

Citizens Advice Tandridge District

England & Wales · Charity number 1146060

Details

Other names CATERHAM AND WARLINGHAM CITIZENS ADVICE BUREAU

Status Registered

Legal form Charitable company

Company number [07889451](#)

Registered 2012-02-22

Register [View on the Charity Commission register](#)

Contact

Address Caterham & Warling Citizens Advice Bureau
Stafford Road
Caterham
Surrey
CR3 6JG

Phone 01883348385

Email bureau@caterhamcab.cabnet.org.uk

Website <https://catd.org.uk/>

Activities

Objects: THE CHARITY'S OBJECTS ARE TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN TANDRIDGE AND SURROUNDING AREAS.

Activities: The Bureau exists to provide free, independent, confidential and impartial service of advice, information and counsel for the public

Classification

- **How:** Provides Advocacy/advice/information
- **What:** Other Charitable Purposes
- **Who:** The General Public/mankind

Geography

- Surrey

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£308,286	£232,201	-	-
2024-03-31	£300,689	£261,687	-	-
2023-03-31	£181,741	£189,795	-	-
2022-03-31	£181,901	£116,762	-	-
2021-03-31	£102,900	£104,318	-	-

Trustees

Name	Role	Appointed
Catriona Aleppo		2022-06-07
FREDERICK JOHN BOWERS		2022-03-22
Julie Constable		2019-08-01
Maria Coyle		2025-05-14
Michael Hoban		2012-09-13
Richard William Fitzpatrick		2019-01-22
Sandra Vegeris		2022-03-22

Citizens Advice Tandridge District

England & Wales - Charity number 1146060

Accounts

CITIZENS ADVICE TANDRIDGE DISTRICT

(A company limited by guarantee)

ANNUAL REPORT AND ACCOUNTS
for the year ended 31 MARCH 2025

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LEGAL AND ADMINISTRATIVE INFORMATION

ADDRESS First Floor, Caterham Valley Library
Stafford Road, Caterham
Surrey
CR3 6JG

CHARITY NUMBER 1146060

COMPANY NUMBER 07889451

TRUSTEE BOARD

Chairperson	Richard Fitzpatrick
Treasurer	Julie Constable
	Mike Hoban
	Sangeeta Ahuja (to 02 March 2025)
	John Bowers
	Sandra Vegeris
	Catriona Aleppo
	James McCaffrey (to 15 May 2024)

Observers

Tandridge District Council	Alun Jones
Tandridge District Council	Carole North (to May 2024)
Tandridge District Council	Peter Damesick (to May 2024)
Tandridge District Council	Deano Cline (from July 2024)
Tandridge District Council	Deborah Sherry (from July 2024)

CEO Sarah Henke-Monti

BANKERS

Charities Aid Foundation (CAFBank)
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

INDEPENDENT EXAMINER

Tony Martin
Stonecroft, Quarry Close
Oxted
Surrey
RH8 9HG

CITIZENS ADVICE TANDRIDGE DISTRICT

(A company limited by guarantee)

REPORT OF THE TRUSTEES

The Trustees, who are also Directors for the purposes of Company Law, present their annual report together with the financial statements for the company for the year ended 31 March 2025.

Structure, Governance and Management

Citizens Advice Tandridge District (the company) is a registered charity and a company limited by guarantee. The company was incorporated on 21 December 2011. The company is a membership organisation with the maximum liability of each member being £1. The Articles of Association govern the company. The company is managed by the Trustee Board which consists of a minimum three and maximum twelve trustees who meet at least four times a year. Day-to-day operational management is delegated to the Chief Executive Officer.

The company is a member of the National Association of Citizens Advice Bureaux which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

As noted in the Report of the Trustees for the year ended 31 March 2023, Citizens Advice Tandridge District was formed on 1 April 2022 by the merger of The Caterham and Warlingham Citizens Advice Bureau and The Oxted & District Citizens Advice Bureau.

Related parties

The charity co-operates and liaises with several other advisory services, local charities and social services departments on behalf of clients. 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 Board of Trustees is responsible for ensuring Citizens Advice Tandridge District has the systems and the means to provide reasonable assurance against inherent risks. A risk register covering governance, operational, financial, compliance and external risks is regularly reviewed.

OBJECTIVES AND ACTIVITIES

Objectives

The company exists to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitations, for the benefit of the community in Tandridge District Council and surrounding areas.

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

We value diversity, promote equality and challenge discrimination.

Ensuring our work delivers our aims

We review our aims, objectives, and activities each year. The annual review seeks to examine our performance including individual key projects, and the benefits and outcomes from them. In carrying out the review we ensure that our aims, objectives and activities are in line with our stated purpose.

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How our activities deliver public benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the charity during the year. Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

Achievements and Performance

We have seen huge increases in demand for our service over the last year and have helped record numbers of people in crisis, seeing:

- An increase of 35% in people needing our help.
- An increase of 30% in advice issues.
- A huge increase of 234% in individual financial outcomes for our clients.

Delivery

The main areas of charitable activity are:

- the provision of general advice and information services
- the provision of specialist advice and casework services in the debt and housing and welfare benefits categories of social welfare law.

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

- By phone – the company participates in the Surrey Adviceline Service increasing the participation across Surrey Citizens Advice and extending the opening times - the line is open between the hours of 10am and 5pm from Monday to Friday. If an adviser is not available, clients can be supported by another local Citizens Advice or the national Adviceline number.
- In person – clients are offered a face to face appointment where we are providing full advice and this can be in either of our two offices or at outreach by request, to ensure that the most vulnerable clients who need that individual support are prioritised.
- Online – clients can complete a webform on our website which is available 24/7 so that clients can access us when it is convenient for them and we will then either respond to them through email or where permission is given we call them back to do a more detailed assessment ahead of giving advice.
- Information and full advice from partner referrals - general and specialist advice through our team of trained advisers and paid staff.

Delivering a balanced means of access for all our clients across our locations in Tandridge, on the phone and online has been a key element of our Service Review.

As well as general advice, we also provide the following specialist and targeted services:

- Our Household Support Fund project where we provide advice to vulnerable people and support with effective debt, budgeting and benefits advice. The objective is to actively mitigate the impact of poverty and enhance the wider health and wellbeing and life chances for these individuals by providing financial health checks by phone and in person.

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- Our Foodbank Project delivering outreach advice at the two locations of Caterham Foodbank offers face to face advice for two sessions each week, providing general advice on benefits, debt employment and anything else deemed appropriate in the area of income maximisation.
- Our Macmillan Welfare Rights Service offers welfare benefit advice to anyone affected by cancer living in Surrey. It will also take those with a terminal illness throughout Surrey. They can also help with additional advice such as housing and employment and will signpost to other services where relevant.

Meeting more demand

A number of activities were identified to support meeting more demand for the future to help with the increase in client numbers:

- We focused on adding additional training sessions to increase volunteer knowledge to help more people.
- We reviewed and adapted our recruitment and training process to train and onboard new volunteers quicker. This included new Advice Assistant roles and clear learning pathways and sign-off processes for caseworkers and for individuals to progress from advice assistant to adviser.
- We invested in an additional paid caseworker role to help increase capacity and support succession planning for the future roles of the organisation.
- We continue to review and refine our website to ensure that clients who would struggle to reach us within normal working hours, can access us when it is convenient to them.
- We ensured that the Surrey Adviceline service had sufficient resources to meet our commitment and meet more demand.

Research and Campaigns

Alongside information and advice, we use our client's evidence to advocate for improvements in the policies and practices affecting their lives.

Through evidence forms and advice issue codes we capture information and can quickly consolidate it into meaningful analysis as an early warning that there may be issues with local and national policies.

We maintained our team of two volunteers, supported by a trustee, who take responsibility for Research and Campaigns. During 24 -25 the team have: participated in the National Consumer Week Campaign and the Scam Awareness campaign, raised awareness of the local support to combat the Cost of Living and Energy Crisis, and promoted the work we do in the local community by contributing to monthly articles in the CR3 and equivalent local magazines.

Contribution of volunteers and paid staff

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff.

The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service, without whom the service could not operate.

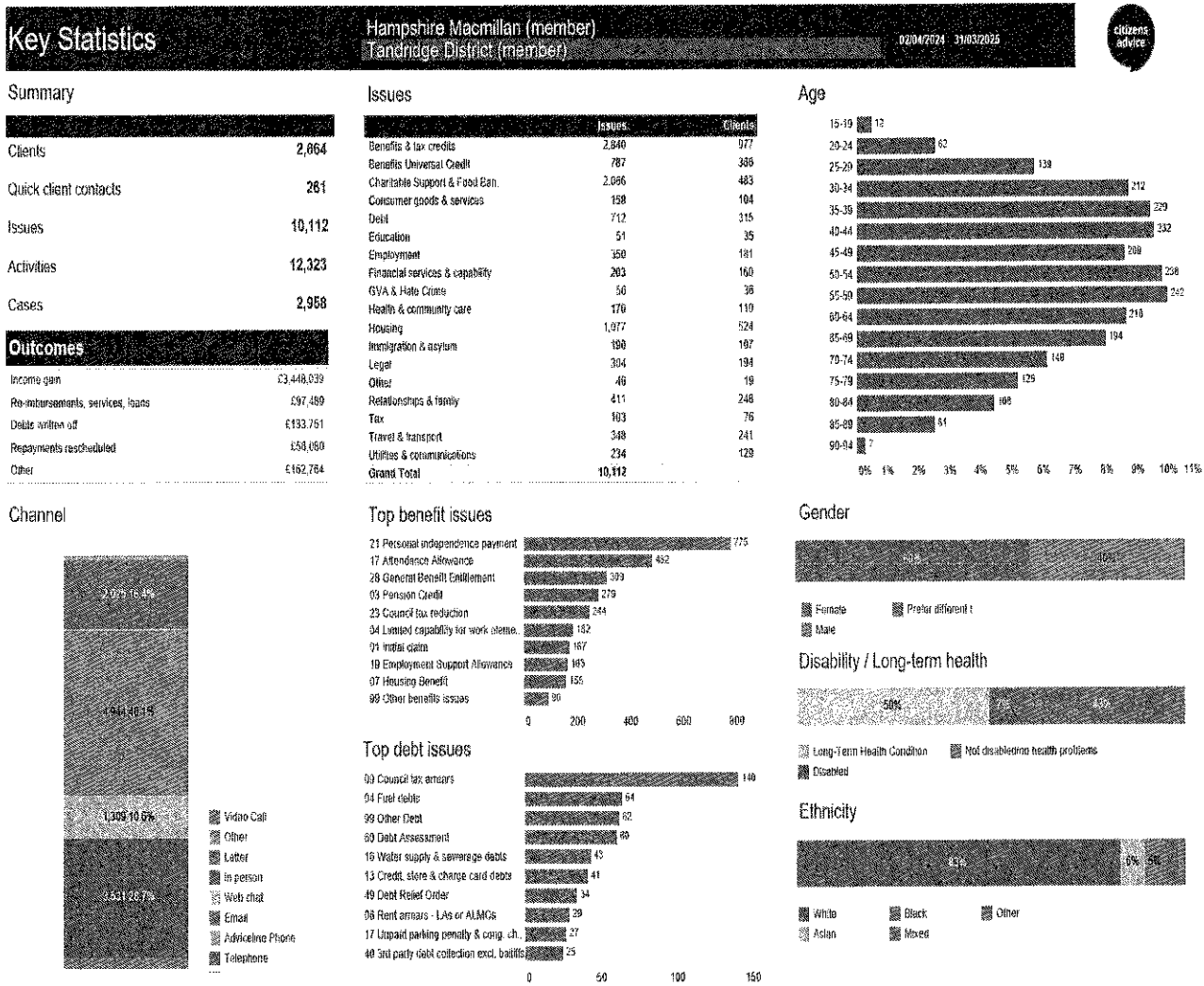
The volunteers contribute, on average, 11,242 hours per annum. This may be expressed as an annualised value of £291,110. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained from volunteering helps individuals develop and improve their opportunities for paid work, often finding this within the charity or the larger network.

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We continuously review our approach to attracting and keeping volunteers by careful monitoring of our training offer and by considering the work opportunities that can be available. We look to provide an accessible and welcoming place to volunteer.

Who used and benefited from our services



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Clients continue to present with multiple problems and on average clients are presenting with 3.5 issues each. On average, we undertake 4.2 activities for every client, this includes all contacts with the client as well as action with any third parties.

Alongside the financial benefits to clients, information and advice has a significant impact on improving people's health. In 2024/25 89% of our clients told us that as a result of our help they felt less stressed, depressed or anxious, and 70% of clients felt their physical health had improved.

Factors affecting the achievement of objectives

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

The complexity of the issues that clients are facing, and the additional challenges that clients are experiencing, places additional demands on the service. This has been a particular challenge this year with increases in people needing support due to the cost of living, as well as challenge where often our support cannot solve negative budgets beyond solving debts and crisis support. Where people are vulnerable, it is essential that we offer support in a person-centred way and whilst necessary this can be resource intensive.

We also continue to be impacted by recruitment challenges both for staff and volunteers. This is particularly acute for recruiting staff who are already trained and as a result we have been training more people from scratch.

FINANCIAL REVIEW

Financial Performance and Position

Total income for the year was £308,286 (2023/24 £300,689), with the increase primarily driven by new project funding.

Total expenditure for the year was £232,201 (2023/24 £261,687) resulting in an excess of income over expenditure of £76,085 (2023/24, excess expenditure over income of £39,002) for the year.

The Trustees' policy on reserves is to set aside sufficient funds to avert cash flow problems at the beginning of the next financial year and to provide for any contingencies. If for any reason the Bureau had to cease its activities, it would be possible to meet its statutory and financial obligations for a period of three months, until it was wound up.

Principal Funding Sources

The trustees extend their sincere gratitude to Tandridge District Council which has continued to support the core operating capacity of the organisation, although this does not meet the entire operating costs of the charity.

To meet these costs in full, the company is dependent upon the receipt of additional project-specific funding from other sources, or donations, to supplement local authority funding.

The trustees extend their gratitude to: Macmillan Cancer Support, Surrey County Council and Surrey County Councillors, the National Lottery Community Fund, our local Parish and Village Councils, Tandridge Together Community Fund, the Community Foundation for Surrey, Caterham Foodbank and the Trussell Trust, Chelsham, Fairleigh & Warlingham Relief in Need and All Saints Church in Warlingham.

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The trustees would also like to thank those who have directly donated to the charity or supported the charity by participation in the Tandridge Postcode Lottery.

Factors that are likely to affect the financial performance in 2025-26 and further

As a service we have been reliant on core funding from our Local Authority which has been secured for 2025-26; however, the uncertainty of the Local Government Restructure followed by devolution and possibly the election of a mayor, means there are no guarantees that our advice services will be funded in the same way, or that the funding we receive will stay the same.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

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

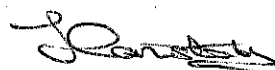
- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue to operate.

The trustees 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.

AUDIT EXEMPTION

The Trustees have taken advantage of the exemption under section 477 of the Companies Act 2006 relating to small companies and these financial statements are therefore unaudited.

SIGNED ON BEHALF OF THE BOARD OF TRUSTEES BY:



Julie Constable – Treasurer

19/11/2025

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The notes on pages 10 to 12 form part of these financial statements.

BALANCE SHEET AT 31 MARCH 2025

	Note	2025 £	2024 £
Current Assets			
Debtors and prepayments	3	19,105	10,462
Cash at bank and in hand		300,889	259,380
		319,994	269,842
Creditors - amounts falling due within one year	4	(4,525)	(30,458)
Total Net Assets		315,469	239,384
Represented by funds of the Charity			
Unrestricted Funds - general reserve	5	313,254	195,346
Restricted Funds		2,215	44,038
		315,469	239,384


The directors are of the opinion that the company is entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies for the year ended 31 March 2025. The directors confirm that no member has requested an audit in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- a) Ensuring that the company keeps accounting records which comply with Section 386 and 387 of the Companies Act 2006
- b) Preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements so far as is applicable to the company.

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

The Financial Statements were approved by the Trustees on 08 July 2025 and signed on their behalf by:-



Julie Constable:

19/11/2025

Registered company number 1146060

CITIZENS ADVICE TANDRIDGE DISTRICT

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STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Not e	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
INCOME					
Grants & charitable activities	2	126,077	175,558	301,635	296,931
Donations	1	1,851	-	1,851	1,319
Bank interest		4,800	-	4,800	2,439
Total Income		132,728	175,558	308,286	300,689
EXPENDITURE					
Salaries		26,210	160,500	186,710	210,411
Staff & Volunteer		4,342	2,450	6,792	6,399
Office		9,325	9,632	18,957	22,518
Premises		7,839	11,220	19,059	21,225
Governance		46	23	69	223
Other		414	200	614	911
Total Expenditure		48,176	184,025	232,201	261,687
Net income/(expenditure) for the year		84,552	(8,467)	76,085	39,002
Transfer between funds	5	33,356	(33,356)	-	-
Net movement in funds		117,908	(41,823)	76,085	39,002
Reconciliation of funds					
Balances brought forward 2024		195,346	44,038	239,384	200,382
Balances brought forward 2025		313,254	2,215	315,469	239,384

CITIZENS ADVICE TANDRIDGE DISTRICT

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2 Grants / Charitable activities

	Unrestricted funds	Restricted funds	Total funds 2025	Total funds 2024
	£	£	£	£
Tandridge District Council	122,037	-	122,037	122,037
Community Foundation for Surrey		10,000	10,000	-
Surrey County Council - housing support funds		62,525	62,525	-
No-one left behind		21,304	21,304	50,000
Surrey Adviceline		21,108	21,108	17,860
Energy Advice Project		-	-	26,925
Energy Outreach project	840		840	8,062
Food Bank		17,027	17,027	14,106
Macmillan		41,094	41,094	18,304
Surrey County Council - DCC members allocation				1,500
Lottery Community Fund		-	-	32,587
Chelsham, Farley & Warlingham Relief in need fund	1,350		1,350	2,550
Limpsfield Parish Council	350		350	-
Woldingham Parish Council	1,500		1,500	-
Warlingham Parish Council		1,500	1,500	1,500
Whyteleafe Village Council		1,000	1,000	1,500
Totals	126,077	175,558	301,635	296,931

3 Debtors

	2025	2024
	£	£
Accrued income	12,782	10,072
Prepayments	6,323	390
	<u>19,105</u>	<u>10,462</u>

4 Creditors – amounts falling due within one year

	2025	2024
	£	£
Deferred income (income received in advance)	2,971	25,100
Accruals	1,314	1,022
Other creditors incl. tax, NI, pension	240	4,336
	<u>4,525</u>	<u>30,458</u>

CITIZENS ADVICE TANDRIDGE DISTRICT

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

Accounting policies

- a) The financial statements are prepared under the historical cost convention and in accordance with the Companies Act 2006 and follow the recommendation of the Charity Commission in Charities SORP (FRS 102).
- b) Income is included in the Statement of Financial Activities under income when receivable. 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.
- c) 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 reliably measured. Items of equipment are fully charged in the year of purchase.
- d) Restricted funds represent grants and donations received that are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal. The donors of restricted funds are set out in the notes to the financial statements.
- e) Unrestricted funds represent funds that are expendable at the discretion of the trustees in line with the objects of the charitable company. Such funds may be held in order to finance both working capital and capital investment.
- f) A pension scheme for employees is operated on a defined contributions basis. Contributions are expensed as they become payable.
- g) Expenditure included in the accounts includes VAT as the bureau does not recover VAT. Irrecoverable VAT is included within the relevant costs in the Statement of Financial Activities.
- h) 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.
- i) The financial statements have been prepared on a going concern basis as the trustees believe that with the level of unrestricted funds held and the budgeted income and expenditure for the 12 months from these financial statements, there are sufficient funds for the charity to be able to continue as a going concern.

1 Donations

	Unrestricted funds	Restricted funds	Total funds
	2025	2025	2024
	£	£	£
Tandridge lottery	412	-	380
All Saints Church	750	-	420
Other donations	689	-	519
Totals	1,851	-	1,319

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5 FUNDS

	At 1 April 2024	Income	Expenditure	Transfers	At 31 March 2025
	£	£	£	£	£
Unrestricted funds	195,346	132,728	48,176	33,356	313,254
Restricted funds	44,038	175,558	184,025	-33,356	2,215
	<u>239,384</u>	<u>308,286</u>	<u>232,201</u>	<u>0</u>	<u>315,469</u>

A review of balances carried forward as restricted funds was undertaken. This found that the majority of these funds should no longer be classified as restricted, largely due to carrying forward restricted project funds into the 2022-23 year when these funds had actually all been utilised and the project completed. Accordingly, incorrectly classified restricted funds have been transferred to non-restricted funds at the end of the year and are now available for general use.

Trustees

No members of the Board of Trustees received any remuneration for their services or claimed any expenses during the year under review or the previous year.

CITIZENS ADVICE TANDRIDGE DISTRICT

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**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF CITIZENS ADVICE
TANDRIDGE DISTRICT**

I report to the charity trustees on my examination of the accounts of the Citizens Advice Tandridge District (the Charity) for the year ended 31 March 2025, which are set out on pages 8 - 12.

RESPONSIBILITIES AND BASIS OF REPORT

As the Charity's trustees (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 Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

INDEPENDENT EXAMINER'S STATEMENT

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:

- 1) Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- 2) The accounts do not accord with those records; or
- 3) The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a "true and fair" view, which is not a matter considered as part of an independent examination; or
- 4) The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concern 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.

Tony Martin

Accountant

Signature:

Tony Martin

Date: 19/11/2025

Citizens Advice Tandridge District

England & Wales - Charity number 1146060

Accounts

ANNUAL REPORT AND ACCOUNTS
for the year ended 31 MARCH 2024

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CITIZENS ADVICE TANDRIDGE DISTRICT
(A company limited by guarantee)

LEGAL AND ADMINISTRATIVE INFORMATION

ADDRESS		First Floor, Caterham Valley Library Stafford Road, Caterham Surrey CR3 6JG
CHARITY NUMBER		1146060
COMPANY NUMBER		07889451
PRESIDENT		Elizabeth Woodhead
TRUSTEE BOARD		
<u>Trustees</u>	Chairperson Chairperson Treasurer Treasurer	Dr Sangeeta Ahuja (to 25 January 2024) Richard Fitzpatrick (from 25 January 2024) Richard Fitzpatrick (to 25 January 2024) Julie Constable (from 25 January 2024) John Bowers Sue Greenland (to 31 December 2023) Sandra Vegeris Catriona Aleppo James McCaffrey
<u>Observers</u>	Tandridge District Council Tandridge District Council Tandridge District Council Tandridge District Council Tandridge District Council	Alun Jones Robin Bloore (to 25 April 2023) Charlotte Swan (to 25 April 2023) Carole North (from 04 July 2023) Peter Damesick (from 04 July 2023)
Bureau representatives	CEO Volunteer Adviser Volunteer Adviser	Sarah Henke-Monti Richard Payne (to 03 October 2023) Fiona Smith (to 03 October 2023)
BANKERS		Charities Aid Foundation (CAFBank) 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER		Tony Martin Stonecroft, Quarry Close Oxted Surrey RH8 9HG

REPORT OF THE TRUSTEES

The Trustees, who are also Directors for the purposes of Company Law, present their annual report together with the financial statements for the company for the year ended 31 March 2024.

STRUCTURE, GOVERNANCE AND MANAGEMENT

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Related parties

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Risk Management

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OBJECTIVES AND ACTIVITIES

Objectives

The company exists to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitations, for the benefit of the community in Tandridge District Council and surrounding areas.

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

We value diversity, promote equality and challenge discrimination.

Ensuring our work delivers our aims

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

How our activities deliver public benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the charity during the year. Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

ACHIEVEMENTS AND PERFORMANCE

The cost-of-living crisis has driven unprecedented demand for our services. The soaring energy prices, increases in interest rates, mortgage and rental costs have meant that we're seeing more people with urgent and complex problems and it's getting harder for us to find solutions for people.

We have built on the changes we made as we responded to the pandemic and our merger, adapting and aligning our services to support as many people as possible while still giving one to one, and often much needed face to face advice.

We've helped record numbers of people in crisis, this year we saw a 153% rise in applications for food vouchers and emergency charitable support and a staggering 302% rise in people coming to us for help with problems around utilities and fuel poverty.

With spiralling costs and shortfalls in income, more people are coming to us for support with debt, with their income unable to cover essential costs like food, housing and heating.

Delivery

The main areas of charitable activity are:

- the provision of general advice and information services
- the provision of specialist advice and casework services in the debt and housing and welfare benefits categories of social welfare law.

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

- Adviceline – Citizens Advice Tandridge District participates in the East Surrey Adviceline Service and from September 2023 we joined the Surrey Adviceline, increasing the participation across Surrey Citizens Advice and extending the opening times. The line is open between the hours of 10am and 5pm, Monday to Friday. If an adviser is not available, clients can be supported by another local Citizens Advice or the national overflow.
- We continued to deliver a local telephone admin line across both offices for existing clients.

CITIZENS ADVICE TANDRIDGE DISTRICT
(A company limited by guarantee)

- Email information – clients can email, and we will then either respond to them through email or, where we have permission, call them back to do a more detailed assessment ahead of giving advice.
- Information and full advice from partner referrals - general and specialist advice through our team of trained advisers and paid staff.
- We continued our face-to-face service to ensure that the most vulnerable clients who need that individual support are prioritised.

As well as general advice, the office also provides specialist advisory and casework services:

- Our No One Left Behind project where we provide outreach advice to vulnerable people and support with effective debt, budgeting and benefits advice. The objective is to actively mitigate the impact of poverty and enhance the wider health and wellbeing and life chances for these individuals.
- Our Foodbank Project delivering outreach advice at the 2 locations of Caterham Foodbank offers face to face advice for 2 sessions each week, providing general advice on benefits, debt employment and anything else deemed appropriate in income maximisation.
- Energy Advice Programme, delivering a dedicated Energy Adviser to helping combat fuel poverty in Tandridge, providing one-to-one advice and support to people experiencing difficulties with their energy costs.
- Our Macmillan Welfare Benefits Service offers welfare benefit advice to anyone affected by cancer living in Surrey. It will also take those with a terminal illness throughout Surrey. They can also help with additional advice such as housing and employment and will signpost to other services where relevant.

Meeting more demand

Several activities have been identified to support meeting more demand for the future to help with the expected increase in client numbers because of the cost-of-living Crisis, including:

- We continued to progress our work on meeting more demand this year, including training groups to increase volunteer numbers and knowledge, as well as diversifying our roles. This included new Advice Assistant roles and clear learning pathways and sign off processes for caseworkers to progress from advice assistant to adviser.
- We invested in 2 (1.2 FTE) paid supervisor and debt advisers to help increase capacity and to support succession planning for the future roles of the organisation. These roles are ongoing, but we have already seen an impact from the staff supporting the client.
- We have developed a new website to include a 24/7 email advice / call back form to increase our accessibility beyond our core opening hours.

RESEARCH AND CAMPAIGNS

Alongside information and advice, we use our client's evidence to advocate for improvements in the policies and practices affecting their lives.

Through evidence forms and advice issue codes we capture information and can quickly consolidate it into meaningful analysis as an early warning that there may be issues with local and national policies.

CITIZENS ADVICE TANDRIDGE DISTRICT
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We maintained our team of 2 Research and Campaign volunteers and bolstered it with a trustee who took responsibility for Research and Campaigns. During 2023/24 the team have participated in the National Consumer Week campaign, the Scam Awareness campaign, raising awareness of the local support to combat the Cost of Living and Energy Crisis, and contributing to monthly articles in the CR3 and equivalent local magazines.

CONTRIBUTION OF VOLUNTEERS AND PAID STAFF

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate.

Volunteers bring many positives to the service and very often the experience gained helps individuals improve their skills and opportunity to find paid work, often within the charity or the larger network.

Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice service. The volunteers contribute, on average, 210 hours per week. This may be expressed as an annualised value of £124,864. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

We are working hard to review our approach to attracting and keeping volunteers by careful monitoring of our training offer, to provide an accessible and welcoming place to volunteer.

PRINCIPAL FUNDING SOURCES

The trustees extend their gratitude to Tandridge District Council who continue to support the core operating capacity of the organisation, but which unfortunately do not meet the entire operating costs of the charity.

To meet these costs in full, the company is dependent upon the receipt of additional project-specific funding from other sources, or donations, to supplement local authority funding. The trustees also extend their gratitude to Macmillan Cancer Support, Surrey County Council, the National Lottery Community Fund, our local Parish Councils, Tandridge Together Community Fund, the Community Foundation for Surrey, Caterham Foodbank and the Trussell Trust, Surrey County Council and Surrey County Councillors, Chelsham, Fairleigh & Warlingham Relief in Need and All Saints Church in Warlingham.

WHO USED AND BENEFITED FROM OUR SERVICES

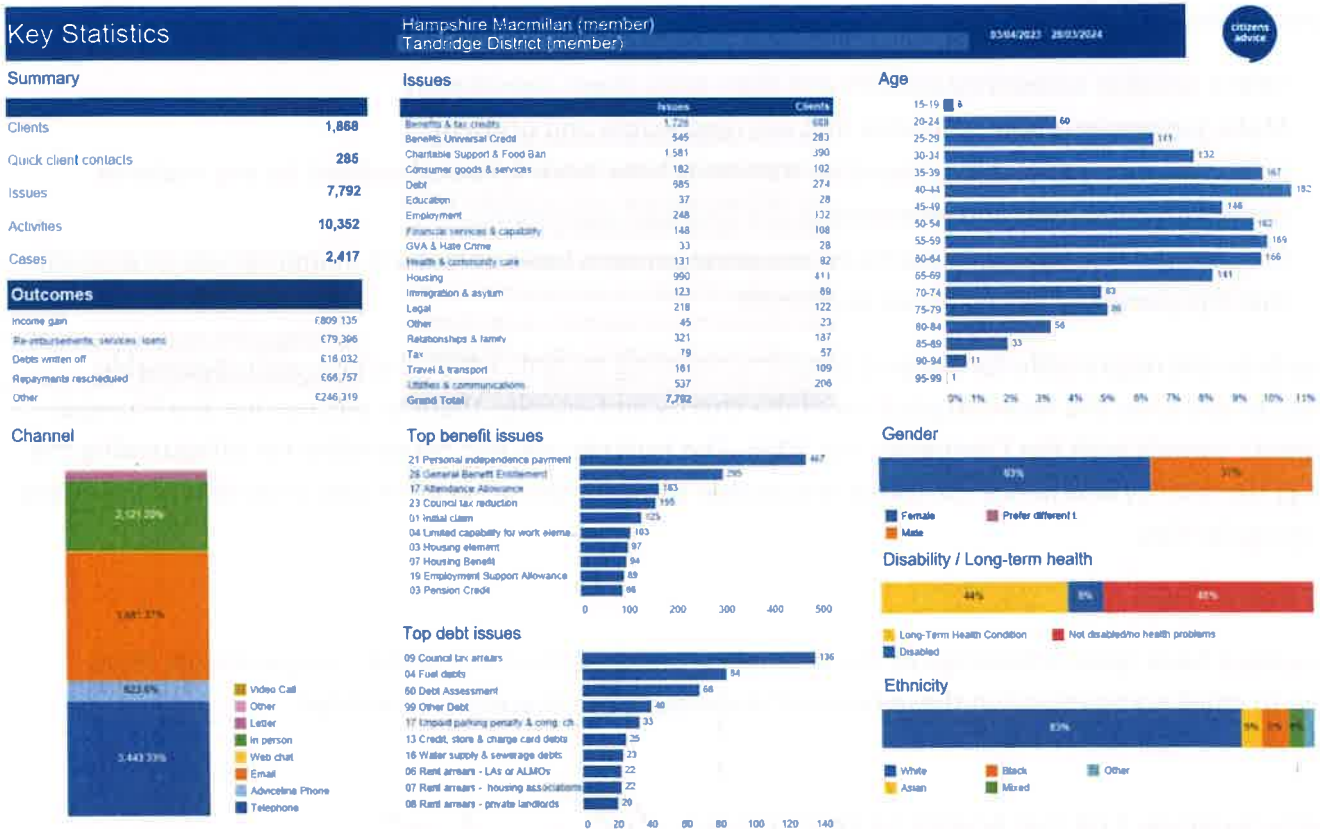
During the reporting year 2,153 clients (2022/23: 1,475) benefited from the services of the company, generating 10,352 activities (2022/23: 8,539). We supported people with 7,792 issues clients (2022/23: 5,451) and advised on any issue they may face; however, our most common area was Welfare Benefits and Universal Credit which makes up a total of 30% of the issues we have supported on.

The service helps clients to secure successful outcomes to their problems. 76% of clients told us that the support we provided helped them find a way forward, and 87% said this wouldn't have been possible without the support we gave. Client outcomes were up from £556,127.00 in 2022/23 to just over £1.1 million in 2023/24, representing a 107% increase in outcomes this year across the service.

CITIZENS ADVICE TANDRIDGE DISTRICT

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For every £1 invested this represented £1.13 in fiscal benefits, £8.71 in public value and £4.48 in value to the people we help. The service helps clients to secure successful outcomes to their problems.



Clients continue to present with multiple problems and on average clients are presenting with 1.5 issues each. On average, we undertake 4.8 activities for every client, this includes all contacts with the client as well as action with any third parties.

Alongside the financial benefits to clients, information and advice has a significant impact on improving people's health. In 2023/24 89% of our clients told us that as a result of our help they felt less stressed, depressed or anxious, and 70% clients felt their physical health had improved.

FINANCIAL REVIEW

Total income for the year was £300,689 (2022/23 £181,741), with the increase primarily driven by new project funding.

Total expenditure for the year was £261,687 (2022/23 £189,795) resulting in an excess of income over expenditure of £39,002 (2022/23, excess expenditure over income of £8,054) for the year.

The Trustees' policy on reserves is to set aside sufficient funds to avert cash flow problems at the beginning of the next financial year and to provide for any contingencies. If for any reason the Bureau had to cease its activities, it would be possible to meet its statutory and financial obligations until it was wound up.

CITIZENS ADVICE TANDRIDGE DISTRICT
(A company limited by guarantee)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Company Law and Charity Law require the trustees to prepare a Report for each financial year on the resources entrusted to it and the activities it undertakes. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue to operate.

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

AUDIT EXEMPTION

The Trustees have taken advantage of the exemption under section 477 of the Companies Act 2006 relating to small companies and these financial statements are therefore unaudited.

SIGNED ON BEHALF OF THE BOARD OF TRUSTEES BY:



Richard Fitzpatrick – Trustee

05/12/24

CITIZENS ADVICE TANDRIDGE DISTRICT
(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
Note	£	£	£	£
INCOME				
Grants and Donations				
Tandridge District Council	122,037		122,037	119,802
Parish Councils	1,920	1,500	3,420	4,533
Other	37,536	135,257	172,793	56,371
Interest on Bank Deposits	2,439		2,439	1,035
TOTAL INCOME	163,932	136,757	300,689	181,741
	1(b)			
EXPENDITURE				
Salaries	95,102	115,309	210,411	157,413
Rent and Services	12,058	5,943	18,001	7,121
IT Support	4,855	6,333	11,188	6,219
Telephony, broadband	2,222	793	3,015	3,688
Printing, stationery, literature	2,950	1,209	4,159	3,784
Central Office Information Service	1,358	611	1,969	3,655
Insurance	1,636	611	2,247	2,033
Sundries	1,413	407	1,820	1,386
Training	1,499	1,338	2,837	1,115
Office Cleaning	2,339	885	3,224	2,123
Travel Expenses	1,377	888	2,265	1,119
Publicity & AGM	353	198	551	139
TOTAL	127,162	134,525	261,687	189,795
	1(c)			
Net Income / (Expenditure)	36,770	2,232	39,002	(8,054)
Reconciliation of funds				
Total funds brought forward	158,576	41,806	200,382	208,436
Total funds carried forwards	195,346	44,038	239,384	200,382

The notes on page 6 form part of the financial statements

CITIZENS ADVICE TANDRIDGE DISTRICT
(A company limited by guarantee)

BALANCE SHEET AT 31 MARCH 2024

	<u>Note</u>	<u>2024</u>	<u>2023</u>
		<u>£</u>	<u>£</u>
CURRENT ASSETS			
Debtors and prepayments	2	10,462	2,617
Cash at bank and in hand		259,380	254,492
		<u>269,842</u>	<u>257,109</u>
CREDITORS			
Amounts falling due within one year	3	(30,458)	(56,727)
TOTAL NET ASSETS		<u>239,384</u>	<u>200,382</u>
FUNDS			
Unrestricted Funds			
General Reserve		195,346	158,576
Restricted Funds	4	44,038	41,806
		<u>239,384</u>	<u>200,382</u>

The Directors are of the opinion that the company is entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies for the year ended 31 March 2024. The directors confirm that no member of members have requested an audit in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- Ensuring that the company keeps accounting records which comply with Section 386 and 387 of the Companies Act 2006, and
- Preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements so far as is applicable to the company.

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

The Financial Statements were approved by the Trustees on 23 July 2024 and signed on their behalf by:-

Richard Fitzpatrick:



05/12/24

Registered company number: 1146060

CITIZENS ADVICE TANDRIDGE DISTRICT
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES

- a) The financial statements are prepared under the historical cost convention and in accordance with the Companies Act 2006 and follow the recommendation of the Charity Commission in "Charities SORP (FRS 102)"
- b) Income is included under income and expenditure when receivable
- c) Expenditure is included under income and expenditure on an accruals basis. Items of equipment are fully charged in the year of purchase.
- d) The Restricted Funds comprise specific grants and project funding:
 - o Project funding from the National Association of Citizens Advice Bureaux in respect of the costs associated with the provision of an Energy Advice service.
 - o Project funding from Macmillan Cancer Support via Surrey Citizens Advice for the provision of services to people living with cancer
 - o Funding from Surrey County Council for the "No One Left Behind" project and from the Trussell Trust for the Foodbank project.
- e) Unrestricted Funds:
 - o The general reserve comprises those funds that the Trustees are free to use in accordance with the Bureau's objectives.

2. SUNDRY DEBTORS	2024	2023
	£	£
Debtors and prepayments	10,462	2,617

3. CREDITORS -	Amounts falling due within one year	
	2024	2023
	£	£
Client Support	(0)	(55)
Income received in advance	(25,100)	(52,167)
Sundry creditors	(1,022)	(3,093)
Inland Revenue – PAYE, Pension Providers	(4,336)	(1,412)
	(30,458)	(56,727)

4. TRUSTEES

No members of the Board of Trustees received any remuneration for their services or expenses during the year under review or the previous year.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CITIZENS ADVICE TANDRIDGE DISTRICT

I report to the Trustees on my examination of the accounts of the Citizens Advice Tandridge District (the Charity) for the year ended 31 March 2024, which are set out on pages 7 - 10.

RESPONSIBILITIES AND BASIS OF REPORT

As the Charity's trustees (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 Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

INDEPENDENT EXAMINER'S STATEMENT

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:

- 1) Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- 2) The accounts do not accord with those records; or
- 3) The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a "true and fair" view, which is not a matter considered as part of an independent examination; or
- 4) The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concern 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.

Tony Martin
Accountant

Signature: *Tony Martin*

Date: 05/12/24

Citizens Advice Tandridge District

England & Wales - Charity number 1146060

Accounts

ANNUAL REPORT AND ACCOUNTS
for the year ended 31 MARCH 2023

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Report of the Trustees	2-6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Accounts	9-10
Report of the Independent Examiner	11

LEGAL AND ADMINISTRATIVE INFORMATION

ADDRESS		First Floor Caterham Valley Library Stafford Road Caterham Surrey CR3 6JG
CHARITY NUMBER		1146060
COMPANY NUMBER		07889451
PRESIDENT		Elizabeth Woodhead
TRUSTEE BOARD		
<u>Trustees</u>	Chairperson Treasurer	Dr Sangeeta Ahuja Richard Fitzpatrick Mike Hoban Julie Constable Roderick Stead (to 25 November 2022) John Bowers Sue Greenland Sandra Vegeris Catriona Aleppo (from 07 June 2022) James McCaffrey (from 24 January 2023)
<u>Observers</u>	Tandridge District Council Tandridge District Council	Alun Jones Robin Bloore
Bureau representatives	CEO Volunteer Adviser Volunteer Adviser	Sarah Henke-Monti Richard Payne Fiona Smith (from 01 April 2022)
BANKERS		Charities Aid Foundation (CAFBank) 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER		Tony Martin Stonecroft Quarry Close Oxted Surrey RH8 9HG

REPORT OF THE TRUSTEES

The Trustees, who are also Directors for the purposes of Company Law, present their annual report together with the financial statements for the company for the year ended 31 March 2023.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Citizens Advice Tandridge District (the company) is a registered charity and a company limited by guarantee. The company was incorporated on 21 December 2011. The company is a membership organisation with the maximum liability of each member being £1. The Articles of Association govern the company. The company is managed by the Trustee Board which consists of a minimum three and maximum twelve trustees who meet at least four times a year. Day-to-day operational management is delegated to the Chief Executive Officer.

The company is a member of the National Association of Citizens Advice Bureaux which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

As noted in the respective Directors Reports for the year ended 31 March 2022, Citizens Advice Tandridge District was formed on 1 April 2022 by the merger of The Caterham and Warlingham Citizens Advice Bureau and The Oxted & District Citizens Advice Bureau. The merger was achieved by transferring the assets and reserves of the Oxted Bureau into the Caterham Bureau with effect from 1 April 2022 and changing the name of the combined organization to Citizens Advice Tandridge District. In accordance with the rules for merger accounting, the transferred assets and reserves have been added to the closing assets and reserves of the Caterham Bureau at 31 March 2022 and the combined figures brought forward as the opening position of the Tandridge District at 1 April 2022. The comparative figures for 2022 shown in these accounts, therefore, represent the addition of the accounts of the two Bureaux for the year ended 31 March 2022 and the relevant columns are, accordingly, described as 'Combined'.

OBJECTIVES AND ACTIVITIES

The company exists to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitations, for the benefit of the community in Tandridge District Council and surrounding areas.

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

We value diversity, promote equality and challenge discrimination.

ACHIEVEMENTS AND PERFORMANCE

The main areas of charitable activity are:

- the provision of general advice and information services
- the provision of specialist advice and casework services in the debt and housing and welfare benefits categories of social welfare law.

CITIZENS ADVICE TANDRIDGE DISTRICT
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Throughout the year we have continued to offer Advice and Information in the following ways:

- Adviceline – the company participates in the East Surrey Adviceline Service - the line operates between the hours of 10am and 4pm, Monday to Friday. Outside of these times or if an adviser is not available, clients can be supported by another local Citizens Advice or the national overflow.
- We continued to deliver a local telephone service across both offices.
- Email information – clients can email and we will then either respond to them through email or where we have permission call them back to do a more detailed assessment ahead of giving advice.
- Information and full advice from partner referrals - general and specialist advice through our team of trained advisers and paid staff.
- We re-established our face-to-face service under a new post-merger service delivery model, across both offices, building upon lessons learned following the pandemic to ensure that the most vulnerable clients who need that individual support are prioritised.

As well as general advice, the office also provides specialist advisory and casework services:

- Our Debt Service funded by the Money and Pension Service (MaPS), Increasing Capacity project delivering debt advice to some of the most financially excluded groups in society. This was delivered until our debt adviser left in July 2022. We were unable to replace or recruit under the terms of this project and so we refreshed our debt training across the volunteer advisers, two of whom were qualified debt specialists.
- Our No One Left Behind project where we provide outreach advice to vulnerable people and support with effective debt, budgeting and benefits advice. The objective is to actively mitigate the impact of poverty and enhance the wider health and wellbeing and life chances for these individuals.
- Our Foodbank Project delivering outreach advice at the 2 locations of Caterham Foodbank offers face to face advice for 2 sessions each week, providing general advice on benefits, debt employment and anything else deemed appropriate in the area of income maximisation.
- In January 2023 we participated in a 3-month Energy Advice Programme, providing one to one energy advice to fuel poor and vulnerable consumers who are struggling to pay their bills.
- We worked in partnership with local charities to access emergency grants and with the Caterham Foodbank issuing over 370 food vouchers to some of our most vulnerable families.

RESEARCH AND CAMPAIGNS

Alongside information and advice, we use our client's evidence to advocate for improvements in the policies and practices affecting their lives.

Through evidence forms and advice issue codes we capture information and can quickly consolidate it into meaningful analysis as an early warning that there may be issues with local and national policies.

We maintained our team of two volunteers and bolstered it with a trustee who took responsibility for Research and Campaigns. During 2022/23 the team have participated in the National Consumer Week Campaign, the Scam Awareness, raising awareness of the local support to combat the Cost of Living and Energy Crisis and contributing to monthly articles in the CR3 and equivalent local magazines.

CONTRIBUTION OF VOLUNTEERS AND PAID STAFF

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made

CITIZENS ADVICE TANDRIDGE DISTRICT
(A company limited by guarantee)

by the charity's volunteers in advising the public and administering the service without which the service could not operate.

Volunteers bring many positives to the service and very often the experience gained helps individuals improve their skills and opportunity to find paid work, often within the company or the larger network.

We are working hard to review our approach to attracting and keeping volunteers by careful monitoring of our training offer, to provide an accessible and welcoming place to volunteer.

PRINCIPAL FUNDING SOURCES

The Trustees extend their gratitude to Tandridge District Council who continue to support the core operating capacity of the organisation.

In addition, we receive funding from our local community partners including, our local Parish Councils, Tandridge Together Community Fund, the Community Foundation for Surrey, Caterham Foodbank and the Trussell Trust, Surrey County Council and Surrey County Councillors, Chelsham, Fairleigh & Warlingham Relief in Need and All Saints Church in Warlingham.

WHO USED AND BENEFITED FROM OUR SERVICES

The client numbers for 2022/23 have remained largely the same as 2021/22, however activities per client have increased by just over 32%.

As food and energy prices have escalated, we have seen a shift to us becoming a primary outlet of charitable support including, vouchers, grants, tokens, and emergency support.

The cost-of-living crisis has seen more clients coming to us with debt problems with increases in priority debts, such as fuel and council tax arrears and forecasts of more and more people being driven into negative budgets.

CITIZENS ADVICE TANDRIDGE DISTRICT (A company limited by guarantee)

Key Statistics Caterham 2022-23 Q1 Q2 Q3 Q4



Summary

Clients	1,239
Quick client contacts	236
Issues	5,451
Activities	8,539
Cases	1,722

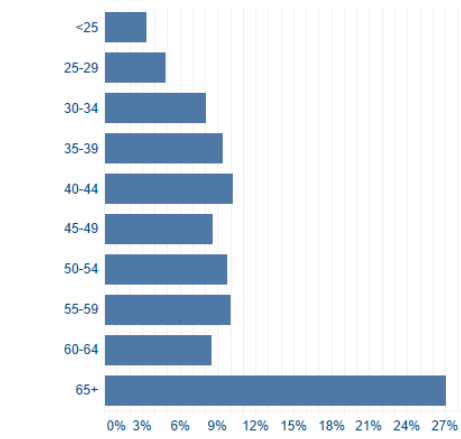
Outcomes

Income gain	£475,440
Re-imbursments, services, loans	£28,969
Debts written off	£51,718
Repayments rescheduled	£83,633

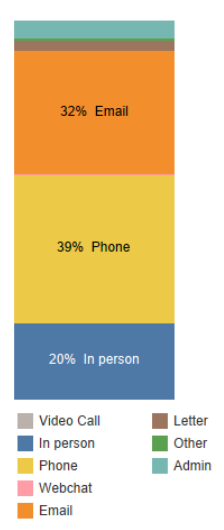
Issues

	Issues	Clients
Benefits & tax credits	1,303	493
Benefits Universal Credit	493	216
Charitable Support & Food Ban..	826	273
Consumer goods & services	135	73
Debt	474	191
Education	36	22
Employment	180	77
Financial services & capability	126	94
GVA & Hate Crime	18	11
Health & community care	81	49
Housing	889	299
Immigration & asylum	62	30
Legal	176	104
Other	37	26
Relationships & family	242	114
Tax	78	54
Travel & transport	101	70
Utilities & communications	194	104
Grand Total	5,451	

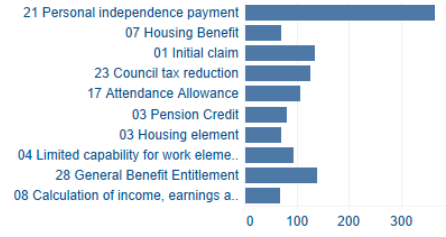
Age



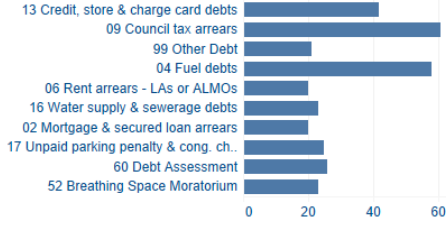
Channel



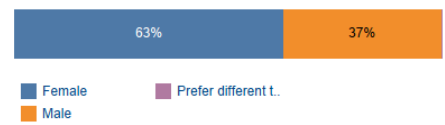
Top benefit issues



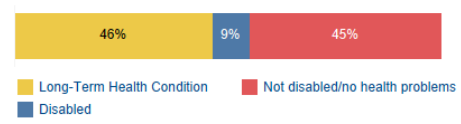
Top debt issues



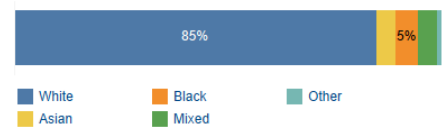
Gender



Disability / Long-term health



Ethnicity



FINANCIAL REVIEW

Total income for the year was £181,741 (2021/22 £254,652 for Caterham/Oxted combined), with the decrease primarily driven by the cessation of certain project funding.

Total expenditure for the year was £189,795 (2021/22 £188,968 for Caterham/Oxted combined) resulting in an excess of expenditure over income of £8,054 (2021/22, excess income over expenditure of £65,414 for Caterham/Oxted combined) for the year.

The Trustees' policy on reserves is to set aside sufficient funds to avert cash flow problems at the beginning of the next financial year and to provide for any contingencies. If for any reason the Bureau had

CITIZENS ADVICE TANDRIDGE DISTRICT
(A company limited by guarantee)

to cease its activities, it would be possible to meet its statutory and financial obligations until it was wound up.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Company Law and Charity Law require the trustees to prepare a Report for each financial year on the resources entrusted to it and the activities it undertakes. In preparing those financial statements the trustees are required to:

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- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue to operate.

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

AUDIT EXEMPTION

The Trustees have taken advantage of the exemption under section 477 of the Companies Act 2006 relating to small companies and these financial statements are therefore unaudited.

SIGNED ON BEHALF OF THE BOARD OF TRUSTEES BY:

Richard Fitzpatrick

Richard Fitzpatrick – Trustee

21/12/22

CITIZENS ADVICE TANDRIDGE DISTRICT
(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted Funds	Restricted Funds	Total 2023	<i>Combined Total 2022</i>
	Note	£	£	£	£
INCOME					
Grants and Donations					
Tandridge District Council		119,802		119,802	<i>120,072</i>
Parish Councils		2,033	2,500	4,533	<i>3,533</i>
Other		13,667	42,704	56,371	<i>130,250</i>
Interest on Bank Deposits		1,035		1,035	<i>797</i>
TOTAL INCOME	1(b)	136,537	45,204	181,741	<i>254,652</i>
EXPENDITURE					
Salaries		114,080	43,333	157,413	<i>145,446</i>
Rent and Services		3,347	3,774	7,121	<i>16,229</i>
IT Support		2,923	3,296	6,219	<i>2,595</i>
Debt Consultant		0	0	0	<i>2,535</i>
Telephony, broadband		1,733	1,955	3,688	<i>3,250</i>
Printing, stationery, literature		1,778	2,006	3,784	<i>1,950</i>
Furniture and equipment		0	0	0	<i>1,316</i>
Central Office Information Service		1,718	1,937	3,655	<i>3,056</i>
Insurance		956	1,077	2,033	<i>3,039</i>
Sundries		651	735	1,386	<i>1,557</i>
Training		524	591	1,115	<i>701</i>
Office Cleaning		998	1,125	2,123	<i>5,444</i>
Travel Expenses		526	593	1,119	<i>1,621</i>
Publicity & AGM		139		139	<i>229</i>
TOTAL	1(c)	129,373	60,422	189,795	<i>188,968</i>
Net Income / (Expenditure)		7,164	(15,218)	(8,054)	<i>65,414</i>
Reconciliation of funds					
Total funds brought forward		151,412	57,024	208,436	<i>143,022</i>
Total funds carried forwards		158,576	41,806	200,382	<i>208,436</i>

The notes on page 6 form part of the financial statements

CITIZENS ADVICE TANDRIDGE DISTRICT
(A company limited by guarantee)

BALANCE SHEET AT 31 MARCH 2023

	Note	2023	<i>Combined</i>
		<u>£</u>	<u>2022</u>
		<u>£</u>	<u>£</u>
CURRENT ASSETS			
Debtors and prepayments	2	2,617	193
Cash at bank and in hand		254,492	221,149
		<u>257,109</u>	<u>221,332</u>
CREDITORS			
Amounts falling due within one year	3	(56,727)	(12,906)
TOTAL NET ASSETS		<u>200,382</u>	<u>208,436</u>
FUNDS			
Unrestricted Funds			
General Reserve		158,576	130,412
Contingency Fund		0	18,000
Furniture & Equipment Fund		0	3,000
Restricted Funds	4	41,806	57,024
		<u>200,382</u>	<u>208,436</u>

The Directors are of the opinion that the company is entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies for the year ended 31 March 2023. The directors confirm that no member of members have requested an audit in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- a) Ensuring that the company keeps accounting records which comply with Section 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 company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements so far as is applicable to the company.

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

The Financial Statements were approved by the Trustees on 04 October 2023 and signed on their behalf by:-

Richard Fitzpatrick:

Richard Fitzpatrick

21/12/23

Registered company number: 1146060

CITIZENS ADVICE TANDRIDGE DISTRICT
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1. ACCOUNTING POLICIES

- a) The financial statements are prepared under the historical cost convention and in accordance with the Companies Act 2006 and follow the recommendation of the Charity Commission in “Charities SORP (FRS 102)”
- b) Income is included under income and expenditure when receivable
- c) Expenditure is included under income and expenditure on an accruals basis. Items of equipment are fully charged in the year of purchase.
- d) The Restricted Funds comprise specific grants and project funding:
 - Project funding from the National Association of Citizens Advice Bureaux in respect of the costs associated with the provision of a debt advice service sponsored by the Money and Pensions Service (MaPS).
 - Funding from Surrey County Council for the “No One Left Behind” project and from the Trussell Trust for the Foodbank project.
- e) Unrestricted Funds:
 - The general reserve comprises those funds that the Trustees are free to use in accordance with the Bureau’s objectives.

2. SUNDRY DEBTORS	2023	<i>Combined</i>
	£	<i>2022</i>
		£
Debtors and prepayments	2,617	<i>193</i>
	2,617	<i>193</i>

3. CREDITORS -	2023	<i>2022</i>
Amounts falling due within one year	£	£
Client Support	(55)	<i>0</i>
Income received in advance	(52,167)	<i>0</i>
Sundry creditors	(3,093)	<i>0</i>
Inland Revenue – PAYE, Pension Providers	(1,412)	<i>(12,906)</i>
	(56,727)	<i>(12,906)</i>

CITIZENS ADVICE TANDRIDGE DISTRICT
(A company limited by guarantee)

4. FUNDS

	Combined Balance at 01.04.22	Incoming Resources	Resources Expended	Transfers between funds	Balance at 31.03.23
	£	£	£	£	£
Unrestricted Funds	151,412	136,537	(129,373)	0	158,576
Restricted Funds	57,024	45,204	(60,422)	0	41,806
	<u>208,436</u>	<u>181,741</u>	<u>(189,795)</u>	<u>0</u>	<u>200,382</u>

5. TRUSTEES

No members of the Board of Trustees received any remuneration for their services or expenses during the year under review or the previous year.

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF CITIZENS ADVICE TANDRIDGE DISTRICT

I report to the charity trustees on my examination of the accounts of the Citizens Advice Tandridge District (the Charity) for the year ended 31 March 2023, which are set out on pages 7 - 10.

RESPONSIBILITIES AND BASIS OF REPORT

As the Charity's trustees (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 Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

INDEPENDENT EXAMINER'S STATEMENT

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:

- 1) Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- 2) The accounts do not accord with those records; or
- 3) The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a "true and fair" view, which is not a matter considered as part of an independent examination; or
- 4) The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concern 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.

Tony Martin
Accountant

Signature: *Tony Martin*

Date: 22/12/23

Citizens Advice Tandridge District

England & Wales - Charity number 1146060

Accounts

ANNUAL REPORT AND ACCOUNTS
for the year ended 31 MARCH 2022

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LEGAL AND ADMINISTRATIVE INFORMATION

ADDRESS		First Floor Caterham Valley Library Stafford Road Caterham Surrey CR3 6JG
CHARITY NUMBER		1146060
COMPANY NUMBER		07889451
PRESIDENT		Elizabeth Woodhead
TRUSTEE BOARD		
<u>Trustees</u>	Chairperson Treasurer	Dr Sangeeta Ahuja Richard Fitzpatrick Mary Tomlin (to 22 March 2022) Mike Hoban Selwyn Fernandes (to 22 March 2022) Julie Constable Roderick Stead John Bowers (from 22 March 2022) Sue Greenland (from 22 March 2022) Sandra Vegeris (from 22 March 2022)
<u>Observers</u>	Tandridge District Council Tandridge District Council	Alun Jones (from 24 May 2018) Robin Bloore (from 18 July 2019)
Bureau representatives	Manager Deputy Manager Volunteer Adviser	Sarah Henke-Monti Sandra O'Brien (from 01 April 2021) Richard Payne
BANKERS		Charities Aid Foundation (CAFBank) 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER		G J Lowe Limited 163 Welcomes Road Kenley Surrey CR8 5HB

REPORT OF THE TRUSTEES

The Trustees, who are also Directors for the purposes of Company Law, present their annual report together with the financial statements for the company for the year ended 31 March 2022.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Caterham and Warlingham Citizens Advice Bureau ('the Bureau') is a registered charity and a company limited by guarantee. The company was incorporated on 01 April 2012. The Bureau is a membership organisation with the maximum liability of each member being £1. The Articles of Association govern the Bureau. The Bureau is managed by the Trustee Board which consists of a minimum three and maximum twelve trustees who meet at least four times a year. Day-to-day operational management is delegated to the Bureau Manager.

The Bureau is a member of the National Association of Citizens Advice Bureaux which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

MERGER WITH OXTED CITIZENS ADVICE BUREAU

In 2021 the Board of trustees from Caterham & Warlingham and from Oxted & District jointly initiated a formal due diligence exercise whose aim was to evaluate the benefits, and any potential disadvantages, arising from a full merger of the respective organisations. The process was independently supported and facilitated by The National Association of Citizens Advice Bureaux.

At a meeting held on 08 November 2021 the following conclusions were presented to trustees:

- Under a single organisation Tandridge residents would receive a better and wider ranging service than is currently the case.
- The financial position of the Tandridge citizens advice service would be more resilient and there would be greater capacity to compete for additional funding.
- It was further determined that a broader and stronger organisation would underpin the rationale for ongoing financial support for Citizens Advice services in Tandridge.
- The larger organisation would have more scope and more potential to reduce the pressures on staff, volunteers, and trustees.
- Due diligence had not encountered any material barriers that would of itself preclude a full merger.

At an EGM held on 30 November 2021 the respective boards convened to vote on the motion to merge the two organisations. Each board voted separately, and the motion was unanimously carried in both instances. As a result of these decisions the two organisations set a target merger date of 01 April 2022 such that the newly merged organisation would take over from day one of the new financial year. It was further agreed that in due course the merged entity would change its name to Citizens Advice Tandridge District. The merger took legal effect on 01 April 2022.

OBJECTIVES AND ACTIVITIES

The Bureau exists to provide Citizens Advice Bureau services, providing free, confidential, and impartial advice, information, and counsel for members of the public in the Caterham, Warlingham and surrounding areas, provided through a team of over 20 trained volunteers.

ACHIEVEMENTS AND PERFORMANCE

The trustees are grateful for the continuing support of Tandridge District Council and local Parish Councils, without whose financial grant support the Bureau would be unable to deliver its services.

Our key achievements in the year include:

- Despite the upheaval of 3 lockdowns, as soon as we were able, we opened our face-to-face service to those who were in desperate need of this level of support whilst continuing to provide telephone and email advice.
- We maintained a hybrid approach of both home and office working to suit our volunteer preferences, resulting in excellent volunteer retention.
- We were able to continue to provide a comprehensive service, giving advice on new emerging advice whilst returning to issues that had been largely on hold during government restrictions.
- We built upon the lessons learned on how to use and develop new technology, particularly in terms of recruitment and training, which are now embedded into our ways of working.
- We continued to deliver our 2 projects, the Help to Claim Service and the *Money and Pensions Service* (MaPS) Increasing Capacity debt service, to help meet the increased demand for debt and specialist advice.
- We participated in the Gambling Harm pilot, to help create training and content for advisers to help them talk to clients who show signs of gambling harm
- Through our partnership work with our local Surrey Citizens Advice, we secured funding from Surrey County Council for the No One Left Behind (NOLB) Project to deliver an additional outreach service to areas of deprivation for 2022/2023
- We worked in partnership with local charities to access emergency grants and with the Caterham Foodbank issuing over 370 food vouchers to some of our most vulnerable families.

RESEARCH AND CAMPAIGNS

Alongside information and advice, we use our client's evidence to advocate for improvements in the policies and practices affecting their lives. Through Evidence Forms and Advice Issue Codes we capture information and can quickly consolidate it into meaningful analysis as an early warning that there may be issues local and national policies. A dedicated team of volunteers are responsible for gathering the data and escalating the findings to the appropriate authority.

In 2021/22 this included looking at the issues affecting our clients most in the wake of the pandemic and sharing this with key stakeholders such as the local authority and our MP and local community through regular press releases.

CONTRIBUTION OF VOLUNTEERS AND PAID STAFF

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior management recognise the tremendous contribution made by the volunteers, who represent the indispensable core of the service and without them there would not be a local Citizens Advice service in Caterham and Warlingham.

Volunteers bring many skills to the service and very often the experience gained helps individuals improve their skills and opportunity to find paid work. We are working hard to review our approach to attracting and keeping volunteers by careful monitoring of our training and offer, to provide an accessible and welcoming place to volunteer.

CATERHAM AND WARLINGHAM CITIZENS ADVICE BUREAU
(A company limited by guarantee)

WHO USED AND BENEFITED FROM OUR SERVICES

Whilst client numbers fell in the year, the number of client contacts remained at similar levels to the previous year, indicating some of the additional challenges faced giving advice during and after the pandemic.

Key Statistics



Summary

Clients	718
Quick client contacts	111
Issues	2,386
Activities	2,907
Cases	800

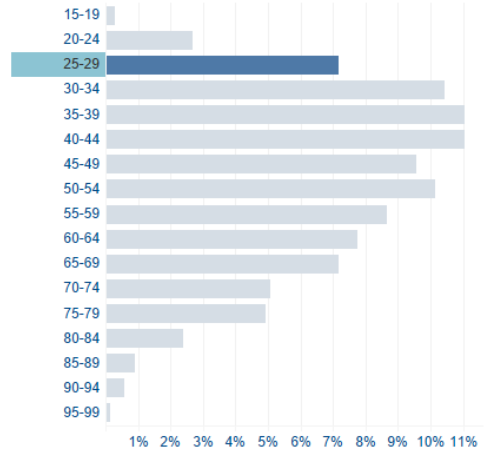
Outcomes

Income gain	£39,685
Re-imburements, services, loans	£17,809
Debts written off	£48,799

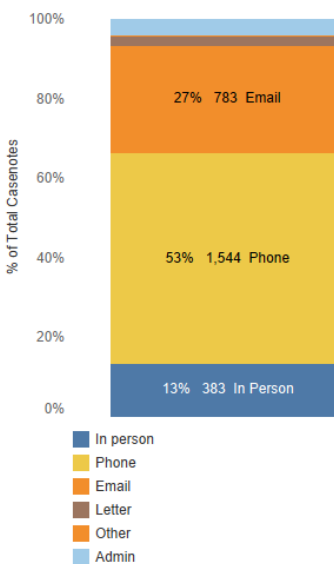
Issues

	Issues	Clients
Benefits & tax credits	463	181
Benefits Universal Credit	268	130
Charitable Support & Food Ban..	6	6
Consumer goods & services	65	38
Debt	277	109
Education	10	7
Employment	133	65
Financial services & capability	36	27
GVA & Hate Crime	5	4
Health & community care	27	17
Housing	413	167
Immigration & asylum	40	21
Legal	98	56
Other	269	108
Relationships & family	167	80
Tax	22	14
Travel & transport	52	33
Utilities & communications	35	19
Grand Total	2,386	

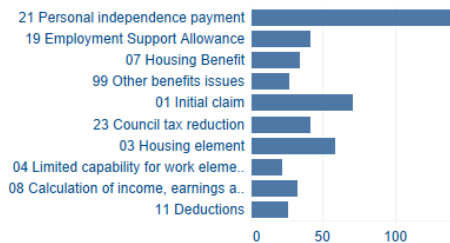
Age



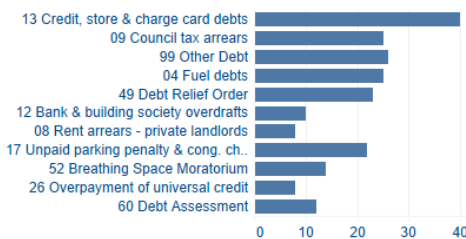
Channel



Top benefit issues



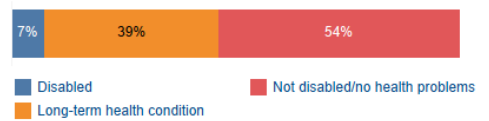
Top debt issues



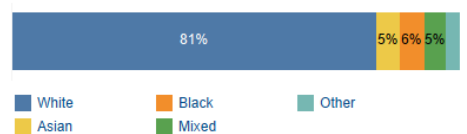
Gender



Disability / Long-term health



Ethnicity



CATERHAM AND WARLINGHAM CITIZENS ADVICE BUREAU
(A company limited by guarantee)

FINANCIAL REVIEW

Total income for the year was £181,901 (2020/21 £120,900), with the increase primarily driven by the 2022/23 NOLB project funding being received in 2021/22, plus some unplanned donations.

Total expenditure for the year was £116,762 (2020/21 £104,318) resulting in an excess of income over expenditure of £65,139 (2020/21 £16,583) for the year. This excess is largely explained by the receipt of NOLB funding (£50k) in current year, some unplanned donations, and operational savings.

The Trustees' policy on reserves is to set aside sufficient funds to avert cash flow problems at the beginning of the next financial year and to provide for any contingencies. If for any reason the Bureau had to cease its activities, it would be possible to meet its statutory and financial obligations until it was wound up.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Company Law and Charity Law require the trustees to prepare a Report for each financial year on the resources entrusted to it and the activities it undertakes. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue to operate.

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

AUDIT EXEMPTION

The Trustees have taken advantage of the exemption under section 477 of the Companies Act 2006 relating to small companies and these financial statements are therefore unaudited.

SIGNED ON BEHALF OF THE BOARD OF TRUSTEES BY:

Richard Fitzpatrick

Richard Fitzpatrick – Trustee

23/12/22

CATERHAM AND WARLINGHAM CITIZENS ADVICE BUREAU
(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022

	Unrestricted Funds	Restricted Funds	Total 2022	<i>Total 2021</i>
Note	£	£	£	£
INCOME				
Grants and Donations				
Tandridge District Council	64,368		64,368	67,521
Parish Councils	333	2,250	2,583	3,475
Other	6,185	108,542	114,727	49,827
Interest on Bank Deposits	223		223	77
TOTAL INCOME	1(b) 71,109	110,792	181,901	120,900
EXPENDITURE				
Salaries	44,893	40,529	85,422	66,463
Rent and Services	7,628	8,601	16,229	12,623
IT Support	692	781	1,473	1,430
Debt Consultant		2,535	2,535	4,044
Telephony, broadband	658	741	1,399	3,115
Printing, stationery, literature	916	1,034	1,950	2,118
Furniture and equipment	273	308	581	8,422
Central Office Information Service	718	810	1,528	1,528
Insurance	772	871	1,643	1,295
Sundries	655	738	1,393	939
Training	87	98	185	804
Office Cleaning	500	1,924	2,424	1,536
TOTAL	1(c) 57,792	58,970	116,762	104,318
Net Income / (Expenditure)	13,317	51,822	65,139	16,583
Reconciliation of funds				
Total funds brought forward	61,096	5,202	66,298	49,715
Total funds carried forwards	74,413	57,024	131,437	66,298

The notes on page 6 form part of the financial statements

CATERHAM AND WARLINGHAM CITIZENS ADVICE BUREAU
(A company limited by guarantee)

BALANCE SHEET AT 31 MARCH 2022

	<u>Note</u>	<u>2022</u> £	<u>2021</u> £
CURRENT ASSETS	2		
Debtors		0	4,057
Cash at bank and in hand		136,538	65,851
		<u>136,538</u>	<u>69,908</u>
CREDITORS			
Amounts falling due within one year	3	(5,101)	(3,610)
TOTAL NET ASSETS		<u>131,437</u>	<u>66,298</u>
FUNDS			
Unrestricted Funds			
General Reserve		74,413	61,096
Restricted Funds	4	57,024	5,202
		<u>131,437</u>	<u>66,298</u>

The Directors are of the opinion that the company is entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies for the year ended 31 March 2022. The directors confirm that no member of members have requested an audit in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- a) Ensuring that the company keeps accounting records which comply with Section 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 company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements so far as is applicable to the company.

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

The Financial Statements were approved by the Trustees on 11 October 2022 and signed on their behalf by:-

Richard Fitzpatrick:

Richard Fitzpatrick

23/12/22

Registered company number: 1146060

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES

- a) The financial statements are prepared under the historical cost convention and in accordance with the Companies Act 2006 and follow the recommendation of the Charity Commission in “Charities SORP (FRS 102)”
- b) Income is included under income and expenditure when receivable
- c) Expenditure is included under income and expenditure on an accruals basis. Items of equipment are fully charged in the year of purchase.
- d) The Restricted Funds comprise specific grants and project funding:
 - Project funding from the National Association of Citizens Advice Bureaux in respect of the costs associated with delivering the ‘Help to Claim’ service sponsored by the DWP, and provision of a debt advice service sponsored by the Money and Pensions Service (MaPS).
 - The Debt Adviser funds arose from grants received from several Parish Councils, Surrey County Council and Tandridge District Council.
 - Funding from Surrey County Council for the “No One Left Behind” project (to be delivered in 2022/23).
- e) Unrestricted Funds:
 - The general reserve comprises those funds that the Trustees are free to use in accordance with the Bureau’s objectives

2. SUNDRY DEBTORS

	2022	<i>2021</i>
	£	<i>£</i>
Debtor	0	<i>4,057</i>
	0	<i>4,057</i>

3. CREDITORS Amounts falling due within one year

	2022	<i>2021</i>
	£	<i>£</i>
Sundry creditors	0	<i>496</i>
Inland Revenue – PAYE, Pension Providers	5,101	<i>3,116</i>
	5,101	<i>3,610</i>

CATERHAM AND WARLINGHAM CITIZENS ADVICE BUREAU
(A company limited by guarantee)

4. FUNDS	Balance at 01.04.21	Incoming Resources	Resources Expended	Transfers between funds	Balance at 31.03.22
	£	£	£	£	£
Unrestricted Funds	61,096	71,109	(57,792)	0	74,413
Restricted Funds	5,202	110,792	(58,970)	0	57,024
	<u>66,298</u>	<u>181,901</u>	<u>(116,762)</u>	<u>0</u>	<u>131,437</u>

5. TRUSTEES

No members of the Board of Trustees received any remuneration for their services or expenses during the year under review or the previous year.

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF THE CATERHAM AND WARLINGHAM CITIZENS ADVICE BUREAU

I report to the charity trustees on my examination of the accounts of the Caterham and Warlingham Citizens Advice Bureau (the Company) for the year ended 31 March 2022.

RESPONSIBILITIES AND BASIS OF REPORT

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

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

INDEPENDENT EXAMINER'S STATEMENT

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:

- 1) Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- 2) The accounts do not accord with those records; or
- 3) The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination; or
- 4) The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concern 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.



Gary J. Lowe, FCCA
G.J Lowe Limited
Welcomes Road, Kenley, Surrey

23 December 2022

Citizens Advice Tandridge District

England & Wales - Charity number 1146060

Accounts

ANNUAL REPORT AND ACCOUNTS
for the year ended 31 MARCH 2021

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LEGAL AND ADMINISTRATIVE INFORMATION

ADDRESS		First Floor Caterham Valley Library Stafford Road Caterham Surrey CR3 6JG
CHARITY NUMBER		1146060
COMPANY NUMBER		07889451
PRESIDENT		Elizabeth Woodhead
TRUSTEE BOARD		
<u>Trustees</u>	Chairperson	Roderick Stead (to 29 January 2021) Dr Sangeeta Ahuja (from 29 January 2021)
	Treasurer	Richard Fitzpatrick Mary Tomlin Mike Hoban Selwyn Fernandes Julie Constable Cindy Steer (resigned 19 March 2021)
<u>Observers</u>	Tandridge District Council Tandridge District Council	Alun Jones (from 24 May 2018) Robin Bloore (from 18 July 2019)
Bureau representatives	Manager Deputy Manager Volunteer Adviser	Sarah Henke-Monti Richard Davis (to 31 March 2021) Richard Payne
BANKERS		Charities Aid Foundation (CAFBank) 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER		G J Lowe Limited 163 Welcomes Road Kenley Surrey CR8 5HB

REPORT OF THE TRUSTEES

The Trustees, who are also Directors for the purposes of Company Law, present their annual report together with the financial statements for the company for the year ended 31 March 2021.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Caterham and Warlingham Citizens Advice Bureau ('the Bureau') is a registered charity and a company limited by guarantee. The company was incorporated on 01 April 2012. The Bureau is a membership organisation with the maximum liability of each member being £1. The Articles of Association govern the Bureau. The Bureau is managed by the Trustee Board which consists of a minimum three and maximum twelve Trustees who meet at least four times a year. Day-to-day operational management is delegated to the Bureau Manager.

The Bureau is a member of the National Association of Citizens Advice Bureaux which provides a framework for standards of advice and casework management as well as monitoring progress against these standards, and is also a member of Citizens Advice Surrey, a consortium of Citizens Advice operations in Surrey working together on common objectives.

OBJECTIVES AND ACTIVITIES

The Bureau exists to provide Citizens Advice Bureau services, providing free, confidential and impartial advice, information and counsel for members of the public in the Caterham, Warlingham and surrounding areas, provided through a team of over 20 trained volunteers.

ACHIEVEMENTS AND PERFORMANCE

The Trustees are grateful for the continuing support of Tandridge District Council and local Parish Councils, without whose financial grant support the Bureau would be unable to deliver its services. The key achievements in the year include:

- We remained open during the pandemic and continued to provide a comprehensive service, giving advice on new emerging advice issues.
- We adapted to a hybrid service of both home and office working.
- We evolved and learned how to use and develop new technology to enable us to recruit 6 new volunteer advisers and deliver essential training through different channels.
- We increased capacity, with many volunteers and staff offering more of their time.
- We helped even more people with a 17.6% increase in unique client numbers.
- We continued to provide the Help to Claim Service moving to the national helpline, when it was not possible to see clients face to face.
- We have participated in the increasing capacity MaPS Debt Advice Project, enabling us to recruit and train a full-time debt adviser, to help meet the increased demands for debt advice as a result of the pandemic.
- We have retained the services of our specialist debt adviser/DRO intermediary to help deal with more complex debt issues.
- We provided help through the SCC Crisis Fund, referring local residents to the scheme.
- We worked in partnership with the local charities to access emergency grants and with the Caterham Foodbank issuing over 320 food vouchers to some of our most vulnerable families.

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- The Bureau could not offer any of these services without the dedication and commitment of our volunteers and staff who collectively have over 160 years of experience of giving advice to their local community.

Unique clients	2020/21	2019/20	Increase/ (decrease)
	988	840	17.6%
Client contacts	2528	2380	6.2%
Advice Issues			
Benefits and Tax Credits	421	686	(38.6%)
Universal Credit	285	275	3.6%
Consumer goods & services	133	97	37.1%
Debt	193	358	(46.1%)
Discrimination, hate & gender-based violence and abuse (GVA)	21	10	110%
Education	18	13	38.5%
Employment	272	225	20.1%
Financial services and capability	37	61	(39.3%)
Health & Community Care	46	58	(20.7%)
Housing	431	390	10.5%
Immigration & asylum	48	58	(17.2%)
Legal	131	190	(31%)
Other	362	185	(95.7%)
Relationship and family	186	246	(24.4%)
Tax	27	26	3.8%
Travel & Transport	33	42	(21%)
Utilities & communication	26	68	(67.7%)
Total issues dealt with	2670	2988	

Our client profile showed that 36% of clients had long term health conditions, 17% were from Black, Asian and minority ethnic communities.

FINANCIAL REVIEW

Total income for the year was £120,900 (2019/20 £92,442), with the increase driven by additional project funding (the Money and Pensions Service (MaPS)) and new fundraising/grants in support of adjusting operational practices in response to the covid-19 pandemic.

Total expenditure for the year was £104,318 (2019/20 £88,859) resulting in an excess of income over expenditure of £16,583 (2018/19 £3,583) for the year.

The Trustees' policy on reserves is to set aside sufficient funds to avert cash flow problems at the beginning of the next financial year and to provide for any contingencies. If for any reason the Bureau had to cease its activities, it would be possible to meet its statutory and financial obligations until it was wound up.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Company Law and Charity Law require the Trustees to prepare a Report for each financial year on the resources entrusted to it and the activities it undertakes. In preparing those financial statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue to operate.

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

AUDIT EXEMPTION

The Trustees have taken advantage of the exemption under section 477 of the Companies Act 2006 relating to small companies and these financial statements are therefore unaudited.

SIGNED ON BEHALF OF THE BOARD OF TRUSTEES BY:

Richard Fitzpatrick

Richard Fitzpatrick – Trustee

17/12/21

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STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

	Unrestricted Funds	Restricted Funds	Total 2021	<i>Total 2020</i>
Note	£	£	£	£
INCOME				
Grants and Donations				
	66,521	1,000	67,521	<i>64,368</i>
	375	3,100	3,475	<i>4,750</i>
	10,997	38,831	49,827	<i>23,324</i>
	77		77	<i>0</i>
TOTAL INCOME	77,970	42,931	120,900	<i>92,442</i>
EXPENDITURE				
	42,861	23,602	66,463	<i>47,987</i>
	10,099	2,524	12,623	<i>16,229</i>
	0		0	<i>5,284</i>
	1,430		1,430	<i>1,388</i>
		4,044	4,044	<i>3,211</i>
	2,803	312	3,115	<i>2,083</i>
	1,702	416	2,118	<i>3,077</i>
	2,482	5,940	8,422	<i>2,016</i>
	1,375	153	1,528	<i>1,528</i>
	1,165	130	1,295	<i>1,287</i>
	785	154	939	<i>4,327</i>
	0		0	<i>229</i>
	204	600	804	<i>160</i>
	0		0	<i>53</i>
	0	1,536	1,536	<i>0</i>
TOTAL	64,907	39,411	104,318	<i>88,859</i>
Net Income / (Expenditure)	13,063	3,520	16,583	<i>3,583</i>
Reconciliation of funds				
	48,033	1,682	49,715	<i>46,132</i>
	61,096	5,202	66,298	<i>49,715</i>

The notes on page 6 form part of the financial statements

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BALANCE SHEET AT 31 MARCH 2021

	<u>Note</u>	<u>2021</u>	<u>2020</u>
		£	£
CURRENT ASSETS	2		
Debtors		4,057	4,560
Cash at bank and in hand		65,851	48,929
		<u>69,908</u>	<u>53,489</u>
CREDITORS			
Amounts falling due within one year	3	(3,610)	(3,774)
TOTAL NET ASSETS		<u>66,298</u>	<u>49,715</u>
FUNDS			
Unrestricted Funds			
General Reserve		61,096	48,033
Restricted Funds	4	5,202	1,682
		<u>66,298</u>	<u>49,715</u>

The Directors are of the opinion that the company is entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies for the year ended 31 March 2021. The directors confirm that no member of members have requested an audit in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- a) Ensuring that the company keeps accounting records which comply with Section 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 company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements so far as is applicable to the company.

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

The Financial Statements were approved by the Trustees on 21st September 2021 and signed on their behalf by:-

Richard Fitzpatrick:

Richard Fitzpatrick

17/12/21

Registered company number: 1146060

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES

- a) The financial statements are prepared under the historical cost convention and in accordance with the Companies Act 2006 and follow the recommendation of the Charity Commission in “Charities SORP (FRS 102)”
- b) Income is included under income and expenditure when receivable
- c) Expenditure is included under income and expenditure on an accruals basis. Items of equipment are fully charged in the year of purchase.
- d) The Restricted Funds comprise specific grants and project funding:
 - Project funding from the National Association of Citizens Advice Bureaux in respect of the costs associated with delivering the ‘Help to Claim’ service sponsored by the DWP, and provision of a debt advice service sponsored by the Money and Pensions Service (MaPS).
 - The Debt Adviser funds arose from grants received from several Parish Councils, Surrey County Council and Tandridge District Council.
 - Funding from the Surrey Community Coronavirus Response Fund and BEIS to support our covid-19 response, including remote working.
- e) Unrestricted Funds:
 - The general reserve comprises those funds that the Trustees are free to use in accordance with the Bureau’s objectives

2. SUNDRY DEBTORS

	2021	<i>2020</i>
	£	<i>£</i>
Debtor	4,057	<i>4,560</i>
	4,057	<i>4,560</i>

3. CREDITORS Amounts falling due within one year

	2021	<i>2020</i>
	£	<i>£</i>
Sundry creditors	496	<i>2,237</i>
Inland Revenue - PAYE	3,116	<i>1,537</i>
	3,610	<i>3,774</i>

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4. FUNDS	Balance at 01.04.20	Incoming Resources	Resources Expended	Transfers between funds	Balance at 31.03.21
	£	£	£	£	£
Unrestricted Funds	48,033	77,970	(64,907)	0	61,096
Restricted Funds	1,682	42,931	(39,411)	0	5,202
	<u>49,715</u>	<u>120,900</u>	<u>(104,318)</u>	<u>0</u>	<u>66,298</u>

5. TRUSTEES

No members of the Board of Trustees received any remuneration for their services or expenses during the year under review or the previous year.

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF THE CATERHAM AND WARLINGHAM CITIZENS ADVICE BUREAU

I report to the charity trustees on my examination of the accounts of the Caterham and Warlingham Citizens Advice Bureau (the Company) for the year ended 31 March 2021.

RESPONSIBILITIES AND BASIS OF REPORT

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

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

INDEPENDENT EXAMINER'S STATEMENT

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:

- 1) Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- 2) The accounts do not accord with those records; or
- 3) The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination; or
- 4) The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concern 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.



Gary J. Lowe, FCCA
G.J Lowe Limited
Welcomes Road, Kenley, Surrey

28 December 2021