

ANNUAL REPORT AND ACCOUNTS

for the year ended 31 MARCH 2022

	Page
Legal and administrative information	1
Report of the Trustees	2-5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Accounts	8-9
Report of the Independent Examiner	10

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
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)

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
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

citizens
advice

Summary

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

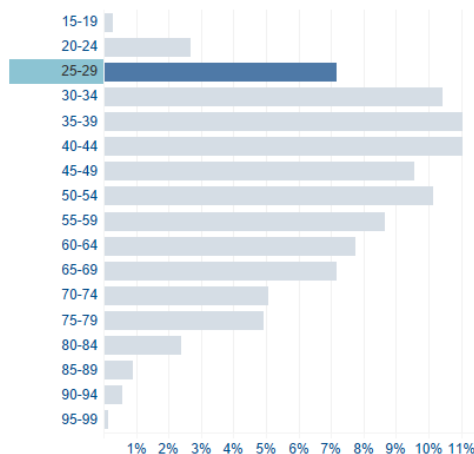
Outcomes

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

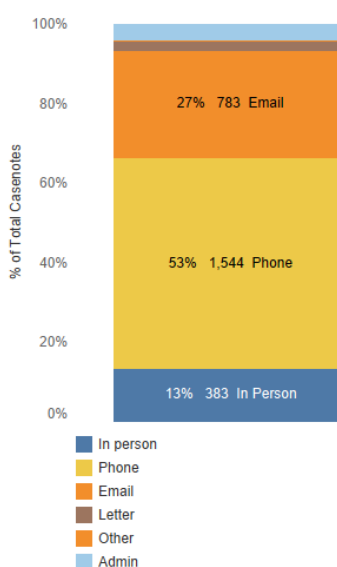
Issues

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

Age



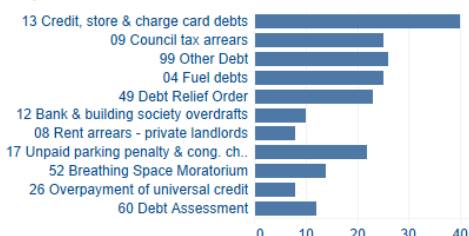
Channel



Top benefit issues



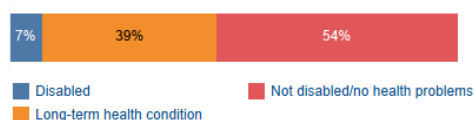
Top debt issues



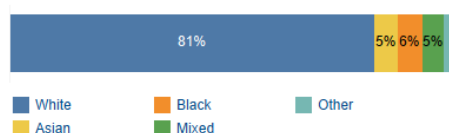
Gender



Disability / Long-term health



Ethnicity



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

	Note	Unrestricted Funds £	Restricted Funds £	Total 2022 £	<i>Total 2021 £</i>
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