

**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 2025**

Authorised and regulated by the Financial Conduct Authority FRN:617536

# **Citizens Advice Surrey Heath**

## **Report and Accounts For the year ended 31 March 2025**

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# 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 2025.

## 1. REFERENCE AND ADMINISTRATIVE DETAILS

<b><u>Charity Name:</u></b>	Citizens Advice Surrey Heath		
<b><u>Charity Registration:</u></b>	1118181	<b><u>Company Registration</u></b>	6058583
<b><u>Registered Office:</u></b>	Surrey Heath House, Knoll Road, Camberley, Surrey GU15 3HD		
<b><u>Chairman:</u></b>	Greg Scott	<b><u>Company Secretary:</u></b>	Julie Summers
<b><u>Chief Executive Officer</u></b>	Caroline Sawdy	<b><u>Treasurer:</u></b>	Edward Brunel-Cohen
<b><u>Bank:</u></b>	CAF Bank Ltd Kings Hill, West Malling Kent ME19 4JQ	<b><u>Independent Examiner:</u></b>	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:

<b><u>Directors / Trustees:</u></b>	<b><u>Role:</u></b>	<b><u>Date Appointed</u></b>	<b><u>Date Resigned</u></b>
<b><u>Elected Members</u></b>			
*Greg Scott	Chair		
*Robert Manning	Trustee		
*Marion Park	Vice-Chair		
*Nigel Downey	Trustee		
Mani Rai OBE	Trustee		31/03/2025
Julie Summers	Hon Solicitor		
Paul Rich	Trustee		
Lois Dabrowski	Trustee		
Kari Freeburn	Trustee		18/01/2025
*Edward Brunel-Cohen	Treasurer	11/11/2024	
James Cutler	Trustee	28/4/2025	

\*Denotes members of the Executive Committee.

### **The following Representatives attended Meetings of the Directors**

Councillor Jonathan Cope	Representing Surrey Heath Borough Council
Caroline Sawdy *	Chief Executive Officer
Helen Holbrow*	Advice Manager
Karl Suffork ^	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 (CA-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 2025, the Company had 8 members (2024: 9). CA-SH is governed by its Memorandum and Articles of Association.

CA-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 15<sup>th</sup> 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 Vice Chair 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 CA-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 CA-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 10 years. The former Chairman, Nigel Downey, has been a Trustee since 2010 and was Chairman from 2014 until 2023. He remains 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. **All Board members receive the agenda and can choose to attend if they wish to contribute to a discussion.**

### **Related Parties**

CA-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 Bureaux became known as CA-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 CA-SH

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 CA-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 CA-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 LCAs/comparable organisations
- Past performance and previous risks encountered

CA-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.

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:

# **Citizens Advice Surrey Heath**

## **Report of the Directors and Trustees**

### **Risk Management (continued)**

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.
13. Collaborative working with other local Citizens Advice and charitable organisations across Surrey

### **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 CA-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 CA-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 annual Business Plan.

Whilst the primary Business Plan purpose is to create a process by which CA-SH's Trustee Board can monitor progress towards achieving the Corporate Plan, the plan also serves as a set of internal targets

## Citizens Advice Surrey Heath Report of the Directors and Trustees

and outputs for staff and volunteers. In this way inclusiveness and collective responsibility about CA-SH's key priorities can be engendered leading to improvements in service delivery.

### Achievements and performance in 2024-2025

The 2024/25 financial year presented significant challenges for households, with essential bills and services continuing to rise despite hopes for economic recovery. This sustained pressure led to an unrelenting demand for our services, particularly in the critical areas of welfare benefits, charitable support, debt, and housing.

### Core Funding & Strategic Partnerships

We are incredibly grateful to our local authority for their continued trust and support during a period of extreme financial pressure. We were one of only two local charities to **retain our core grant**, a testament to the vital role we play in the community. Furthermore, their funding for a **12-month Supervisor role** significantly bolstered our capacity.

Increasingly, Surrey County Council (SCC) has recognised the profound value of our work in supporting those experiencing financial hardship. Through robust **collaboration with other local Citizens Advice across Surrey**, we successfully delivered numerous projects funded by the SCC Household Support Fund. These initiatives consistently **exceeded expectations in client numbers**, all while maintaining our hallmark high-quality service.

### Empowering Our Community: Key Achievements

Our core service and projects provided critical support to thousands, demonstrating our unwavering commitment to the community:

- **5,617 clients** received assistance with an astonishing **20,568 issues**.
- We conducted **6,478 telephone advice calls**, **1,800 face-to-face appointments**, and responded to **2,109 advice emails**.
- Our outreach efforts extended to **102 community groups, activities, and events**.
- We provided vital support to **2,549 individuals with benefit issues**, **1,345 with charitable support**, **600 clients dealing with debt**, and **844 facing housing challenges**.

Beyond direct advice, our impact translated into tangible financial gains and savings for our clients and the wider public:

- **£4,221,196 in income gained** for our clients.
- **£366,039 in debts written off**.
- **£204,252 in other financial outcomes**.

### Exceptional Value for Every Pound Invested

Our commitment to efficiency and impact is evident in the remarkable return on investment we deliver:

- For every **£1 invested** in Citizens Advice Surrey Heath, we generated:
  - **£4.55 in fiscal value** (£1,892,595 overall) by reducing the demand on public services.
  - **£33.49 in public value** (£13,395,989 overall) through enhanced participation, wellbeing, and productivity for the people we assist.
  - **£23.37 in direct value for the people we help** (£9,726,139 overall) through successful debt write-offs, benefit uptake, and consumer problem resolution.

## Citizens Advice Surrey Heath Report of the Directors and Trustees

We also generated significant savings across key public services:

- **£336,049 saved for the NHS** by reducing the need for mental health and GP services.
- **£947,898 saved for the Department of Work and Pensions** by helping people stay in work.
- **£182,896 saved for our local authority** by preventing homelessness, housing evictions, and reducing demand on mental health services.

### Specialist Projects: Addressing Evolving Needs

#### Energy Advice

Recognising the escalating energy crisis, we delivered two vital energy advice projects:

- The **Energy Advice Programme** empowered **160 vulnerable clients** to understand their bills, make energy-saving choices, access grants, and secure appropriate suppliers and tariffs.
- The **SGN Energy Outreach Programme**, launched in February 2025, is focused on reaching more marginalised communities with critical energy and cost-of-living advice, and promoting understanding of low-carbon energy options. Our dedicated adviser for this project achieved **Level 3 certification in the National Energy Advice learning programme**, significantly enhancing our in-house expertise.

#### Financial Advice and Debt Management

The increasing number of clients facing negative incomes led us to enhance our debt casework with **Financial Health Checks**. These proactive checks help individuals access eligible benefits and balance budgets, preventing deeper debt. SCC's support through a Surrey-wide project and increased Adviceline resources enabled us to reach more people with this crucial service. casework for **119 of the 155 clients** seen in the five months from April.

Although funding for the **No one Left Behind project concluded in August**, we provided intensive **Money Advice service** allowing us to support an additional **335 clients** and conduct **41 Financial Health Checks**.

#### Charitable Support and the Household Support Fund (HSF)

The continued financial hardship within our community was starkly evident in the increased demand for financial and practical support:

- We made **478 referrals to food banks**, supporting **1,058 individuals**.
- Through the HSF, we distributed **1,347 small awards totalling £123,568**.
- An additional **197 small grants for energy and other essentials**, amounting to **£10,116**, were disbursed through other local charitable grants.

Our assistance with **form filling** remains a cornerstone of our service, proving invaluable in accessing benefits. In 2024/25, we completed **545 forms for new benefits and appeals**, a **29% increase** from the previous year.

#### Collaborative Impact: Strengthening Our Community Network

Our success is amplified through powerful collaborations with key partners:

- **Macmillan and Citizens Advice Hampshire:** Our **Macmillan Caseworker**, recruited in June as part of the Surrey Macmillan project, has been instrumental. This project has flourished, supporting **715 clients with over 1,800 issues** and establishing a vital outreach service at Frimley Park Hospital.



## **Citizens Advice Surrey Heath Report of the Directors and Trustees**

- **Catalyst and Mary Frances Trust:** Our **Financial & Wellbeing Support Service**, in collaboration with Catalyst (and led by Mary Frances Trust), has profoundly impacted inmates at HMPS Coldingley. This National Lottery Community Fund-backed project, now in its third year, prepared prisoners for successful reintegration into society, addressing their complex financial and mental health needs. 79 clients were supported in all, each of whom required intensive and on-going support.
- **Surrey Heath Community Providers and Surrey Heath Borough Council:** We secured another year of funding for our **Social Prescribing project**. This highly effective partnership ensures holistic wellbeing and financial support across Surrey Heath, providing essential referral pathways. Our Wellbeing Adviser supported **251 client referrals**, and our Independent Living Adviser assisted **284 clients**, including **163 home visits**.

### **The Invaluable Contribution of Our Volunteers**

While we faced challenges this year with a higher turnover and a greater number of volunteers not completing training, which put a strain on our service capacity, we are incredibly proud of our dedicated team. We successfully recruited strong additions, and our long-standing volunteers remain deeply committed, consistently **going above and beyond** to achieve the best outcomes for clients.

Over the year **54 volunteers** engaged with us. Despite a few not completing their training, 16 new volunteers started and 17 left throughout the year (due to health, relocation, caring responsibilities, or struggles with the demands of the Advisor role). Our volunteers collectively delivered an amazing **12,929 hours of service in 2024/25**. This represents an estimated **value of £439,795** to the local community, underscoring their irreplaceable contribution to Citizens Advice Surrey Heath.

### **Volunteer Fundraising Activities, Gifts and Donations**

We participated in the Twilight Runway Challenge sponsored walk in addition to our annual golf day and quiz and these raised a combined total in excess of **£14,894**. In addition, we received a grant of £4,606 to purchase Chromebooks from the King Baudouin Foundation, via a Trustee's work connection. We continue to be fortunate to receive additional donations from Our Lady Queen of Heaven Church, our membership of Surrey Heath Lottery and 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 £496,660 (2024: £423,263). Of this £339,938 (2024: £296,89) related to restricted activities. A surplus of £63,786 was made in the year (2024: £76,393). At 31 March 2025 total reserves were £392,987 (2024: £329,201) of which £316,535 represented unrestricted funds not designated for specific use (2024: £164,245).

#### **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. the majority of funding, including core funding from Surrey Heath Borough Council, is only agreed for one year of service delivery (although we have received a three-year grant commencing 1<sup>st</sup> April 2023 to fund Financial wellbeing and support services and a grant from May 2023 to December 2025 to fund our Macmillan project).
- 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.

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 is 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 County Council and 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 2029.

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

We are mindful of the fact that both these local authorities will no longer be in place from April 2027 under Local Government Reorganisation (LGR) plans and we will be required to seek and secure future local authority funding via the new Unitary Authority yet to be defined.

## **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**

Whilst our focus remains on delivering the best possible advice and information services to our clients throughout Surrey Heath on a day to day basis, we are fully engaged in discussions with local Citizens Advice colleagues across Surrey in considering how best we should respond to the recently announced Government proposals for Local Government Reorganisation (LGR) that will see both Surrey County Council and all Borough & District Councils abolished and replaced with Unitary Authorities, firstly as shadow organisations in 2026/7 and fully in place from April 2027.

Given that those local authorities provide a significant proportion of our funding it is essential that we develop strategies that align with the new authorities and secure future funding whilst retaining an active and local presence to the people we serve. In addition we will continue to invest in our staff and volunteers through further training & development and technology.

We will continue to work closely with Surrey Heath Borough Council and local community partners to ensure we are able to best meet the needs of residents and improve their lives, this includes greater engagement and outreach in the community with a particular focus on 'hard to reach' residents and minority groups across the borough.

## **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.

## **Citizens Advice Surrey Heath Report of the Directors and Trustees**

The directors are responsible for the maintenance and integrity of the corporate and financial information included on CA-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**

A proposal to re-appoint the present independent examiner, Cheeld Wheeler & Co, for a further year will be tabled at the forthcoming Annual General Meeting.

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 11<sup>th</sup> August 2025 and signed on behalf of the Board.

G.J.Scott

**Chairman 11<sup>th</sup> August 2025**

## **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 31<sup>st</sup> March 2025.

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 Charities Act 2011 ('the 2011 Act') and 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 applicable Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

As the charitable company's income exceeded £250,000 the 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 on of the listed bodies.

### **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 accordance with the requirements of section 130 of the 2011 Act and 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)].

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

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**

11<sup>th</sup> August 2025

# Citizens Advice Surrey Heath

## Statement of Financial Activities (Incorporating an Income and Expenditure Account) for the year ended 31 March 2025

	<u>Note</u>	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Designated funds</u>	<u>Total fund 2025</u>	<u>Total Year to 31 March 2024</u> <u>£</u> <u>Note 7</u>
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	
<b>Income from:</b>						
Donations	<b>2</b>	35,677	30,412	-	66,089	48,734
Charitable activities	<b>3</b>	95,000	309,526	-	404,526	351,789
Raising Funds	<b>4</b>	13,274	-	-	13,274	11,438
Interest income		12,771	-	-	12,771	11,302
<b>Total Income</b>		<b>156,722</b>	<b>339,938</b>	<b>-</b>	<b>496,660</b>	<b>423,263</b>
<b>Expenditure on:</b>						
Raising Funds	<b>5</b>	4,881	-	-	4,881	4,467
Charitable activities	<b>5</b>	89,308	336,863	-	426,171	341,190
Governance costs	<b>5</b>	1,822	-	-	1,822	1,213
<b>Total expenditure</b>		<b>96,011</b>	<b>336,863</b>	<b>-</b>	<b>432,874</b>	<b>346,870</b>
<b>Net income /(expenditure) before transfers</b>		<b>60,711</b>	<b>3,075</b>	<b>-</b>	<b>63,786</b>	<b>76,393</b>
<b>Transfers between funds</b>	<b>11</b>	91,579	(3,075)	(88,504)	-	-
<b>Net movement in funds for the year</b>		<b>152,290</b>	<b>-</b>	<b>(88,504)</b>	<b>63,786</b>	<b>76,393</b>
<b>Reconciliation of funds</b>						
<b>Total funds brought forward 1 April 2024</b>	<b>11</b>	164,245	6,527	158,429	329,201	252,808
<b>Balances carried forward 31 March 2025</b>	<b>11</b>	316,535	6,527	69,925	392,987	329,201

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 17 to 28 form part of these financial statements.

# Citizens Advice Surrey Heath

## Balance Sheet as at 31 March 2025

		<u>As at</u> <u>31-March</u> <u>2025</u>	<u>As at</u> <u>31-March</u> <u>2025</u>	<u>As at</u> <u>31-March</u> <u>2025</u>	<u>As at</u> <u>31-March</u> <u>2024</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>
<b>Fixed Assets</b>					
Tangible Fixed Assets	8	8,673	-	8,673	13,187
<b>Current Assets</b>					
Current investments	9	260,127	-	260,127	173,145
Cash at bank and in hand		145,105	61,167	206,272	227,243
Income receivable		-	14,584	14,584	-
<b>Total Current Assets</b>		405,232	75,751	480,983	400,388
Creditors - amounts falling due within one year	10	27,445	69,224	96,669	84,374
<b>Net Current Assets</b>		377,787	6,527	384,314	316,014
<b>Net Assets</b>	12	386,460	6,527	392,987	329,201
<b>Represented by:</b>					
<b>Funds of the Charity</b>					
Restricted funds	11	-	6,527	6,527	6,527
Unrestricted funds					
General funds	11	316,535	-	316,535	164,245
Designated funds	11	69,925	-	69,925	158,429
	12	386,460	6,527	392,987	329,201

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

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

The trustees acknowledge their responsibilities for

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

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 11<sup>th</sup> August 2025 and were signed on its behalf by:

Greg Scott  
Chairman .....

Company Registration No: 6058583

Charity Registration No 1118181



# **Citizens Advice Surrey Heath**

## **Notes to the Accounts for the year ended 31 March 2025**

### **1. Accounting policies**

#### **Basis of preparing the financial statements**

Citizens Advice Surrey Heath (also known as CA-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 2025**

### **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 2025

### 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.

### 2. Donations

<u>Source of income</u>	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Total 2025</u>	<u>Total 2024</u>
	£	£	£	£
Premises donated by local authority at nil cost	-	30,412	30,412	25,000
Our Lady Queen of Heaven Church	1,000	-	1,000	1,250
Surrey Heath Lottery	447	-	447	477
John Beane's Charity	874	-	874	-
The King Baudouin Foundation	4,606	-	4,606	-
Twilight Challenge	1,620	-	1,620	-
Bequest	25,000	-	25,000	21,250
Surrey Heath Borough Council IT Grant	440	-	440	-
Other Donations	1,690	-	1,690	757
	<u>35,677</u>	<u>30,412</u>	<u>66,089</u>	<u>48,734</u>

**Citizens Advice Surrey Heath**  
**Notes to the Accounts for the year ended 31 March 2025**

**3. Income from Charitable Activities**

<u>Charitable Activity</u>	<u>Source of Income</u>	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Total</u> <u>2025</u> £	<u>Total</u> <u>2024</u> £
General Advice Services	Surrey Heath Borough Council (SHBC)	95,000	-	95,000	80,000
No-one left behind	Surrey County Council	-	21,304	21,304	50,000
Session Supervisor	Surrey Heath Borough Council (SHBC)	-	18,150	18,150	35,750
Social Prescribing	Surrey Heath Community Partnership	-	55,746	55,746	54,998
Cost of living Advisor	National Citizens Advice	-	-	-	12,500
Macmillan Caseworker	Macmillan Cancer Support	-	33,720	33,720	5,437
Financial Wellbeing	National Lottery	-	39,471	39,471	38,781
Cost of Living Fund	National Lottery	-	-	-	25,014
Energy Advice Programme	National Citizens Advice	-	18,480	18,480	9,825
Surrey Adviceline	National Citizens Advice	-	19,484	19,484	19,484
Household Support Fund	Surrey Heath Borough Council (SHBC)	-	20,000	20,000	20,000
SCC - HSF Adviceline & FHCs	Surrey County Council	-	63,250	63,250	-
SGN Energy Outreach Community Project	National Citizens Advice	-	11,131	11,131	-
Welfare Caseworker	Community Foundation	-	6,990	6,990	-
Surrey Advice First Aid	South West Surrey Citizens Advice	-	1,800	1,800	-
		95,000	309,526	404,526	351,789

**4. Raising funds**

**Activities for generating funds**

<u>Source of income</u>	<u>Total</u> <u>2025</u> £	<u>Total</u> <u>2024</u> £
Charity golf day	9,214	7,113
Quiz Night	4,060	4,325
	13,274	11,438

**Citizens Advice Surrey Heath**  
**Notes to the Accounts for the year ended 31 March 2025**

**5. Analysis of expenditure**

**Governance Costs**

	<u><b>Total 2025</b></u>	<u><b>Total 2024</b></u>
	<u>£</u>	<u>£</u>
Companies House filing fees	34	13
Cyber security certification fees	528	-
Independent Examination Fees	1,260	1,200
	<u>1,822</u>	<u>1,213</u>

**Raising Funds**

	<u><b>Total 2025</b></u>	<u><b>Total 2024</b></u>
	<u>£</u>	<u>£</u>
Charity golf day	4,095	3,446
Quiz Night	786	1,021
	<u>4,881</u>	<u>4,467</u>

**Charitable activities**

<u><b>Expenditure by Activity</b></u>	<u><b>Staff Costs</b></u>	<u><b>Office &amp; IT Costs</b></u>	<u><b>Other Support costs</b></u>	<u><b>Total 2025</b></u>	<u><b>Total 2024</b></u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
General Advice Services	79,205	35,486	5,029	119,720	87,784
No-one left behind	18,351	1,176	1,166	20,693	49,864
Session Supervisor	18,692	1,197	1,187	21,076	38,972
Social Prescribing	52,647	3,373	4,959	60,979	57,433
Cost of living advisor	-	-	-	-	13,223
SCC-HSF Adviceline & FHCs	56,212	3,601	3,569	63,382	-
Financial Wellbeing	38,276	2,452	3,061	43,789	36,415
Cost-of-Living Fund	-	-	-	-	26,461
Energy Advice Programme	12,186	781	774	13,741	5,241
Surrey Adviceline	22,229	1,424	1,437	25,090	12,256
Community Foundation	5,234	335	332	5,901	-
SGN Energy Outreach Community Project	6,186	396	393	6,975	-
Household Support Fund	7,937	508	1,655	10,100	7,488
Macmillan Case Worker	30,602	1,960	2,163	34,725	-
Other	-	-	-	-	6,053
	<u>347,757</u>	<u>52,689</u>	<u>25,725</u>	<u>426,171</u>	<u>341,190</u>

The Office, IT & Communications costs includes the £30,412 rental fee for the Surrey Heath House premises.

**6. Information regarding Directors and Employees**

	<u><b>2025</b></u>	<u><b>2024</b></u>
	<u>£</u>	<u>£</u>
Salaries	316,780	270,924
Social security costs	18,477	14,626
Pension costs	12,500	10,638
	<u>347,757</u>	<u>296,188</u>
Average number of employees	17	14
Average number of employees (expressed as full time equivalents)	10.8	9.6

**Citizens Advice Surrey Heath**  
**Notes to the Accounts for the year ended 31 March 2025**

**6. Information regarding Directors and Employees (continued)**

All employees are part-time, defined as working less than 35 hours per week.  
In addition to the above, CA-SH utilised the services of 54 volunteers (2024: 52). No employee earned in excess of £60,000 per annum. None of the trustees received any remuneration during the year (2024-nil)

Travel expenses totalling £nil (2024: £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 funds</u>	<u>Restricted funds</u>	<u>Designated funds</u>	<u>Total funds 2024</u>	<u>Total Year to 31 March 2023</u>
		£	£	£	£	£
<b>Income from:</b>						
Donations	<b>2</b>	23,734	25,000	-	48,734	28,688
Charitable activities	<b>3</b>	80,000	271,789	-	351,789	261,139
Raising Funds	<b>4</b>	11,438	-	-	11,438	10,629
Interest income		11,302	-	-	11,302	3,487
<b>Total Incoming Resources</b>		<b>126,474</b>	<b>296,789</b>	<b>-</b>	<b>423,263</b>	<b>303,943</b>
<b>Expenditure on:</b>						
Raising Funds	<b>5</b>	4,467	-	-	4,467	4,555
Charitable activities	<b>5</b>	62,784	278,406	-	341,190	288,928
Governance costs	<b>5</b>	1,213	-	-	1,213	1,413
<b>Total expenditure</b>		<b>68,464</b>	<b>278,406</b>	<b>-</b>	<b>346,870</b>	<b>294,896</b>
<b>Net income / (expenditure) before transfers</b>		<b>58,010</b>	<b>18,383</b>	<b>-</b>	<b>76,393</b>	<b>9,047</b>
<b>Transfers between funds</b>	<b>11</b>	<b>(73,967)</b>	<b>(18,383)</b>	<b>92,350</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds for the year</b>		<b>(15,957)</b>	<b>-</b>	<b>92,350</b>	<b>76,393</b>	<b>9,047</b>
<b>Reconciliation of funds</b>						
<b>Total funds brought forward 1 April 2023</b>	<b>11</b>	<b>180,202</b>	<b>6,527</b>	<b>66,079</b>	<b>252,808</b>	<b>243,761</b>
<b>Balances carried forward 31 March 2024</b>	<b>11</b>	<b>164,245</b>	<b>6,527</b>	<b>158,429</b>	<b>329,201</b>	<b>252,808</b>

**Citizens Advice Surrey Heath**  
**Notes to the Accounts for the year ended 31 March 2025**

**8. Tangible fixed assets**

<b>2025</b>	<b><u>Office</u></b>	<b><u>Computer</u></b>	<b><u>Total</u></b>
	<b><u>Equipment</u></b>	<b><u>Equipment</u></b>	
	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>
<b>Cost</b>			
Beginning of year	2,644	17,972	20,616
Disposals	-	-	-
Additions	-	-	-
End of year	<b>2,644</b>	<b>17,972</b>	<b>20,616</b>
<b>Depreciation</b>			
Beginning of year	2,644	4,785	7,429
Disposals	-	-	-
Charge for year	-	4,514	4,514
End of year	<b>2,644</b>	<b>9,299</b>	<b>11,943</b>
<b>Net book value</b>			
Beginning of year	-	13,187	13,187
End of Year	-	<b>8,673</b>	<b>8,673</b>

  

<b>2024</b>	<b><u>Office</u></b>	<b><u>Computer</u></b>	<b><u>Total</u></b>
	<b><u>Equipment</u></b>	<b><u>Equipment</u></b>	
	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>
<b>Cost</b>			
Beginning of year	2,644	11,003	13,647
Disposals	-	-	-
Additions	-	6,969	6,969
End of year	<b>2,644</b>	<b>17,972</b>	<b>20,616</b>
<b>Depreciation</b>			
Beginning of year	2,644	459	3,103
Disposals	-	-	-
Charge for year	-	4,326	4,326
End of year	<b>2,644</b>	<b>4,785</b>	<b>7,429</b>
<b>Net book value</b>			
Beginning of year	-	10,544	10,544
End of Year	-	<b>13,187</b>	<b>13,187</b>

**9. Current investments**

Current investments comprise short-term deposit accounts held at banks and building societies where surplus funds are deposited to attract higher interest rates than the charity's current account. A summary of the holdings can be found below:

	<b><u>2025</u></b>	<b><u>2024</u></b>
	<b><u>£</u></b>	<b><u>£</u></b>
Cambridge & Counties Bank	86,363	85,000
Hampshire Trust Bank	88,233	88,145
Virgin Bank	85,531	-
	<b>260,127</b>	<b>173,145</b>

**Citizens Advice Surrey Heath**  
**Notes to the Accounts for the year ended 31 March 2025**

**10. Creditors: Amounts falling due within one year**

	<u>2025</u>	<u>2024</u>
	<u>£</u>	<u>£</u>
Trade creditors	18,015	18,627
Payroll taxes & liabilities	7,431	6,553
Held to assist clients in hardship <sup>1</sup>	21,083	26,990
Deferred income <sup>2</sup>	50,140	32,204
	<u>96,669</u>	<u>84,374</u>

<sup>1</sup>Funds were held to assist clients in severe cases of hardship. An amount of £2,272 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, £3,397 to assist with people impacted by Brexit and £11,855 for people impacted by Covid-19 and the cost of living crisis. There is also an amount held of £1,846 in relation to the Household Support fund and £443 from the Wenceslas Fund.

<sup>2</sup>Deferred 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 31/03/2025 this comprised of the following:

<u>Source of Income</u>	<u>2025</u>	<u>2024</u>	<u>Note</u>
	<u>£</u>	<u>£</u>	
Surrey Heath Borough Council	18,150	-	Funding received towards a Session Supervisor and annual grant paid in advance
Surrey County Council	-	21,304	Money received which will be used to fund debt advice during the year.
Frimley Fuel Allotments	10,000	10,000	Money received to fund a cost of living advisor, will be released in 25/26.
National Lottery Community Fund	19,990	-	Money received to fund a debt caseworker during the 25/26 year.
Various team receipts received for the Charity Golf function held after year-end.	2,000	900	
	<u>50,140</u>	<u>32,204</u>	

During the year deferred income of £80,730 was released (2024: £179,110).



**Citizens Advice Surrey Heath**  
**Notes to the Accounts for the year ended 31 March 2025**

**11. Movement in funds**

<b>Restricted</b>	<b><u>Balance</u> <u>1 April</u> <u>2024</u></b>	<b><u>Incoming</u> <u>Resources</u></b>	<b><u>Resources</u> <u>Expended</u></b>	<b><u>Deficit /</u> <u>(Surplus)</u> <u>transferred</u> <u>from/(to)</u> <u>Unrestricted</u> <u>Funds</u></b>	<b><u>Balance</u> <u>carried</u> <u>forward</u> <u>31-Mar-25</u></b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Provision of premises	-	30,412	30,412	-	-
No-one left behind	-	21,304	20,693	(611)	-
Session Supervisor	-	18,150	21,076	2,926	-
Social Prescribing	-	55,746	60,979	5,233	-
SCC-HSF Adviceline & FHCs Fund	-	63,250	63,382	132	-
Financial Wellbeing	-	39,471	43,789	4,318	-
Community Foundation	-	6,990	5,901	(1,089)	-
Energy Advice Programme	4,727	18,480	13,741	(4,739)	4,727
Surrey Adviceline	-	19,484	25,090	5,606	-
Household Support Fund	-	20,000	10,100	(9,900)	-
SGN Energy Outreach Community	-	11,131	6,975	(4,156)	-
Macmillan Case Worker	-	33,720	34,725	1,005	-
Surrey Advice First Aid	-	1,800	-	(1,800)	-
Other Restricted Reserves	1,800	-	-	-	1,800
<b>Total Restricted Funds</b>	<b>6,527</b>	<b>339,938</b>	<b>336,863</b>	<b>(3,075)</b>	<b>6,527</b>

<b>Unrestricted &amp; Designated</b>	<b><u>Unrestricted</u> <u>Funds</u></b>	<b><u>Redundancy</u> <u>(Designated)</u></b>	<b><u>IT</u> <u>Replacement</u> <u>(Designated)</u></b>	<b><u>Project</u> <u>(Designated)</u></b>	<b><u>Total</u> <u>Unrestricted</u> <u>and</u> <u>Designated</u> <u>Funds</u></b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Balance 1 April 2024</b>	164,245	49,410	25,000	84,019	322,674
Transfers to Unrestricted Funds		10,515	(15,000)	(84,019)	(88,504)
Transfers from Designated Funds	88,504				88,504
Transfers from Restricted Funds	3,075				3,075
Profit for the year	60,711				60,711
<b>Balance carried forward 31 March 2025</b>	<b>316,535</b>	<b>59,925</b>	<b>10,000</b>	<b>-</b>	<b>386,460</b>

## **Citizens Advice Surrey Heath**

### **Notes to the Accounts for the year ended 31 March 2025**

#### **11. Movement in funds (continued)**

##### **Purpose of restricted funds**

**Provision of Premises** – During 2025 Surrey Heath Borough Council provided the charity with a subsidy which reduced the rent from £30,412 per annum to £0.

**No-one left behind** - The charity is providing debt and welfare benefit advice and support on behalf of Surrey County Council

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

**Community Foundation for Surrey** - Funding for a specialist Benefits Advisor for 1 day a week for a year.

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

**SCC-HSF Adviceline & FHCs**- To increase our capacity on Surrey Adviceline to support people with debt, benefit advice and other issues and to provide financial health checks for clients to identify ways to improve their financial resilience.

**Cost of living advisor** – A project to fund a dedicated advisor to enable clients to quickly access the most appropriate emergency support and refer them into other specialist support services.

**Financial & Wellbeing Support Service** – Funding from the National Lottery Community Fund to deliver Financial and mental health Wellbeing support to clients with complex needs in partnership with Catalyst.

**Cost of Living Fund** – Funding from the National Lottery Community Fund to increase our capacity to assist clients affected by the cost of living crisis

**Energy Advice Programme** – The Charity obtained funding to advise clients in need of support in reducing their energy costs and obtaining better energy deals.

**Surrey Adviceline** – Funding from National Citizens Advice to provide additional resources to support, increasing our ability to take advice calls from across Surrey.

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

**MacMillan Case Worker** - To provide an advice service dedicated to those living with or affected by cancer in Surrey.

**Surrey Advice First Aid** - To support, acting on referrals for advice from other Surrey organisations trained by Citizens Advice, identifying when their clients need help.

**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.

##### **Purpose of designated funds**

**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 or where projects are not renewed and staff had been hired specifically for this purpose. No redundancies are expected during the next 12 months.

**I.T Replacement** - The Trustees have designated £10,000 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 2025

### 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>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Fixed Assets	8,673	-	-	8,673
Current Assets	335,307	75,751	69,925	480,983
Current Liabilities	(27,445)	(69,224)	-	(96,669)
<b>Net Assets</b>	<b>316,535</b>	<b>6,527</b>	<b>69,925</b>	<b>392,987</b>

### 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 April 2024 in relation to the new premises](#) but has received a subsidy to reduce the rent payable to £0 for the duration of the lease. This lease was renewed

### 14. Related party transactions

There were no related party transactions in relation to income during the year (2024: £nil). 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 £5,016 (2024: £3,039).

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 2025 there were 9 members (2024: 9 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 £12,500 (2024: £10,638).

### 18. Volunteers

The charity has over 50 volunteers who work in a variety of roles including as advisers, receptionists and IT support. This allowed the charity to support over 5,600 clients during the year and delivered a benefit from the volunteers' work to the community estimated at £439,795.