capital and capital investment.

Designated funds are those funds which are unrestricted in nature but which have been designated by the directors to be used in a particular manner.

Fixed assets and depreciation

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Office equipment	33.3% straight line
Computer equipment	25% straight line

Debtors receivable within one year

Debtors with no stated interest rate and receivable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Creditors payable within one year

Creditors with no stated interest rate and payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Recognition of liabilities

Liabilities are recognised when an obligation arises to transfer economic benefits as a result of past transactions or events.

Citizens Advice Surrey Heath
Notes to the Accounts for the year ended 31 March 2023

1. Accounting policies (continued)

Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in for that service.

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

Leases

Assets acquired under finance leases are capitalised and depreciated over the shorter of the lease term and expected useful life of the asset. Minimum lease payments are apportioned between the finance charge and the reduction of the outstanding lease liability using the effective interest method. The related obligations, net of future charges, are included in creditors.

Rentals payable and receivable under operating leases are charged to the SoFA on a straight-line basis over the period of the lease.

The only lease that the company has entered into is the rental agreement for the premises at Surrey Heath House. We have not capitalised this lease as per IFRS16 as the rent has been subsidised to zero for the duration of the current lease.

Going concern

The financial statements have been prepared on a going concern basis, as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Cash at bank and in hand & Short-term deposits

The charity considers the balance as per its current account (& associated sweep account linked to this) and Petty Cash as Cash at bank and in hand. The remaining deposits held are classed as Short-term deposits and are valued as per the balance on that account at the year end.

Citizens Advice Surrey Heath
Notes to the Accounts for the year ended 31 March 2023

2. Donations

<u>Source of income</u>	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Total 2023</u>	<u>Total 2022</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Premises donated by local authority at nil cost	-	25,000	25,000	25,000
Our Lady Queen of Heaven Church	1,000	-	1,000	750
Surrey Heath Lottery	517	-	517	547
Amazon	26	-	26	21
Donations from Clients	310	-	310	-
Gambling Harm Incentive	500	-	500	-
The Hospital Saturday Fund	500	-	500	-
Donations made by Trustees	-	-	-	78
Chobham Poor Allotment Charity	-	-	-	1,000
Citizens Advice Surrey	-	-	-	1,158
Other Donations	835	-	835	248
	<u>3,688</u>	<u>25,000</u>	<u>28,688</u>	<u>28,802</u>

3. Income from Charitable Activities

<u>Charitable Activity</u>	<u>Source of Income</u>	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Total 2023</u>	<u>Total 2022</u>
				<u>£</u>	<u>£</u>
General Advice Services	Surrey Heath Borough Council (SHBC)	80,000	-	80,000	80,000
No-one left behind	Surrey County Council	-	50,000	50,000	-
Session Supervisor	Surrey Heath Borough Council (SHBC)	-	33,000	33,000	30,250
Social Prescribing	Surrey Heath Community Partnership	-	53,236	53,236	45,927
Independent Living Advisor	Surrey Community Fund	-	-	-	19,250
MaPS Debt Advice	National Citizens Advice	-	17,645	17,645	30,390
Help to Claim	National Citizens Advice	-	-	-	19,044
Health Watch Surrey	Healthwatch Surrey	-	2,207	2,207	8,945
Kickstart	DWP	-	-	-	7,565
Advicellne	National Citizens Advice	-	-	-	5,930
Household Support Fund	Surrey Heath Borough Council (SHBC)	-	17,190	17,190	9,000
Other	Various	-	7,861	7,861	7,971
		<u>80,000</u>	<u>181,139</u>	<u>261,139</u>	<u>264,272</u>

Citizens Advice Surrey Heath
Notes to the Accounts for the year ended 31 March 2023

4. Raising funds

Activities for generating funds

<u>Source of income</u>	<u>Total</u> <u>2023</u>	<u>Total</u> <u>2022</u>
	<u>£</u>	<u>£</u>
Charity golf day	6,398	-
Quiz Night	4,231	-
	<u>10,629</u>	<u>-</u>

5. Analysis of expenditure

Governance Costs

	<u>Total 2023</u>	<u>Total 2022</u>
	<u>£</u>	<u>£</u>
Companies House filing fees	13	13
Independent Examination Fees	1,400	1,000
	<u>1,413</u>	<u>1,013</u>

Raising Funds

	<u>Total 2023</u>	<u>Total 2022</u>
	<u>£</u>	<u>£</u>
Charity golf day	3,595	-
Quiz Night	960	-
	<u>4,555</u>	<u>-</u>

Charitable activities

<u>Expenditure by Activity</u>	<u>Staff Costs</u>	<u>Office & IT</u> <u>Costs</u>	<u>Other</u> <u>Support</u> <u>costs</u>	<u>Total</u> <u>2023</u>	<u>Total</u> <u>2022</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
General Advice Services	55,421	30,304	1,939	87,664	77,274
No-one left behind	44,986	4,306	3,475	52,767	-
Session Supervisor	29,849	2,857	1,045	33,751	28,957
Social Prescribing	50,070	4,793	2,721	57,584	38,664
MaPS Debt Advice	19,799	1,895	693	22,387	32,158
Health Watch Surrey	1,782	171	62	2,015	8,080
Household Support Fund	22,053	2,111	772	24,936	6,944
Cost of living advisor	2,802	268	98	3,168	-
Other	4,113	394	149	4,656	61,070
	<u>230,875</u>	<u>47,099</u>	<u>10,954</u>	<u>288,928</u>	<u>253,147</u>

The Office, IT & Communications costs includes the £25,000 rental fee for the Surrey Heath House premises.

Citizens Advice Surrey Heath
Notes to the Accounts for the year ended 31 March 2023

6. Information regarding Directors and Employees

	<u>2023</u>	<u>2022</u>
	<u>£</u>	<u>£</u>
Salaries	212,844	185,837
Social security costs	10,309	7,566
Pension costs	<u>7,722</u>	<u>5,702</u>
	<u>230,875</u>	<u>199,105</u>
Average number of employees	12	9
Average number of employees (expressed as full time equivalents)	7.3	5.5

All employees are part-time, defined as working less than 35 hours per week.

In addition to the above, Cit.A.SH utilised the services of 49 volunteers (2022: 40). No employee earned in excess of £60,000 per annum.

None of the trustees received any remuneration during the year (2022:nil)

Travel expenses totalling £nil (2022: £nil) were paid to members of the Trustee Board. No other expenses or fees were paid to members of the Trustee Board.

The Charity's Not For Profit Liability Insurance includes cover for Outside Trustee Liability.

7. Comparatives for the Statement of Financial Activities

	<u>Note</u>	<u>Unrestricted</u> <u>funds</u>	<u>Restricted</u> <u>funds</u>	<u>Designated</u> <u>funds</u>	<u>Total</u> <u>funds</u> <u>2022</u>	<u>Total</u> <u>Year to</u> <u>31 March</u> <u>2021</u>
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Income from:	1					
Donations	2	3,802	25,000	-	28,802	34,346
Charitable activities	3	80,000	184,272	-	264,272	206,171
Interest Income		491	-	-	491	1,627
Total Incoming Resources		<u>84,293</u>	<u>209,272</u>	<u>-</u>	<u>293,565</u>	<u>242,144</u>
Expenditure on:						
Governance costs	4	1,013	-	-	1,013	13
Charitable activities	4	51,748	201,399	-	253,147	210,903
Total expenditure		<u>52,761</u>	<u>201,399</u>	<u>-</u>	<u>254,160</u>	<u>210,916</u>
Net income						31,228
/(expenditure)						
before transfers		31,532	7,873	-	39,405	
Transfers between funds	11	19,190	(5,581)	(13,609)	-	-

Net movement in funds for the year		50,722	2,292	(13,609)	39,405	31,228
Reconciliation of funds						
Total funds brought forward 1 April 2021	11	140,947	6,895	56,514	204,356	173,128
Balances carried forward 31 March 2022	11	191,669	9,187	42,905	243,761	204,356

8. Tangible fixed assets

	<u>Office</u> <u>Equipment</u>	<u>Computer</u> <u>Equipment</u>	<u>Total</u>
	£	£	£
Cost			
Beginning of year	2,644	19,080	21,724
Disposals	-	(19,080)	(19,080)
Additions	-	11,003	11,003
End of year	2,644	11,003	13,647
Depreciation			
Beginning of year	2,644	19,080	21,724
Disposals	-	(19,080)	(19,080)
Charge for year	-	459	459
End of year	2,644	459	3,103
Net book value			
Beginning of year	-	-	-
End of Year	-	10,544	10,544

9. Debtors: Amounts falling due within one year

	<u>2023</u>	<u>2022</u>
	£	£
Trade debtors	-	3,203
	-	3,203

10. Creditors: Amounts falling due within one year

	<u>2023</u>	<u>2022</u>
	£	£
Trade creditors	51,044	39,536
Payroll taxes & liabilities	5,421	4,386
Held to assist clients in hardship ¹	20,025	17,133
Deferred income ²	189,110	119,210
	265,600	180,265

¹Funds were held to assist clients in severe cases of hardship. An amount of £3,830 was held to be used to assist clients living in the Frimley ward who are experiencing financial hardship. An additional amount of £1,270 was held as a Repossession Prevention Fund, £4,374 to assist with people impacted by Brexit and £6,687 for people

Citizens Advice Surrey Heath

Notes to the Accounts for the year ended 31 March 2023

Impacted by Covid-19. There is also an amount held of £1,404 in relation to the Household Support fund and £2,460 from the Wenceslas Fund.

²Deferred Income relates to amounts received for activities that have not yet taken place. These are released when either the services are provided relating to the Income or when the fundraising event occurs. At 31/03/2023 this comprised of the following:

10. Creditors: Amounts falling due within one year (continued)

<u>Source of Income</u>	<u>2023</u>	<u>2022</u>	<u>Note</u>
	<u>£</u>	<u>£</u>	
Surrey Heath Borough Council	115,750	68,750	Funding received towards a Session Supervisor and annual grant paid in advance
Surrey County Council	50,000	50,000	Money received which will be used to fund Debt advice during the year.
Frimley Fuel Allotments	10,000	-	Money received to fund a cost of living advisor
NACA (Citizens Advice_	12,500	-	Money received to fund a cost of living advisor
Various team receipts received for the Charity Golf function held after year-end.	860	460	
	<u>189,110</u>	<u>119,120</u>	

During the year deferred income of £85,500 was released (2022: £25,180).

11. Movement in funds

Restricted	<u>Balance</u> <u>at 1</u> <u>April</u> <u>2022</u>	<u>Incoming</u> <u>Resources</u>	<u>Resource</u> <u>s</u> <u>Expended</u>	<u>Deficit /</u> <u>(Surplus)</u> <u>transferred</u> <u>from/(to)</u> <u>Unrestricted</u> <u>Funds</u>	<u>Balance</u> <u>carried</u> <u>forward</u> <u>31-Mar-23</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Provision of premises	-	25,000	25,000	-	-
No-one left behind	-	50,000	52,767	2,767	-
Session Supervisor	-	33,000	33,751	751	-
Social Prescribing	-	53,236	57,584	4,348	-
MaPS Debt Advice	-	17,645	22,387	4,742	-
Health Watch Surrey	-	2,207	2,015	(192)	-
Household Support Fund	-	17,190	24,936	7,746	-
Cost of living advisor	-	2,500	3,168	668	-
Energy Advice	7,387	-	2,660	-	4,727
Other Restricted Reserves	1,800	5,361	4,655	(706)	1,800
Total Restricted Funds	9,187	206,139	228,923	20,124	6,527

Citizens Advice Surrey Heath

Notes to the Accounts for the year ended 31 March 2023

Purpose of restricted funds

Provision of Premises – During 2021 Surrey Heath Borough Council provided the charity with a subsidy which reduced the rent from £25,000 per annum to £0.

No-one left behind - The Charity is providing debt advice and support on behalf of Surrey County Council

Health Watch – The Charity is delivering advice and information for Health Watch Surrey with funding secured from Surrey County Council.

11. Movement in funds (Continued)

Social Prescribing – The charity is providing support for individuals to improve their wellbeing and reduce the impact on local health services.

MaPS Debt advice – A project to recruit and train an FTE equivalent in preparation for the increased demand for specialist debt advice

Energy Advice – The Charity obtained funding to advise clients in need of support in obtaining better energy deals.

Session Supervisor – Funding from SHBC to cover a full time Session Supervisor enabling the bureau to be open for more hours to clients.

Household Support Fund – Funding to cover the admin and staff costs of administering the Household Support fund, distributing funds to clients in need.

Other Restricted Reserves - £1,270 is held being the balance on an unclaimed monies account held by a solicitor for their clients. The payment was in accordance with Rule 22(1)(h) of the Solicitors' Accounts Rules 1998. The Trustees have entered into a deed of warranty to repay any part of this to the solicitor so that they can meet any obligations to any client or his or her estate. Recognising this warranty the Trustees will hold this balance as a restricted reserve until such time as they consider there is little or no likelihood of a claim. There is also £530 held to assist clients in the Frimley ward who may be suffering hardship.

Movement in Unrestricted & Designated Funds

	<u>Unrestricted Funds</u>	<u>Redundancy (Designated)</u>	<u>IT Replacement (Designated)</u>	<u>Project (Designated)</u>	<u>Total Unrestricted and Designated Funds</u>
	£	£	£	£	£
Balance 1 April 2022	191,669	16,676	10,000	16,229	234,574
Transfers from Unrestricted Funds	-	7,286	15,000	888	23,174
Transfers from Designated Funds	(23,174)	-	-	-	(23,174)
Transfers from Restricted Funds	(20,124)	-	-	-	(20,124)
Profit for the year	31,831	-	-	-	31,831
Balance carried forward 31 March 2023	180,202	23,962	25,000	17,117	246,281

Redundancy fund - Redundancy reserves have been designated by the Trustees for the purpose of covering potential redundancy costs in the event of a significant reduction in the income of Citizens Advice Surrey Heath that could result in closure. No redundancies are expected in the next 12 months.

IT Replacement - The Trustees have designated £25,000 to meet the balance of the costs, not covered by grants, towards the cost of replacement of information technology systems (mainly desktops and telephony) to ensure there are adequate funds to upgrade the equipment as and when needed.

Citizens Advice Surrey Heath

Notes to the Accounts for the year ended 31 March 2023

Designated Project - As part of the agreed Business Plan the Trustees have identified the need, in the event of new sources of funding not being secured, to designate funds to ensure key projects currently underway have sufficient financial resource in place to ensure the Charity can meet the needs of the local community.

12. Analysis of net assets between Funds

	<u>Unrestricted</u> <u>Funds</u>	<u>Restrict</u> <u>ed</u> <u>Funds</u>	<u>Designated</u> <u>Funds</u>	<u>Total</u>
	£	£	£	£
Fixed Assets	10,544	-	-	10,544
Current Assets	226,983	214,802	66,079	507,864
Current Liabilities	57,325	208,275	-	265,600
Net Current Assets	180,202	6,527	66,079	252,808

13. Financial commitments

Capital Commitments

At the balance sheet date there were no capital commitments. The charity entered into a 5 year lease arrangement with SHBC in March 2019 in relation to the new premises but has received a subsidy to reduce the rent payable to £0 for the duration of the lease.

14. Related party transactions

There were no related party transactions in relation to income during the year except for donations made by two trustees totalling £125 (2022: £10,096). Notes 2 & 3 set out the sources for the charity's income during the year.

There were transactions between Citizens Advice Surrey Heath and Citizens Advice in relation to information services. The total amount payable was £3,950 (2022: £4,331).

There have been no other related party transactions identified.

15. Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

16. Members

The charity is incorporated as a company limited by guarantee having no share capital and in accordance with the Memorandum of Association, every member is liable to contribute a sum of £1 in the event of the company being wound up. At 31 March 2023 there were 9 members (2022: 10 members).

17. Pension costs

The charity operates an Auto Enrolment Pension Scheme administered by Peoples Pension. The pension cost shown in the accounts for the year represents contributions payable by the company and amounted to £7,722 (2022: £5,702).

18. Volunteers

The charity has over 40 volunteers who work in a variety of roles including as advisers, receptionists and campaigners. This allowed the charity to support over 5,000 clients during the year and delivered a benefit from the volunteers work to the community estimated at £317,000.

