



CITIZENS ADVICE WOKING
UNAUDITED FINANCIAL STATEMENTS
31ST MARCH 2023

COMPANY REGISTRATION NUMBER: 02638741

CHARITY REGISTRATION NUMBER: 1004585

BREWERS

CHARTERED ACCOUNTANTS

Bourne House, Queen Street, Gomshall, Surrey, GU5 9LY

**CITIZENS ADVICE WORKING
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CITIZENS ADVICE WOKING

**COMPANY INFORMATION
31ST MARCH 2023**

COMPANY REGISTRATION NUMBER: 02638741

CHARITY REGISTRATION NUMBER: 1004585

TRUSTEE BOARD

**Mr C Croker (Resigned September 2023)
Mr L Oates (Vice Chair and Chair from 1st October 2023)
Mr J Butler (Treasurer)
Mrs A Smith
Mr P Stubbs (resigned November 2022)
Mrs L Kemeny
Dr C Smith
Ms S Hope
Mr W Annandale (appointed 29th March 2022)
Ms D Harlow (appointed 25th January 2023)
Mrs K Hashmi (appointed 28th April 2023)
Mr R Shah (resigned August 2022)**

CHIEF EXECUTIVE

Lorraine Buchanan

REGISTERED OFFICE

Provincial House, 26 Commercial Way, Woking Surrey, GU21 6EN

WEBSITE

www.wokingcab.org

INDEPENDENT EXAMINER

Andrew Skilton ACA

Brewers Chartered Accountants

Bourne House, Queen Street, Gomshall, Surrey, GU5 9LY

BANKERS

Lloyds Bank PLC

32 Commercial Way, Woking, Surrey, GU21 6EN

Report of the Trustee Board
For the Year Ended 31st March 2023

The Trustees, who are also Directors under Company Law, have pleasure in submitting their Annual Report for the year ended March 2023. The financial statements have been prepared in accordance with their accounting policies set out in the notes to the financial statements, comply with Citizens Advice Woking (CAW) governing document, Charities Act 2011, Companies Act 2006 and Accounting and Reporting by Charities: Statement of recommended Practice applicable to charities preparing their accounts in accordance with "FRS102" the Financial Reporting Standard applicable in the UK and Republic of Ireland.

CONSTITUTION

CAW was founded in 1939 and was incorporated as a Company Limited by Guarantee in 1991. New Articles of Association were adopted in 2014. A Trustee Board including members elected at an Annual General Meeting or co-opted by the Trustee Board directs CAW. Representatives of staff and volunteers and Woking Borough Councillors are entitled to attend Board meetings as non-voting observers. The members of the Company consist of all Trustee Board Members and others who have been admitted to membership. The liability of each member is limited to a maximum of £1 per member.

TRUSTEE BOARD

The individuals who served as elected members of the Trustee Board during the financial year are listed on the prior page.

No member of the Trustee Board received any payment from CAW.

Jenny Sexton and Lesley Taylor served as Staff Representatives to the Trustee Board.

No Woking Borough Councillors were appointed as observers during the year.

PUBLIC BENEFIT

The Trustees have had regard to the Charity Commission Guidance on public benefit.

OBJECTIVES

The objectives as set out in the Articles of Association state "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 Woking and surrounding areas."

These objectives are achieved by the delivery of the Citizens Advice service to provide free, independent, and confidential advice and information to the residents of Woking and anyone who works in the Borough to help with the problems they face. In addition, it looks to improve the policies and practices that affect peoples' lives.

ACTIVITIES

CAW's activities continue to be in line with its objectives. CAW works under the Local Performance and Quality Framework membership scheme of the national Citizens Advice organisation. It continues to meet the quality mark for the Advice Quality Standard in the areas of debt, housing, and welfare benefits.

CAW's main activity is to ensure members of the public can access an advice service at a time which is suitable to them and to then receive free, impartial, and confidential information and advice which helps them to move forward with whatever issue they are experiencing. There needs to be as many ways of access to CAW's service as possible. We evaluated the way we had been working during and as we came out of the Pandemic and concluded that a hybrid working model for both volunteers and paid staff offered the most flexible way for clients to contact us. Clients can contact us in person, by telephone, by email or by completing a form on our website. Information and advice can then be given to the clients in any or several of these ways, depending on the capability of the client.

Our town centre office is accessible five days a week and is open to clients dropping in from 10am – 4pm every day. As demand has grown, we felt the need to create a new role called reception/admin. In April 2022, our training supervisor devised a new training pathway and our first group of 8 volunteers joined the rota in May. The support the reception/admin gives to the Advice Session Supervisor is invaluable and the Advice sessions run more efficiently because there are always one or two reception/admins on the rota. During the year, 5 of the new reception/admins joined our training programme to become assessors, and we recruited 4 new reception/admin volunteers to replace them.

CAW has continued with its outreach service delivery in Sheerwater and Byfleet by having a team of volunteers on the rota to be available every week. We also opened another outreach service in the summer of 2022 for the Ukrainian refugees that came to the UK after the war started in April 2022. We have 2 volunteers every week who attend the Lighthouse Community Hub to give information and advice to clients who have just arrived in the country. This service was made available for 50 weeks of the year.

We had also received funding from Surrey County Council to deliver a new Project called No One Left Behind. The funding had been awarded to all Local Citizens Advice offices in Surrey and was the first time all 11 offices had worked together to deliver a Project across the County. Surrey County Council wanted those members of the community who were harder to reach to be able to access the Citizens Advice service, and therefore as a group, we planned and implemented the Project within 2 months for it to be up and running in April 2022.

Another Project that started in October 2022 was with the Trussell Trust Foodbank. We entered into a 3-year agreement to provide a Citizens Advice Generalist Adviser 3 days a week to provide information, advice, and support to users of the Foodbank. With the Trussell Trust management team, we worked on the scope of the Project and how it was going to be delivered.

Projects cannot be delivered without the recruitment of paid staff, and throughout 2022 – 23 we recruited 2 new people to work on the No One Left Behind and Trussell Trust Projects. We also had one member of staff coming back from maternity leave who also joined the No One Left Behind Project.

Recruitment also continued throughout the year for core staff. Two of our welfare benefit caseworkers retired and needed to be replaced. Our money advice caseworker left after only 4 months, so we needed to go through the recruitment process again. We also recruited 2

new Advice Session Supervisors and increased the hours of our bookkeeper to be able to do some admin support.

Additionally, our Operational Manager of more than 20 years, also retired and recruitment for that post proved to be more difficult than hoped for, with the first round unsuccessful. We were very fortunate to eventually be able to recruit an internal candidate who was supported by the outgoing Operational Manager for the first 2 months in post.

It is important for our volunteers and paid staff to be able to work together as a team. It is for this reason that we hold a staff meeting every 3 months, which enables everyone to be together outside the office environment. We also hold our Annual General Meeting to which everyone is invited. We also held a leaving party for our Operational Manager.

As well as the new Projects we started to deliver during the year, CAW continued to deliver the Guildford County Court Help Desk Project. In April 2022, Hearings returned to pre Covid times, and our 2 advisers supported clients in Chambers on Possession Claim on Line days or at Hearings to suspend warrants of eviction, with the primary purpose of preventing homelessness.

During 2022 – 23, we only delivered one Healthwatch contract, the Telephone Information and Advice line, which was staffed by a team of volunteers for 5 days a week. Following a successful pilot for the I-Access Project during 2022 – 23 we received referrals from the key workers and our Generalist Adviser provided information, advice, and support to the service users. Due to the demand for the service, additional funding was given to CAW by I-Access half way through the year to recruit another member of staff for 2 days a week, so there was a full-time equivalent resource on the Project.

CAW also continued to deliver the Adviceline telephone service, the national call centre, with Citizens Advice Surrey Heath, and answer national emails in line with our Agreement under the Membership scheme with national Citizens Advice. In February 2023, national Citizens Advice rolled out a new telephony platform, Connect, and work was undertaken at CAW to train advisers on this new platform.

CAW is also recognised as being an organisation that can be trusted to give the correct information and its standing in the community is well known. It was for this reason we were invited to be a guest speaker at the Woking Borough Council Cost of Living Summit. We were also invited to the in-person Surrey County Council Cost of Living event for their own staff and gave a presentation at 2 virtual events on what could be done if staff were struggling to pay their bills.

Woking Borough Council approached Citizens Advice to administer the Household Support Fund. This was to be allocated to vulnerable households who were struggling with the cost-of-living crisis. We collaborated with the Council staff on the criteria and how the process would work. We opened an application process and assessed the eligibility of the clients. Clients were awarded supermarket vouchers and payments were made on to their energy accounts. During 2022 – 23 we distributed the Household Support Fund round 2 of £49,000 and Household Support Fund round 3 for £130,000.

We had undertaken vital work to upgrade our IT system and after moving to Office 365, in 2022 – 23 we gradually transferred everything to Azzure, so all our data is stored in the cloud. Our server was finally switched off at the end of January 2023. This also included the data on our printers. We also had to invest in a new HR data base recording system so all data could be held on Azzure.

Woking Borough Council also requested that our network became separate to their network after they had carried out a cyber security audit. We worked with their IT team on the plan for this and the work to install new network switches in our town centre office was finally completed in April 2023.

The work to our toilets was finally started and completed after more than 2 years of trying to progress this Project. The work was carried out over a 10-day period and has improved our working environment substantially.

Throughout the year we held Fundraising events, and in June a tennis tournament was held as well as a team of volunteers and paid staff completing the London Legal Walk. Further funds were raised by a walk along the Pennine Way.

CAW also continued to administer the Wenceslas Fund on behalf of Woking Lions. Volunteers and paid staff make applications to the Fund on behalf of clients who need help with their energy costs. This is then assessed by management and if the client's application is successful then arrangements are made for a contribution towards energy costs to be paid.

CAW also continued with its Research and Campaign work raising important issues both locally and nationally that were impacting on peoples' lives. The importance of being able to collect real time data has been demonstrated throughout the Pandemic, with the effects of all the new regulations and legislation being seen immediately. The data CAW gathers is used to help research issues and influence decision makers by running campaigns to change these policies and practices that are seen to not be working.

ACHIEVEMENTS AND PERFORMANCE

CAW's main achievement was to continue delivering the service after dealing with a Pandemic followed by a cost-of-living crisis. In addition, the war in Ukraine also had an impact on the work we did to support a new group of clients. The data from our case recording system shows an 18% increase in the number of clients we helped compared to 2021 – 22. We also achieved an income gain for our clients of £1,852,080.

CAW would not be able to exist without the volunteers who are trained to give information and advice to clients. We were able to recruit new volunteers, provide the relevant training and retain more than 90% of them after the first 12 months. We have also successfully retained our existing volunteers, who have adapted to the new way of working that has evolved since March 2020. Our volunteers are supported every time they are on the rota and are also given continuous training to develop their skills. It is not an easy volunteering role and therefore without this support and training volunteers would not stay with us.

During the year, we had to recruit paid members of staff, which is difficult to do during a cost-of-living crisis and when the salaries in the charitable sector are lower than the private sector. We successfully recruited to all our open roles, and the staff continue to be in post, which is an indication of the positive working environment we create, by being supportive, flexible, and investing time in our staff.

When the war started in Ukraine Woking Borough Council approached us to be part of a working group to set up a Community Hub for the refugees. We agreed to provide an outreach advice session on a weekly basis. Two volunteer advisers have attended every week, and in the first six months, met refugees individually and gave group talks on everything they needed to know to start their life in the UK. As less refugees arrived, the group talks stopped, and the advisers spoke to people individually on a wide variety of

issues. The Hub has been incredibly successful and is continuing for a second year into 2023 - 24.

CAW has also successfully established the No One Left Behind Project, a completely new Project to reach the most vulnerable residents in the community. It has also been a Surrey wide Project amongst all the other Local Citizens Advice offices, and the partnership working has been positive and demonstrated it is possible to run a Project across the whole County. After a successful first year, Surrey CC has funded the Project for a further 12 months.

We also devised and implemented the Trussell Trust Food Bank Project, working with the Foodbank Manager to determine the best way to support clients in need of food vouchers. This has already demonstrated that clients can be helped with income maximisation and financial capability advice which leads to the reduction in the use of foodbanks. This Project will run for 3 years from October 2022.

The I-Access Project was also able to demonstrate the difference the information and advice from a Generalist Adviser could make to someone accessing the service. Due to this success and being able to demonstrate the added value, additional funding was made available so we could recruit an additional member of staff and have a full-time resource on the Project.

In December 2022, National Citizens Advice undertook the Year three Leadership Self-Assessment audit and each of the nine areas of Governance, Strategic Business Planning, Risk Management, Financial Management, People Management, Operational Performance, Partnership Working and Equity, Diversity and Inclusion were reviewed. On a Green, Yellow, Amber, and Red rating system, CAW was rated Green overall.

The other aspect of the work CAW does is the Research and Campaign work that is done to improve the policies and practices that affect people's lives. During the year, our paid staff and volunteers raised 380 Evidence Forms, a 14% increase on the previous year. The two principal areas we raised issues about were housing and welfare benefits. We have participated in local and national campaigns to have influence and raise awareness. Throughout the year, meetings have been held with the Council Tax and Benefits team leaders at Woking Borough Council to discuss the enforcement practices used against clients in arrears to discuss how this might be improved and made easier for clients to understand.

We have strong relationships in the community and our profile amongst other statutory and voluntary agencies, continues to be high. CAW is always invited to participate in different groups and is invited to comment on policies and procedures from Woking Borough Council and Surrey County Council. Apart from our relationships with the various organisations outlined above, both Woking Borough Council and Surrey County Council have invited us to be part of groups about Mental Health, Family and Refugee Support. We were also asked to comment on draft housing and rent arrears policies by the housing team at Woking Borough Council. Taking part in events such as Volunteer for Woking, the Cost-of-Living Summit and the Surrey County Council Cost of Living Event for staff ensured our visibility remained high.

One of the results of this was Woking Borough Council approaching us to distribute 2 rounds of the Household Support Fund during 2022 - 23. We achieved what we set out to do by allocating all the money both times within the allotted time frame, which was short. This clearly demonstrated our strength at being able to devise a plan, have the right people in place to deliver it and to work together as a team for the benefit of the clients.

In October 2022 Woking Borough Council announced that they would enter into a Service Level Agreement with CAW and four other organisations to provide services for 2023 – 24.

Before this, we had always applied through the Community Grants Programme and never knew how much was going to be awarded until 2 months before the start of the financial year, which made planning difficult. We started negotiations and it became evident that it would not be possible to enter anything other than a 12-month Service Level Agreement, but after a series of discussions agreement was reached that there would be no reduction in the funding for 2023 – 24 from the 2022 – 23 funding levels.

An achievement this year was to improve the working environment for our paid staff and volunteers by going forward with the work to the toilets. Another improvement was to move away from storing our data on a server to the cloud, particularly as the server was getting old and likely to fail at any moment.

FINANCIAL REVIEW

The Trustee Board confirms it has kept proper accounting records which fully shows CAW's financial position. The Trustee Board also acknowledges its responsibility for safeguarding CAW's assets and for taking all reasonable steps for the prevention of fraud and other irregularities.

Income in 2023 was £592,076 (2022: £507,074) of which £220,498 (2022: £247,894) was unrestricted and £371,578 (2022: £259,180) was restricted. Costs were £653,600 (2022: £409,953) of which £242,019 (2022: £220,496) were unrestricted, £8,538 designated (2022: Nil) and £403,043 (2021: £189,457) restricted. The net result was net unrestricted expenditure of £21,521 (2022: £27,398 net income) before transfers. Net expenditure on restricted reserves of £31,465 (2022: Net income £69,723) largely due to the programmes highlighted in this report. Designated reserves decreased by £12,188 to £97,115 as a result of a transfer to of £3,650 towards the salary of a welfare benefit adviser and repair costs of £8,538.

The Budget for 2022 – 23 was set very carefully to ensure all commitments could be met, although setting the Budget before the beginning of the financial year is always difficult to do when there is potential for funding and new Grant Agreements to arrive at any time during the year. Woking Borough Council had announced in January 2022 that our core grant funding was being reduced from £218,000 to £189,000, a reduction of 15% on the previous year, although we were fortunate that Surrey County Council had confirmed the funding for the No One Left Behind Project before the beginning of the financial year.

It was difficult to budget for salaries because of staff leaving, recruitment happening and new Projects with funding starting after the financial year began. Our budget figure at the beginning of the year did not reflect the actual figure by the time we got to the third quarter of 2022 – 23 because of the increase in staff numbers due to the different Projects that had started post the Budget being set.

Although the Grant Funding from Woking Borough Council was reduced by 13% it remained CAW's main funder for 2022 – 23, also contributing £11,500 towards financial capability work and £10,00 towards the Court Help Desk.

At the beginning of 2022 – 23 we had restricted funding to deliver the Healthwatch Telephone Information and Advice Line, with a 3% increase on the previous year's funding. This was the only Healthwatch contract as the Signposting Service Level Agreement ended in March 2022.

We had also secured restricted funding from I-Access Drug and Alcohol service for a Generalist Adviser to work 3 days a week for 12 months. At the end of September 2022

funding to recruit an additional member of staff for 2 days a week for 6 months was also agreed.

Surrey County Council's funding for No One Left Behind was new restricted funding for 12 months to start on 1st April 2022 and end in March 2023. Due to the success of this Project, we were informed in December 2022 that funding of the same amount would be awarded to deliver the service in 2023 – 24.

In addition to the £10,000 funding from Woking Borough Council for the County Court Help Desk, a further £5,000 funding came from Guildford Borough Council. We did not manage to secure any more funding during the year.

But we were able to secure new restricted funding Projects. Two Projects were on behalf of Woking Borough Council. The first was for the delivery of an advice session at the Ukrainian Hub from June 2022 until the end of March 2023. Due to the success and continuing demand for CAW's services, further funding for 2023 – 24 was agreed in December 2022 with an increase of 40% to £14,400 to deliver the service for a further 12 months from 1st April 2023.

The second Project did not start until January 2023 and is to provide a welfare benefit caseworker to support the Syrian and Afghan Refugees who are part of the Woking Borough Council Resettlement Programme. This is for 12 months until the end of December 2023. Income of 3 months has been taken into the restricted funding total for 2022 – 23.

The Trussell Trust Foodbank Project is a 3-year Service Level Agreement and began on 1st October 2022. For 2022 – 23 six months of the first year's restricted funding will be taken into income and six months will go into 2023 – 24.

In January 2023 we were awarded restricted funding from national Citizens Advice for the Improving Delivery Project. As we started working on this immediately, 3 months of the funding has been taken as income for 2022 – 23 and 9 months will be for 2023 – 24.

The Household Support Fund also provided CAW with income. At the beginning of 2022 – 23 there was a balance of £2,090 from the amount of £3,000 Woking Borough Council had paid us to administer round 1 of the Household Support Fund in 2021 - 22. We were then paid a further £3,000 for round 2 and £10,000 for round 3, so in total, the income for administering the Fund during 2022 – 23 was £13,000 plus the balance of £2,090 from 2021 – 22.

United Byfleet Charities also agreed funding of £2,500 towards the running of the Byfleet Outreach Session.

Fundraising events plus donations from various sources raised more than £31,000, an increase of 16% on the previous year.

CAW has entered into a Service Level Agreement with Woking Borough Council for 2023 – 24 for the same level of funding as 2022 – 23, for core services, financial capability, and the Court Help Desk.

Healthwatch Surrey announced they wanted to take the running of the Help Desk in house but wanted to continue working with CAW on another Project. For 2023 – 24 CAW and Healthwatch Surrey have entered into an Insight Data Sharing Service Level Agreement for 12 months until the end of March 2024 for £1,000 less than the funding received for 2022 – 23.

Both the I-Access Project and the No One Left Behind Project continue to be funded for 2023 – 24 for a further 12 months at the same level of funding as 2022 - 23.

In April 2023, the Surrey Local Citizens Advice Offices jointly bid to national Citizens Advice for funding to set up a new Adviceline group. Each office will receive £50,000 towards the running of the Project, including the recruitment of a full-time member of staff. This funding is initially for 12-months with the possibility of a further year's extension based on the performance of the Project. This funding is due to be received during the summer of 2023.

ONGOING ISSUES

Due to the issuing of a Section 114 Notice by Woking Borough Council in June 2023 and subsequent publication of their Medium-Term Financial Strategy approved by the Council in September 2023, we do not know whether it will be possible for CAW to be funded for 2024 – 2025 and beyond by Woking Borough Council. The Council are consulting on a proposal that our grant be cut in its entirety. We are responding to their consultation with the case that our services play an important part in their performance of their statutory duties (particularly in relation to the provision of housing, the prevention of homelessness and issues around housing benefit and council tax support) and help protect the vulnerable (expenditure on which the s.114 Notice permits). Our conclusion is the impact of CAW's closure would result in a greater financial cost to Woking Borough Council by having to provide the services we would no longer be delivering. Discussions have been held with the relevant Council Members and Officers, but the Council members and officers are unable to make decisions at this time on any future spend and the outcome may not be known until the Council meets to set its budget for 2024-25 in February 2024.

The other issue is that funding for all our Projects is for 12 months, apart from the Trussell Trust Foodbank Project which is funded until September 2025. The only other Project that has been confirmed for funding for 2024 - 2025 is I-Access.

Applications for funding for different Projects are being made, but the challenge is the length of time before a decision is made and the uncertainty of whether the funding will even be awarded. Most of the funding applications are to provide a service that is not just restricted to Woking residents, as with the core funding from Woking Borough Council, but it is the only way to bring money into the core service and to continue with our volunteering model of giving advice.

Recruitment of paid staff with the relevant skill set is difficult and time consuming. It is often the case that recruiting someone with potential is better than not recruiting at all so training needs to be provided before the person employed can carry out the role.

GOING CONCERN

The Trustees are of the view that given the uncertainty of receiving a grant from Woking Borough Council for 24 – 25 and the usual uncertainties of receiving grants from other sources that CAW is not a going concern for 24 - 25 at the time of writing this report.

A contingency plan exists to start the closure of CAW from April 2024 utilising 3 months operating reserves of £95k held in the Balance Sheet. In addition CAW has use of £70k of designated reserves in the Balance Sheet for closure costs. Closure would be completed by the end of June 2024 when the reserves run out.

The closure activities include making payroll staff redundant, disposing of office and computer equipment, terminating third party contracts including our contracts with BT and Entegraty, paying creditors, repaying restricted funding grants not delivered and vacating Provincial House.

The contingency plan is to stop helping new clients with their issues from an agreed date and ensure existing client cases are documented or closed where possible by the end of June 2024. A communication plan will be in place throughout the closure period.

The operating costs from April to June 2024 are estimated at £110k. In addition closure costs are estimated at £64k of which redundancy costs are £45k. The costs will be covered by the reserves in the Balance Sheet.

In the event that sufficient unrestricted funding from Woking Borough Council to enable CAW to maintain delivery of its service is agreed by the end of February 2024 and grants from other sources is confirmed, CAW would continue to operate from April 2024. This is subject to agreeing a 'balanced' budget to match income with costs.

RISK

The Trustee Board consider the risk to which CAW is exposed and has put in place systems to mitigate those risks. This includes holding professional indemnity insurance and employers' liability insurance. The level of cover is reviewed annually.

The Risk Register is reviewed every 2 months and the major risk identified is the reduction of funding on current levels and the inability to find alternative funding.

There continues to be the same mistaken belief that CAW is a national charity funded by central government. CAW continues to work hard to make the public and potential funders aware it is a local charity competing for funding with other charities.

INDEPENDENT EXAMINER

During the financial year Brewers Chartered Accountants has acted as CAW's Independent Examiner.

SMALL COMPANY EXEMPTION

This Report is prepared in accordance with the Special Provisions of Part 15 Companies Act 2006



Laurence Oates
On behalf of the Trustee Board

Dated 22/11/2023

INDEPENDENT EXAMINER'S UNQUALIFIED REPORT

CHARITABLE COMPANY

Independent Examiner's Report to the Trustees of Citizens Advice Woking

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Citizens Advice Woking ('the charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of charitable company you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of [CAEW specify other appropriate body], which is one of the listed bodies.

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 that in any material respect:

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view which is not a matter considered as part of an independent examination; or
- the financial statements 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 draw your attention to the disclosure in the Trustees' Report and the Post Balance Sheet

Events Note 18 which indicates there is material uncertainty relating to going concern following the issuing of a Section 114 Notice by Woking Borough Council. The council are consulting on a proposal for the grant to be cut in its entirety for 2024-2025. Whilst the trustees are responding that the services provided by Citizens Advice Woking are an important part in the council 's performance of its statutory duties and are permitted under the Section 114 Notice, at the time of signing these accounts, there is material uncertainty about the charitable company's ability to continue. The trustees, due to the uncertainty, have drawn up a contingency plan up to close by June 2024 and believe there will be sufficient distributable reserves to fund these costs.

Andrew Skilton
ICAEW
Brewers Chartered Accountant
Bourne House
Queen Street
Gomshall
Surrey
GU5 9LY

CITIZENS ADVICE WOKING

STATEMENT OF FINANCIAL ACTIVITIES
(Including the Income and Expenditure Account)
For the year ended 31st March 2023

	Notes	General Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
INCOME FROM:						
Donations and legacies		23,506	-	-	23,506	21,985
Charitable Activities						
Grant Woking Borough Council	1	189,000	-		189,000	218,000
Other grants				371,578	371,578	259,180
Income from other trading activities						
Income from fundraising activities		7,654	-	-	7,654	4,990
Investment Income	2	338	-	-	338	20
Other income		-	-	-	-	2,899
		<u>220,498</u>	<u>-</u>	<u>371,578</u>	<u>592,076</u>	<u>507,074</u>
EXPENDITURE ON:						
Raising Funds						
Charitable Activities						
Grants	3	-	-	197,569	197,569	40,254
Staff costs	4	188,231	-	192,319	380,550	310,573
Office and property costs	5	8,274	8,538	-	16,812	6,960
Sundry expenses	6	45,514	-	-	45,514	52,166
Other - return unspent funds	7	-	-	13,155	13,155	-
TOTAL		<u>242,019</u>	<u>8,538</u>	<u>403,043</u>	<u>653,600</u>	<u>409,953</u>
NET EXPENDITURE		(21,521)	(8,538)	(31,465)	(61,524)	97,121
Transfers between Funds	14	3,650	(3,650)	-	-	-
NET EXPENDITURE after transfers		<u>(17,871)</u>	<u>(12,188)</u>	<u>(31,465)</u>	<u>(61,524)</u>	<u>97,121</u>
FUNDS BROUGHT FORWARD AT 1st April 2022	14 & 15	123,593	109,303	96,341	329,237	232,116
FUNDS CARRIED FORWARD AT 31st March 2023		<u>105,722</u>	<u>97,115</u>	<u>64,876</u>	<u>267,713</u>	<u>329,237</u>

CITIZENS ADVICE WOKING

BALANCE SHEET

At 31st March 2023

Notes	2023		2022	
	£	£	£	£
FIXED ASSETS				
Tangible fixed assets	9	-	-	-
CURRENT ASSETS				
Debtors	10	12,900	10,552	
Cash at bank and in hand		<u>291,062</u>	<u>331,894</u>	
		303,962	342,446	
CREDITORS : amount falling due within one year	11	<u>36,249</u>	<u>13,209</u>	
NET CURRENT ASSETS		267,713	329,237	
NET ASSETS		<u>267,713</u>	<u>329,237</u>	
FUNDS				
Unrestricted Funds				
General funds		105,722	123,593	
Designated funds	14	<u>97,115</u>	<u>109,303</u>	
		202,837	232,896	
Restricted	15	64,876	96,341	
TOTAL FUNDS		<u>267,713</u>	<u>329,237</u>	

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31/03/2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act.

The Trustees acknowledge their responsibility for:

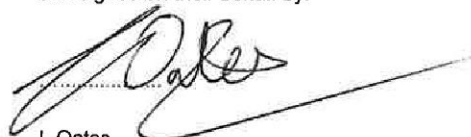
1) Ensuring the company keeps accounting record which comply with Sections 386 and 387 of the Companies Act 2006; and

2) Preparing accounts which give a true and fair view of the affairs of the company as at the end of its financial year end and of its result in each financial year in accordance with Sections 394 and 395 and which otherwise

to the company.

These financial statements are prepared in accordance with Part 15 of the companies Act 2006 in relation to small companies.

The financial statements on pages 17 to 25 were approved by the Board on and signed on their behalf by:



L Oates
Board member



J Butler
Board member

Company number: 2638741

Charity number : 1004585

CITIZENS ADVICE WORKING

STATEMENT OF CASH FLOWS

For the year ended 31 March 2023

	2023	2022
CASHFLOWS FROM OPERATING ACITIVITES		
Loss for the year	(61,524)	97,121
Decrease in debtors	(2,348)	(3,171)
Increase in ceditors	23,040	6,936
Change in cash and cash equivalentents	<u>(40,832)</u>	<u>100,886</u>
Cash and cash equivalentents at the beginning of the reporting period	331,894	231,008
Cash and cash equivalentents at the end of the reporting period	<u><u>291,062</u></u>	<u><u>331,894</u></u>

**Notes to the Financial Statements
Year to 31st March 2023**

1. Accounting Policies**General**

The financial statements for the charity, which is a public benefit entity, have been prepared on the accruals basis under the historic cost convention and in accordance with the Statement of Recommended Practice: Accounting and Reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102 2nd Edition effective January 2019 - Charities SORP), Companies Act 2006 and the Charity's Governing Document. Presentational currency is £ Sterling & rounding is to £s.

Income

Income comprises grants, donations and fundraising activities. Income is recognised on a receivable basis. Income is deferred where it relates to an agreement to provide services for a specific period and has been received in advance of that period. A grant of £189,000 (2022: 218,000) was received from Woking Borough Council.

Donated services and facilities

Woking Borough Council provides office free of charge from which the charity operates. No financial values have been attributed to the rent, service charges and rates donated as the trustees feel that the value cannot be reliably measured and quantified.

Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that the settlement will be required and the amount of the obligation can be measured with reasonable certainty.

Pension costs

Defined contribution pension costs are allocated to unrestricted and restricted activities based on the allocation of staff time.

Support costs

10% of salary costs and 5% of office and sundry costs are deemed to relate to the management of the bureau. Governance costs comprise the Independent Examination Fee.

Certain office, sundry and salary costs have been allocated to restricted funds where provisions have been made for these costs to be funded from the grants.

VAT

Income and expenditure are VAT inclusive as the Charity's activities are outside the scope of VAT.

Fixed Assets

Fixed assets are stated at cost. Assets are capitalised when the cost of each item exceeds £1,000. Depreciation is provided at rates calculated to write off assets over their expected lives.

Depreciation policy

Office equipment -33.3% Straight line

Debtors

Debtors are recognised at settlement amount.

Creditors

Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount to settle can be measured reliably.

Operating lease agreement

Rentals applicable to operating leases where substantially all of the benefits and risk of ownership remain with the lessor are charged against income on a straight line basis over the period of the lease.

Funds

Unrestricted funds are available to spend on activities that further any purposes of the charity.

Designated Funds are unrestricted funds which have been set aside for a specific purpose.

Restricted Funds are funds which have been restricted in accordance with donor specification.

GOING CONCERN

Following the issuing of a Section 114 Notice by Woking Borough Council there is material uncertainty relating to going concern due to the council consulting on a proposal to cut the grant to WCAB in its entirety. The consultation process will not be complete at the time of signing these accounts so contingency plans have been made to close in June 2024. Forecasts prepared indicate there will be sufficient unrestricted reserves to fund operational and closure costs and as such there would be no difference if the accounts were prepared on a break up basis. Further disclosure is given in Note 18.

CITIZENS ADVICE WOKING

Notes to the Financial Statements
Year to 31st March 2023

2 Investment Income	2023	2022
	£	£
Interest receivable	<u>338</u>	<u>20</u>
3 Grants	2023	2022
	£	£
Household Support Fund 1	548	36,297
Wenceslas fund	3,125	3,957
BEIS Funding	420	-
Guildford County Court	473	-
Household Support 2 & 3	183,796	-
Trussell Trust Foodbank	924	-
John Beane	8,283	-
	<u>197,569</u>	<u>40,254</u>
4 Staff Costs	2023	2022
	£	£
Salaries	338,393	276,522
Employers NI	20,380	16,273
Pensions	21,777	17,778
	<u>380,550</u>	<u>310,573</u>
Allocated as follows:		
Charitable activities	342,495	279,516
Support costs	38,055	31,057
	<u>380,550</u>	<u>310,573</u>
Average number of employees		
Management	2	2
Administration	1	1
Direct advice	10	10
Support staff	5	4
	<u>18</u>	<u>17</u>

Full time equivalent for 2023 totals 10 (2022 - 10).

No member of staff received remuneration in excess of £60,000.

No Board members or connected person received any remuneration or expenses in the year.

**CITIZENS ADVICE
WOKING**

**Notes to the Financial Statements
Year to 31st March 2023**

5 Office and Property Costs	2023	2022
	£	£
Rents and insurance	1,339	1,257
Printing, postage and stationery	4,661	3,621
Telephone	1,860	1,734
Repairs	8,538	-
Support costs	414	348
	<u>16,812</u>	<u>6,960</u>

The value of the office premises provided rent free by Woking Borough Council is excluded from the Statement of Financial Activities in 2020 as the Trustees do not feel the beneficial value to the Charity can be reliably measured. The exclusion is on the basis that the market value does not represent the cost of alternative premises to operate from should the need arise.

6 Sundry Expenses	2023	2022
	£	£
Legal, professional & consultancy	772	1,152
Travelling expenses	1,094	262
Staff training	2,564	3,122
Computer expenses	20,307	26,131
Sundry expenses	15,138	15,975
Support costs	5,639	5,524
	<u>45,514</u>	<u>52,166</u>

7 Other expenditure	2023	2022
	£	£
Repayment of unspent Household Support	<u>13,155</u>	<u>-</u>

8 Support Costs	2023	2022
	£	£
Salaries and other employee costs	38,055	31,057
Office and property costs	414	348
Sundry expenses	5,639	5,524
	<u>44,108</u>	<u>36,929</u>

All support costs are allocated to charitable activities.

Support costs include Governance costs of Independent Examination £3,540 (2022 £3,540).

**Notes to the Financial Statements
Year to 31st March 2023**

9 Fixed Assets

	Office Equip	Office Equip
	£	£
Cost		
1 st April 2022	38,748	38,748
Additions	-	-
Disposals	-	-
31 st March 2023	<u>38,748</u>	<u>38,748</u>
Depreciation		
1 st April 2022	38,748	38,748
Charge for the year	-	-
On disposals	-	-
31 st March 2023	<u>38,748</u>	<u>38,748</u>
Net book value at 31st March 2023	<u>-</u>	<u>-</u>
Net book value at 31st March 2022	<u>-</u>	<u>-</u>

10 Debtors

	2023	2022
	£	£
Debtors and prepaid expenses	<u>12,900</u>	<u>10,552</u>

11 Creditors: Amounts falling due within one year

	2023	2022
	£	£
Accruals and deferred income	<u>36,249</u>	<u>13,209</u>

12 Related Party Transactions

Donations of £2,700 were received from related parties.

13 Independent Examiners Remuneration

Independent Examiner's remuneration totalled £3,450 (2022 - £3,450).

**Notes to the Financial Statements
Year to 31st March 2023**

14 Designated Funds

	Balance at 01/04/2022	Incoming	Outgoing	Transfers	Balance at 31/03/2023
	£	£	£	£	£
Guildford County Court Help Desk	40,653	-	-	-	40,653
Outreach	10,000	-	-	-	10,000
Property Maintenance	45,000	-	(8,538)	-	36,462
Office Improvements (post covid)	10,000	-	-	-	10,000
Partiger Trust	3,650	-	-	(3,650)	-
	<u>109,303</u>	<u>-</u>	<u>-</u>	<u>(3,650)</u>	<u>97,115</u>

Court Help Desk - Funding for the full cost of this project is not secured by the start of the financial year.

A decision has been taken to continue delivering this services and this fund will be used if full funding cannot be secured from alternative sources.

Outreach - There is a continual demand from third party organisations to expand our outreaches further into the community. We are exploring ways this can be done and will use this fund to ensure we can open additional outreach sessions as soon we have been able to recruit and train additional volunteers that are needed to provide this service.

Property Maintenance - Funds have been designated to cover any reinstatement necessary following the 5 year lease for the office premises entered into with Woking Borough Council during the year.

Office Improvements post covid - The new hybrid way of working is established. The office is now not suitable for the way the service is being delivered and therefore because of the changes following Covid-19 we want to designate this fund to adapting the reception area to ensure we are providing safe working space following the pandemic which will involve building works. A quote has been accepted after the year end for the works to be carried out

Partiger Trust - Donation received has been transferred to the unrestricted fund following the appointment of a Welfare benefit advisor.

15 Restricted Funds

	Balance at 01/04/2022	Income	Expenditure	Transfers	Balance at 31/03/2023
	£	£	£	£	£
1- Household Support	13,702	-	(13,702)	-	-
1- Household Support Administration	2,090	13,000	(14,847)	-	243
2- Household Support	-	49,000	(49,000)	-	-
3- Household Support	-	130,000	(130,000)	-	-
I-access Community Drug and Alcohol Service	4,882	43,135	(44,957)	-	3,060
MaPS Funding	424	-	-	-	424
BEIS Remote Working	1,574	-	(420)	-	1,154
Guildford County Court Help Desk	21,143	15,000	(35,765)	-	378
Surrey County Council Funding - No One Left Behind - 1	50,000	-	(49,630)	-	370
	-	50,000	-	-	50,000
Surrey Crises	325	-	-	-	325
Wenceslas	2,201	3,400	(3,125)	-	2,476
Byfleet Outreach Centre Income	-	2,500	(2,080)	-	420
CitA Improving Delivery Project	-	2,500	-	-	2,500
Financial Capability Grant	-	11,500	(11,500)	-	-
Healthwatch Advice Line Grant	-	15,039	(14,716)	-	323
Trussell Trust Foodbank	-	12,150	(12,150)	-	-
Ukrainian Hub Income	-	10,100	(9,256)	-	844
WBC Refugee Support Income	-	3,612	(3,612)	-	-
John Beane	-	10,642	(8,283)	-	2,359
	<u>96,341</u>	<u>371,578</u>	<u>(403,043)</u>	<u>-</u>	<u>64,876</u>

**CITIZENS ADVICE
WOKING**

**Notes to the Financial Statements
Year to 31st March 2023**

15 Restricted Funds, continued

Household Support Fund - On behalf of Woking Borough Council, Citizens Advice Woking distributed the Fund to eligible applicants in financial need and/or who had a disability or long-term health condition.

Household Support Admin - An amount paid to Citizens Advice Woking by Woking Borough Council to contribute towards the administration costs of distributing the fund.

I Access Community Drug and Alcohol Service - funding from Surrey & Borders NHS Trust to provide a Generalist Adviser to take direct referrals from key workers to support service users who are receiving treatment.

MaPs Funding - Funding provided to train a debt adviser.

BEIS Funding IT resources - Funding from national Citizens Advice to purchase hardware and software to contribute towards the cost of running a remote working service.

Guildford Court Desk - Funding from Woking Borough Council and Guildford Borough Council to help clients at risk of homelessness due to Possession Proceedings being issued.

Surrey CC - No One Left Behind - Funding from Surrey County Council to provide caseworkers to support vulnerable clients with debt, budgeting and welfare benefits advice.

Surrey Crisis Fund – To support clients to make applications for Grants from Surrey County Council's emergency funding pot.

Wenceslas – Provides Grants to eligible clients from a fund raised by Woking Lions to assist with fuel poverty and fuel debt.

Byfleet Outreach – Funding from United Byfleet Charities towards the cost of running an outreach service in Byfleet.

CitA Improving Delivery Programme – Funding from national Citizens Advice towards the cost of running the service.

Financial Capability – Funding from Woking Borough Council to contribute towards the cost of delivering financial capability and budgeting support to clients with debt.

Healthwatch Telephone Advice line – Funding from Healthwatch Surrey to provide, or signpost people to information about local health and care services and how to access the services by a Helpdesk which processes enquiries made by telephone, text, email or through the Healthwatch Surrey website.

Trussell Trust Foodbank – Funding from Trussell Trust to provide a Generalist Adviser at Foodbank sessions to give information and advice and to reduce the reliance on the Foodbank.

Ukrainian Hub – Funding from Woking Borough Council to provide Generalist Advisers to attend the outreach sessions to give

WBC Refugee Support – Funding from Woking Borough Council to provide a welfare benefit adviser to support the Syrian and Afghan refugees with welfare benefit issues.

John Beane - Grants for claimants in financial difficulty.

**CITIZENS ADVICE
WOKING**

**Notes to the Financial Statements
Year to 31st March 2023**

16 Analysis of funds by net assets 2023

	Unrestricted Funds	Designated Funds	Restricted Funds £	Total £
Net current assets	105,722	97,115	64,876	267,713
Net assets	<u>105,722</u>	<u>97,115</u>	<u>64,876</u>	<u>267,713</u>

17 Analysis of funds by net assets 2022

	Unrestricted Funds £	Designated Funds	Restricted Funds £	Total £
Net current assets	123,593	109,303	96,341	329,237
Net assets	<u>123,593</u>	<u>109,303</u>	<u>96,341</u>	<u>329,237</u>

18 Post Balance Sheet Events - Going Concern

Following the issuing of a Section 114 Notice by Woking Borough Council in June 2023 there is material uncertainty related to going concern due to the council consulting on cutting its grant to WCAB in its entirety. The trustees are responding that the services provided by WCAB are an important part in performance of the council's statutory duties. The outcome of the consultation process is not known at the time of signing these accounts and as such the trustees have concluded that WCAB is not a going concern for 2024/2025. A contingency plan to manage closure by the end of June 2024 has been prepared which includes forecasts which assess that unrestricted reserves will be sufficient to fund operational costs from April to June 2024 £110,000 and closure costs of £64,000.

**CITIZENS ADVICE
WOKING**

**Notes to the Financial Statements
Year to 31st March 2023**

19 Prior year Statement of Financial Activities	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £
INCOME FROM:				
Donations and legacies	21,985	-	-	21,985
Charitable Activities				
Grant Woking Borough Council	218,000	-	-	218,000
Other grants	-	-	259,180	259,180
Income from other trading activities				
Income from fundraising activities	4,990	-	-	4,990
Investment Income	20	-	-	20
Other income	2,899	-	-	2,899
	<u>247,894</u>	<u>-</u>	<u>259,180</u>	<u>507,074</u>
EXPENDITURE ON:				
Charitable Activities				
Grants	-	-	40,254	40,254
Staff costs	170,339	-	140,234	310,573
Office and property costs	6,960	-	-	6,960
Sundry expenses	43,197	-	8,969	52,166
TOTAL	<u>220,496</u>	<u>-</u>	<u>189,457</u>	<u>409,953</u>
NET INCOME	27,398	-	69,723	97,121
Transfers between Funds	(21,650)	23,650	(2,000)	-
NET INCOME after transfers	<u>5,748</u>	<u>23,650</u>	<u>67,723</u>	<u>97,121</u>
FUNDS BROUGHT FORWARD AT 1st April 2021	117,845	85,653	28,618	232,116
FUNDS CARRIED FORWARD AT 31st March 2022	<u>123,593</u>	<u>109,303</u>	<u>96,341</u>	<u>329,237</u>

