

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

Trustees

Chairperson

Roderick Stead (to 29 January 2021)
Dr Sangeeta Ahuja (from 29 January 2021)
Richard Fitzpatrick
Mary Tomlin
Mike Hoban
Selwyn Fernandes
Julie Constable
Cindy Steer (resigned 19 March 2021)

Treasurer

Observers

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

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total 2021 £	<i>Total 2020 £</i>
INCOME					
Grants and Donations					
Tandridge District Council		66,521	1,000	67,521	<i>64,368</i>
Parish Councils		375	3,100	3,475	<i>4,750</i>
Other		10,997	38,831	49,827	<i>23,324</i>
Interest on Bank Deposits		77		77	<i>0</i>
TOTAL INCOME	1(b)	77,970	42,931	120,900	<i>92,442</i>
EXPENDITURE					
Salaries		42,861	23,602	66,463	<i>47,987</i>
Rent and Services		10,099	2,524	12,623	<i>16,229</i>
IT Upgrade		0		0	<i>5,284</i>
IT Support		1,430		1,430	<i>1,388</i>
Debt Consultant			4,044	4,044	<i>3,211</i>
Telephony, broadband		2,803	312	3,115	<i>2,083</i>
Printing, stationery, literature		1,702	416	2,118	<i>3,077</i>
Furniture and equipment		2,482	5,940	8,422	<i>2,016</i>
Central Office Information Service		1,375	153	1,528	<i>1,528</i>
Insurance		1,165	130	1,295	<i>1,287</i>
Sundries		785	154	939	<i>4,327</i>
Travel expenses		0		0	<i>229</i>
Training		204	600	804	<i>160</i>
Governance		0		0	<i>53</i>
Office Cleaning		0	1,536	1,536	<i>0</i>
TOTAL	1(c)	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					
Total funds brought forward		48,033	1,682	49,715	<i>46,132</i>
Total funds carried forwards		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

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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	2020
	£	£
Debtor	4,057	4,560
	4,057	4,560

3. CREDITORS

Amounts falling due within one year

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

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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