

CITIZENS ADVICE TANDRIDGE DISTRICT

(A company limited by guarantee)

ANNUAL REPORT AND ACCOUNTS
for the year ended 31 MARCH 2025

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CITIZENS ADVICE TANDRIDGE DISTRICT

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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 Treasurer
	Richard Fitzpatrick Julie Constable Mike Hoban Sangeeta Ahuja (to 02 March 2025) John Bowers Sandra Vegeris Catriona Aleppo James McCaffrey (to 15 May 2024)
<u>Observers</u>	Tandridge District Council Tandridge District Council Tandridge District Council Tandridge District Council Tandridge District Council
	Alun Jones Carole North (to May 2024) Peter Damesick (to May 2024) Deano Cline (from July 2024) 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

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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.

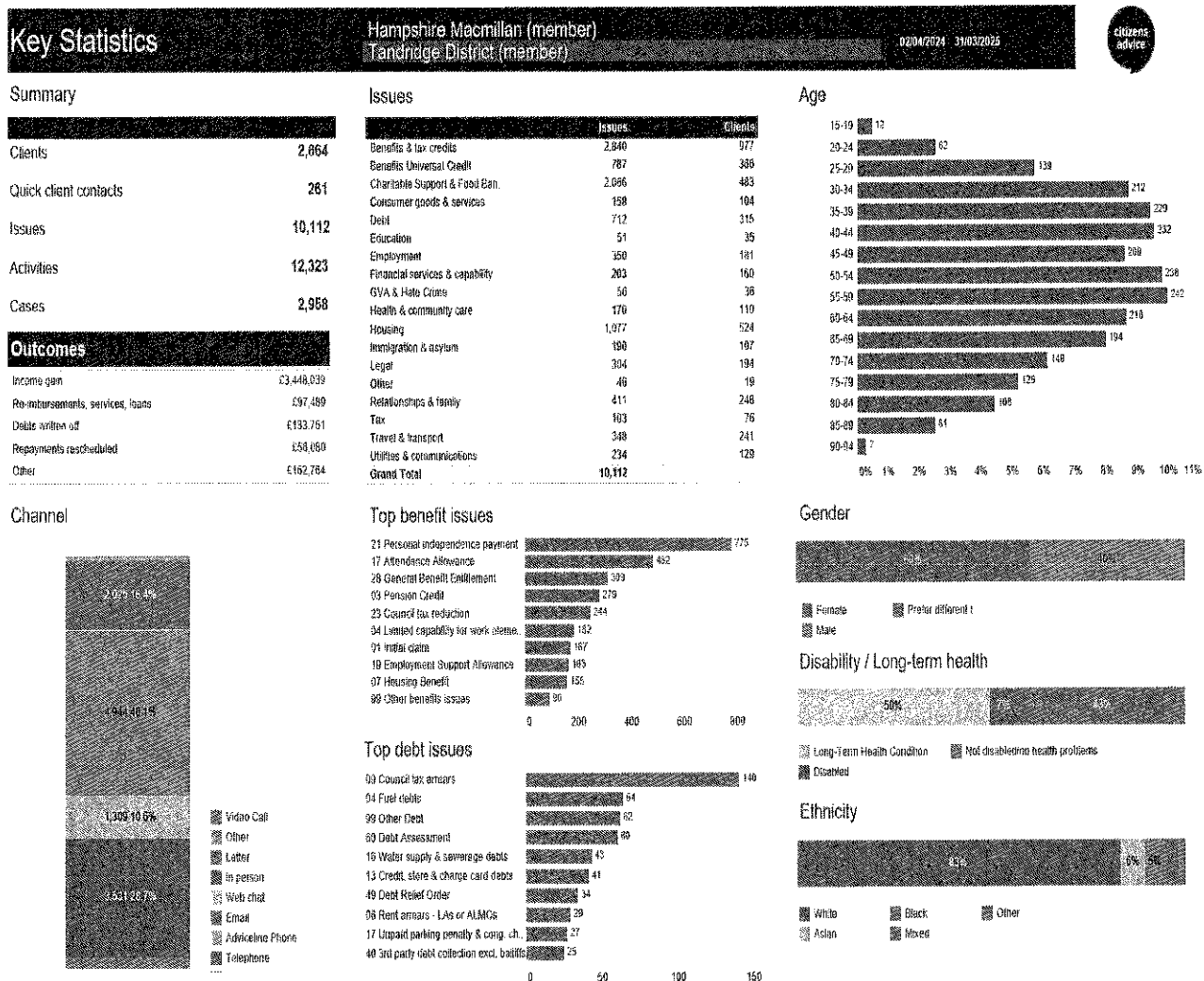
The volunteers contribute, on average, 11,242 hours per annum. This may be expressed as an annualised value of £291,110. However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained from volunteering helps individuals 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



During the reporting year 2,925 clients (2023/24: 2,153) benefited from the services of the company generating 12,323 activities (2023/24: 10,352). We supported people with 10,112 issues clients (2023/24 : 7,792) and advised on any issue they may face; however, our most common area was Welfare Benefits and Universal Credit which make up a total of 36% of the issues we have supported on (2023/24 – 30%).

The service helps clients to secure successful outcomes to their problems. 76% of clients told us that 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 £1.1 million in 2023/24 to just over £3.5 million in 2024/25, representing a 234% increase in outcomes this year across the service.

For every £1 invested this represented £2.56 in fiscal benefits, £18.72 in public value and £9.90 in value direct to local people. The service helps clients to secure successful outcomes to their problems.

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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:

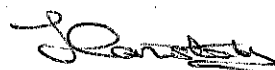
- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare 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

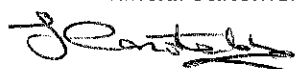
The directors are of the opinion that the company is entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies for the year ended 31 March 2025. The directors confirm that no member has requested an audit in accordance with Section 476 of the Companies Act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

The directors acknowledge their responsibilities for:

- Ensuring that the company keeps accounting records which comply with Section 386 and 387 of the Companies Act 2006
- 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

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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

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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
Cheisham, 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>

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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.

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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: 14/11/2025