

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

Trustees

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

Observers

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

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 are 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 at each Trustee Board meeting.

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.

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- 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.

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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.

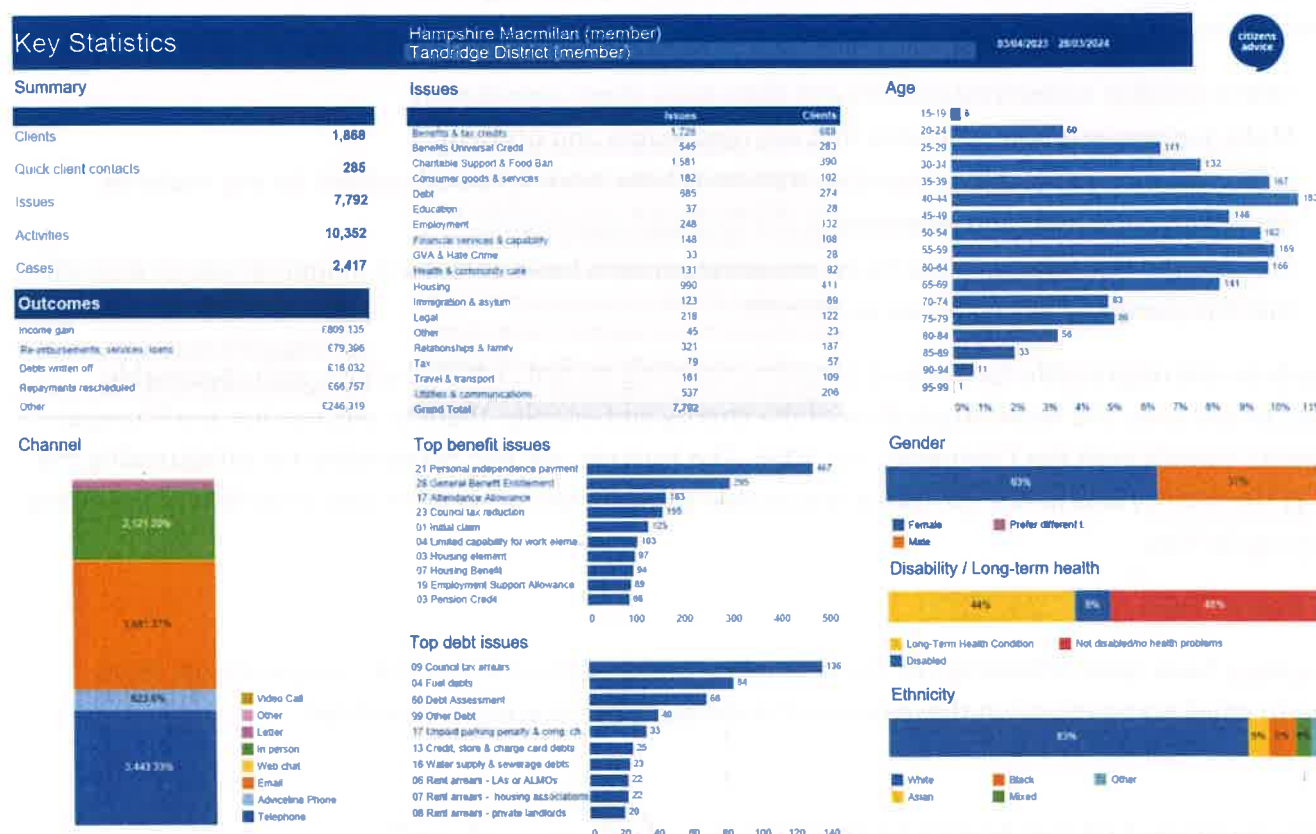
WHO USED AND BENEFITED FROM OUR SERVICES

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.

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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.

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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

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STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
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	1(b)	163,932	136,757	300,689	181,741
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	1(c)	127,162	134,525	261,687	189,795
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

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BALANCE SHEET AT 31 MARCH 2024

	Note	2024 £	2023 £
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:

- 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 23 July 2024 and signed on their behalf by:-

Richard Fitzpatrick:



05/12/24

Registered company number: 1146060

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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:
 - Project funding from the National Association of Citizens Advice Bureaux in respect of the costs associated with the provision of an Energy Advice service.
 - Project funding from Macmillan Cancer Support via Surrey Citizens Advice for the provision of services to people living with cancer
 - 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

	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